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Getting off the waiting list? Managing housing assistance provision in an era of intensifying social housing shortage



From the AHURI Inquiry: Inquiry into supporting pathways in a social housing system

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Contents

List of tables	iv
List of figures	iv
Acronyms and abbreviations used in this report	vi
Glossary	vi
Executive summary	1
1. Introduction	6
1.1 Overview	7
1.2 Housing assistance in Australia	8
1.3 The effectiveness of alternative forms of housing assistance in Australia	9
1.4 Housing assistance application process	10
1.5 Research methods and participants	10
1.6 Report outline	14
2. Analysing and quantifying housing assistance: Statistical overview	15
2.1 Trends in social housing provision and tenancy allocations	16
2.2 Managing the social housing waiting list	19
2.3 Other forms of housing assistance	22
2.4 Conclusion	23
3. Administration of housing assistance	24
3.1 Eligibility and targeting	25
3.2 Application and assessment processes	31
3.3 Rationale: Getting off the waiting list?	32
3.4 Accountability in access to housing assistance	34
3.5 Conclusion	36
4. Client experience of housing assistance application processes	37
4.1 Client satisfaction with the application process	38
4.2 Complexity of the application process	39
4.3 Inadequate communication and transparency	42
4.4 Poor administration of applications	43
4.5 Treatment by housing and support staff	44
4.6 Navigating the system	45
4.7 Conclusion	46
5. Experience of housing assistance application scope and products	47
5.1 Effectiveness of alternative housing assistance products	48
5.2 Waiting for social housing	55
5.3 Effectiveness of social housing assistance	60
5.4 Conclusion	64

6. Policy development options	65
6.1 Application process and assessment	65
6.2 Tailored delivery of housing services	66
6.3 Entitlements and accountability	66
6.4 Monitoring PRA efficacy	66
6.5 Partnership with private housing providers	67
6.6 Statistical data recommendations	67
References	68
Appendix I: A snapshot of alternative housing assistance products in Australia	72
Appendix II: The proforma used to request waiting list and housing assistance data	78
Appendix III: The topic guide for agency interviews	79
Appendix IV: Survey participants	83
Appendix V: The topic guides for applicant and tenant interviews	89

List of tables

Table 1: Research questions and methods	10
Table 2: The number of survey respondents in each participating jurisdiction	12
Table 3: Social housing lettings to new tenants, 2017–22	17
Table 4: Public housing waiting lists: Registrations at 30 June annually	18
Table 5: New applicants registering for social housing in 2021–22: Breakdown according to assigned rehousing priority	20
Table 6: Waiting list dynamics, 2021–22	20
Table 7: Reported waiting list deletions*, 2021–22. Breakdown by reason for deletion	21
Table 8: Housing assistance products/services: Official statistics	22
Table 9: PRA program eligibility criteria for the four case study jurisdictions	27
Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing	72
Table 11: The proforma used to request data on waiting list and housing assistance data sourced from state/territory housing authorities across Australia	78

List of figures

Figure 1: The proportion of survey participants in each state and from each cohort	13
Figure 2: Social housing lettings to new tenants, 2017–22, indexed	17
Figure 3: Public housing waiting lists: Registrations at 30 June annually, indexed	18
Figure 4: Satisfaction with the application process	38
Figure 5: Cohort (a)'s level of agreement with the statement: 'A state/territory government officer provided helpful advice on my housing options'	40
Figure 6: Cohort (a)'s level of agreement with the statement: 'I received helpful additional assistance from a non-government service provider (e.g. case worker, outreach worker, homelessness service provider, community housing provider, tenant advocate)'	40
Figure 7: Cohort (a)'s level of agreement with the statement: 'There was an opportunity to ask questions, and helpful answers were given'	41
Figure 8: Cohort (a)'s level of agreement with the statement: 'The advice on my housing options influenced my thinking on what form(s) of available help could be useful'	41
Figure 9: Cohort (a)'s level of agreement with the statement: 'The state/territory government officer discouraged me from registering for social housing'	41
Figure 10: Types of assistance participants were offered when they contacted their state/territory government for help	49
Figure 11: Cohort (a)'s level of satisfaction with the housing assistance received	50
Figure 12: Ability to secure rental tenancy among participants who received a bond loan and/or ongoing (private) rental subsidy	50
Figure 13: The commonality of bond loan offers and acceptance to new applicants and new tenants who participated in this study	52
Figure 14: Participant level of agreement with the statement: 'I want a social housing tenancy on a permanent basis'	53

Figure 15: Cohort (a)'s level of agreement with the statement: 'A social housing tenancy would be ideal for me'; and Cohort (b)'s level of agreement with the statement: 'A social housing tenancy is ideal for me'	54
Figure 16: Cohort (a)'s level of agreement with the statement: 'I need more help to afford market rent and would prefer to avoid social housing'; and Cohort (b)'s level of agreement with the statement: 'I would have preferred to avoid social housing, but there was no alternative'	54
Figure 17: Participant level of agreement with the statement: 'I was surprised by the information provided on the likely waiting time for a social housing offer'	55
Figure 18: Cohort (b)'s perception of waiting time	56
Figure 19: The proportion of Cohort (b) in each category of general and priority	56
Figure 20: The length of the time participants in Cohort (b) were on the social housing register before being offered a tenancy	57
Figure 21: Participant level of agreement with the statement: 'I registered for social housing more in hope than expectation'	57
Figure 22: The number of moves that participants in Cohort (b) experienced	58
Figure 23: Changes in housing situation while awaiting a tenancy offer among participants in Cohort (b)	58
Figure 24: The impact of the change in the housing situation on the process of social housing applications among participants in Cohort (b)	59
Figure 25: Participant level of agreement with the statement: 'I was advised to alter my choice of preferred area(s) because of different expected waiting times'	60
Figure 26: Cohort (b)'s level of satisfaction with the housing assistance received	60
Figure 27: Cohort (b)'s level of agreement with the statement: 'Getting a public housing tenancy provided relief from anxiety around my housing situation'	62
Figure 28: Cohort (b)'s level of agreements with the statement: 'I want a social housing tenancy as a stepping-stone to something better'	62
Figure 29: Survey participant gender	83
Figure 30: Survey participant age	84
Figure 31: Survey participant origin	84
Figure 32: Survey participant language spoken with family	85
Figure 33: Survey participant household composition	85
Figure 34: Survey participant employment status	86
Figure 35: The main factor that prompted participants to apply for housing assistance	87
Figure 36: Participant housing situation at the time of application	88

Acronyms and abbreviations used in this report

ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
CHP	community housing provider
CRA	Commonwealth Rent Assistance
DCJ	Department of Communities and Justice (NSW)
DV	domestic violence
FACS	Department of Family and Community Services (former, NSW)
GP	general practitioner
HEF	Housing Establishment Fund
ID	identification
NDIS	National Disability Insurance Scheme
NGO	non-governmental organisation
NSW	New South Wales
NT	Northern Territory
PRA	private rental assistance
PRAP	Private Rental Assistance Program (Vic)
PRBPs	private rental brokerage programs
PRI	Private Rental Incentives (Tas)
Qld	Queensland
RoGS	<i>Report on government services</i>
SA	South Australia
SHA	state housing authority
SHS	specialist homelessness services
Tas	Tasmania
VHR	Victorian Housing Register
Vic	Victoria
WA	Western Australia

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website ahuri.edu.au/glossary.

Executive summary

- Currently, most housing assistance in Australia is delivered in the form of help to secure or sustain private rental housing or specialist homelessness services, rather than a social housing tenancy.
- The growing emphasis on private rental assistance (PRA) has a dual rationale: (1) relieving pressure on waiting lists by diverting lower-need/priority applicants to the private rental sector, and (2) providing ‘stopgap’ housing to people while they wait for social housing.
- Rights-based considerations for the provision of PRA schemes are limited to processual matters (fair and consistent assessment of applications).
- Only 25 per cent of recent social housing applicants were satisfied with the process. These applicants commonly found application procedures to be complex and confusing, and information on the progress of applications to be frustratingly scant.
- Less than half of recent social housing applicants reported having received advice or help with their application. In contrast, most of those who were housed had received help with their application and thought they would not have been housed without it.
- A bond loan is the form of PRA most commonly received in Australia. However, more than half of bond loan recipients in our survey reported that they had been unable to sustain the tenancy secured as a result.
- There is little monitoring of PRA *outcomes*, with assistance providers tending to take a ‘no news is good news’ approach. Housing outcomes are difficult to guarantee when relying on market provision (particularly in current highly pressurised markets), even with government assistance.

- **Thirty per cent of recent social housing applicants were satisfied with the assistance they received while on the register, and 75 per cent of recent tenants were satisfied with the housing they received.**
- **Social housing remains the form of housing assistance to which most applicants aspire due to the relative stability, affordability and security it provides.**

This research investigates applicant and housing provider perspectives on the provision of alternative forms of housing assistance and their effectiveness. It is directed to the following overarching research question:

How can the housing assistance system improve on social housing applications and the waiting list as the primary mediators of access to housing for low-income Australians in need?

Key findings

Recent years have seen an increase in the efforts of state and territory governments to diversify their housing assistance activities towards 'products' aimed at helping applicants to secure (and sometimes to maintain) private tenancies. Over the year 2021–22, 70,158 households received some form of private rental assistance (PRA) from state/territory governments while, in the same year, less than half as many households (29,118) were allocated a new social housing tenancy (Australian Institute of Health and Welfare [AIHW] 2023). These efforts come at a time when Australia's social housing provision is drastically reduced. During the past 30 years, social housing lettings to new tenants have reduced by 44 per cent in pure numerical terms, but a drop of more than 61 per cent is evident when factoring in population growth – that is, 30.0 lettings per 10,000 population in 1991 versus 11.7 in 2020–21 (Pawson, Milligan et al. 2020). Yet, households registered as social housing tenants at the end of the 2021–22 financial year totalled some 175,000 – that is, six times the number of new tenants housed in that year (Productivity Commission 2022).

According to our stakeholder interviewees, developments of PRA are informed by a dual rationale of: (1) relieving pressure on waiting lists by diverting lower-need/priority applicants to the private rental sector through use of PRA and (2) providing 'stopgap' housing to addressing people's immediate shelter needs while they wait. Notable is the finding that, while staff managing housing assistance in at least one state explicitly and routinely speak of PRA measures as 'diversionary products', only 15 per cent of recent applicants agreed with the statement: 'The state/territory government officer discouraged me from registering for social housing.' It is true that the survey cohort included only those who had actually registered for social housing (rather than eligible households who might have been dissuaded from doing so). Nevertheless, this finding could be interpreted as supporting the contention that state/territory staff working in the field in fact continue to treat social housing registration as something of a 'right' for eligible applicants, even if – in parallel – they seek to encourage them to accept different forms of assistance.

Most PRA schemes require applicants to be eligible for social housing or on the social housing register. While there is a degree of integration in the application and assessment processes, social housing and PRA schemes are targeted to different cohorts within the housing assistance applicant population. Social housing is increasingly aimed at households with acute or 'complex' social and/or medical vulnerabilities, in addition to traditional considerations relating to financial hardship. PRAs, on the other hand, are targeted at applicants whose needs are assessed as less acute or complex and who are deemed to have greater capacity to sustain a private tenancy.

Asked for their views about the availability of housing assistance 'by right', housing authorities tended to highlight *processual* considerations, such as guarantees that all applications for assistance will be assessed in a fair and consistent manner. However, in our two case study jurisdictions, where PRA eligibility assessment is less integrated into social housing waitlist registration processes, the assessment occurs on an ad hoc basis. The findings from our survey also show that only 25 per cent of social housing applicants who recently joined a waitlist were satisfied with the process. Many complained about the complexity of the social housing application process, to the point that some had wanted to give up and not apply at all.

Some agency stakeholder interviewees identified the provision of advice and support relating to the application process as something applicants can expect to receive. Conversely, our survey findings show that only around a third of applicants who recently joined the waitlist had received such help. This was true of 60 per cent of recently housed tenants. Many recent social housing tenants believed that, due to the complex system, they would not have been successful in securing a tenancy without assistance from external advocacy groups and local members of parliament.

Many recent applicants felt that they were kept in the dark about the status of their applications and were poorly communicated with and assisted during the application process. Some suffered what they perceived as poor administration of their application as they believed their application was mishandled and sometimes was lost altogether by department staff. About 25 per cent of respondents dissatisfied with the process felt they had been treated poorly by housing and support services staff, and described their behaviour as 'discourteous', 'upsetting' and 'emotionally damaging'.

Many participants reported difficulties in making contact with state/territory staff managing access to social housing, sometimes resulting in being removed from the waitlist. Relevant here are statistics cited in Chapter 2 highlighting the large numbers of waiting list applications that are deleted due to absence of 'applicant reconfirmation of interest'. For example, 63 per cent of 9,365 register deletions in 2021–22 in South Australia (other than those resulting from a tenancy allocation) resulted from this. The comparable figures for Western Australia were 44 per cent of 3,487.

Given the uncertainty over when a social housing tenancy offer might be forthcoming, many registered applicants, not surprisingly, described their wait as a source of frustration and anxiety. At the same time, only a third of recently housed tenants (33%) reported having experienced a waiting period longer than expected at the outset. Nearly half (48%) said the waiting time was less than anticipated. These findings seem to indicate that successful applicants do not generally approach the process from a position of unwarranted optimism. It might also reflect the fact that the majority of new social housing lettings are provided to applicants on priority waiting lists. These applicants are fast-tracked by the triaging systems used to allocate social housing and, therefore, typically face far shorter average wait times than the overall applicant cohort (Pawson and Lilley 2022).

For those who recently joined the waitlist, a bond loan was the most common alternative form of assistance received by our survey participants. Twenty per cent accepted an offer of a bond loan while another 12 per cent declined the offer. Reasons behind the decision to reject a bond loan included inability to repay the loan, the stigma attached to loan holders by real estate agents and a low threshold set for the maximum rent. More than half of those who received PRA reported that they had been unable to sustain their tenancy.

The efficacy of PRA in resolving housing needs for social housing-eligible applicants has been eroded in the recent past due to sharply rising rents that mean there are fewer tenancies available that meet associated qualification criteria. PRA schemes were widely considered by research participants as ineffective due to the lack of affordable private rental housing available in their area. Among participants reliant on social security payments, such alternative housing assistance products were often perceived as useless. For many, such help was perceived as failing to fully acknowledge the severity of their housing needs.

Among the various housing assistance products, social housing remains a preferred type of housing assistance. While 75 per cent of recent tenants were satisfied (somewhat or very) with the social housing they received, only thirty per cent of recent applicants were satisfied (somewhat or very) with the assistance they received while on the register. Moreover, 88 per cent of recent applicants and 82 per cent of recent tenants in our survey agreed with the statement 'a social housing tenancy would be ideal for me'. Most research participants aspired to social housing due to the relative stability, affordability and security it provides, particularly in comparison to the private rental sector. Around half would have been open to being financially assisted to rent a suitable home in the private market; however, further research is needed to know why, and if, they would have been satisfied with the lower level of tenure security this option involves.

Indeed, housing outcomes are difficult to guarantee when relying on market provision, particularly in the current highly pressurised market, even with government assistance. It is difficult to see how a 'right to housing' could be upheld within the context of Australia's current social housing supply shortfalls and under-regulated and highly pressurised private rental sector. Tracking the long-term outcomes of PRA recipients is an important step to improving accountability in the system.

Policy development options

- Needs-assessment interviews may be integrated into the application process to better understand applicants' needs. This is not currently part of the application process in all jurisdictions.
- State and territory governments should review housing assistance application processes and system structures to ensure these are as clear and accessible as possible for the target population.
- Housing assistance applicants should have guaranteed access to personalised advice or assistance during the application process for the best possible chance of achieving an outcome appropriate to their needs and preferences.
- Housing authorities could commit to routinely creating a personal housing plan for each housing assistance applicant as a vehicle for guiding them towards appropriate options. This references a terminology and concept familiar in both the United Kingdom and Western Australia.
- Allocating sufficient staff will be necessary to create the opportunity for personalised advice for all qualifying housing assistance applicants. They should be trained in customer relations and respect for disadvantaged applicants who need to feel they are trusted, being heard and cared for by staff.
- Currently the onus is on applicants to update their details and needs/circumstances, and to respond to routine check-in letters (or risk getting removed from the list). Housing authorities need to stay in touch with social housing applicants for regular updates on their housing needs and circumstances, and on the status of their application.
- State and territory governments should consider establishing a statutory basis for PRA. Associated regulations would specify the forms of PRA available, and their terms, and the procedures to be followed by applicants seeking a review of decisions on their PRA entitlements.
- Housing providers should track the short- and medium-term outcomes of (at least a sample of) PRA recipients. This would be an important step to improving accountability in the system.
- A partnership can be established between the government and private housing providers to secure rental tenancy for low-income families who receive PRA products. Such partnership will assist creating benchmarks in the private rental market without which the outcome of PRA schemes cannot be measured effectively.
- As detailed in Chapter 2, there is a case for AIHW to update the statistical data requirements for state/territory governments to inform a fuller understanding of housing assistance demand, the allocation of assistance products and social housing waiting list management.

The study

The research is part of the AHURI *Inquiry into supporting pathways in a social housing system*. The Inquiry aims to identify opportunities for aligning assistance with service user housing aspirations, managing access for greater responsiveness, improving support within and out of social housing, and ensuring accountability for realistic outcomes. The key questions that this research answers are:

1. How are housing policy makers, housing assistance providers and other stakeholder agencies managing the shift from social housing to other forms of housing assistance?
2. How do applicants experience the housing assistance application process, the scope and outcomes of housing assistance options, and the wait for social housing?
3. What would be the implications of a rights-based approach to housing assistance entitlement?
4. How can accountability in access to housing assistance be improved systemically?

Primary fieldwork for the research, including online surveys and interviews with social housing tenants and applicants, as well as interviews with representatives from housing provider agencies, was conducted in New South Wales, Victoria, Tasmania, and the Australian Capital Territory. It was supplemented by a review of statistics on social housing allocations and other forms of housing-related government support. With respect to the analysis of waiting lists and housing assistance data, the research covers all Australian states and territories.

1. Introduction

- For decades Australian governments have increasingly sought to encourage households eligible for social housing to instead find and sustain housing in the private rental market.
- However, there has been a steadily deepening shortfall of private rental housing affordable for people on low incomes.
- Due to a scarcity of affordable accommodation, housing assistance clients face restricted options in the private rental market, despite the increase in private rental assistance.
- Acceptance of these forms of assistance can trigger removal from the social housing waiting list or result in applicants being accorded lower priority status. The extent to which people seeking social housing are sometimes counselled to accept other forms of housing assistance instead of pursuing waiting list enrolment is an important ‘rights-based’ question.
- There is a need to better understand how the relevant administrative factors may work – and, indeed, are already working – in continuing the shift from rationed social housing provision to more diverse forms of housing assistance.

1.1 Overview

Assisted access to private tenancies has become increasingly central to housing assistance programs in recent decades (Bendaoud 2019). Over the year 2021–22, 70,158 households received some form of private rental assistance (PRA) from state/territory governments while, in the same year, less than half as many households (29,118) were allocated a new social housing tenancy (public housing, community housing, state owned and managed Indigenous housing), and, because a household may be assisted more than once, the number of instances of assistance may be multiples higher again (AIHW 2023).

This represents a fundamental shift in approach to housing assistance in Australia (and elsewhere) from the postwar period, when the provision of public housing, mostly allocated on a wait-turn basis, was the dominant approach. It can be characterised as a shift from supply-side to market-based or demand-side policies. The aim is to support lower-income households to sustain private rental tenancies through early intervention. In this approach, only households with complex or acute needs are allocated social housing (Parsell, Cheshire et al. 2022; Stone, Sharam et al. 2015).

For those who qualify for, and may aspire to, a social rental tenancy, especially those who are social housing eligible but do not qualify for priority status, PRA will usually be the most readily available form of assistance. This could include the pursuit of alternatives to social tenancy or other interim solutions. Sometimes, from the perspective of government staff, such action is explicitly regarded as ‘diversionary’ in that it can divert an applicant away from scarce social housing (Pawson and Lilley 2022).

The question is whether these forms of assistance are effective in sustaining market rental tenancy. It is estimated that only around 11 per cent of private tenants have a lease of two years or longer, and that 31 per cent of recent moves among this cohort are involuntary (Rowley and James 2018). Reflecting these circumstances, more than two in five Australian private renters find it difficult to get by on their current income (Choice 2018). Tenancy insecurity is particularly pronounced in the context of low housing affordability and low rental vacancy rates (Stone, Sharam et al. 2015). Given that Australia's tenancy laws and tenant rights are relatively weak by international standards, tenancy insecurity and turn over in the private market is significant (Morris, Hulse et al. 2021). Therefore, the benefits of social housing are likely to be far greater and more enduring than the benefits of PRA.

As a result, shifting the focus of housing assistance from social housing to more diverse forms of help entails a change in social and political commitments, the implications of which need to be explored (Baker, Pham et al. 2021; Koppelman 2018). In effect, applicants and the wider public are being offered a new deal: instead of the evidently false pretence that eligible applicants will get social housing in their turn, more people will instead be offered thinner forms of help. Acceptance of these forms of assistance can trigger removal from the social housing waiting list or result in applicants being accorded lower priority status (Pawson and Lilley 2022). The extent to which people seeking social housing are counselled to accept other forms of housing assistance instead of pursuing waiting list enrolment is an important ‘rights-based’ question. Is this approach aligned with a rights-based perspective to housing? Along with the Inquiry Final Report, this report will reflect on the findings to answer this question.

1.2 Housing assistance in Australia

The term ‘housing assistance’ means the various measures undertaken by governments to aid people experiencing difficulties finding or sustaining affordable and appropriate rental housing (AIHW 2023; Pawson and Lilley 2022). In Australia, different types of housing assistance are provided by the federal, state and territory governments, as well as non-government agencies funded by government.

The three main types of housing assistance are specialist homelessness services, social housing services and assistance regarding private rental housing (AIHW 2023; Pawson and Lilley 2022).¹

Private rental assistance can be broken down further. Commonwealth Rent Assistance (CRA) is the main form of PRA, both in terms of dollars expended (\$4.5 billion annually) and persons assisted (about 1.3 million at March 2023) (Department of Social Services 2023). CRA is administered by the Australian Government and is a non-taxable income supplement provided to eligible social security recipients who rent in the private rental market or community housing. A co-payment paid to tenants based on their rent and subject to certain maximum amounts, CRA relieves about 66 per cent of low-income private renters who receive it from ‘rental stress’² (provided all of the CRA is counted towards rent) (Ong, Pawson et al. 2020).

State and territory governments whose main form of housing assistance – at least historically – has been social housing also operate PRA programs. On a much smaller scale and narrower basis than CRA, these include one-off financial supports, such as bonds, rental loans and relocation expenses, and sometimes ongoing subsidies (AIHW 2023). See Table 10 in Appendix I for an overview of the current PRA programs in operation across all Australia. These forms of assistance are the main focus of this report.

There are also private rental brokerage programs (PRBPs). These represent a relatively new approach to housing assistance in Australia. They have emerged over the last decade or so and are different from CRA and PRA measures. CRA and PRA primarily aim to improve access to housing and/or alleviate housing-related financial stress by making the costs of establishing a tenancy and paying rent more manageable. By contrast, PRBPs are designed to assist clients directly, often by providing advice, information, introductions and timely support (Tually, Slatter et al. 2016). Their objective is to enable clients to compete successfully for rental properties in a competitive market and maintain their tenancies over the long term. Such services are offered by state and territory housing departments via platforms such as RentConnect in Queensland, Private Rental Brokerage Service in New South Wales and Private Rental Liaison Program in South Australia. PRBPs also include government/community partnerships underpinning Housing Connect in Tasmania and the Housing Establishment Fund (HEF) in Victoria, which are available to agencies that support clients who need transitional housing or overnight accommodation (Tually, Slatter et al. 2016: 1; Victoria Government 2021). The effectiveness of these programs in assisting clients to secure private rental tenancies is briefly discussed later in this report (see Chapter 3).

Although the report points to temporary emergency accommodation provided by state and territory governments and specialist homelessness services, it does not focus on this type of assistance. Instead, it mainly focuses on PRA and its effectiveness for clients.

¹ There is a fourth type of housing assistance, for first homebuyers. In Australia, federal, state and territories governments offer diverse forms of assistance to first homebuyers (Pawson and Lilley 2022). However, almost all persons who qualify for these forms of assistance can access affordable housing, if in a less preferred tenure (private rental). First homebuyer assistance is not discussed further in this report.

² Rental stress is typically defined as low-income households (defined as the bottom two quintiles of the income distribution) spending more than 30 per cent of household income on rent. While many PRA products have affordability cut offs, these are typically 50–55 per cent of household income and are thus much higher than the benchmark for rental stress. Moreover, in the context of rapidly rising private rents, the capacity of many low-income households to afford their PRA-enabled private rental property is likely to have diminished over time.

1.3 The effectiveness of alternative forms of housing assistance in Australia

Existing AHURI research on alternative forms of housing assistance has focused on evidence and policy options in relation to individualised and market-based housing assistance (Jacobs, Hulse et al. 2016; Jacobs, Lawson et al. 2015; Stone, Parkinson et al. 2016; Wiesel and Habibis 2015), the role of private rental brokerage for vulnerable people (Tually, Slatter et al. 2016), and the implications of demographic trends for housing assistance programs (Wood, Cigdem-Bayram et al. 2017). Beyond this, AHURI research has explored possible cost-effective reforms to the CRA framework (Ong, Pawson et al. 2020).

These studies have revealed two conflicting trends concerning the ability of the private rental market to offer affordable housing: first, since the 1990s, Australian Government policy has been geared towards encouraging households eligible for social housing to instead seek housing in the private rental market (Monro 1997). Concurrently, the shortage of affordable home ownership options in many local housing markets has obliged many low- to moderate-income households to turn to the private rental sector to meet their long-term housing needs (Tually, Slatter et al. 2016). As a result of these two trends, the private rental market has gained greater significance in accommodating this cohort of Australians, but it has also become increasingly competitive due to the high demand, and growing scarcity, of affordable rental housing (Jacobs, Hulse et al. 2016).

To further corroborate this claim, Hulse, Reynolds et al. (2019) show that the past 20 years have seen a steadily growing shortfall of private rental housing that is affordable for people on low incomes, increasing from around 46,000 tenancies in 1996 to 212,000 in 2016. Reflecting this, Anglicare's annual 'Rental Affordability Snapshot' shows that, as of April 2023, just 0.8 per cent of advertised rental vacancies were affordable for a single person earning minimum wage (Anglicare Australia 2023). The situation is worse for people receiving government income support payments: for instance, there are almost no affordable private rental properties for a single adult receiving unemployment benefits. As of April 2023, Anglicare Australia (2023) identified just four properties, all share houses.

Other barriers that low-income households face in securing suitable housing include poor or limited tenancy histories: for example, a documented history of rent arrears or a lack of a tenancy record due to having recently migrated or experiences of imprisonment or homelessness (Stone, Sharam et al. 2015). Such barriers also include discrimination against particular family types (e.g. large families, families with young children), ethnic/racial minorities (e.g. Indigenous Australians or migrant communities) or recipients of housing support (e.g. bond loans being taken to indicate reduced financial capacity) (Tually, Slatter et al. 2016). Tenant presentation and capacity is also identified as a barrier in some instances, including the presence of 'misbehaving' children at rental inspections or tenants' lacking the skills or knowledge required to complete satisfactory or compelling rental applications.

Rental housing seekers affected by any of these factors risk being perceived by landlords and real estate managers as less desirable or more hazardous tenants than other population groups. They are, thus, in danger of being systematically deprioritised for rental vacancies, especially in the context of tight housing markets where there are often large pools of prospective tenants competing for every vacancy. Jacobs, Hulse et al. (2016) further argue that, even with PRA, the shortage of affordable accommodation makes it difficult for low-income households to exercise choice in the private rental market, particularly because demand-side assistance is typically standardised rather than tailored to individual preferences and needs.

These studies indicate a need to better understand the effectiveness of alternative forms of housing assistance from the clients' perspective (Flanagan, Levin et al. 2020).

1.4 Housing assistance application process

Little research has been conducted on the housing assistance application process, either internationally or in Australia. An exception is a recent study that examined the application process in three Australian states (NSW, Qld and Tas) (Morris, Robinson et al. 2022; Morris, Clark et al. 2023), drawing on 47 in-depth interviews with housing practitioners with expert knowledge of the application process. That study examined completed applications that were deemed high priority. It revealed that, although the application process is viewed as being bound by tight rules and regulations, discretion is common, creating the potential for inconsistency (Morris, Robinson et al. 2022: 17). The study highlighted that, due to the complexity of the application process and its onerous requirements, applicants unassisted by a support worker or an advocate were less likely to achieve an optimal outcome. The study used Bourdieu's framework to demonstrate the importance of applicants' cultural capital and, in particular, social and emotional capital in 'recruiting' support workers and advocates to help them 'prove' their needs. The authors concluded that 'access to social housing is thus not solely based on high needs, but also on having the resources – social and cultural capital – to illustrate need' (Morris, Clark et al. 2023: 55).

While Morris, Clark et al.'s (2023) study mainly explored the perspective of housing practitioners on social housing assistance, the current study extends our understanding of the application process associated with 'alternative' forms of housing assistance and explores this topic from the perspective of clients and housing providers.

1.5 Research methods and participants

The research used a mix of methods directed to four research questions (see Table 1).

Table 1: Research questions and methods

Research question	Data sources	Methodology (including data sources)
1. How are housing policy makers, housing assistance providers and other stakeholder agencies managing the shift from social housing to other forms of housing assistance?	STHA waiting list and housing assistance data Agency interviews	Descriptive statistical analysis (waiting list data) Thematic analysis (interviews)
2. How do applicants experience the housing assistance application process, the scope and outcomes of housing assistance options, and the wait for social housing?	Survey Applicant interviews	Descriptive statistical analysis (survey) Thematic analysis (interviews)
3. What would be the implications of a rights-based approach to housing assistance entitlement?	Agency interviews Policies, legislation and secondary literature	Thematic analysis (interviews) Literature review Legal analysis
4. How can accountability in access to housing assistance be improved systemically?	Agency interviews Legislation and secondary literature	Thematic analysis (interviews) Literature review

Four research methods were undertaken in this research, each of which is explained in more detail below:

1. statistical analysis of published and unpublished data on housing assistance provision
2. in-depth interviews with state/territory housing authorities and other housing assistance stakeholder organisations
3. large-scale survey of housing assistance applicants and recently accommodated social housing tenants
4. in-depth interviews with housing assistance applicants and recently accommodated social housing tenants.

The first research activity was an analysis of waiting list and housing assistance data sourced from state/territory housing authorities across Australia. The aim of this activity was to contextualise evidence that answers the first research question. A proforma was designed to request recent statistics on social housing allocations and all other forms of housing-related government support (2019–20, 2020–21, 2021–22). The goal was to complement data collected by the Australian Institute of Health and Welfare (AIHW) and published in the Productivity Commission's annual Report on government services (RoGS) to better inform our understanding of housing assistance activity, including that involving the management of access to social housing. Of the six jurisdictions contacted, five provided data. The proforma, attached as Table 11 in Appendix II, requested the following information:

- the number of new registrations added to social housing waiting lists
- private rental assistance products/services provided
- the number of registrations deleted from social housing waiting lists
- expenditure on private rent assistance products/services.

The data are analysed in Chapter 2.

The second activity involved interviews with representatives of state/territory housing authorities (both strategy/policy and operational staff) and support/advocacy agencies. In total, 12 interviews were completed with 14 representatives. The following summarises the reasons behind the selection of each jurisdiction:

- NSW: highly differentiated prioritisation of social housing allocations (i.e. few get priority status); has recently reframed access away from social housing, including through private rental assistance products (Rent Choice) that remove recipients from social housing eligibility.
- Victoria: less differentiation in prioritisation (i.e. more get priority status); significant private rental assistance program delivered by non-governmental organisations (NGOs) with, apparently, a high degree of flexibility and discretion (Watson, Johnson et al. 2020).
- Tasmania: high degree of non-government involvement in housing assistance access and allocations through the Housing Connect system; sustained (modest) recent social housing system growth.
- ACT: retains a focus on public housing provision.

We completed five agency interviews with staff in NSW, three in Tasmania and two in each of the other jurisdictions. The average duration of each online interview was 45–60 minutes. Participants were asked about housing assistance strategies, housing assistance applications and submission processes, processing housing assistance applications, housing options advice and housing assistance product effectiveness. The full topic guide is included in Appendix III.

The third and largest component of our primary fieldwork was a survey of social housing applicants and recently accommodated social housing tenants. This was undertaken with the kind assistance of housing authorities in NSW, Victoria and the ACT.³ The survey, administered through Qualtrics, was targeted at three cohorts:

1. Cohort (a): social housing register applicants registered within previous 12 months (able to comment on the process of seeking housing assistance, needs assessment and forms of assistance offered)
2. Cohort (b): former social housing register applicants provided with a social housing tenancy within the previous 12 months (able to reflect on the entire process of accessing a social housing tenancy or an alternative)

³ Unfortunately, it was not possible to include Tasmania in this survey due to fieldwork timing coinciding with major administrative reform in this state.

3. Cohort (c): former social housing register applicants provided with a form of housing assistance other than social housing in the previous 12 months (able to reflect on the needs-assessment process and on their 'diversion from social housing').

However, as it turned out, none of the three housing authorities that assisted us in undertaking the survey maintained the service user records necessary to recruit significant numbers of survey participants in Cohort (c). This raises a policy issue about assessing the effectiveness of diversionary forms of housing assistance.

Thus, focusing on Cohorts (a) and (b), the survey questionnaire explored respondents' housing needs, housing aspirations, forms of housing assistance offered or received, advice/information received during the application process, and level of satisfaction with the process and products received. A prize draw (10 x \$100 gift voucher) was used to incentivise participation in the survey.

In total, we received 1,613 fully completed responses to the survey, including 926 from Cohort (a) and 687 from Cohort (b). The power calculation (Australian Bureau of Statistics 2023) reveals that a sample size of 647 could allow for statistically significant results (confidence level: 99%; proportion: 0.5; confidence interval: 0.05 [standard error: 0.02551; relative standard error: 5.10]); therefore, the number of respondents exceeded the target number for each cohort.

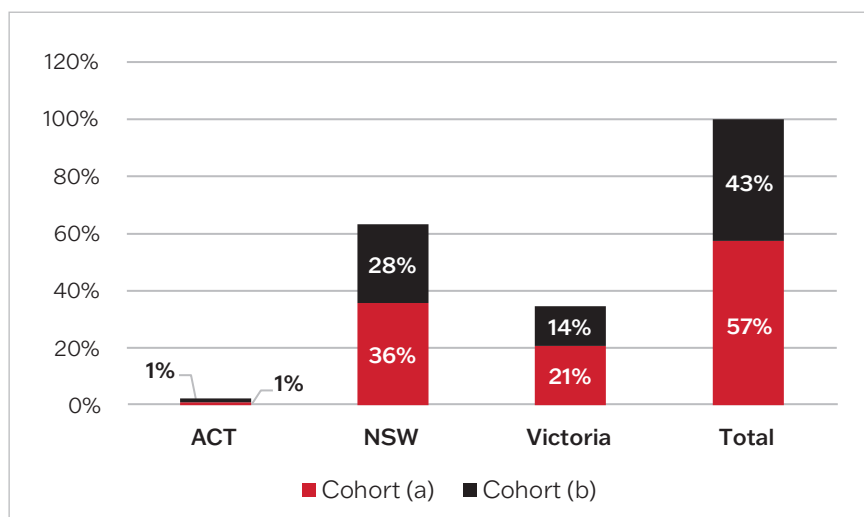
Out of the total responses, the ACT contributed 37 (out of 409 invitees), NSW contributed 1,023 (out of 16,967 invitees) and Victoria contributed 559 (out of 8,265 invitees). The response rate across the jurisdictions was 6.3 per cent (see Table 2 and Figure 1). Two-thirds of the recently housed cohort (67%) had been priority applicants, and the majority of this cohort (70%) were public housing tenants. Appendix IV offers more information about the survey participants and their demographic information.

Table 2: The number of survey respondents in each participating jurisdiction

	ACT	NSW	Vic	Total
No. of invitees	409	16,967	8,265	25,641
No. of participants	37	1,019	557	1,613
Response rate	9%	6%	6.7%	6.3%

Source: Authors.

Figure 1: The proportion of survey participants in each state and from each cohort



Source: Authors' survey.

Note: Cohort (a): social housing register applicants who registered within the previous 12 months (N = 926); Cohort (b): former social housing register applicants provided with a social housing tenancy in the previous 12 months (N = 687).

The survey results were statistically analysed (using Excel) and described via tabulations and graphs (see Chapters 4 and 5). Due to the categorical nature of the variables, cross-tabulation was used as the main form of analysis. The survey included two open-ended questions that asked participants about the reasons for their dissatisfaction with the process and/or outcome. The qualitative responses to these questions were thematically analysed, along with the interview narratives collected as part of the final method (Chapters 4 and 5).

The final method of investigation was in-depth interviews with applicants and tenants of social housing in four chosen jurisdictions. The participants from NSW, ACT and Victoria were selected from the survey respondents who indicated willingness to participate in a follow-up interview. Out of 1,613 participants who fully completed the survey, 1,471 were open to this. We purposefully selected participants from geographically diverse locations across these states. The contact details of the participants in Tasmania were obtained from tenant unions. In all, 39 participants were interviewed between February and September 2023: 15 in NSW, 16 in Victoria, 5 in the ACT and 3 in Tasmania. The interviews were conducted in a variety of forms – face-to-face, telephone or online video call – depending on participants' preferences and researchers' geographical constraints. They averaged 40 minutes but ranged from 20 to 70 minutes in length. The interviews were digitally recorded and professionally transcribed, and participants received a \$50 Coles voucher as appreciation for their time and efforts in speaking with us. We have used pseudonyms when referring to participants in this report.

Interview participants included people from the two cohorts who had different experiences of social housing: when we spoke to them, 15 participants were waiting for social housing (Cohort (a)) and 24 participants had already been allocated a social housing dwelling within the past 12 months (Cohort (b)). Almost half of the participants (18) from both cohorts had received other forms of housing assistance at least once in their past, mostly a bond loan, private rent assistance or help with removalists. We did not interview any participants who had only received an alternative housing assistance product and were not either waiting for social housing or already in social housing. This was because the state housing authorities that distributed our survey link did not have access to the email addresses of people who were not in one of these two groups.

The topic guides for the applicant interviews were designed for each of the above cohorts separately (Appendix V) and covered the following topics: housing needs expressed during the application process, reason for accepting or rejecting housing assistance forms, preferred forms of housing assistance and its impact of their life, expression of housing choice during the application process, and satisfaction with the application process and outcome. The interviews were fully transcribed and analysed thematically. The project received HREC approval (HC220377) from UNSW and RMIT University for conducting the survey and interviews.

1.6 Report outline

The remainder this report is structured around the four research questions and the findings from each method of investigation:

- Chapter 2 contextualises the evidence that addresses the first research question. It informs our understanding of housing assistance activity by reviewing statistics on social housing allocations and all other forms of housing-related government support within the official housing assistance definition.
- Chapter 3 reports on the agency interviews to explore the ways that housing policy makers, housing assistance providers and other stakeholder agencies are managing the ongoing shift from social housing to other forms of housing assistance in our four case study jurisdictions (responding to Research Question 1). Reflecting on the findings, the chapter discusses the extent to which the current administration of housing assistance in our jurisdictions resonates with the principles of a 'rights-based' approach to relieving housing need and how accountability in the system can be improved (responding to Research Questions 3 and 4).
- Chapter 4 draws on the findings from the online survey and follow-up in-depth interviews completed by applicants and tenants of social housing to report on their experience of the housing assistance application process (responding to the first part of Research Question 2).
- Chapter 5 focuses on applicant experience with the scope and outcomes of housing assistance, including alternative housing assistance products, as well as the wait for social housing (responding to the second part of Research Question 2). Like the previous chapter, Chapter 5 draws on the findings of the online survey and follow-up in-depth interviews completed by applicants and tenants of social housing.
- Chapter 6 presents the report's policy implications regarding alternative housing assistance products, including application processes and assessment, tailored delivery of housing services, entitlement and accountability, monitoring PRA success, government partnership with private housing providers and statistical data recommendations (responding to the main question of the study).

2. Analysing and quantifying housing assistance: Statistical overview

Key points:

- In Australia today, housing assistance takes several main forms: social housing tenancy, help to secure or sustain private rental housing, temporary accommodation and/or other specialist homelessness services.
- Since 1991, the number of households receiving housing assistance in the form of a social housing tenancy has fallen by 44 per cent in absolute terms and by 61 per cent when adjusted for population.
- Official housing assistance statistics in Australia identify three forms of rental housing assistance provided by state/territory governments beyond the provision of social housing: bond loans (in every state and territory), one-off rental grants (NSW, Qld, SA and Tas) and ongoing rental subsidies (NSW).
- Approaches to prioritising social housing-eligible applicants vary substantially across Australia's eight jurisdictions.
- Point-in-time social housing waiting list statistics are often cited as a measure of housing need (or 'unmet demand'). Ideally, for this purpose, such statistics would be supplemented by data on annual flows of new registrations.
- Quantification of households removed from the waiting list other than through being granted a social housing tenancy (e.g. due to acceptance of other social housing products, failing to reconfirm interest or becoming ineligible) would help inform a better understanding of waiting list management.
- The provision of temporary accommodation by state/territory governments should also be included within official housing assistance statistics.

As noted in Chapter 1, the first research question to be addressed by this project relates to the ways that housing policy makers, housing assistance providers and other stakeholder agencies are managing the shift from social housing to other forms of housing assistance. This question is directly addressed in subsequent chapters. To contextualise that evidence, this chapter reviews currently published official statistics on social housing allocations and all of the other forms of housing-related government support within the official housing assistance definition, as discussed in Chapter 1. It also reports on our own efforts, undertaken as part of the current project, to complement existing data to better inform our understanding of housing assistance activity, including that involving the management of access to social housing.

2.1 Trends in social housing provision and tenancy allocations

For most of the postwar period, state/territory government provision of social housing has tended to be seen as the prime form of housing assistance in Australia. Viewed from an economic perspective, this involves permitting authorised households to occupy government-owned (or otherwise regulated), non-market housing at a price below market rates. This is traditionally quantified in relation to the number of dwellings held by government, or by entities officially regulated as social housing providers, for this purpose. Measured on this basis, national social housing provision has remained numerically fairly static since the 1990s. For most of this period, residual levels of construction have been little more than sufficient to offset public housing sales and demolitions. When factoring in population growth, however, social housing provision has been effectively declining, as reflected by its reduction from some 6 per cent of occupied dwellings to some 4 per cent over the past 25 years (Pawson, Milligan et al. 2020).

Beyond social housing stock numbers, this form of housing assistance can be also quantified according to the flow of new tenancies granted each year to new tenants – equating to the cohort of households newly benefiting from this form of help on an annual basis.

As shown in Table 3 and Figure 2, some 29,000 social housing tenancies were assigned to new tenants in 2021–22, down from some 52,000 in 1991. This represents a reduction of 44 per cent in pure numerical terms, but a drop of more 61 per cent when factoring in population growth – that is, 30.0 lettings per 10,000 population in 1991 versus 11.7 in 2020–21 (Pawson and Lilley 2022). In the more recent past, as shown in Table 5, the scale of housing assistance provided via social housing tenancies assigned to new tenants has continued to drift down in most jurisdictions, as well as nationally. At least in certain states (notably Vic and Qld), this trend is expected to reverse during the early 2020s thanks to substantial state-funded social housing investment initiatives pledged in 2020 and 2021 as contributions to post-COVID economic recovery plans (Pawson, Martin et al. 2021). As these programs begin to generate newly completed dwellings, they will add to the ‘steady state’ flow of existing homes being re-let after the departure of the former tenant.

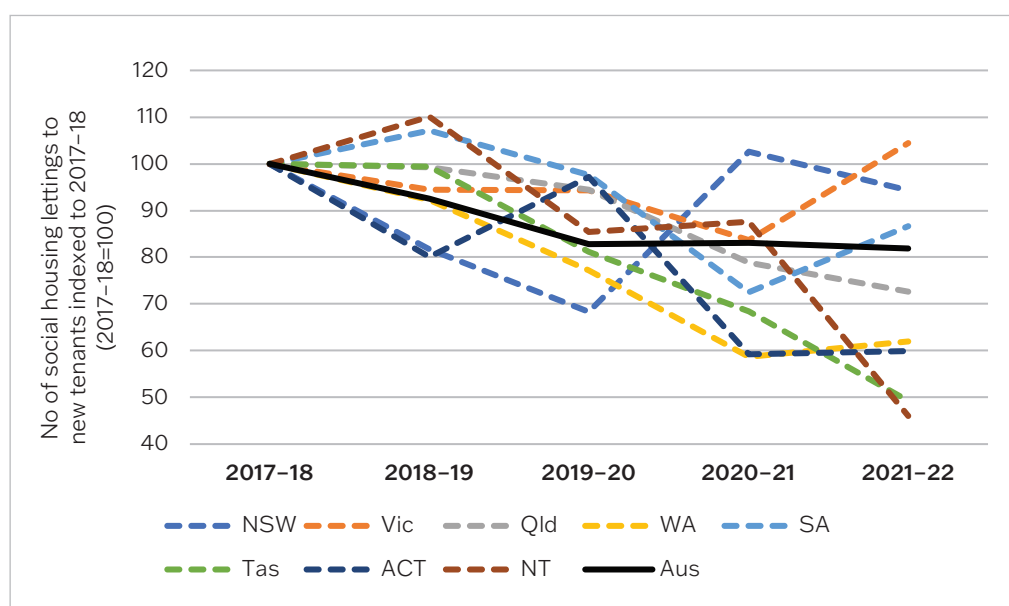
Table 3: Social housing lettings to new tenants, 2017–22

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aus
2017–18	11,763	4,575	6,969	5,146	3,857	1,555	726	971	35,562
2018–19	9,613	4,321	6,922	4,745	4,132	1,546	581	1,069	32,929
2019–20	8,036	4,313	6,584	3,969	3,764	1,263	706	829	29,464
2020–21	12,069	3,828	5,494	3,020	2,797	1,063	430	850	29,551
2021–22	11,099	4,778	5,062	3,188	3,342	766	435	447	29,117

Source: Productivity Commission (2023: Tables 18A.5, 18A.6, 18A.7).

Notes: 1. New tenancies associated with public housing transfers netted off. 2. In relation to the Queensland 2021–22 lettings figure (and, therefore, also the Australia 2021–22 figure), there is a very slight inconsistency between these statistics, as published by the Productivity Commission, and the original numbers (as reproduced in Table 8) and published by the AIHW.

Figure 2: Social housing lettings to new tenants, 2017–22, indexed



Source and note: See preceding table.

A key benchmark for gauging the scale of social housing assistance being provided is to relate the annual flow of lettings to new tenants to the numbers in need of (and qualifying for) such help. As shown in Table 4 and Figure 3, households registered as such at the end of the 2021–22 financial year totalled some 175,000 – that is, six times the number of new tenants housed in that year.

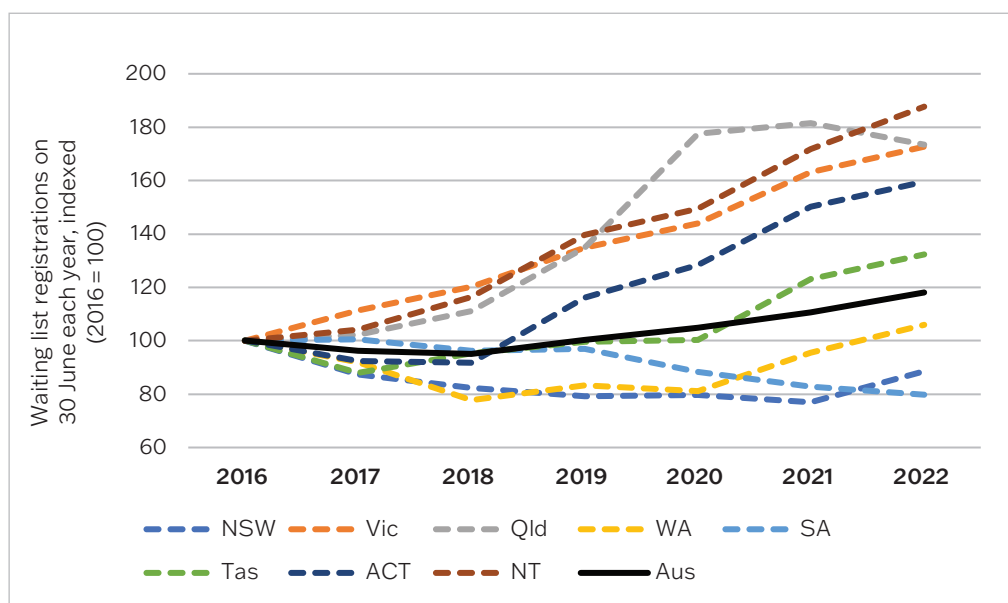
Table 4: Public housing waiting lists: Registrations at 30 June annually

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aus
2016	59,031	31,764	11,720	18,029	19,305	3,365	1,917	2,753	147,884
2017	51,571	35,381	11,982	16,551	19,407	2,960	1,770	2,868	142,490
2018	48,612	38,185	13,016	14,016	18,577	3,210	1,759	3,203	140,578
2019	46,701	42,832	15,817	15,021	18,727	3,351	2,227	3,844	148,520
2020	46,982	45,719	20,820	14,619	17,051	3,373	2,462	4,115	155,141
2021	45,429	51,859	21,274	17,207	15,988	4,144	2,880	4,727	163,508
2022	52,243	54,857	20,340	19,103	15,402	4,453	3,059	5,167	174,624

Source: Productivity Commission (2022, 2023: Table 18A5).

Note: It is assumed that statistics on applicants registered for 'public housing' can be taken as a proxy for those registered for all forms of social housing; most states and territories operate single unified systems that span the entire sector.

Figure 3: Public housing waiting lists: Registrations at 30 June annually, indexed



Source and note: See preceding table.

2.2 Managing the social housing waiting list

Consistent with custom and practice, we refer here to the 'social housing waiting list'. However, a more technically accurate term is 'housing register' or 'register of qualifying applicants'. This reflects the fact that the prioritisation of eligible applicants for a tenancy offer is only partly related to 'waiting time' as would be the sole criterion in a simple queueing system. Instead, under often complex rules that seek to target scarce resources in an objectively justifiable way, a household's rehousing prospects are substantially influenced by the assessed severity and urgency of their need for accommodation (Pawson and Lilley 2022).

Waiting list numbers and trends are a conceptually simple gauge of 'unmet demand for social housing'. For this reason, such numbers and trends are often cited in media and policy debate. However, these statistics are mediated by complex factors linked with state/territory government administrative policies and practices. As discussed elsewhere (Pawson and Lilley 2022), social housing registration eligibility is primarily dependent on maximum income thresholds that vary by jurisdiction, while official rules and procedures affecting the maintenance of applications also lack consistency across Australia. Here we are referring to, for example, official practices on the suspension or deletion of existing registrations where an applicant fails to respond to a request to reconfirm eligibility and interest, by whatever means that request might have been conveyed (Pawson and Lilley 2022).

In these kinds of ways, administrative rules and practices (and changes in these over time) are liable to influence point-in-time waiting list statistics (e.g. as in Table 4), seriously compromising their value as a meaningful indicator of aggregate need.

Partly on this basis it could be argued that it would be more informative to calibrate waiting list demand (and its relationship to supply – i.e. social housing tenancy allocations) by quantifying annual flows of new registrations. Such statistics would also help to inform a better understanding of waiting list management by enabling quantification of annual applicant turnover – that is, households removed from the list other than through being granted a social housing tenancy.

Attempting to build on our previous work focusing specifically on NSW, the current research therefore included a request for such unpublished statistics to all state and territory governments. Of the six jurisdictions that responded, five provided data on the flow of new applications.

As analysed in Table 5, the figures suggest substantial diversity in state/territory government approaches to segmenting the cohort of new applicants according to their rehousing priority. First, in the ACT, SA and Victoria, there were at least three priority gradations, whereas in WA and Tasmania there were only two. Second, there was major diversity in the distribution of new eligible applicants across these priority categories. In Tasmania, for example, the vast majority of applicants (79%) were classed as high priority, whereas this was true for only 3 per cent in Victoria. This suggests that the Tasmanian system may, in practice, operate largely as a date-order queue. In SA, by contrast, only just over a quarter of new applicants were classed as having maximum rehousing priority. Thus, while such a status appears to be assigned more sparingly in SA than Tasmania, those designated in this category are likely to be more favoured over others in terms of waiting time.

Table 5: New applicants registering for social housing in 2021–22: Breakdown according to assigned rehousing priority

	Max priority	Other priority	Non-priority	Total
NSW	NR	NR	NR	NR
Vic	139	3,398	1,260	4,797
Qld	NR	NR	NR	NR
WA	2,578	0	4,506	7,084
SA	815	723	1,529	3,067
Tas	2,660	0	695	3,355
ACT	98	346	94	538
NT	NA	NA	NA	NA

Source: Authors' survey.

Note: NR = no response to data request; NA = requested statistics not available.

Integrating the statistical returns of the five responding jurisdictions with officially published figures, Table 6 attempts to more fully analyse waiting list flows in the 2021–22 financial year.

Table 6: Waiting list dynamics, 2021–22

	Waiting list 30 June 2021	New waiting list registrations 2021–22	Social housing lettings 2021–22	Waiting list deletions (other than due to lettings) 2021–22	Waiting list 30 June 2022
NSW	45,429	NR	11,099	NR	52,243
Vic	51,859	NA	4,778	NA	54,857
Qld	21,274	NR	5,062	NR	20,340
WA	17,207	7,084	3,188	3,487	19,103
SA	15,988	3,067	3,342	9,365	15,402
Tas	4,144	3,355	766	366	4,453
ACT	2,880	538	435	360	3,059
NT	4,727	NA	447	NA	5,167
Aus	163,508	NA	29,117	NA	174,624

Sources: cols 1, 3, 5: Productivity Commission (2023); cols 2, 4: Authors' survey.

Note: NR = no response to data request; NA = requested statistics not available.

Of course, statistics of the kind set out in Table 6 need to be treated with a great deal of caution. As set out in the *Report on government services* (RoGS), and also in the statistical returns provided in this research, many of the statistics are qualified with numerous footnotes that we – for simplicity – have omitted. Nevertheless, taking table's contents at face value, a number of observations can be made.

First, there is huge variability in the annual flow of new applications in relation to total point-in-time waiting list registrations. In Tasmania, for example, the former equated to 75 per cent of the latter. In other words, most of those registered at the end of the year had joined the list during that year. If accurate, this would place in question the existence of a large body of long-term 'waitees'. By contrast, in WA, SA and the ACT, new applicants reportedly registering in 2021–22 represented only 37 per cent, 20 per cent and 18 per cent, respectively, of the point-in-time total year end.

Second, there is also considerable variability in relation to the extent of waiting list deletions. In relation to the total size of the state's housing register, for example, the declared 2021–22 number of deleted applications in SA appears large compared with the other jurisdictions – equating to 59 per cent of point-in-time registrations at the start of the year. This compares with only 20 per cent for Western Australia, 13 per cent for the ACT and 9 per cent for Tasmania.⁴

Setting aside uncertainty about the consistency of waiting list deletion statistics (see discussion above and footnote below), let us consider the breakdown of these deletions as reported by relevant states and territories in their statistical returns to the research team. Again, there is huge variation across the four jurisdictions included in Table 7. In particular, the number of deletions due to the absence of 'applicant reconfirmation of interest' appears high in SA and significant in WA. For at least some of those affected, this action might reflect non-receipt of the official request to make contact. The numbers discontinued for 'other reasons' are also substantial in the two large states.

On the other hand, at least in the jurisdictions featured in this analysis, only small numbers of registration deletions were linked with acceptance of another form of housing assistance – most probably help in accessing a private tenancy. We can tentatively conclude from this analysis that there is little direct evidence of PRA products amounting to diversionary practice.

Table 7: Reported waiting list deletions*, 2021–22. Breakdown by reason for deletion

Application discontinued due to:	– other housing assistance product accepted	– applicant suspended/ became ineligible	– applicant failed to reconfirm interest	– other reason(s)	Total
ACT	26	117	144	73	360
SA	NA	932	5,866	2,567	9,365
Tas	145	0	6	215	366
WA	NA	102	1,551	1,834	3,487

Source: Authors' survey. *Other than those resulting from social housing allocations.

⁴ It should be noted that calculated estimates of waiting list deletions – factoring in RoGS' figures for changes in waiting list numbers during 2021–22, ROGS-reported social housing lettings and author-collected statistics on new waiting list applications during the year – yield substantially different figures for each of these jurisdictions. The formula used in this calculation is $((\text{col 1} + \text{col 3}) - \text{col 4}) - \text{col 2}$, where col 1 = waiting list at 30 June 2021; col 2 = waiting list at 30 June 2022; col 3 = new registrations in 2021–22; col 4 = social housing lettings in 2021–22.

2.3 Other forms of housing assistance

Official housing assistance statistics identify three forms of rental housing assistance provided by state/territory governments beyond the provision of social housing: bond loans, one-off rental grants and ongoing rental subsidies. Annual deployment of these 'products' is quantified in published AIHW statistics, as reproduced in Table 8. As shown here, bond loans are made available by every state and territory, one-off rental grants are provided by five jurisdictions (NSW, Qld, SA and Tas), and ongoing rental grants are provided by one (NSW).

State-published statistics and statistical returns submitted to the research team as part of the current research indicate that at least three jurisdictions (NSW, Vic and SA) also routinely provide housing assistance at scale in the form of temporary accommodation.⁵ In 2020–21, according to statistics provided to the research team for the current project, these three states provided temporary accommodation to a total of some 53,000 households. However, because this was the height of the COVID-19 pandemic, it is almost certainly unrepresentative of a 'normal year'. Nevertheless, according to state-published statistics, NSW funded 24,278 temporary accommodation placements in 2018–19. It seems anomalous that such activity goes unrecorded by AIHW in its publication *Housing assistance in Australia*.

Table 8: Housing assistance products/services: Official statistics

Form of assistance	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Social housing stock									
30 June 2022	160,628	82,010	72,580	42,450	46,253	14,511	11,702	12,603	442,737
Social housing tenancy allocations, 2021–22									
Public housing	4,658	2,189	3,278	2,176	1,945	328	244	205	15,023
Community housing	6,274	2,589	1,645	1,012	1,330	426	191		13,467
Indigenous housing	167		140		67	12		242	628
Sub-total: all social housing	11,099	4,778	5,063	3,188	3,342	766	435	447	29,118
Private rental assistance transactions, 2021–22									
Bond loans	7,351	7,437	14,408	3,771	8,523	1,388	432	160	43,470
One-off rental grants	4,741		4,486		8,594	1,341			19,162
Ongoing rental subsidies	7,526								7,526
Sub-total: all PRA	19,618	7,437	18,894	3,771	17,117	2,729	432	160	70,158
Specialist homelessness services, 2021–22 (assistance provided to persons)									
Accommodation services	34,262	52,252	25,233	16,402	9,380	5,591	2,540	5,641	151,301
Only non-accom services	31,263	44,909	15,227	8,123	8,650	1,286	1,234	4,348	115,040
Sub-total: persons assisted	65,525	97,161	40,460	24,525	18,030	6,877	3,774	9,989	266,341

Sources: AIHW (2023): Dwellings Table 2, Households Table 10, Financial Assistance Table PRA.2) <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/data>; Special Homelessness Statistics 2021–22 – Frame 3 <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-21-22/data>.

Notes: 1. Community housing lettings for NT: data missing. Other empty cells may represent zero frequencies or missing data. Community housing lettings for NSW and Tasmania adjusted from those published in AIHW (2023) by deducting new tenancies established due to public housing transfers of tenanted dwellings (source: Productivity Commission ROGS Table A18.2). 2. Private rental assistance (any type) is simply a sum of the following three rows. To the extent that some households may have received two or more of these services, they will be double counted. 3. SHS figures relate to persons whereas social housing lettings and private rental assistance relate to households.

⁵ Being provided by state governments themselves, this is understood as being additional to temporary accommodation placements by specialist homelessness services.

2.4 Conclusion

The statistics presented in this chapter probably raise as many questions about recording practices and clarity of statistical definitions as about administrative rules and procedures. However, while far from conclusive, they suggest that quite intensive research might be needed to shed more reliable and informative light on these aspects of the management of housing assistance. Beyond this, it would be hoped that this aspect of the research may be of value to AIHW in any future review of social housing statistics routinely collected from state and territory governments, which informs the annual collection *Housing assistance in Australia*. More relevant recommendations can be found in Pawson and Lilley (2022: Chapter 6).

3. Administration of housing assistance

- Targeting of applicants for private rental assistance (PRA) is integrated in concert with social housing prioritisation to segment applicants based on their capacity to sustain a private rental tenancy.
- While social housing is increasingly targeted at households with acute social, medical and/or financial vulnerabilities, PRA is typically targeted at applicants whose needs are less acute and have greater capacity to sustain a private rental tenancy after a period of support.
- This segmentation process is supported through the integration of application and assessment processes for social housing and PRA. This is particularly the case in NSW and Tasmania; less integration is observed in Victoria and the ACT.
- When PRA eligibility assessment is less integrated into social housing waitlist registration processes, the assessment occurs on an ad hoc basis.
- PRA developments are informed by a dual rationale of (1) relieving pressure on waiting lists by diverting lower-need/priority applicants to the private rental sector through use of PRA, and (2) providing ‘stopgap’ housing to people while they wait for social housing.
- Most PRA products have affordability cut-offs such that applicants can only receive support if the rent for the property they are applying for is less than 50–55 per cent of their income.
- In this context, rights-based considerations to access to support are limited to *processual* matters (i.e. fair and consistent assessment of applications).

- **There is limited monitoring of PRA outcomes, with assistance providers tending to take a ‘no news is good news’ approach.**
- **Housing outcomes are difficult to guarantee when relying on market provision (particularly in current highly pressurised markets), even with government assistance. Tracking the long-term outcomes of PRA recipients is an important step to improving accountability in the system.**

This chapter focuses on how housing policy makers, housing assistance providers and other stakeholder agencies are managing the ongoing shift from social housing to other forms of housing assistance in our four case study jurisdictions (Research Question 1). It focuses specifically on the administration of state/territory-level private rental assistance schemes (including both financial assistance and private rental brokerage programs [PRBPs]) and how these interact with the administration of social housing waiting lists.

The chapter also explores the extent to which the current administration of housing assistance in our jurisdictions resonates with the principles of a ‘rights-based’ approach to relieving housing need and how accountability in the system can be improved (responding to Research Questions 3 and 4). As noted in Section 1.1, rights-based discourses on housing, such as those found in international law (United Nations 1948), affirm a right to adequate housing for all. They thus aim to engender government accountability for the housing outcomes of all citizens. Existing research on the topic reflects this concern with housing outcomes. Studies note that, despite its obligations under international law, Australia has done little legislatively or through strategic policy frameworks to guarantee adequate housing to its citizens (Clarke, Watts et al. 2020; Hohmann 2020).

As we show below, there is little in the current approach to housing assistance that suggests an improvement in this situation. Here, rights-based considerations are limited to *processual* matters (fair and consistent assessment of applications), given that social housing scarcity and worsening private rental affordability mean that sustainable housing outcomes cannot be guaranteed to housing assistance applicants.

3.1 Eligibility and targeting

A key finding of our research is that the eligibility criteria for PRA works in concert with social housing prioritisation practices to segment households seeking assistance based on their capacity to sustain a private rental tenancy. There are many similarities/overlaps in the eligibility criteria for social housing and PRA in our case study jurisdictions. Indeed, as shown in Table 9, most PRA schemes require applicants to be eligible for social housing or on the social housing register. As has been documented elsewhere (Pawson and Lilley 2022), social housing eligibility requirements are qualitatively similar across Australia. All jurisdictions employ income and asset limits – although these vary significantly in quantitative terms – to ensure that social housing is reserved for households with limited financial means. They also require applicants to be Australian citizens or permanent residents and to reside in the state/territory in which they are applying.

Yet, while social housing and PRA schemes are available to the same broad population, they are targeted to different cohorts within this population. As we have documented elsewhere (Clarke, Cheshire et al. 2022; Levin, Tually et al. 2023; Pawson, Milligan et al. 2020), social housing is increasingly targeted at households with acute or 'complex' social and/or medical vulnerabilities, in addition to traditional considerations relating to financial hardship. This is achieved through priority allocations systems that triage applicants based on the acuity of their need, with factors such as homelessness, escaping domestic and family violence, severe mental or physical health issues or disability being common indicators of acuity.⁶ People who present with these indicators are prioritised on the basis that they are the least able to resolve their housing needs in the private rental market and thus have the most urgent need for social housing. This is especially true of applicants with multiple and intersecting vulnerabilities – often termed 'complex needs' – who are typically accorded highest priority. As a participant from the ACT put it: 'Most of those [social housing] properties go to people with multiple complexities and need' (Gina, public sector, ACT). An NSW participant similarly remarked: 'Social housing is [for] when your life's gone pear-shaped for quite a significant time and quite a significant severity' (Emma, public sector, NSW).

Private rental assistance, by contrast, is almost always targeted at applicants whose needs are less acute or complex and who are deemed to have greater capacity to sustain a private rental tenancy. This can be seen in Table 9, where eligibility criteria for PRA schemes commonly include things like an ability to 'sustain private rental housing' (e.g. Victoria's Private Rental Assistance Program [PRAP]; NSW's Rentstart) or 'live independently' (Tasmania's Private Rental Incentives [PRI] and rapid rehousing schemes). This may mean a current capacity to sustain a private rental or the potential to gain such a capacity after a period of support. Reflecting on PRA products in NSW, a government participant explained:

It's embedded in the eligibility criteria for the diversionary [PRA] products themselves. Fundamentally they're ... about people who have the potential or who are likely at the end of the three years subsidised period ... to be able to sustain themselves in the private market. (Jane, public sector, NSW)

There is also an emphasis placed on an applicant's capacity to afford a private rental property, either currently (in the case of bond loans or advanced rent) or in the future (in the case of rental subsidies). Most PRA products have affordability cut-offs such that applicants can only receive support if the rent for the property they are applying for is less than 50–55 per cent of their income (e.g. Victoria's PRAP and RentAssist Bond Loan; NSW's Rent Choice and Rentstart schemes). For instance, the guidelines for Victoria's PRAP state:

In determining eligibility for assistance, service providers are required to ensure that the rent paid by the household is affordable, based on an assessment of the household's ongoing capacity to sustain housing. For example, the department's RentAssist bond loan eligibility assesses that rent must be less than 55 per cent of household income. (Victorian Government, 2021: 2)

The affordability criteria contribute to ensuring that households have, or can gain, the capacity to sustain a private rental tenancy. They also work to prevent applicants from taking on unaffordable tenancies.

Taken together, the above indicates a clear effort to segment the population of assistance applicants based on their level of need and capacity to 'live independently'. Those deemed to have the greatest needs or most complex vulnerabilities are prioritised for social housing, whereas those deemed to have the capacity to sustain a private rental tenancy are targeted for PRA.

⁶ The exact criteria employed in prioritisation practices are typically not published and are not able to be detailed here in the same way that eligibility criteria are.

Table 9: PRA program eligibility criteria for the four case study jurisdictions

PRA Program	Eligibility
Victoria	
Private rental assistance program (PRAP) Practical and financial assistance (can include rental grants or subsidies, landlord incentives, purchase of essential household items)	<p>To be eligible, a person must be:</p> <ul style="list-style-type: none"> financially disadvantaged or a victim of family violence (financial disadvantage requirements waived) within bond loan income and asset limits able to sustain private rental housing with time-limited support renting or applying to rent a property that is affordable (rent must be less than 55 per cent of household income). <p>When assessing households, service providers should prioritise assistance to those who are in one or more of the following categories:⁷</p> <ul style="list-style-type: none"> a) presenting at access points with a recent private rental history b) living in marginal private rental housing such as rooming houses or caravan parks and can afford to sustain a private rental tenancy c) on the Victorian Housing Register and can afford to sustain a private rental tenancy d) living in social housing or transitional housing, working and can afford to sustain a private rental tenancy e) living in a private rental with a tenancy at risk, including with legal action or a Victorian Civil and Administrative Tribunal hearing pending.
Housing establishment fund (HEF) Grant used to cover costs associated with advanced rent, arrears or crisis/overnight accommodation	Limited publicly available information on eligibility.
RentAssist bond loan Interest-free bond loan	<p>Households applying for a RentAssist bond loan must meet the following eligibility criteria⁸:</p> <ul style="list-style-type: none"> be a permanent resident of Australia meet the RentAssist bond loan income and asset eligibility limits (same as social housing) not own or part-own a residential property the rent for the property being leased should not be more than 55 per cent of the household's total income to ensure sufficient income for living costs (i.e. property must be affordable) provide proof of identity, residency status, income and other documents as requested.

⁷ Reproduced from Health and Human Services (2021).

⁸ Reproduced from Department of Families, Fairness and Housing (2022).

Table 9: PRA program eligibility criteria for the four case study jurisdictions (continued)

PRA Program	Eligibility
Tasmania	
Private rental incentives (PRI) Two-year, headleased tenancy at rent capped 25–30% below median region rents	To be eligible, you must be able to show that you: ⁹ <ul style="list-style-type: none"> live in Tasmania are an Australian citizen or permanent resident are 18 years or older are a low-income earner do not have assets that could be used to meet your housing needs are able to afford the rent can live independently (with little to no support) have looked after rental properties in the past and will be able to look after a property in this program. Former social housing tenants with poor tenancy histories are not eligible.
Family violence rapid rehousing 12-month, headleased transitional accommodation at subsidised rent (30% of income plus CRA)	To be eligible applicants must: <ul style="list-style-type: none"> be a victim of family violence or a perpetrator who is required to leave the home (e.g. by police order) be 16 years of age or older be able to 'live independently'¹⁰ meet 'minimum eligibility requirements for social housing, with the exception that there are no income or asset eligibility requirements for family violence rapid rehousing'.
Private rent assistance Grant covering cost of establishing a tenancy (bond [not a loan], rent in advance, moving costs) or rent arrears	To be eligible, applicants must: ¹¹ <ul style="list-style-type: none"> live in Tasmania, not another state or territory be an Australian citizen or permanent resident be 16 years or older be a low-income earner who is eligible to keep a Commonwealth Health Care Card not have assets that could be used to meet your housing needs have not received financial assistance in the last 12 months.

⁹ Adapted from Homes Tasmania (n.d.-a).

¹⁰ See Homes Tasmania (n.d.-b).

¹¹ See Homes Tasmania (n.d.-c).

Table 9: PRA program eligibility criteria for the four case study jurisdictions (continued)

PRA Program	Eligibility
New South Wales	
Rent Choice Private rental subsidy (tapered) for up to three years	Varies by scheme (see below). Rental property applied for must be 'affordable' (i.e. 50% of income plus CRA).
Rent Choice Start Safely: private rental subsidy for people escaping domestic and family violence	You may be eligible for Rent Choice Start Safely if you: ¹² <ul style="list-style-type: none"> • are escaping domestic or family violence, and • are homeless or at risk of being homeless, and • are eligible for social housing assistance, and • can demonstrate that you will be able to afford the private market rent after the subsidy ends, and • are willing to engage with support services, if needed.
Rent Choice Youth: private rental subsidy for people aged 16–24 who are homeless or at risk	You can apply if you: ¹³ <ul style="list-style-type: none"> • are aged 16–24 years • do not have your own place to live (you might be sleeping on a couch at a friend's place, in a shelter or boarding house or are at risk of homelessness) • are an Australian citizen or Australian permanent resident, and • are motivated to work or complete study or training to help obtain a job, and • are willing to engage with a support provider, who will help you to engage in training, education and employment • are on a low income or studying.
Rent Choice Veterans: private rental subsidy for former Australian Defence Force personnel who are homeless or at risk	You might be eligible for Rent Choice Veterans if you: ¹⁴ <ul style="list-style-type: none"> • are a former member of the permanent Australian Defence Force, and • do not have a place to live (you might be sleeping on a couch, in a shelter, boarding house, or at risk of homelessness), and • are an Australian citizen or Australian permanent resident, and • want to work or complete training to help obtain a job, and • are within the income eligibility limits.
Rent Choice Assist: private rental subsidy for households experiencing major financial difficulty	To be eligible, you must: <ul style="list-style-type: none"> • live in one of the trial areas • be at least 18 years of age • be an Australian citizen/permanent resident • be homeless or at risk of homelessness as a result of a financially destabilising event • have a household income within the low-income limit at the time of application • have a history of employment and have sustained housing independently in the private rental market or as a home purchaser or owner • agree not to be included on the NSW Housing Register, or be willing to opt out • not own any assets that can be used to resolve your housing need • be able to demonstrate capacity and/or willingness to get financially back on track to be able to afford private rental at the end of the subsidy period.

¹² Reproduced from Department of Communities and Justice (2023a).¹³ Reproduced from Department of Communities and Justice (2024a).¹⁴ Reproduced from Department of Communities and Justice (2023b).¹⁵ All Rentstart criteria reproduced from Department of Communities and Justice (2024b).

Table 9: PRA program eligibility criteria for the four case study jurisdictions (continued)

PRA Program	Eligibility
Rentstart Financial assistance to set up or maintain tenancy	Varies by scheme (see below). ¹⁵
Rentstart bond loan: Interest-free bond loan	To be eligible, applicants must: <ul style="list-style-type: none"> • be eligible for social housing, and • intend to remain in that particular location, with the tenancy being sustainable for up to 12 months (i.e. they are not on vacation or a tourist), and • be able to sustain a tenancy in the private rental market, and • have no more than \$5,000 in cash assets, and • the rent paid for the property must not exceed 50% of the household's total gross weekly income, and • the loan amount cannot be less than 25% (or 1 week) of the total bond amount.
Advanced rent: advanced rent for bond loan recipients	To be eligible, applicants must: <ul style="list-style-type: none"> • receive a Rentstart Bond Loan, including acceptance of the terms and conditions, and • demonstrate significant reasons for establishing a new tenancy or 'at-risk' factors in their current tenancy, and • have no more than \$5,000 in cash assets, and • have severely limited access to financial or other resources, such as essential furnishings to sustain the tenancy, or • have additional costs such as medical or disability related costs, including carer costs and children that may be living with the household in the future.
Tenancy assist: financial support for clients in rental arrears facing eviction	To be eligible, applicants must: <ul style="list-style-type: none"> • be eligible for a Rentstart Bond Loan, and • have no more than \$5,000 in cash assets, and • provide one or more pieces of evidence of the arrears, and • a household income sufficient to meet future rent and water rates, and • an agreement with the agent or landlord to continue the tenancy for up to 12 months.
ACT	
Rental Bond Help Interest-free bond loan	To be eligible for rental bond help, you need to: ¹⁶ <ul style="list-style-type: none"> • be at least 16 years of age • enter into a tenancy agreement in the ACT (and intend to reside in that residence for the duration of your tenancy) • earn less than the income threshold (\$2,064.90 per week for single applicant, \$2,753.20 per week for joint applicants) • hold less than \$10,000 in cash or savings for a single applicant, or \$15,000 for joint applicants.
Safer Families Assistance Grant covering expenses associated with sustaining or re-establishing a tenancy for people affected by domestic and family violence	To be eligible, applicants must: <ul style="list-style-type: none"> • have experienced domestic or family violence • be within income limits: <ul style="list-style-type: none"> • single applicant with no dependents – \$2,064.90 gross per week • family of two persons – \$2,753.20 gross per week • family of three or more persons – \$2,753.20 gross per week plus \$275.32 each additional person.

Source: Authors' compilation (see footnotes in table)

¹⁶ Reproduced from ACT Government (n.d.)

3.2 Application and assessment processes

As the efforts to segment assistance applicants outlined above suggest, there is a degree of integration in the application and assessment processes for the different forms of housing assistance that housing authorities now provide. The pursuit of an integrated approach is particularly pronounced in NSW and Tasmania, which have both developed 'one-stop shops' that provide a single access point for people seeking housing assistance, regardless of the type of assistance they require/request (including whether – if seeking social housing – they prefer public or community housing). In Tasmania, the Housing Connect integrated 'front door' service is provided by two community service providers, Colony 47 in the south of the state and Anglicare Tasmania in the north. As the Tasmanian Government (2019: 7) describes it:

Housing Connect is where people go for housing assistance and support, and provides one assessment for everything from emergency accommodation to a long-term home ... People can apply for private rental assistance, social housing and supported accommodation, or they can be safely housed during a time of crisis. Housing Connect can also provide people with housing related support and information, advice and referral to other support services available to them in Tasmania.

In NSW, all applications for assistance are made through the 'Housing Pathways' system, which is managed by local offices of the Department of Communities and Justice (DCJ) or community housing providers that have participated in social housing management transfers, depending on the region. A NSW participant explained the Housing Pathways system thus:

Everybody is assessed ... through one application form that a client completes once for housing assistance products across the state ... [They're] all assessed against a common eligibility criterion and everyone is then assessed for a suite of products and services which may best match their current need and circumstances. (Maria, public sector, NSW)

In both cases, the front door service conducts a preliminary assessment to gain a 'holistic' understanding of an applicant's needs. Next, once it is decided which products are potentially relevant, the applicant's eligibility and priority for these products is assessed.

The ACT and Victoria have not established these kinds of integrated assessment systems or 'one-stop shops'. Instead, applicants apply for different forms of assistance separately and, in the case of Victoria, from different agencies: Homes Victoria (state government) for social housing applications, and community services providers (specialist homelessness services) for PRA. To the extent that there is integration in the assessment process, it occurs on an ad hoc basis when people make an application for social housing. For instance, in the ACT, when a social housing application is assessed, the applicant may be encouraged to also consider applying for PRA if they are deemed suitable for such assistance by the assessor:

In terms of offering to other supports ... it's absolutely important that our assessing team knows about community supports and things that are available to people applying for public housing ... Certainly, if they're just below or just round about the income eligibility absolutely having a discussion about rental bond help. Or, if they're experiencing domestic and family violence, having a discussion about the Safer Families grants. Absolutely that's a requirement of our assessing officers to do. (Gina, public sector, ACT)

Victorian participants made similar claims. However, in Victoria, people must apply for PRA through a community service provider, such as those providing specialist homelessness services. As these organisations often also support people to apply for social housing, it is likely that they carry out similarly holistic or integrated assessments as Housing Connect or Housing Pathways for the selection of applications they are engaged with.¹⁷ The Victorian Government also has a website called 'Housing Options Finder' that provides product eligibility advice for people seeking assistance, thereby giving some level of integration for applicants looking for information online.¹⁸

3.3 Rationale: Getting off the waiting list?

Our stakeholder participants offered a range of perspectives on the rationale for offering PRA. NSW had the most explicit commitment to 'diverting' people from social housing. The NSW Government explicitly refers to its PRA offerings as 'diversionary products' and has done so since the establishment of its *Future directions for social housing policy* (NSW Government 2016). Consistent with the rationale for expanding PRA laid out in that policy, participants noted that diversion is both about reducing pressure on the social housing waiting list and helping people achieve greater 'independence' in the private rental sector. For example:

Interviewer: Can you just clarify for me ... [is] the purpose of this [Rent Choice] scheme to alleviate pressure on the social housing waitlist?

Participant: I think that is one of the key considerations ... But also, giving people who have the capacity, if they're on the brink of, with some additional support that they could sustain a private rental without going into the social housing waiting list, there's a case to be made that they're better off in private rental regardless of whether they should get social housing or not ... There's an enabling effect and also a diversionary factor. (Cedric, public sector, NSW)

While eschewing the language of 'diversion', other jurisdictions also noted a desire to 'relieve pressure' on social housing systems through the provision of PRA. For instance, a Victorian participant stated:

I probably can't comment on whether those programs have directly reduced pressure off the VHR [Victorian Housing Register], but what I would say is that we're increasingly mindful that we can't meet demand. It's obvious that when we look at the VHR and we look at the rate of allocations, there's significantly more people seeking assistance than we can support, so, social housing can't be the only response that we have. (Jaimie, public sector, Victoria)

Similarly, the Tasmanian Government (2015: 31) cites 'tak[ing] some of the pressure off crisis and social housing' as a rationale for its PRA schemes. The possible exception here is the ACT, where we found little evidence of diversionary aims, implicit or explicit, reflecting the relatively limited use of PRA in that jurisdiction. The limited use of PRA may reflect a view that there is limited low-price private rental housing available in the ACT housing market.

¹⁷ N.B. We were unable to secure an interview with a representative from such services, nor with the division of Homes Victoria that contracts them to provide PRA, meaning that we have only limited and indirect information on how this process unfolds in Victoria.

¹⁸ Housing Victoria (2018).

Importantly, while diverting people from the waiting list is not always an explicit objective of PRA, it may well be a de facto outcome (or tacit objective) of the way PRA is deployed. In Tasmania, people who accept support through the PRI scheme have their 'Social Housing Application cancelled' because they are considered to 'have secured housing' (Tasmanian Government 2022: 4). This is despite the program only offering support for two years, unlike a social housing tenancy, which is open-ended (albeit periodically reviewed).¹⁹ In Victoria and the ACT, PRA recipients can remain on the social housing waiting list, provided that their other circumstances do not change. However, PRA is still understood as contributing to diversionary outcomes:

Sometimes the alternative forms of assistance can relieve pressure [on the waiting list] ... For example, the rental bond help ... can provide someone with an initial support to maintain their tenancy not necessarily in public housing or social housing but perhaps in a private market that means with that initial support they are set to maintain their tenancy in the private market. So that particular individual or family is not coming to us for public housing ... So that way it can relieve some pressure. Safer Families assistance is like that as well for people experiencing domestic and family violence. It's to help them with economic setback due to family violence to help them ... establish a new tenancy. (Gina, public sector, ACT)

Moreover, as Pawson and Lilley (2022: 25) point out, even in contexts where acceptance of PRA does not trigger removal from the social housing waiting list, it will likely result in applicants being accorded lower priority status. For, even if applicants retain a need for social housing (e.g. because they have ongoing health or disability-accessibility needs, or because they are paying unaffordable rent at their PRA-enabled property), the urgency of their need will have been reduced vis-à-vis other applicants by virtue of accessing shelter in the private rental sector.

While the aim of diverting people from social housing clearly informs PRA provision, it is not the only rationale cited by stakeholders. PRA also performs what some participants described as a 'stopgap' function. In the context of extended social housing waiting times, PRA is seen by assistance providers as a means of addressing people's immediate shelter needs while they wait. For instance, a Victorian participant noted that, in cases where applicants need immediate support, frontline housing workers will ask: "What else is there to offer?" – it might be PRAP, it might be HEF, it might be a bond loan – because of the waiting list' (Jaimie, public sector, Victoria). Similarly, a participant from Tasmania stated:

I don't think it's [PRA] aimed to divert people from social housing, but it's about recognising, well, what's your plan in the meantime? Because we know that the wait times [for social housing] are just so extreme that you can't just have people that are relying just on that because they've got nowhere to stay in the meantime. So that's where the things like the private rental assistance and that [come in]. So, I think it's a buffer, so to speak. It's not really trying to divert, it's just trying to help them out in the meantime. (Svetlana, non-profit sector, Tasmania)

In this guise, PRA functions as a supplement not only to social housing but also to the temporary/emergency accommodation system, which has long provided a stopgap for people waiting to access permanent housing.

Of course, these two functions of PRA are not necessarily mutually exclusive. PRA may be a stopgap for some while working to divert others from social housing altogether or from priority access to it. Similarly, PRA provided as a de jure stopgap may function as de facto diversion by limiting the urgency of an applicant's needs in the manner outlined above (Pawson and Lilley 2022).

¹⁹ Similarly, in NSW, where diversion is an explicit aim, applicants admitted into the Rent Choice programs have their social housing applications 'suspended' for the duration of the support period (three years), meaning that they will not be considered for suitable social housing allocations. In both cases, the assumption is that PRA recipients will transition to long term, sustainable housing in the private rental sector and will therefore no longer require social housing.

3.4 Accountability in access to housing assistance

The use of PRA to either divert or provide a stopgap to applicants with less acute needs raises important questions about the minimum standards of support that applicants can expect from assistance providers and whether there is accountability for the outcomes produced. When asked what level or kind of support applicants might expect to receive 'by right', our stakeholder participants tended to cite processual considerations, such as guarantees that all applications for assistance will be assessed in a fair and consistent manner. For example:

A guaranteed minimum is that they can apply for assistance and their application will be assessed consistently with everybody else's applications and they will be put on a register to receive housing that is suitable for them in the way that they have identified it or they have proven its need in the application. (Jane, public sector, NSW)

So we have a policy that we do not turn away anybody. So anyone [who] comes to our door, we listen to them, we look at their problem and then we try to triage. If they are not at all eligible that's a different sort of story but we still continue the conversation and take them through the journey. (Gina, public sector, ACT)

Some participants also identified the provision of advice and support relating to the application process as something applicants can expect to receive by right. This was most pronounced in the Tasmanian context, where every applicant receives support from a Housing Connect 'front door' intake worker to complete their application for social housing and/or PRA. Moreover, those requiring more intensive support (e.g. to attain the documentation required for their application or to address other barriers to accessing housing, such as health issues) are referred by the intake worker to one community service provider contracted to deliver such support through the Housing Connect system.

Advice and advocacy were also available in other jurisdictions but were administered on a more ad hoc basis. For instance, a Victorian participant explained how the level of advice and support applicants receive in that state depended on whether they applied through a community service provider (e.g. an SHS) or directly through Homes Victoria's contact centre:

In terms of advice to applicants, it would be through their support provider or their homelessness service, for example ... So, when we think about where people are having that conversation, or when they're getting advised, we need to think about different groups, and where they're being directed ... There's really varying interactions with our system, as a starting point, and that's baked into our operational settings ... Depending on who you are, you're going to be directed to a different workforce, or you're going to be instructed to follow a different process. (Jaimie, public sector, Victoria)

As has been noted elsewhere (Morris, Clark et al. 2023), access to a support worker for advice and advocacy can have a significant impact on applicants' housing outcomes, such as whether they are accorded priority status on the social housing register or are aware of other forms of assistance for which they may be eligible (including PRA).

Beyond these processual considerations, there are few guarantees provided to applicants in terms of housing outcomes. Such is the scarcity of new social housing lettings, and the complexity of the triaging processes employed to allocate them, that even priority applicants have no guarantee of when – or, indeed, whether – they will be housed (Clarke, Cheshire et al. 2022; Morris, Robinson et al. 2022). Similarly, households allocated PRA are not guaranteed (indeed, cannot be guaranteed) that they will be able to access a suitable private rental property. Some states' PRA packages include 'private rental brokerage' services alongside financial assistance, wherein service providers mentor prospective tenants and cultivate relationships with private landlords to help overcome barriers clients face in accessing private tenancies (e.g. Victoria's PRAP and NSW's Rent Choice programs).

Notwithstanding such initiatives, our stakeholder participants raised concerns about the viability of PRA in a tightening rental market with rapidly rising rents:

I think the nature of the private rental market and the costs in the private rental market right now are such that PRAP is probably not as effective at taking pressure off the waitlist as it has been previously. (Ludmila, public sector, Victoria)

More specifically, participants noted that PRA recipients find it increasingly difficult to secure private rental properties conforming to the affordability cut-offs included in the eligibility criteria for most PRA products (see above):

Often the rental assistance, bond assistance, isn't taken up because the rents are so high. So, they have eligibility requirements ... if you're paying very high rent, you go in and you're paying 60 per cent, they say, no you're not eligible, because that's not really a sustainable rent level. So, we're finding that sometimes what products are there aren't being taken up, not because they're not needed but because of the market and how they set their eligibility. (Sara, non-profit sector, Tasmania)

The purpose of the [Rent Choice] program is for them to, basically, sustain that tenancy private rental after the program. There's a bit of a catch-22 here which is, we want to support the clients during the program for them to get in, but we also want to make sure that they're not at a risk of going into homelessness [at the end] ... It's really difficult if the affordability limit is too low because they won't be able to find those properties. If we raise it too high, they'll never be able to pay it at the end of the three-year subsidy, which means they're also ineligible. (Kazi, public sector, NSW)

The upshot of this difficulty is that the rates at which PRA products are being taken up is reported to be declining in some jurisdictions. As one participant explained:

But we know that the client numbers have – looking at the data prior to the pandemic, I'd say ... from around 2021, mid-2021 onwards, the number of new clients being supported through the program, that rate's starting to drop off ... We've had a steady increase in '16, '17 until we hit about 2021, that financial year COVID happened, and then all the wheels kind of fell off at that stage. Well, by that I mean, the rate of increase has absolutely slowed down and now we're starting to see a slight decline. (Cedric, public sector, NSW)

These challenges are consistent with existing research, both Australian and international, that shows that the effectiveness of PRA schemes is highly dependent on market conditions (Anderson-Baron and Collins 2019; Colburn 2021; Jacobs, Hulse et al. 2016; Tually, Slatter et al. 2016). This raises serious questions as to the viability of PRA as an alternative to social housing in jurisdictions like Australia, where the private rental sector is relatively under-regulated and volatile (Morris, Hulse et al. 2021).

Concerningly, assistance providers have little accountability for the longer-term outcomes achieved by those who do access private rentals with the support of PRA. Most jurisdictions do not actively monitor or assess the effectiveness of their PRA programs.²⁰ Rather, they adopt a 'no news is good news' approach, where it is assumed that, as long as the household does not return seeking further assistance (whether social housing or PRA), then PRA has been 'successful':

In terms of our team, there's no direct data collected. But within ... [the department], there is information collected that would indicate a positive or negative outcome. For example, if there's a request for assistance for specialist homelessness service, six months after they exit, we can link [those] data and say that's a negative outcome. If a client comes back and makes another application for housing assistance ... that's a negative.

The possible exception here is NSW, which has commissioned an independent evaluation of its *Future directions for social housing policy*,²¹ which will assess the effectiveness of the PRA schemes implemented under that policy. The findings of this evaluation, and insight into the measures used to determine an outcome, are yet to be made public.

3.5 Conclusion

This chapter has outlined the findings of our analysis of how housing policy makers, housing assistance providers and other stakeholder agencies are managing the ongoing shift from social housing to other forms of housing assistance in our four case study jurisdictions. We have shown how the expanded use of PRA is driven by the dual aims of (1) relieving pressure on waiting lists by diverting lower-need/priority applicants to the private rental sector, and (2) providing 'stopgap' housing to people while they wait for social housing. Accomplishment of these aims is facilitated by the segmentation of assistance applicants based on their level of need and capacity to 'live independently'. Those deemed to have the greatest needs or most complex vulnerabilities are prioritised for social housing, whereas those deemed to have capacity to sustain a private rental tenancy are targeted for PRA. In NSW and Tasmania, this segmentation process is in turn facilitated by the integration of application and assessment processes for social housing and PRA. This enables assistance providers in these jurisdictions to conduct holistic assessments of households seeking assistance and to match them with the form of assistance deemed most suitable to their needs. The ACT and Victoria have not yet established these kinds of integrated assessment systems, although similar kinds of holistic judgements are sometimes made on an ad hoc basis.

The chapter also examined the extent to which the current administration of housing assistance in our four jurisdictions resonates with the principles of a 'rights-based' approach to relieving housing need and how accountability in the system can be improved. It showed that rights-based considerations are currently limited to processual matters (fair and consistent assessment of applications). Social housing scarcity and worsening private rental affordability make it difficult for assistance providers to guarantee sustainable housing outcomes to applicants. In the case of PRA, stakeholders report that the increasingly tight and unaffordable nature of the private rental market is significantly impacting the effectiveness of PRA in meeting unmet housing need and alleviating pressure on social housing waiting lists. There is limited monitoring of PRA outcomes, with assistance providers tending to take a 'no news is good news' approach. This suggests that there is currently limited accountability among assistance providers for the outcomes of PRA interventions.

The next chapter will explore the experience of PRA from the perspective of recent clients, including social housing applicant and tenants.

²⁰ This issue has also been raised by the Queensland Audit Office (2022) in relation to that state's planned expansion of its PRA offerings.

²¹ NSW Government (2016).

4. Client experience of housing assistance application processes

- The housing application process was perceived very differently according to whether or not the outcome was a social housing tenancy.
- Only 25 per cent of social housing applicants who recently joined the waitlist were satisfied with the process. This was true of 60 per cent of recently housed tenants.
- Those unsatisfied commonly found the application process complex, lengthy and difficult to complete. Many felt that information about the progress of their application was lacking.
- Clients described the system as ‘a black box’ with ‘little transparency’: they complained about inadequate communication, such as the absence of information on the progress of their application, their position on the waitlist or even their removal from the waitlist without notification.
- Participants commonly complained about poor application administration. Some reported having been placed on the waitlist in the wrong category; having been given the wrong application forms; or having their paperwork lost, resulting in longer wait times.
- About 25 per cent of respondents dissatisfied with the process felt that they had been treated poorly by housing and support services staff, whose behaviour they described as ‘discourteous’, ‘upsetting’ and ‘emotionally damaging’.
- Just above one-third of recently registered applicants experienced helpful advice and assistance at the outset, either from state/territory government staff or NGOs.
- Many interview participants who were recently offered a social housing tenancy believed that without this help, they would not have secured their tenancy.

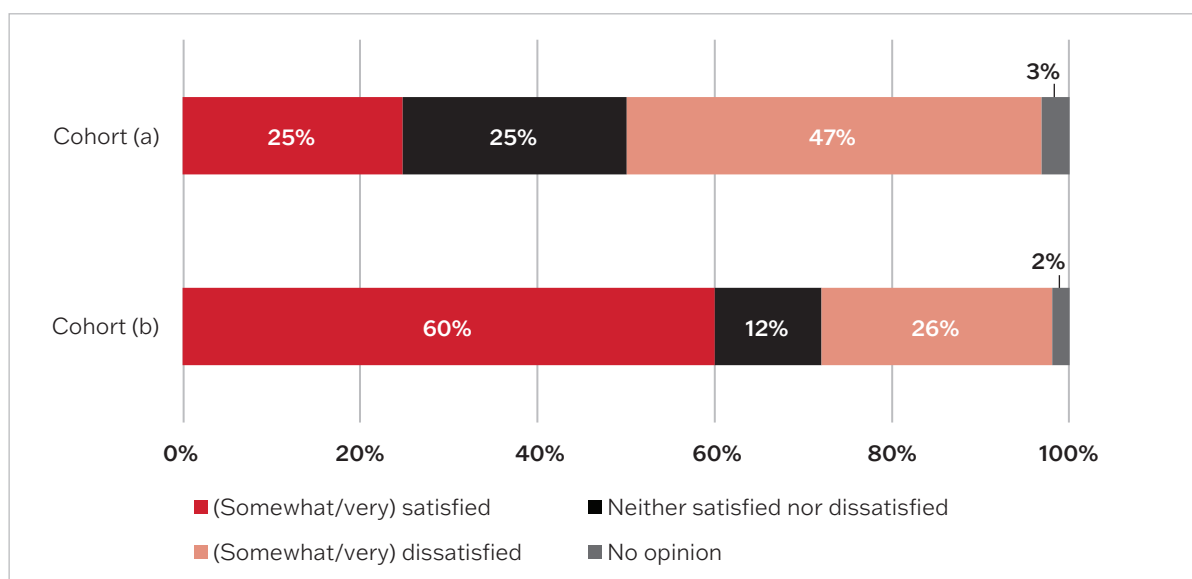
This chapter focuses on clients' experiences of housing assistance application processes (the first part of Research Question 2). We explored the impact of advice and assistance with the application on participants' housing options. The chapter draws on our online survey of housing assistance applicants in three jurisdictions – NSW, Victoria and the ACT – and follow-up interviews with applicants. Our findings are reported in relation to the two distinct applicant cohorts participating as survey respondents and interview participants:

- Cohort (a) – social housing register applicants registered within the previous 12 months
- Cohort (b) – former social housing register applicants provided with a public housing tenancy in the previous 12 months.

4.1 Client satisfaction with the application process

The current study indicates that only a quarter of Cohort (a), that is, social housing applicants who recently joined the waitlist, were satisfied (somewhat/very) with the process of their social housing register application, whereas 47 per cent were dissatisfied (Figure 4). The results were very similar across all three jurisdictions. Conversely, the majority of Cohort (b), that is, recent social housing tenants, expressed satisfaction with the housing assistance application process. Across all three jurisdictions, this was true of 60 per cent of these recently housed tenants, with only 26 per cent being dissatisfied (Figure 4).

Figure 4: Satisfaction with the application process



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

Both the survey responses and the follow-up interviews revealed several major and common challenges associated with the application process across the case study jurisdictions, namely, that it was complex and opaque. The 'complexity' of the process is problematic, especially given the widespread perception among participants that success in achieving the desired outcome was dependent on 'understanding' the system. Beyond this, applicants commonly complained of application administration, poor communication and a lack of empathy on the part of staff members.

4.2 Complexity of the application process

Participants expressing dissatisfaction with the application process found it 'incredibly difficult' with 'too many questions and paperwork', which felt like 'a lot of hoops to jump through'. Many perceived that the limited availability of advice and guidance (e.g. from staff members and webpages) made the process 'too complicated' and 'extremely lengthy'. As one survey respondent commented:

[The process is] extremely lengthy and complex, impossible to navigate or get anything without an advocate. (Survey respondent, NSW, Cohort (a), female, 18–29, single person)

Some participants who were struggling with mental health problems and caring responsibilities found the application 'an unreasonable request'. One such participant argued that:

The process appears to benefit those who are better informed about the service than those who are struggling and would actually benefit and be grateful for the service. (Survey respondent, NSW, Cohort (b), male, 65–79, single person)

Applicants were often expected to submit supporting documents from their bank, their general practitioner and other medical specialists, which many struggled to obtain. Medical paperwork could be expensive to source because applicants sometimes had to pay health specialists for their support letters. One participant left her public housing home in Queensland in a hurry because of domestic violence (DV) and did not take any personal documents with her. She managed to get her caseworker to confirm her situation. Another participant had her ID documents stolen while 'living on the street', and her bank account had been closed, 'so it became extremely hard for [her] to get any form of ID' (Anna, NSW, Cohort (a)). Some more examples follow:

... piece of ID from the day you were born ... everything you've done between now and then, about two days full on worth of paperwork. A lot of people who are homeless have got no hope of doing that. How many people have got their original birth certificates from 70 years ago and things like that? You need tax file numbers, bank account numbers, ex employers, it's just too much paperwork. (Thomas, NSW, Cohort (a))

It's a lot of pages and it's really overwhelming, and not really knowing how it works either, even when it comes to the catchment areas and all that sort of stuff. Not really understanding all of that, I guess it's a bit of a guessing game, so I was lucky enough to have my support worker go through it with me and that helped me a lot easier because she was familiar with the process and I guess, confirm my details to put in there. (Linda, Vic, Cohort (b))

Some participants noted that their application had been rejected several times before they managed to get it accepted. This could be due to missing documents and certificates, or sometimes wrong information sent from Centrelink. Often participants needed assistance to fill out the form and did not receive it from department staff. Many reported that the application process was extremely complex, and some believed it was intentionally designed to encourage them to give up:

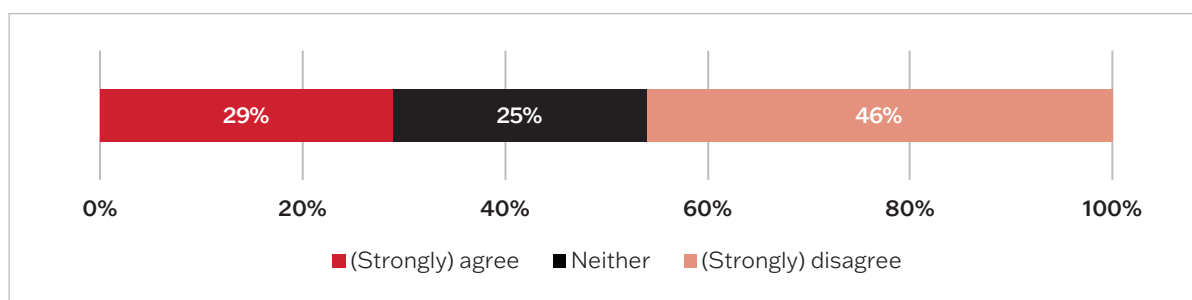
I am deaf. There was absolutely NO support offered at all. Asking for the opportunity to meet with someone and ask questions was continuously denied. It was absolutely pure stress designed to bully people into giving up. (Survey respondent, NSW, Cohort (a), female, 30–44, single person, no child)

What basically happened ... a person just gives up, you just give up. You get sick of bashing your head against a brick wall. (Norman, NSW, Cohort (b))

In NSW, applicants who sought temporary accommodation were required to keep a ‘rental diary’ as a record of their applications for private rental properties. Some research participants argued that this was impractical and pointless: for example, applying for \$800/week rental properties just to populate a rental diary, in full knowledge of being ruled out of consideration by real estate agents due to income inadequacy. This requirement has been suspended for 12 months from 1 June 2023 while the minister for housing reviews and assesses the scheme.²²

Only a minority of Cohort (a) (i.e. applicants who had recently registered) had experienced helpful advice and assistance at the outset, either from state/territory government staff (Figure 5) or NGOs (Figure 6). Just over a third of participants said they had had the opportunity to ask questions and that helpful answers were given (Figure 7). A similar number of participants believed that the advice they had received on their housing options influenced their thinking on what form(s) of available help could be useful (Figure 8). Although most survey respondents did not agree with the statement that department officers discouraged them from registering for social housing (Figure 9), several interview participants thought the system was so complex that it deterred them from submitting an application.

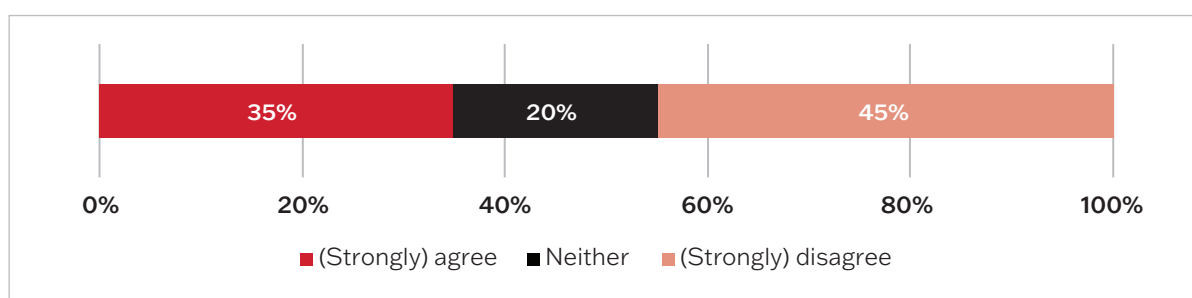
Figure 5: Cohort (a)’s level of agreement with the statement: ‘A state/territory government officer provided helpful advice on my housing options’



Source: Authors’ survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

Figure 6: Cohort (a)’s level of agreement with the statement: ‘I received helpful additional assistance from a non-government service provider (e.g. case worker, outreach worker, homelessness service provider, community housing provider, tenant advocate)’

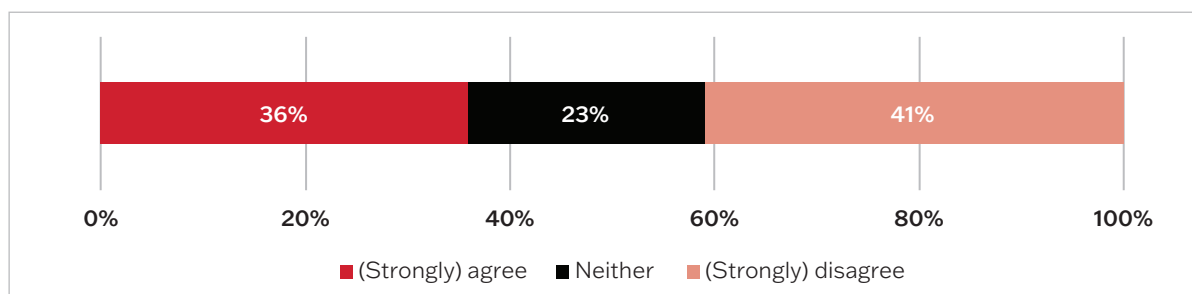


Source: Authors’ survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

²² Minister for Housing (2023).

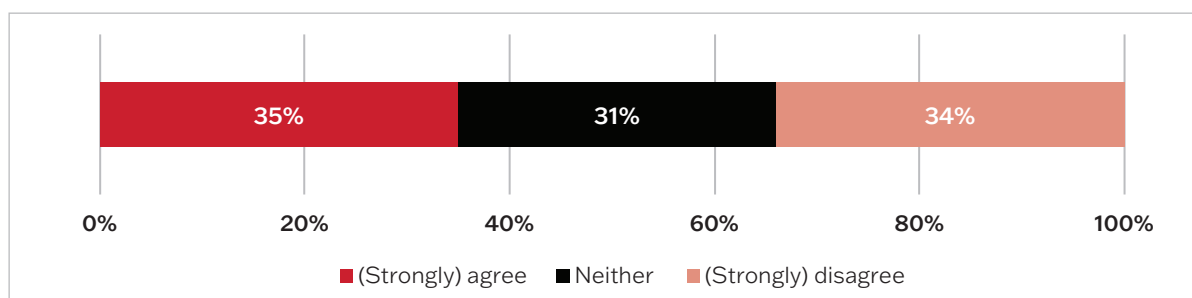
Figure 7: Cohort (a)'s level of agreement with the statement: 'There was an opportunity to ask questions, and helpful answers were given'



Source: Authors' survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

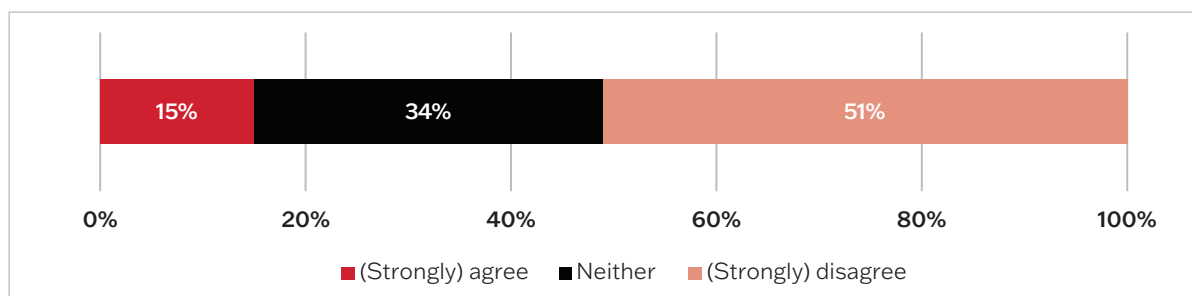
Figure 8: Cohort (a)'s level of agreement with the statement: 'The advice on my housing options influenced my thinking on what form(s) of available help could be useful'



Source: Authors' survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

Figure 9: Cohort (a)'s level of agreement with the statement: 'The state/territory government officer discouraged me from registering for social housing'



Source: Authors' survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

As this section has demonstrated, and as is discussed elsewhere (Morris, Clark et al. 2023), participants become exhausted as a result of not having the emotional capital necessary to file an application for housing assistance.

4.3 Inadequate communication and transparency

Poor communication and a lack of transparency were also major sources of dissatisfaction with the application process identified by research participants. Applicants described the system as 'a black box ... with little transparency' and complained that they 'never know [their] position on the waiting queue'. Others referenced perceived communication inadequacies, such as the absence of information on the progress of their application or even their removal from the waiting list without notification:

Now over three years later I still don't know if I have had an application go through yet and I have attempted suicide a few times due to being stuck with an abusive ex. (Survey respondent, Vic, Cohort (a), non-binary, 30–44, single person, no child)

The information or advice participants received was sometimes found to be contradictory. Some, for example, reported '[being] told different things' by different housing department officers and being given 'false promises' about the availability of housing assistance. Many NSW and ACT research participants reported that it was 'almost impossible' to secure personalised advice and assistance on their application from the department due to long call waiting times.

Other frustrations around attempting to communicate with housing assistance staff were exemplified in these reflections from research participants:

No, no-one bothered talking to me. I didn't get to talk to anyone at FACS [Department of Family and Community Services] Housing. No-one spoke to me about my needs. It was just filling in the forms, getting it done quickly, and having it all scanned through and put into the system. (Julie, NSW, Cohort (a))

Yet again you're ringing a number and one's on hold for so long, one can be on hold from anywhere between 10 minutes and 90 minutes, waiting for somebody to pick a telephone up. (Norman, NSW, Cohort (b))

It's more a case of not actually hearing anything back, like hi, how are you doing, this is where things are at, have you changed your mind, do you still want a one bedroomed place or would you be willing to consider shared accommodation, say four bedroomed or a place with two bathrooms or something like that – I'm just guessing about the sort of – so nothing like that. (Andrew, ACT, Cohort (a))

Some participants had had their application rejected or been removed from the waiting list because they did not respond to text messages from the department quickly enough or because their applications were missing some required documents. They had then multiple unsuccessful attempts to reach out to the department to confirm their interest in the waitlist or get updates on their application:

So, they're stating that they're actually trying to contact me, well I never received one telephone call from them. You're able to reapply for social housing by filling out a new application. (Norman, NSW, Cohort (b))

Sixteen years on list, taken off list many times due to housing texting everyone on list asking if we wanted to remain on wait list, if yes text y, no text n. At least 6 times I had to reapply and to end of list because I didn't text y quick enough. (Survey respondent, NSW, Cohort (b), male, 45–64, single person, no child)

The lack of communication after submitting an application, and difficulties encountered when trying to contact department staff to confirm an application remained active, exacerbated applicants' frustrations.

4.4 Poor administration of applications

Participants commonly complained about having been placed on the waitlist in 'the wrong category', receiving the wrong application forms or their paperwork getting lost in the system, resulting in them 'waiting a lot longer than was needed'. The following research participants' reflections serve as examples of these frustrations:

My application for housing was placed in the wrong category which led to me waiting a lot longer than was needed. Housing did not question why I'd left a government property only to re-apply 2 weeks later. They were aware I was homeless because of [family violence] but did not link the two together. (Survey respondent, Vic, Cohort (b), female, 45–64, two adults plus one or more child under 16)

It was a disaster. Four applications lost. Completed in full. In the end I was so desperate I printed all of my ID, rent receipts, bank receipts etc and bonded them in a booklet. And have sent to them physically ... provide over 90 pages of documentation ... The reason why they lost them always changed. Just a horrible horrible experience. I did everything and more they asked for and it makes no difference. (Survey respondent, NSW, Cohort (a), female, 30–44, single adult plus one or more child under 16)

The person actually said ... the forms that you've filled out that [the support service] gave you, they're out of date, they're old forms. We need you to get new forms. So, I had to go and get 27 pages of new social housing application forms and repeat the process through my GP and my counsellor. (Norman, NSW, Cohort (b))

One of the participants reported 'multiple' subsidy payments that had been missed by the housing provider during rental subsidy. The participant stated that the provider blamed the real estate agent, causing 'significant confusion and conflict' with the agent, which ruined their rental history so '[they] couldn't rent again'.

A few survey respondents in Cohort (b) objected to the administration that housed both victims and offenders of family violence together. They claimed that officials did not always look into the recorded apprehended violence orders before offering a tenancy to an applicant. Participants demanded safer services for the victims of domestic violence who were trying to escape without compromising the secrecy of the plan:

Unfortunately the government still is lacking in some sort of duty of care when it comes to people applying for housing assistance/are homeless and are trying to escape a [violent] ex partner and no other services that could be linked in with as it would risk safety if ex partner found out about plan to escape or receive any type of support/help from anyone (Survey respondent, NSW, Cohort (b), female, 18–29, single adult plus one or more child under 16)

4.5 Treatment by housing and support staff

Around a quarter of research participants were unhappy with the way they were treated by housing assistance providers in the course of the housing assistance application process. Describing their experiences, they used words such as 'discourteous', 'upsetting' and 'emotionally damaging'. Others felt that their stressful situation was not properly appreciated – that staff 'didn't show any compassion' or 'did not care or look at what [they] provided carefully enough'. For one applicant, the process was 'one of the most terrifying and degrading things I have ever had to do'. Such experiences evoked feelings of being treated 'as a number', 'less than human', 'like a second-class citizen' and 'a difficult child':

I found the experience to be very difficult to the point I couldn't cope after the interaction with [the department]. [They] have been rude aggressive and didn't bother to read my file to understand my mental health situation; every encounter had left me very ill. (Survey respondent, NSW, Cohort (a), female, 45–64, single person, no child)

Their gossiping in front of me is unacceptable and cruel. They judge me for my past; they have no right. They should lose their jobs. (Survey respondent, NSW, Cohort (a), female, 30–44, single person, no child)

Every agency treats you as a number, a problem for them and they almost blame you for not being able to find affordable housing on a pension income ... if I was homeless again, I doubt I would go through this process again, it is dehumanising and really affected my mental health. (Survey respondent, Vic, Cohort (b), female, 30–44, single person, no child)

Such criticisms were not entirely restricted to state/territory government staff. One participant who fled her home with her children due to domestic violence and then experienced homelessness for 15 months shared that a worker from a community organisation was 'unbelievably so rude':

For example, she asked me the whole story. So I was telling her for one hour the story and she said, oh well, unless there is a police statement we cannot help you because some women sometimes just make up stories ... I filed a complaint and everything and I said one day you never know if it's going to happen to you, a single mum with three kids and homeless. That's not a story that you make up. (Jenny, Vic, Cohort (b), female with three children)

There were, however, instances where participants felt that they were treated very well by various support services workers:

I was being cared for at that time by the [hospital unit], and the social worker there was extremely helpful, both with my – I already had the disability support pension, but she really helped me with the NDIS application and with my housing application. She was amazing. (Miles, ACT, Cohort (b))

My support coordinator sat down with me, and we did the original application FACS Housing for social housing together in June. He's done forms many times, and I got him to help me because I couldn't understand it. [He] ended up doing it, and even he turned around and said, wow, this is crazy. He said, this is a ridiculous application. He said they've changed the application style. He said he's done many of them in the past, and they were pretty relatively easy. He said this one was just complicated and messy. (Julie, NSW, Cohort (a))

I had to supply a lot of paperwork like passport, drivers license, birth certificate, all that sort of thing. That was through [support service]. My support worker there, she's fantastic. She got all that going, and I went from just a normal waiting list to – I think it was urgent or emergency or something like that. (Wayne, NSW, Cohort (b))

4.6 Navigating the system

In applying for housing assistance, 44 per cent of Cohort (a) and 66 per cent of Cohort (b) had been assisted by an advocate, service provider or other non-government agency. The higher proportion of Cohort (b) respondents helped in this way probably reflects the fact that they were assessed as having greater or more urgent needs. Yet, success in having such needs recognised – and therefore being housed – may be partly due to the assistance an applicant received in the first place.

Some participants sought help from their local member of parliament, charity or church:

I reported to the Minister of Housing, saying they don't do their job. I had to put my stuff in storage. If I didn't go to the top, nothing would have happened ... You have to chase up all the time. The more you push it you better get it go otherwise, you sit there forever ... They told me they put me on priority for the second application but they didn't. (Survey respondent, NSW, Cohort (b), male, 65–79, single person, no child)

She was really an advocate and she knew all the – I mean, I was totally new to all of this. Even at the beginning, I had no idea between affordable, social, community. There are several other types and I still probably don't know the main difference. (Miles, ACT, Cohort (b))

One participant reported having felt compelled to seek advocacy assistance to support her claim for priority status, which she had been excluded from due to her household income being just above the published threshold. Having the care of three children, two of whom had disabilities, and facing homelessness, she appealed the decision with the help of the Human Rights Commission. Eventually, she obtained letters of support from a financial planner 'saying that it wasn't an issue with money management or anything and that [they]'d spent a lot of money on the disability and medical needs of the children' (Kathleen, ACT, Cohort (b), female with children). Another participant reflected:

It becomes the person, and that's myself, has to take responsibility. I thought what can I do? What can I do? How can I get the relevant people to hear me screaming? So, that's why I approached my local member and presto. (Norman, NSW, Cohort (b))

Like Norman, many participants shared that they had to take desperate measures to get the department to respond to their requests. Some had contacted the ombudsman, legal aid or consumer affairs to appeal various department decisions, such as forcing them to backdate an application if it had been lost by the department, as was, reportedly, common:

My social worker or my caseworker, she didn't have to do a thing. I was all over everything. It wasn't until I was mentally drained from these people that I had to say, hey, I need you to take this over for me, I can't do this anymore, I'm at breaking point and I'm quite an independent person. (Ella, NSW, Cohort (a), single female with children)

So you put several irons in the fire. That was all good advice, which you didn't sort of know as a member of the general public. You think doing the one bit of paperwork through Victoria Government Housing is all you needed to do. But I now understand a bit better, no, you just keep trying different avenues, not knowing which one might be the one that comes through. (Don, Vic, Cohort (b))

Some participants emphasised the importance of calling housing providers regularly to keep reminding them of their housing needs. One Victorian man explained that he had set up a reminder on his phone once a month to call a community housing provider. He further shared that, in his judgement, this had paid off as eventually he received housing through this provider. He argued that a coordinated support system is therefore necessary, as the assistance currently provided is insufficient. Another participant said:

It would be improved if there were direct workers from the government that [were] case managing people, not a third party, if that makes sense. That would help out a lot, I think, anyway, because you get that direct contact with the government. (Gabriel, Vic, Cohort (b))

4.7 Conclusion

This chapter has discussed survey respondents' and interviewee participants' experiences of applying for housing assistance (the first part of Research Question 2).

Survey respondents and interview participants shared their thoughts on the application process for housing assistance. Many found it extremely difficult and complex, to the point that some had wanted to give up and not apply at all. Many recent applicants felt that they were being kept in the dark about the status of their application and had received poor communication and assistance during the application process. Moreover, many respondents and participants believed that their applications had been mishandled. Alarmingly, some reported that their applications had been lost by department staff. Many also shared that they had been treated poorly by housing staff and other support services workers, although some reported positive encounters. Lastly, many recent social housing tenants believed that, due to the complex system, they would not have been successful in securing a tenancy without assistance from external advocacy groups and politicians.

The next chapter, Chapter 5, focuses on housing applicants' experience of the application in terms of its scope and related products; the experience of waiting for social housing; and, particularly, the effectiveness of housing assistance products.

5. Experience of housing assistance application scope and products

- Research participants tended to see housing assistance products other than social housing as unsatisfactory and limited in scope. Many said such assistance failed to fully acknowledge the severity of their housing needs.
- These products were widely considered as ineffective due to the lack of affordable private rental housing. Among people living on welfare payments, such alternative housing assistance products were often perceived as useless.
- A bond loan was the most commonly received form of PRA (20% across both cohorts; another 12% declined an offer of a bond loan).
- The reasons behind the decision to reject a bond loan included inability to repay the loan, stigmatising their reputation among real estate agents and a low threshold set for the maximum rent.
- Among those who received PRA, more than 50 per cent reported that they had not been able to sustain their rental tenancy.
- Thirty per cent of recent applicants were satisfied (somewhat or very) with the assistance they received while on the register; 75 per cent of recent tenants were satisfied (somewhat or very) with the social housing they received.
- Social housing remains the form of housing assistance that has a positive appeal to qualifying applicants due to the relative stability, affordability and security it provides, particularly in comparison to the private rental sector.
- Nevertheless, participating tenants reported having to make compromises on other aspects of their aspirations, such as locational preferences, to increase their chances to secure a tenancy.

This chapter focuses on applicants' experiences with the scope and outcomes of housing assistance, including alternative housing assistance products, as well as the wait for social housing (the second part of Research Question 2). Through survey and interview responses, we have explored the perspectives of applicants and tenants on the housing assistance they received and the effects it had on their lives.

5.1 Effectiveness of alternative housing assistance products

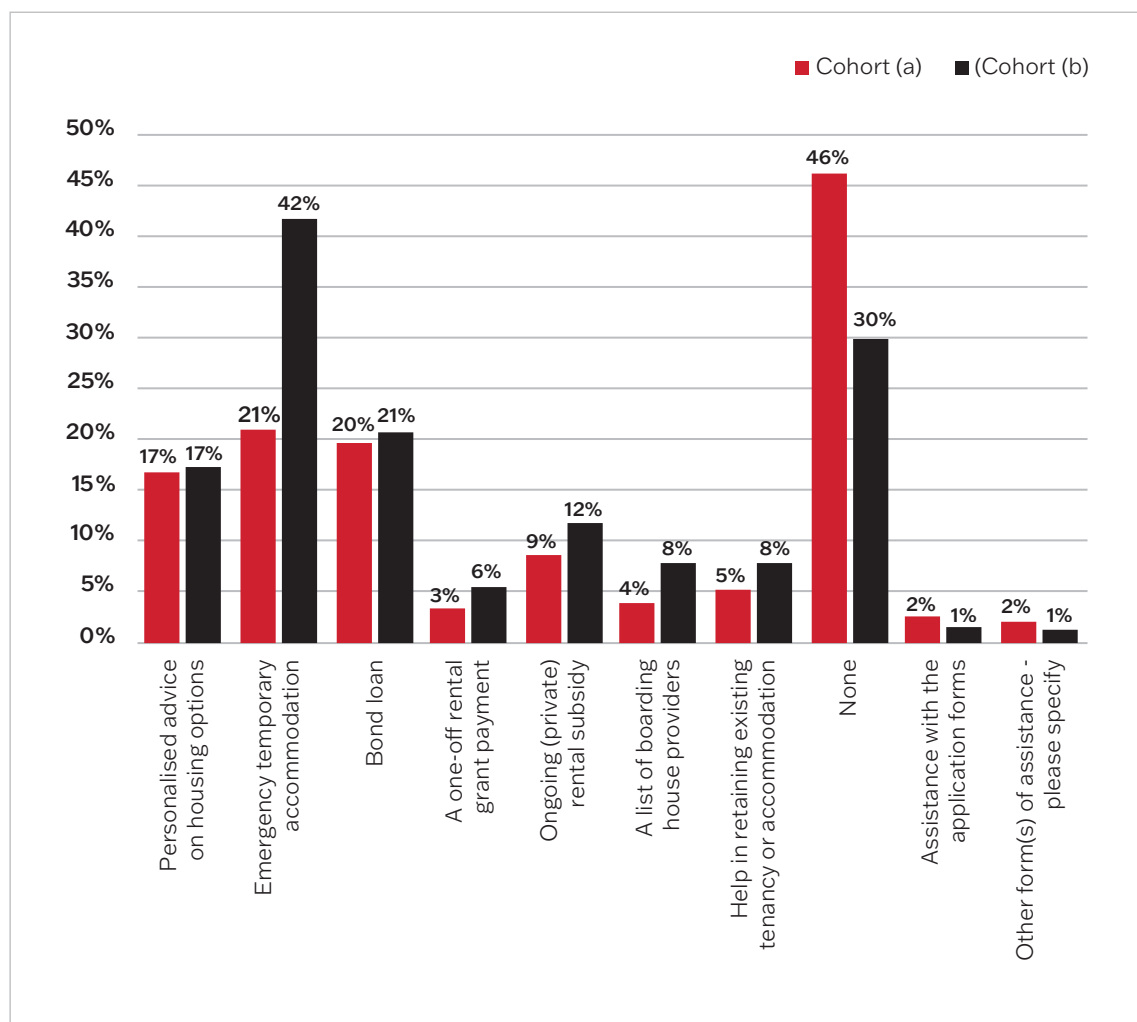
As mentioned in Chapter 1, housing assistance in Australia is conventionally classified under three headings: social housing services, financial assistance (for private housing) and specialist homelessness services (Pawson and Lilley 2022: 20). The focus of this report is mainly on the second form of housing assistance – financial assistance that facilitates access to and the sustaining of private housing. We do not discuss here in-depth specialist homelessness services such as temporary or emergency accommodation, or refuge for women experiencing DV, which some participants have used, although the survey shows that the main form of assistance in both cohorts was emergency temporary accommodation options, followed by bond loans (Figure 10).

Survey respondents from Cohort (a) – that is, people who had been entered on the social housing register in the 12 months preceding the research – were asked for their level of satisfaction with housing assistance accepted at that time. While 38 per cent of this cohort had no opinion or did not receive any such assistance, nearly one-third (30%) were satisfied whereas only 16 per cent were dissatisfied (Figure 11).

Across the three jurisdictions, and looking at both new applicants and new tenants, the forms of private rental assistance that had been most commonly accepted were bond loans (20%) and ongoing (private) rental subsidies (10%). Those who expressed dissatisfaction with these products perceived them as 'limited', 'short term', 'inefficient', 'basic' and 'incomplete' when it came to meeting their needs at that time. They believed sustaining their tenancy in the private rental market would be beyond their means in the face of unaffordable rent. The rental assistance was described by survey participants as 'a flat amount regardless of the rent charge' and was deemed to be 'not enough with the current private rental costs'.

Among those survey respondents who received a bond loan or ongoing (private) rental subsidy (N = 242), more than 50 per cent reported that they had not been able to sustain their rental tenancy. This includes about 50 per cent of Cohort (a) who were still on the waitlist. This finding indicates that being assisted to gain access to housing – the prime aim of these types of interventions – did not necessarily overcome the problem of sustaining the private rental tenancy (Figure 12).

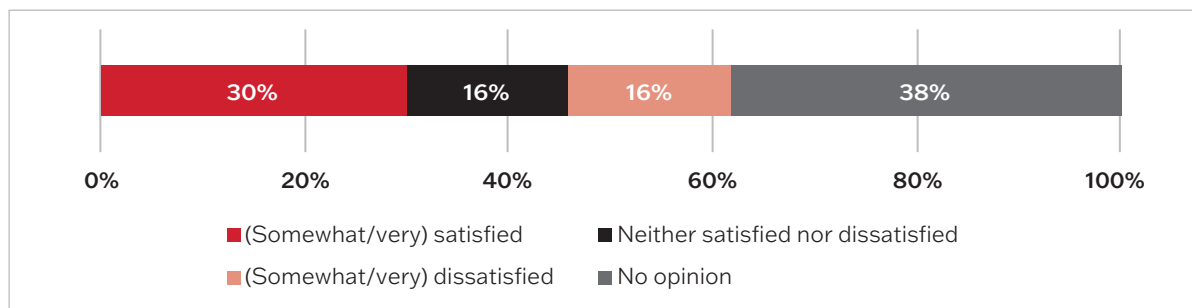
Figure 10: Types of assistance participants were offered when they contacted their state/territory government for help



Source: Authors' survey.

Note: Cohort (a): social housing register applicants who registered within the previous 12 months (N = 926); Cohort (b): former social housing register applicants provided with a social housing tenancy in the previous 12 months (N = 687).

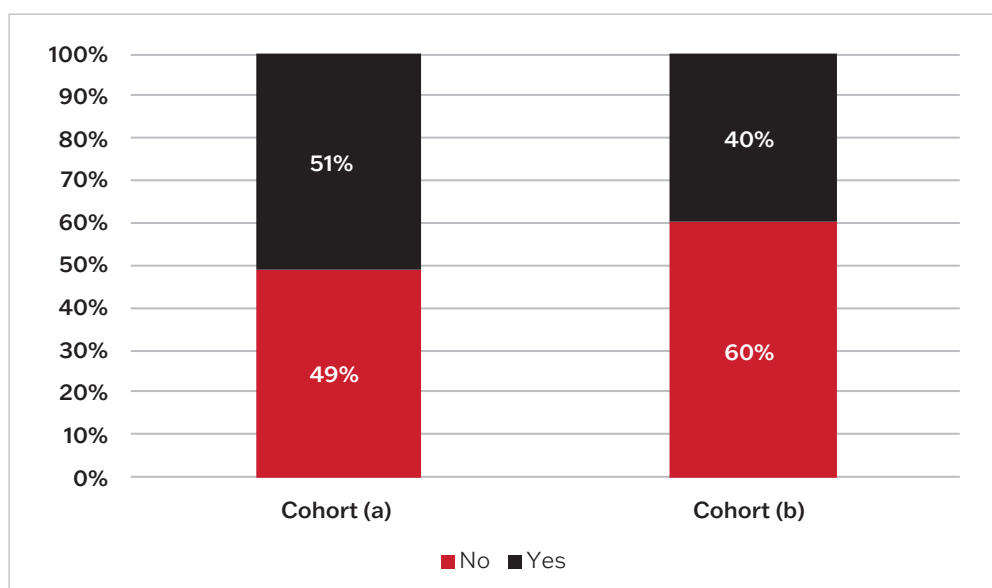
Figure 11: Cohort (a)'s level of satisfaction with the housing assistance received



Source: Authors' survey.

Note: Cohort (a): registered within the previous 12 months and still on the waitlist at the time of the survey (N = 926).

Figure 12: Ability to secure rental tenancy among participants who received a bond loan and/or ongoing (private) rental subsidy



Source: Authors' survey.

Note: Cohort (a): social housing register applicants who registered within the previous 12 months. One hundred and nineteen (119) respondents from this cohort reported that they had received a bond or ongoing (private) rental subsidy. Cohort (b): former social housing register applicants provided with a social housing tenancy in the previous 12 months. One hundred and twenty-three (123) respondents from this cohort reported that they had received a bond or ongoing (private) rental subsidy.

Bond loans were the form of private rental assistance most commonly offered, as reported by 32 per cent of all respondents; however, only 20 per cent accepted this offer, as bond loans can be problematic. Some participants said they would be unable to repay the loan; others declining such help did so because of the perception that associated repayments would be beyond their means.

Another issue mentioned was that receiving a bond loan from the department could stigmatise participants' reputation among real estate agents. For some, a bond loan opportunity did not even arise because of the prior challenge of securing a tenancy offer. Testimony exemplifying these kinds of concerns is set out below:

Nothing could have really helped at the time, because a bond loan, you have to get approved for a property first and we weren't getting approved for properties. (Christine, Vic, Cohort (b))

The problem is, to actually be able to pay the rent, I'd need a job where I can earn enough, and I'd need to have that history of consistency to show that I'd be around long enough to pay it. (Andrew, ACT, Cohort (a))

I applied for bond assistance and was approved but was not told the repayments of the loan were so high, I feel I should have just stayed in the car as I can't afford to live as it was without having to fork out so much more to repay it. (NSW, Cohort (a), female, 30–44, single adult plus one or more child under 16)

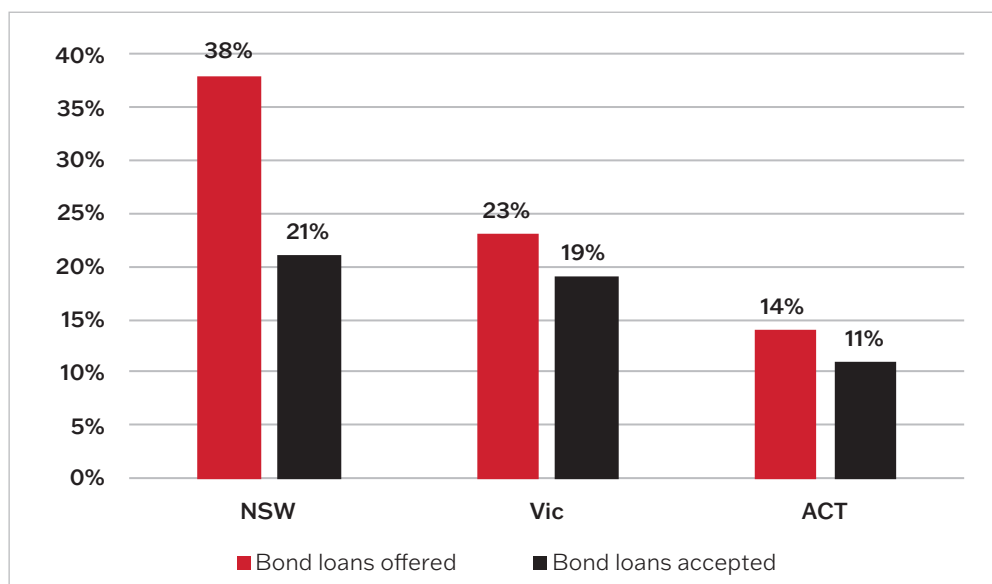
Conversely, for some, bond loans were seen as very useful in enabling access to accommodation:

Yeah, the bond loan – the bond loan is a great help. I mean especially nowadays with the price of rent. How could you come up with like \$1,800 just for bond and then another \$900 for rent? On an average of \$450 a week on a rental property. (Linda, Vic, Cohort (b))

Participants also expressed anxieties about the maximum current rent threshold used to determine eligibility for housing assistance in NSW, believing that this rendered the products 'inaccessible' considering actual rent levels in the market. In this state, the difference between the proportion of respondents who had been offered bond loans and the proportion who had accepted them was greatest. Only 21 per cent of respondents said they had received such help despite the fact that 38 per cent had been offered it (Figure 13). While some participants said bond loans had been of great benefit to them in the past, this was no longer the case for many in the current rental housing market:

For people who are on social security, the housing products that the department has, such as Rentstart Bond Loans and Advance Rent, are in practice inaccessible for eligibility for nearly all available listings in the private housing market. When the department sets a maximum rent for which they'll provide bond/advance rent support, and that maximum is less than the rent you're paying now (\$415, going up to \$480) and less than 99% of what's on the market (with most of few available either tiny or unliveable conditions or gone to one of the dozens of others who applied), it is nothing more than a performative farce masquerading as social policy. (NSW, Cohort (a), male, 65–79, two adults, no children)

Figure 13: The commonality of bond loan offers and acceptance to new applicants and new tenants who participated in this study



Source: Authors' survey.

Note: Overall, 521 participants were offered a bond loan, including 385 in NSW (out of 1,023), 131 in Vic (out of 559) and 5 in the ACT (out of 37). On the other hand, 328 participants accepted a bond loan, including 217 in NSW, 107 in Vic and 4 in the ACT.

As shown in Figure 10, a significant proportion (30%) of Cohort (b), that is, new tenants, reported that they had not been offered housing assistance products alternative to social housing at the time of their application, although some interview participants noted that they had asked for it. One participant who did not receive such an offer said he would have accepted rental assistance at that time, because he did not want to move away from his private rental property due to his children's school:

I specifically asked repeatedly, is there anything else that I can get? Is there any support I can receive? Is there any other assistance I can get? I was repeatedly told, no. The same as I was repeatedly told, your application is stuffed. Start again from scratch. (Magnus, ACT, Cohort (b))

Similarly, others emphasised that, as far as they could recall, no such help had been mooted:

No, no one's offered anything different. No one mentioned anything different either really. I'm not really aware of, beyond the private rental market and the social housing market, what else there might be, so there haven't been any other discussions, no. (Rob, Vic, Cohort (a))

Some participants complained that the processes involved in considering an applicant's request for housing assistance were problematically slow. For example, one NSW interview participant had been approved for a bond loan after a long process and many delays, and then received an email saying she was also approved for a three-week rental payment, but since she had already moved into the property, she had become ineligible:

I'm thinking, well, this email was sent to me a month after I'd moved in. If I'd known, I could've had a grant for three weeks' rent to be paid. It could've helped me financially at that point, because I borrowed from a lot of people because I needed to do removalists. I'm on Centrelink. (Julie, NSW, Cohort (a))

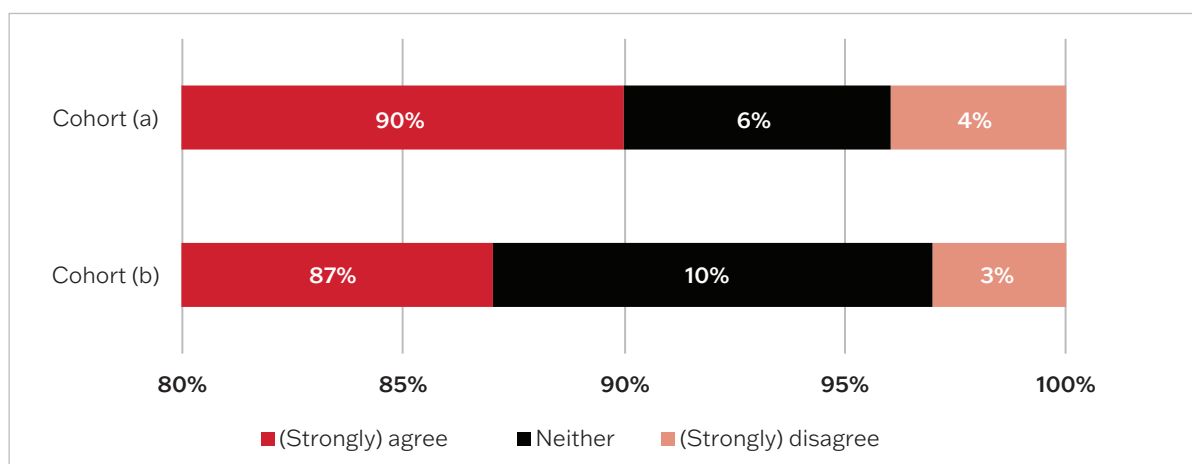
Some participants argued that there was a need for greater clarity on bond loan eligibility:

Can I apply for that private rental subsidy? She goes, no. I've gone, why would that be? She goes, because we assess every applicant for every product, when they put in their application and you're not eligible. I said, can you tell me why I'm not eligible? I'm telling you, you're not eligible. I said, but you must have a reason, and she goes, I'm telling you, you're not eligible. You get assessed when your application goes in and you are not eligible. (Loretta, NSW, Cohort (a))

This is consistent with the wider claims cited in Chapter 4 that housing assistance systems lack transparency, that communication with staff can be difficult, and that it is not always easy to understand how key decisions are reached (see Morris, Robinson et al. 2022). Such perceived flaws conflict with any rights-based approach for housing assistance as outlined in Chapter 3.

Considering the challenges associated with alternative housing assistance products, social housing remains the tenancy arrangement to which most research participants aspired. The majority wanted social housing tenancy on a permanent basis (Figure 14) and felt that a social housing tenancy would be ideal (Figure 15). However, when prompted by a slightly different question, respondents' views were somewhat less enthusiastic about social housing, perhaps hinting at the stigmatised status of social housing. Around half would have been open to being, instead, financially assisted to rent a suitable home in the private market (although we cannot know whether they would have been satisfied with the lower level of tenure security that would have been involved) (Figure 16).

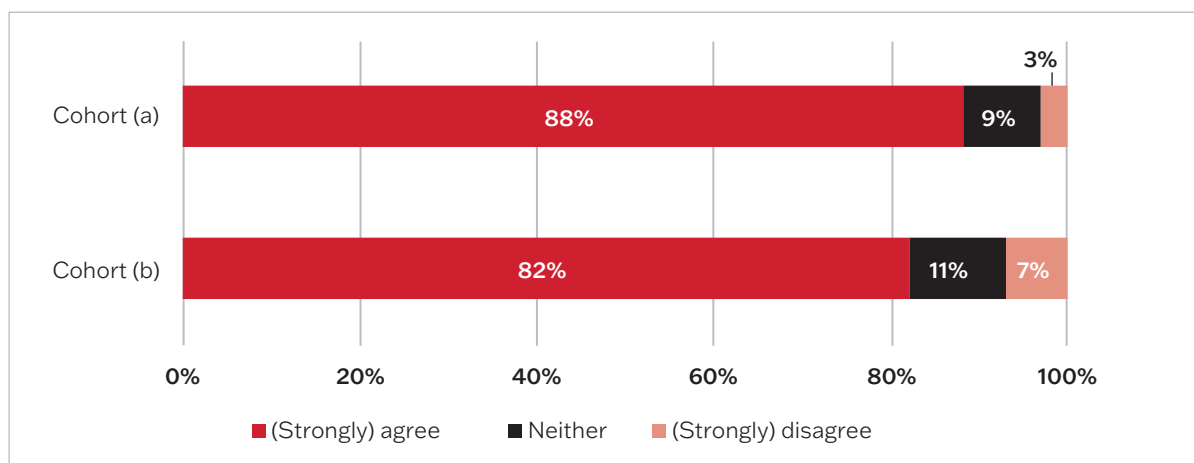
Figure 14: Participant level of agreement with the statement: 'I want a social housing tenancy on a permanent basis'



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

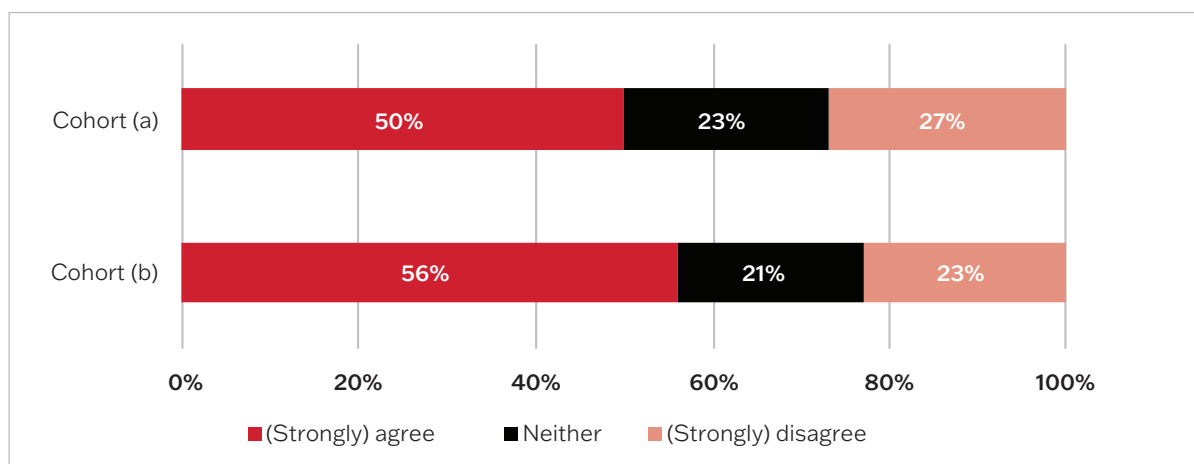
Figure 15: Cohort (a)'s level of agreement with the statement: 'A social housing tenancy would be ideal for me'; and Cohort (b)'s level of agreement with the statement: 'A social housing tenancy is ideal for me'



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

Figure 16: Cohort (a)'s level of agreement with the statement: 'I need more help to afford market rent and would prefer to avoid social housing'; and Cohort (b)'s level of agreement with the statement: 'I would have preferred to avoid social housing, but there was no alternative'



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

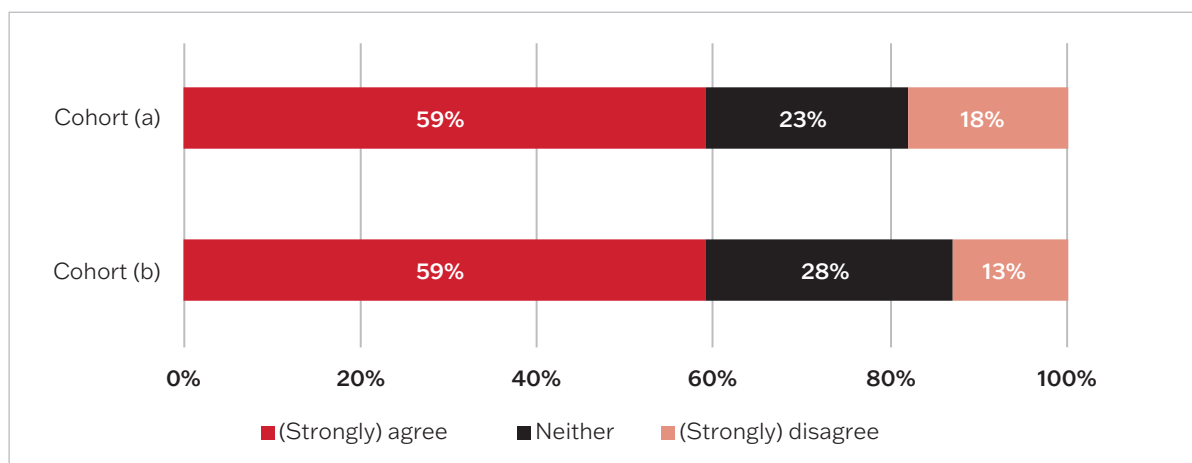
5.2 Waiting for social housing

Not surprisingly, many participants complained about the length of their wait for a social housing tenancy. Most survey respondents had been surprised by the information provided on the likely waiting time (Figure 17):

I mean, honestly, I was really upset when I first found out about the six months waiting period. I understood it but I felt there should be some kind of exemption for certain situations like the one that I was in. I'm sure I'm not the only person that has come here to escape domestic violence, or to other places, so that actually made me really quite upset. (Gillian, ACT, Cohort (a), single adult with children)

[I applied] probably about two years ago. But they told me it's a large wait. You know, it could be up to seven years or something they reckon. (Theo, NSW, Cohort (a))

Figure 17: Participant level of agreement with the statement: 'I was surprised by the information provided on the likely waiting time for a social housing offer'



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

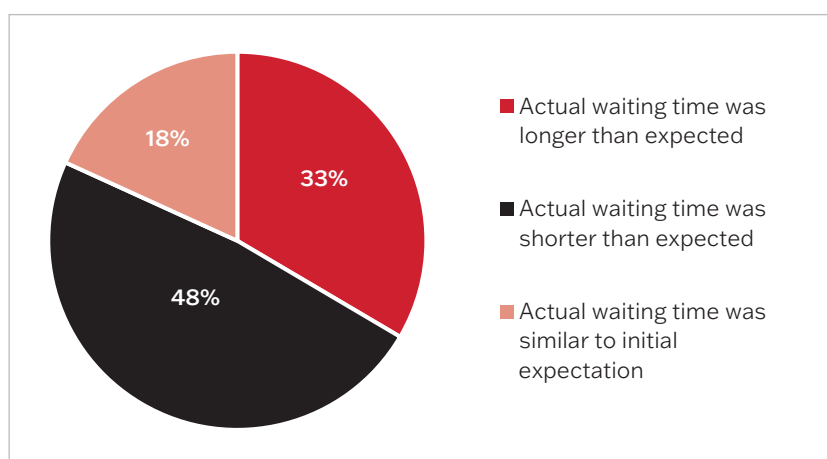
Again, not surprisingly, many research participants described the wait for a suitable tenancy offer as a source of frustration and anxiety, especially given the uncertainty over how long the situation would continue. Many experienced feelings of disappointment, helplessness, stress and desperation. The word 'suicidal' was even used, as was the phrase 'I no longer live, and I now just exist':

They say to be patient. But have you tried waiting patiently for four months only to walk in wondering exactly what could be happening after countless hours on hold for someone to simply shrug and have a giggle about losing it. (Survey respondent, NSW, Cohort (a), female, 30–44, single adult plus one or more child under 16)

It's a hope but the longer it takes the worse my mental health and sometimes I wonder why bother waiting. I'd be better off dead then I wouldn't have to worry about it but at the same time I keep holding on another week or month checking my emails every day. (Survey respondent, NSW, Cohort (a), female, 30–44, single person, no child)

While the likelihood of a long waiting time seemed surprising for both new applicants (Cohort (a)) and new tenants (Cohort (b)), only a third of recently housed tenants – 34 per cent - had experienced a waiting period longer than expected. Nearly half (48%) said the waiting time was less than anticipated (Figure 18). This could be because a high proportion (67%) of recently housed tenants knew – or were advised – that their assessed need was high and that, as a result, their priority for a tenancy would also be high (Figure 19). Only a fairly small proportion (17%) of this cohort had to wait for a period longer than five years. The majority – 63 per cent – waited less than two years for their tenancy offer, with 26 per cent receiving an offer within six months (Figure 20). On the other hand, the majority of new applicants are likely to have been assessed as in relatively low need, despite qualifying to register. Consequently, the majority of this cohort (70%) registered for social housing more in hope than expectation (Figure 21).

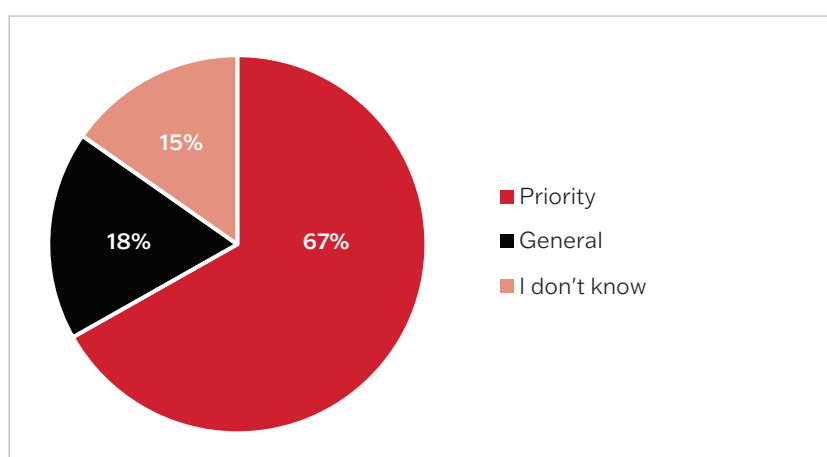
Figure 18: Cohort (b)'s perception of waiting time



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

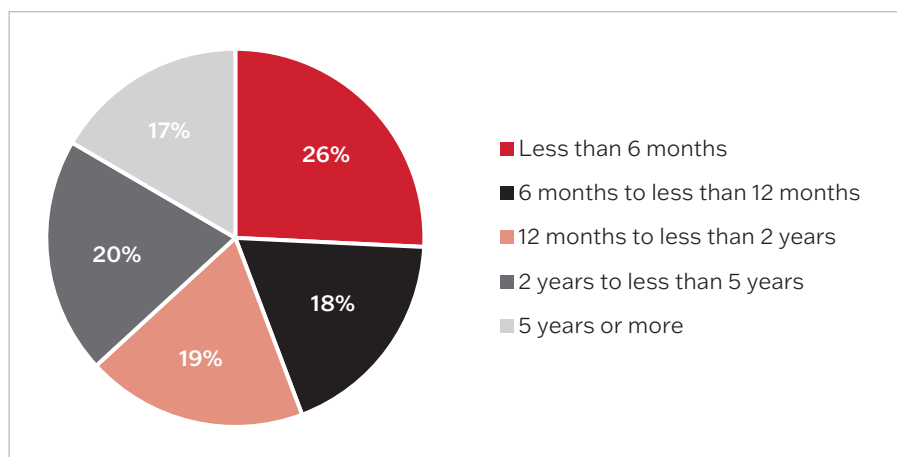
Figure 19: The proportion of Cohort (b) in each category of general and priority



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

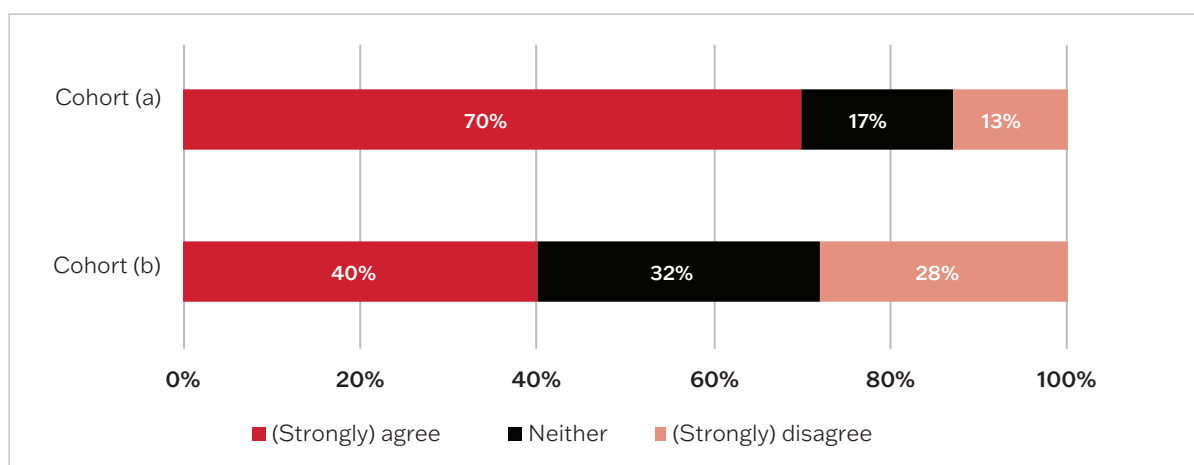
Figure 20: The length of the time participants in Cohort (b) were on the social housing register before being offered a tenancy



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

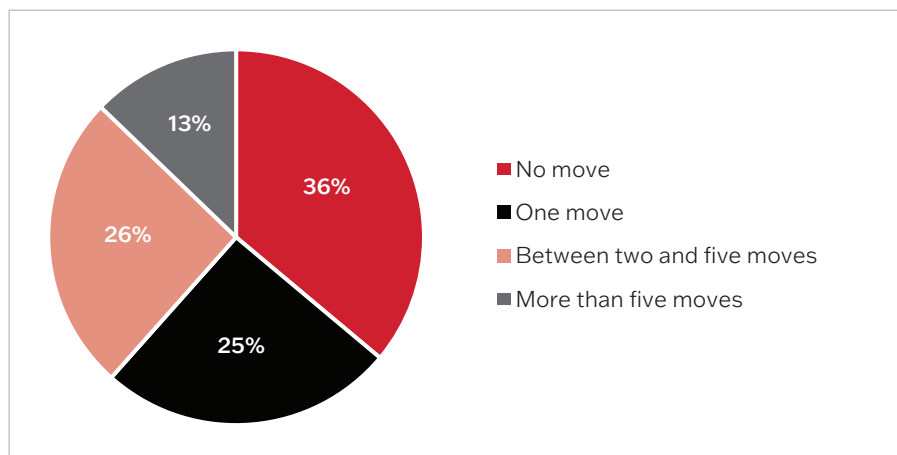
Figure 21: Participant level of agreement with the statement: 'I registered for social housing more in hope than expectation'



Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

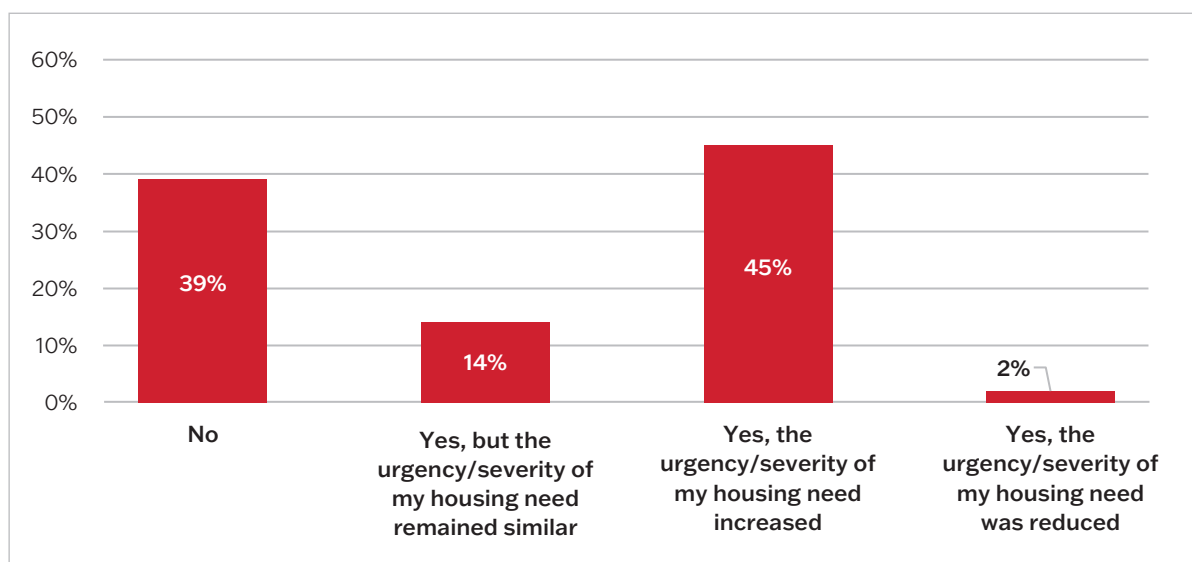
Most new tenants had needed to move house at least once during the waiting period. Only 36 per cent had remained in the same accommodation from the point of application until being rehoused. Conversely, 13 per cent of cases experienced more than five moves during their waiting period (Figure 22).

Figure 22: The number of moves that participants in Cohort (b) experienced

Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

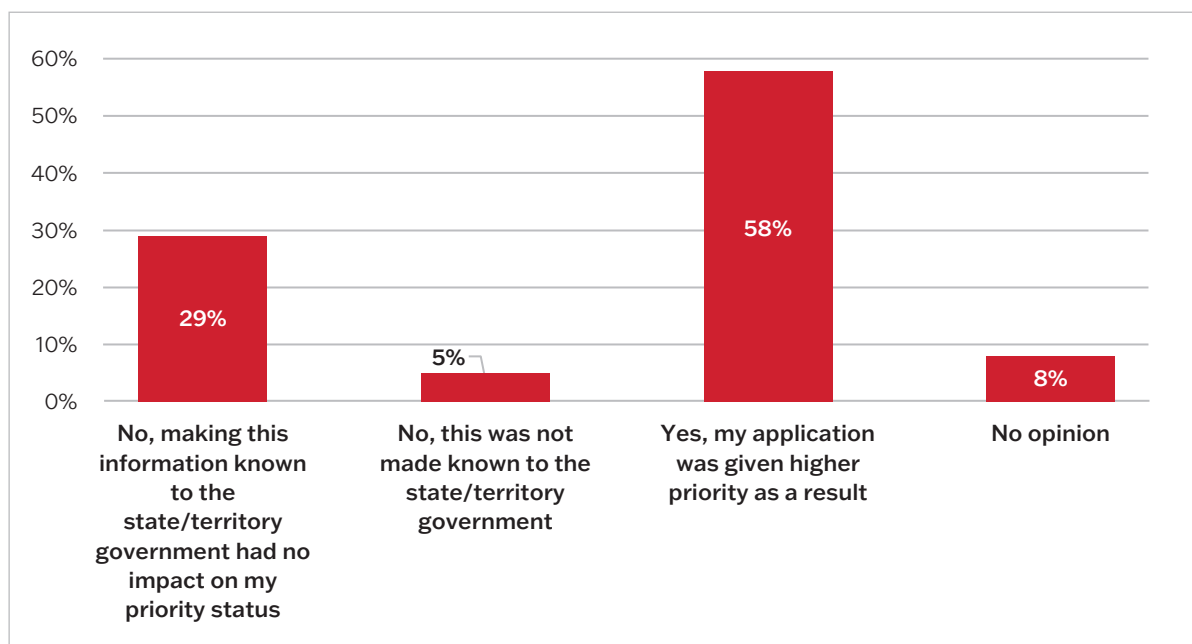
Perhaps related to the number of house moves experienced, nearly half of recently housed tenants (45%) reported that their housing situation had changed during their waiting period, to the extent that the urgency and/or severity of their housing need increased (Figure 23). In most such cases (58%), this was believed to have enhanced the priority of their application (Figure 24).

Figure 23: Changes in housing situation while awaiting a tenancy offer among participants in Cohort (b)

Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

Figure 24: The impact of the change in the housing situation on the process of social housing applications among participants in Cohort (b)



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

When participants realised the lengthy wait time for social housing, some requested a 'short-term solution' or 'immediate help' to secure their living arrangement, however they complained that no offer was made. Many said they had not been contacted by anyone for years:

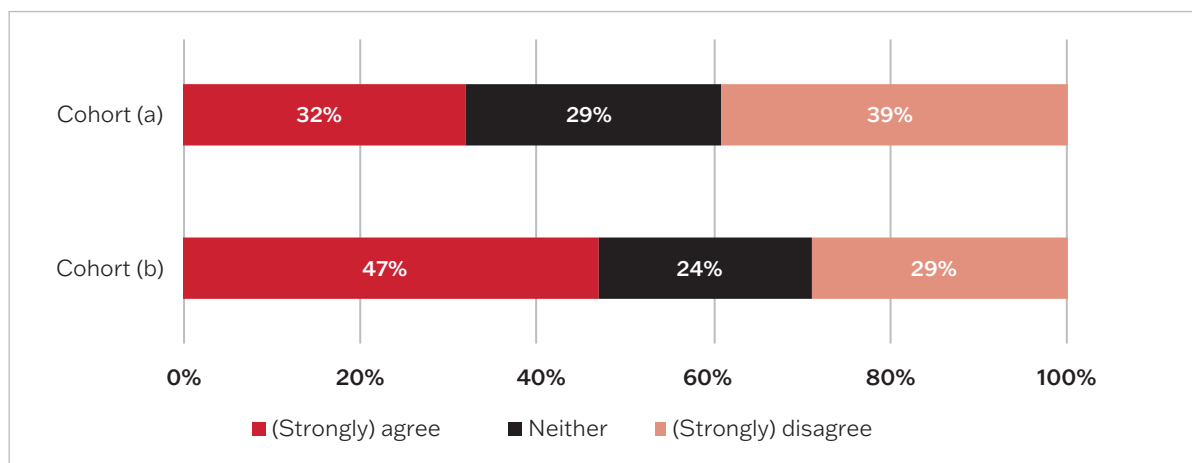
It was very long wait and I just needed help urgently ... a short-term solution could have been very helpful to secure my [living] arrangements and find work. (Survey respondent, NSW, 45–64 years old, male, single adult plus one or more child under 16, waited five years or more for a tenancy)

Some participants shared that they had to broaden their housing preferences (or relax restrictions on what housing might be suitable) to shorten their waiting time and maximise their chances for being housed. For example, Alice shared that, due to her children's medical needs, she initially asked for a house without a wood heater, not near a busy road, and with three bedrooms, but the chances of finding a suitable house were extremely low:

Even though she was really trying to get us a house that would meet our needs, there probably isn't one. So we just did medical forms again recently and took all of that out. So if there's a wood heater, don't use it. We just don't know what Housing's going to classify as a busy road so we'll just manage that. If there's stairs, we'll work that out as we go. But they did say I can't get a two bedroom because I'd written – I think they'd recommended three but I said I'd take a two bedroom but they took that out because my children are fighting so badly, it's quite serious so that's kind of restricted that option a bit again. (Alice, Tas, Cohort (a), adult with children)

Related to the possibility that an applicant might 'relax' their dwelling type requirements in an effort to speed up a tenancy offer, the survey findings indicate that, due to varying anticipated wait times, nearly half of new tenants (Cohort (b)) had been advised to alter their preferred areas. This could have played a role in enabling them to secure the tenancy they had received at the time of the research (Figure 25).

Figure 25: Participant level of agreement with the statement: 'I was advised to alter my choice of preferred area(s) because of different expected waiting times'



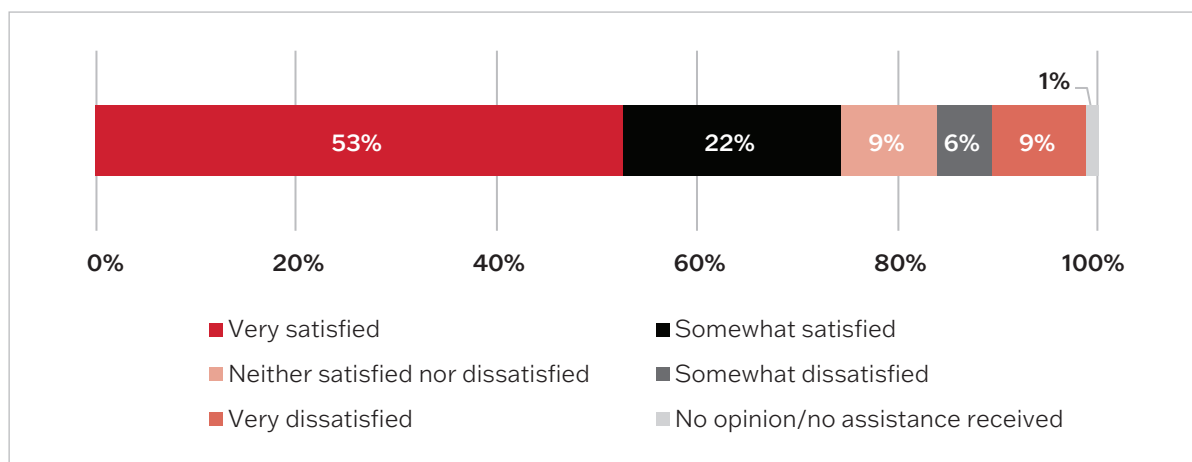
Source: Authors' survey.

Note: Cohort (a): social housing applicants who registered within the past 12 months and were still on the waitlist at the time of the survey (N = 926); Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

5.3 Effectiveness of social housing assistance

In this section we focus on the views of participants in Cohort (b) who had been allocated social housing recently. Two-thirds of this cohort were satisfied (very/somewhat) with the outcome of their application, including 53 per cent who were very satisfied (Figure 26).

Figure 26: Cohort (b)'s level of satisfaction with the housing assistance received



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

This cohort expressed satisfaction with the application outcome for two main reasons. First, there was contentment with the allocated home and what it brought with it. Thus, more than 90 per cent agreed with the proposition that getting a social housing tenancy provided relief from anxiety around their housing situation, including 76 per cent who strongly agreed (Figure 27):

The children are happier, they're more stable, we don't have to worry about a random letter in the mail saying we need to leave the property because the owner's selling or they're moving in or any other reason. We don't have to worry about moving. The children can have permanent things at home. (Kathleen, ACT, Cohort (b), adult with children with disability)

The anxiety levels have dropped enormously, knowing that we don't have to move out or they're gonna get sold out from under you. (Kaitlyn, Vic, Cohort (b))

It's improved my life. I've been able to start looking for work. I have my own house, my own space. I feel like I have my own autonomy back. I'm not sharing things with people and stuff ... It has helped my confidence. I've been able to get clean off drugs as well, because the environment's different. I've been able to find a partner as well, so it has helped me out a lot in the short months I've been here. (Gabriel, Vic, Cohort (b))

Some participants commented positively on the condition or the location of their new home. Many expressed reliefs at being freed from interacting with real estate agents or needing to share space with others:

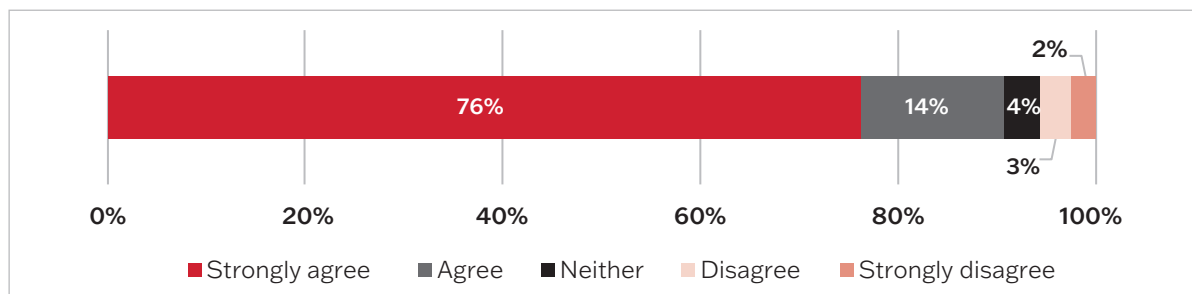
Yeah, it's good. Well, it's mine. I have my own shower, own toilet, my own kitchen. Everything's mine. I don't have to share. I don't have to wait. No, it's good. (Wayne, NSW, Cohort (b))

Right here, right now everything's flat, there are no steps to negotiate and it's beautiful, I'm in mini paradise, honestly ... I'm as happy as a pig in mud, literally, I've landed on my feet and I'm not paying outrageous rent. (Norman, NSW, Cohort (b))

Well, yeah, obviously because I would've been homeless otherwise. Especially looking at things since then, with the rising cost of housing. I don't think that I would've been able to find a place in the central Sydney area. I would've had to move much further west, to be able to live on the support payments that I receive. (Richard, NSW, Cohort (b))

Second, as voiced by a number of interview participants, having stable housing provided a secure situation from which tenants could get on with their lives and plan for their future. This is consistent with the survey finding that over half of 'new tenant' respondents viewed their tenancy as a stepping-stone to a better situation (Figure 28).

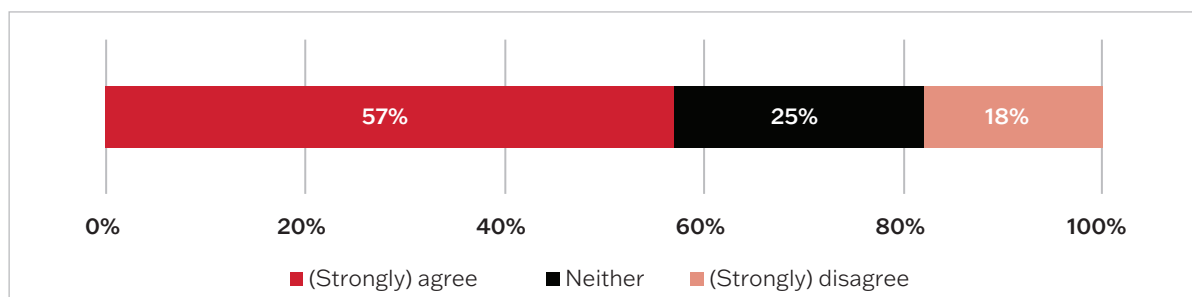
Figure 27: Cohort (b)'s level of agreement with the statement: 'Getting a public housing tenancy provided relief from anxiety around my housing situation'



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

Figure 28: Cohort (b)'s level of agreements with the statement: 'I want a social housing tenancy as a stepping-stone to something better'



Source: Authors' survey.

Note: Cohort (b): social housing tenants who received tenancy within the past 12 months (N = 687).

Yet, other survey respondents (15%) were dissatisfied (very/somewhat) with the outcome of their application. They believed that their housing needs and aspirations had not been fully recognised in terms of the features and/or location of their allocated property. Requirements considered as overlooked included consideration of easy access to the property, and the incorporation of mobility features, including rails in the bathroom and wide doorways for wheelchair access. Some of these applicants felt 'forced', 'bullied' and 'pressured' into accepting their allocated home 'regardless of personal needs':

When I submitted my case through, I was told it was one of the most thorough they had seen with the most ridiculous amount of documents and reports on why my daughter and I needed a specific type of home. The first place we were sent to was completely ignoring any of the requirements and our file had clearly not been read. When my family case worker and I asked for it to not be used as part of the two viewings because of this obvious factor alone, [our request] was rudely declined. Leaving me with one last option. (Survey respondent, NSW, Cohort (b), female, 45–64, single adult plus one or more child under 16)

No personal choice – forced to accept property you are shown in whatever condition & location property is in, regardless of personal needs. Prevalent 'like it or lump it' attitude. (Survey respondent, NSW, Cohort (b), male, 45–64, single person, no child)

My son has cerebral palsy so is in and out of wheelchair; they told me I would be offered suitable house to cater for his needs. I am in a house with the steepest driveway that not even my car can reverse out of. My son has injured himself more times than I can count in said driveway. There's about 12 steps to get to front door. The inside does not fit a wheelchair through any doorway. And this is meant to be my permanent house. Disgusting. (Survey respondent, Vic, Cohort (b), female, 30–44, single adult plus one or more child under 16)

Social housing allocation rules in various jurisdictions around Australia usually allow an applicant two or three 'reasonable' rejections after which their registration may be de-prioritised or even cancelled (Levin, Tually et al. 2023: 50). Further, applicants are usually provided with an opportunity to appeal an 'unreasonable' tenancy offer, but the research participants voicing complaints about unsuitable allocations may have been unaware of this, or, perhaps, they had seen such an appeal rejected and were worried that it would leave them without a tenancy.

Another scenario prompting dissatisfaction with a recent tenancy allocation concerned parents involved in child custody disputes with ex-partners. For this group, being rehoused in a home without space for their child or children could be highly distressing:

[I'm] not really [happy], because I can't have my daughter even stay over because I don't have a bedroom for her. It's one bedroom ... I would prefer obviously a house, not apartment, but obviously I can't be picky at the moment, just because my daughter has juvenile arthritis, so she struggles with the stairs, like, getting up the stairs. (Tiffany, Vic, Cohort (b))

Another cause of dissatisfaction was dwelling condition. Some recently housed tenants had found their new homes to be 'mouldy', 'unclean', 'filthy', 'not up to living standards' with 'no maintenance'. There were allegations that their resulting living conditions caused 'numerous health problems', 'stress and anxiety'.

Other complaints stemmed from disliked neighbours and a perceived lack of community:

There is a truck load of rubbish in the common back yard that needs to go. I have called Housing but nothing has been done. The bedsit next to mine has been vacant since 3/1/23. The rubbish left behind and dog poo on back verandah needs to be dealt with. (Survey respondent, NSW, Cohort (b), female, 45–64, single person, no child)

Because I still have issues that should have been handled and fixed before moving in. E.g. my floorboards are broken where my feet go through the floor, the carpet is mouldy and causing mould to expand no matter what I do to fix it, it's due to the broken flooring. No taps have been put into my unit so I can wash mine and my children's clothing (essential necessity) and more! (Survey respondent, NSW, Cohort (b), female, 18–29, single adult plus one or more child under 16)

There's not really any community – you know, it's disgusting. The lift smells of urine, it's always dirty. My little flat is good, but outside that it's a bit like a war zone. (Sophia, Vic, Cohort (b))

Similarly, some participants described their neighbourhood as 'full of drugs, alcohol and violence', and 'domestic disputes'. In such circumstances, participants felt 'unsafe', 'threatened' and 'intimidated', and claimed that housing authorities were either unaware of the situation or unable to manage the problems. Due to unsuitable circumstances, some tenants had already requested a transfer to a preferred public housing location:

Because I had no voice, and the process was long and traumatic could you live next door to a drunk and drugged person. Every day/night the fear of getting hurt was enormous. The place was connected by a thin wall, and he banged every night. I had to go to doctors every week and I was a mess ... and I ended up saying I would move ... The property I left was immaculate and I felt under the circumstances they could have helped me more. I was not leaving because I wanted to; I had to and had to leave my support system, my friends, my other neighbours ... no one cared. (Survey respondent, Vic, Cohort (b), female, 65–79, single person, no child)

Finally, for some new tenants, the allocated home was considered problematically distant from public transport, schools, family or support networks. In some circumstances, these situations might have arisen as a result of an applicant's agreement to broaden their area preferences to enhance their prospects of an early tenancy offer (see above discussion).

5.4 Conclusion

This chapter has discussed the experiences of survey respondents and interview participants around the effectiveness of alternative housing assistance products, the experience of waiting for social housing and the effectiveness of social housing assistance for those who have been provided a tenancy (Cohort (b)) (the second part of Research Question 2). The chapter casts doubt on the effectiveness of so-called alternative housing products for many social housing-eligible applicants. Considering the low 'maximum income' thresholds that limit entitlement to register for social housing (Pawson and Lilley 2022), PRA can only help people who can afford to rent in the private rental market. Despite the recent increase in Commonwealth Rent Assistance, a very large proportion of private rental homes remain unaffordable to social housing-eligible housing assistance applicants. What is often experienced as a long and frustrating wait for social housing is made even harder to manage for applicants lacking an understanding of the progress of their application.

On the other hand, many new tenants expressed satisfaction with their new housing and the stability and security it provided, and reported that their physical and mental health had improved since moving in. Some reported altering their choice of preferred options to speed up a tenancy offer. While the majority aspired to social housing as their ideal tenancy, for some, their housing needs and aspirations had not been fully recognised in terms of the features and/or location of their allocated property.

The following chapter, Chapter 6, presents the report's policy implications regarding alternative housing assistance products.

6. Policy development options

This research aims to respond to the following overarching question:

How can the housing assistance system improve on social housing applications and the waiting list as the primary mediators of access to housing for low-income Australians in need?

State and territory governments across Australia are looking to PRA to help households who cannot be housed imminently – or, indeed, ever – by their under-resourced social housing systems. This study has discussed how the current administration of these products should be improved to increase low-income Australians' access to housing. The study argues for an integrated application and assessment process, with a diverse range of assistance schemes available for individuals on the waitlist. We also argue for a coordinated approach to housing in the private rental market, with opportunities to assist clients to find and maintain private rental tenancy. The study suggests that a statutory basis for PRA can clarify the support that clients may expect 'by right'. Finally, the long-term outcomes of PRA schemes should be tracked to improving accountability in the system. While the Inquiry Final Report will reflect on this aspect more broadly, here we offer policy development options that can improve accountability in the system.

6.1 Application process and assessment

Given the increasingly complex nature of housing assistance and diverse range of assistance schemes available, the integrated application and assessment systems established in NSW and Tasmania are a welcome development. These also make it easier for assistance providers to fulfil their commitment to providing fair and consistent assessments to applicants.

Nevertheless, many applicants feel that they lack necessary information and advice during the application process and, even more so, afterwards. A productive way of addressing this by housing providers is to make the application process and the system structure clear and accessible for the target population.

Personalised advice should be readily available for everyone instead of being offered on an ad hoc basis. This is to make sure that every client is given an equal chance to succeed in completing the application process and achieving a desired outcome. Such integrated systems can be seen to support the processual guarantees that our research participants believe applicants can expect 'by right' (Levin, Tually et al, 2023; Morris et al, 2022).

The study findings further suggest that housing providers should do more to remain in touch with applicants regarding their housing needs, application process or housing conditions. Partly due to the absence of a routine 'application received' confirmation email in some jurisdictions, applicants are often unsure about their application status. Regular contact will ensure updates are received and further actions are clarified.

6.2 Tailored delivery of housing services

Housing providers should adopt the practice of engaging with clients in the making of individual housing plans, which are also regularly revised. The practice of creating individual plans is currently being applied in the UK (National Homelessness Advice Service 2021). Similarly, the 'Thrive' program in WA takes a holistic approach to enhance people's lives by looking at the wider needs of the client. It focuses on early intervention and supports individuals to identify and tackle problems before they become too great.

Programs of this kind will benefit most clients on the waitlist who are social housing eligible but do not qualify for priority status, meaning that they will not be offered social housing tenancy in near future (or at all). Creating individual plans will help staff better understand their clients' needs and aspirations, enabling them to offer services that are readily available. This will enable applicants to access a better match between their needs (e.g. affordability issues, number of bedrooms, disability features, location) and the housing assistance they receive, whether demand-side policies such as PRA schemes, or supply-side policies such as social housing. The waitlist in this case is only a mediator of access to housing assistance and not necessarily social housing.

It will be necessary to allocate sufficient staff to create the opportunity for personalised advice. They should be trained in customer relations and learn to respect disadvantaged applicants who need to feel trusted, heard and cared for.

6.3 Entitlements and accountability

As well as greater engagement, collaboration and communication, housing assistance providers should make greater efforts to assure assistance and make decisions that are open to scrutiny and challenge.

Consideration should be given to providing a statutory basis for PRA in each jurisdiction. This might be achieved by amending the legislation that establishes the housing authority in each jurisdiction, and expressly including among the functions of the authority the provision of diverse forms of PRA (as well as social housing). The amended legislation could provide for a regulation or statutory instrument that sets out the forms of PRA available, and their terms, and for applicants to seek review of decisions about PRA entitlements – first internally, then before the jurisdiction's civil and administrative tribunal and, where there is an error of law, the jurisdiction's supreme court. Community housing organisations and other housing assistance providers should be subject to the same standards of scrutiny and processes for review.

6.4 Monitoring PRA efficacy

Given the concerns raised regarding the efficacy of PRA for achieving adequate housing outcomes, greater effort by states and territories to monitor the outcomes of PRA schemes is required. This point was recently raised by the Queensland Audit Office (2022), which stated that the expanded use of PRA schemes in that state must be accompanied by monitoring of their effectiveness, including any ongoing support needs of the recipients. The 'no news is good news' approach currently adopted in our case study jurisdictions clearly resonates with the diversionary rationale that at least partially underpins PRA. However, this does not take into account the possibly deleterious outcomes that applicants may face in a dynamic and insecure private rental sector, including rental stress, threat of eviction, associated physical and mental health impacts, or, in the case of women escaping family violence, a forced return to the perpetrator (Flanagan, Blunden et al., 2019).

The effectiveness of PRA products is dubious, as more than half of the PRA recipients in our study could not sustain their rental tenancy. Therefore, monitoring and evaluation of PRA outcomes should be a priority of any jurisdiction employing or looking to employ such measures to address the challenges of a 'strained' social housing sector. Inquiry Project [*The role of outcomes-based frameworks in social housing provision in Australia*](#) discussed the need for standardised outcomes assessment frameworks in great depth.

6.5 Partnership with private housing providers

There is scope for state/territory governments to establish partnerships with private landlords to secure rental tenancies for low-income families who receive PRA products. Governments could, for example, offer guarantees against any rental losses occurring between tenancies of homes covered by such an agreement. This strategy is comparable to headleasing, in which privately owned homes are leased by government, with properties then sub-leased to approved social housing tenants.

6.6 Statistical data recommendations

This research project makes a case for collecting reliable and informative statistical data that inform the management of housing assistance. When such a review takes place, state/territory governments should be requested to report annually on the total number of households requesting housing assistance and the number of these offered/provided with each form of help – for example, registered for social housing, allocated social housing tenancy, offered bond loan, offered one-off rental grant – as well as the number unassisted.

In addition, AIHW should review the Housing assistance in Australia classification of ‘forms of housing assistance’ with a view to updating the existing typology to reflect current practice. An updated classification should include temporary accommodation provision, as this form of assistance (provided by state/territory governments as opposed to SHS agencies) is significant in some jurisdictions. Similarly, annual temporary accommodation expenditure should be monitored; this can be an important component of total homelessness-related outlays and, for that reason, an informative measure of housing stress, as recorded by Australian governments.

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Appendix I: A snapshot of alternative housing assistance products in Australia

All Australian states and territories assist low-income households to access private rental properties. The most common housing assistance programs provide rent and arrears grants and bond loans to eligible households. They support people in need of housing assistance who might otherwise join the social housing waiting list and support existing social housing tenants to move into the private rental market, making their properties available for new entrants. Some jurisdictions provide additional tailored programs that assist specific cohorts or in specific areas. These programs are summarised in Table 10 (see also the earlier review by Tually, Slatter et al. 2016).

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing

Jurisdiction	Program	Detail
ACT	Rental bond help	An interest-free loan from Housing ACT to help low-income tenants enter the private rental market. The loan can cover up to the full cost of the rental bond. This money is paid directly to the ACT Revenue Office on the tenant's behalf.
	Justice Housing Program (JHP)	This program provides accommodation options to meet the diverse needs of people involved in the criminal justice system. The JHP provides supported housing places for individuals on bail and exiting custody. A proportion of the supported housing places will be allocated for Aboriginal and Torres Strait Islander people. A key element of this program is to provide temporary and transitional accommodation while participants in the program work with a support worker to engage with services and create pathways into medium and long-term housing options.
	Throughcare Support	This is a client-centred program designed to enable Aboriginal and Torres Strait Islander clients to succeed on their journey from prison to living sustainably back in the community. The program operates in collaboration with ACT Corrective Services to provide individualised and intensive case managed and trauma-informed support.
	Supportive Tenancy Service	An initiative under the National Partnership Agreement on Homelessness, the Supportive Tenancy Service is available to support people on all housing tenures who find themselves at risk of homelessness. Support is available to mortgagees and people in social housing, private rental and affordable housing. Early intervention support is provided when problems first arise to prevent people getting to crisis point. Where people find themselves at risk of eviction or otherwise losing their accommodation, support is provided to assist them in sustaining that housing. The Supportive Tenancy Service is operated by Woden Community Service, in partnership with Belconnen Community Service and YWCA Canberra.

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing (continued)

Jurisdiction	Program	Detail
NSW (continued next page)	Private Rental Brokerage Service	For households with complex needs (e.g. mental or physical illness, drug or alcohol issues, disability) who are receiving support. The program provides a specialist worker who assists with the development of an independent living plan, liaises with agents or landlords to find a suitable property and works with the tenant to address actual and potential tenancy problems.
	Tenancy Guarantee	A payment of up to \$1,500 to landlords and agencies to cover rental arrears and/or property damage over and above the value of the rental bond. The guarantee is valid for up to 12 months for the initial, fixed-term period of the lease. The program is for households eligible for social housing and assessed as being able to afford and sustain private rental housing (up to a maximum weekly rent), but who have been unsuccessful in finding such housing to date.
	Tenancy Assistance	Financial assistance capped at the value of four-weeks' rent and provided as a grant to private rental tenants who are in arrears for rent payments or water bills. An agreement must be in place between the landlord and tenant to continue the tenancy for up to 12 months.
	RentStart	The Department of Communities and Justice (DCJ) Housing provides help with the cost of setting up a new private rental with a Rentstart Bond Loan. The loan is interest-free and paid back to DCJ Housing. Any payments a tenant makes will be returned to them at the end of the tenancy as long as there are no claims made by the real estate agent or landlord.
	Rent Choice	A private rental subsidy that helps tenants pay the rent for up to three years. Financial assistance may be available for those who have had a major financial setback like illness or job loss, are escaping domestic and family violence, are a war veteran or are a young person aged 16–24. The following Rent Choice products may be offered to eligible clients: <ul style="list-style-type: none"> • Rent Choice Start Safely • Rent Choice Youth • Rent Choice Veterans • Rent Choice Assist • Deeper Subsidy • Moderate Income.
	Rent Choice Start Safely	Provides short- to medium-term financial support for people escaping domestic or family violence. The subsidy helps people secure private rental accommodation, so they do not have to return to the violent situation. The Start Safely subsidy is calculated according to the applicant's income. An applicant receiving the subsidy pays all their Commonwealth Rent Assistance (CRA) entitlement and 25% of the rest of their income as rent. DCJ pays the balance as a subsidy directly to the real estate agent or landlord. Initially, the subsidy is paid for 3 months and can be paid for up to 36 months (the maximum subsidy period). Start Safely can only be paid if the rent is affordable. When considering what is affordable for a client, take into account your weekly income plus 100% of any CRA you may be eligible for.
	Rent Choice Youth, Rent Choice Veteran	For the first 12 months, the tenant pays 25% of their weekly income plus 100% of any CRA they may be entitled to get. Once they have paid their part of the rent, DCJ pay the rest directly to the landlord or real estate agent.
	Rent Choice Assist	This is a trial program that provides rent support to low-income households that have experienced a financial shock, such as loss of employment or illness, and need some assistance to either maintain their current tenancy or access affordable accommodation in the private rental market. It will help up to 200 households in the four trial locations (Blacktown, Campbelltown, Hurstville or Newcastle/Lake Macquarie area).

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing (continued)

Jurisdiction	Program	Detail
NSW	Deeper Subsidy	A Deeper Subsidy may be available for eligible Rent Choice clients that require accommodation in high-cost locations. Clients may be eligible to receive a Deeper Subsidy if they can demonstrate the capacity to afford the higher rent at the end of their subsidy period. This will be outlined in the client's Independence Support Plan. A Deeper Subsidy allows the client to find a property with a higher market rent than the standard affordable rent. It is available in the following locations: South Eastern Sydney, Northern Sydney, Sydney, Western Sydney, South Western Sydney, Central Coast, Nepean Blue Mountains, Illawarra Shoalhaven, Southern NSW, Mid North Coast, Northern NSW and Hunter New England.
	Moderate Income	Moderate-income clients who are identified as being at serious threat of domestic and family violence, are at risk of homelessness and are referred to a Safety Action Meeting (SAM) may be eligible for Rent Choice Start Safely. SAMs do not operate in every area. In areas where there is no SAM, clients will still be eligible for the program if they are at serious threat of domestic and family violence.
Northern Territory	Affordable Housing Scheme: affordable rental properties for key service workers	Under this scheme, the NT Government leases private properties for eligible tenants to sub-lease at 70% of market rates. They are managed by contracted property managers and are available in Darwin, Palmerston, Coolalinga, Tennant Creek and Alice Springs. To apply, households must have at least one adult member of the household employed in a key service industry; be able to show they can make regular rental payments; not currently own a property in the NT, get a rental subsidy from their employer or another housing program, be directly employed in the resources sector or exceed the income limit (income is only assessed for adults and independent minors; dependent minor income is not assessed).
	Rent Choice Private Rental Subsidy Scheme: affordable rental properties for key service workers	Through this scheme, the Venture Housing Company offers private rental subsidies to eligible key workers in Greater Darwin, Palmerston, Katherine, Tennant Creek and Alice Springs. These subsidies are funded by the NT Government and are paid to the real estate agent to cover up to 12 months of rent. To be eligible, clients must be under the income limit and be in a priority industry occupation in the above locations.
	Bond Assistance for Private Rental	This program helps low-income tenants who need help paying for a private rental bond. They can apply for private rental bond assistance through their local housing office. Private rental bond assistance is an interest-free loan to help pay the initial bond for a private rental property.

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing (continued)

Jurisdiction	Program	Detail
Queensland	RentConnect Advisory Service	This service is for households unable to access private rental due to a limited tenancy history, lack of knowledge of the market or lack of necessary documentation. The program provides one-on-one assistance and referrals to assist with finding and securing a property and improving tenancy skills. It is means-tested and intended for households in which the barriers to private rental entry are not financial.
	RentConnect Tenancy Assistance	For existing private renters who are 'capable' tenants experiencing short-term tenancy problems (such as a short-term financial setback or a longer-term need for more affordable housing). The service is to maintain existing tenancies, not establish new ones.
	Rental Security Subsidy	Temporary financial support to a landlord to allow a tenant to sustain their tenancy. The subsidy is based on household income and tenant circumstances and is paid for a maximum of six months. The program is intended for tenants who need temporary assistance.
	Helping Hand Headlease	A headleasing program designed for tenants who can afford private rental but have difficulty accessing the market due to a limited rental history. If the tenancy is successful, the housing department will work with the tenant and the agent to transfer the lease to the landlord.
	No Interest Loan Scheme (NILS) housing loans	<p>These loans assist Queenslanders in Cairns and the Gold Coast who need extra support to set up or continue a private rental tenancy. There are 2 NILS:</p> <ul style="list-style-type: none"> • The Set-Up Loan • The Rent Sustainment Loan. <p>NILS loans are:</p> <ul style="list-style-type: none"> • available up to the value of \$2,000 • interest-free • fee-free • to be repaid over 18 months • budgeting and financial support throughout loan term. <p>To be eligible for a NILS housing loan, you must:</p> <ul style="list-style-type: none"> • be a Queensland resident • be earning a net income of less than \$45,000.
	Bond Loan	An interest-free and fee-free loan to cover the rental bond when a tenant moves into private rental accommodation. The loan amount is a maximum of four-weeks rent and must be repaid. Bond loans are available to eligible people only and are automatically approved for people experiencing domestic, family and sexual violence who have provided information about their circumstances.
	Bond Loan Plus	An interest-free and fee-free loan to cover the rental bond plus an amount equal to two-weeks rent for the property a tenant wants to rent. The loan amount is a maximum of six-weeks rent and must be repaid.
	Rental Grant	A one-off grant of two-weeks rent to support people in housing crisis move into private rental accommodation. Rental Grants are available to eligible people only.

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing (continued)

Jurisdiction	Program	Detail
South Australia	Private Rental Liaison Program	The program supports people who have trouble accessing private rental but could maintain a private rental tenancy with some support. Intensive one-on-one assistance for PRA-eligible households who have the financial means to sustain a private tenancy with appropriate support but are having difficulty accessing the market. Support may include financial counselling, liaison with real estate agents, and assistance with documents and understanding tenant and landlord responsibilities. Program workers also work directly with real estate agents to increase the rental options available.
	Private Rental Assistance Program	The program provides financial assistance to eligible customers who either have difficulty meeting the upfront costs associated with renting privately or need help to maintain their accommodation. The types of assistance are bond guarantees (between two- and six-weeks' rent, depending on the property), a rent in advance grant (four-weeks rent assistance in two years), a rent in arrears grant.
	Help paying bond and rent	Some clients are eligible for help from Housing SA to pay bond and rent for: <ul style="list-style-type: none"> privately rented accommodation residential parks boarding houses and shelters community housing no premium retirement villages. Housing SA bonds are bond guarantees that are lodged with Consumer and Business Services.
Tasmania	Private rental incentives	A headleasing program with capped rents (25–30% below market rent) supported by a rental guarantee and incentive payment of \$6,000–\$9,000 to landlords: leases are for two years and tenants are encouraged to communicate with their tenancy manager regularly to explore whether the lease can be renewed after two years. Tenants must be eligible for a low-income Health Care Card and able to live independently, look after the property, and afford rent and meet income thresholds. Accommodation under the program means any existing social housing application is cancelled.
	Family Violence Rapid Rehousing	The program is designed to quickly help vulnerable households experiencing family violence into safe and affordable homes. It provides transitional accommodation (leases up to 12 months) in the private rental market with subsidised rent for people affected by family violence. Family violence assistance can be provided to victims or perpetrators who are required to leave their home to ensure that safety is maintained within the home. Suitable applicants are matched to affordable accommodation from the pool of properties. Rent payable by the occupant will not exceed 30% of the income of the household plus CRA.
	Private Rental Assistance	The program helps eligible people on low incomes to cover the cost of paying their rent, paying a bond or moving costs in the private rental market.
	Private Rental Incentives	The Private Rental Incentives program is designed for Tasmanians having difficulty accessing private rentals in today's strong property market. Property owners are invited to be part of the program by supplying one- or two-bedroom properties close to major urban centres. These homes will be made available for affordable rent to low-income households with low or no support needs.

Table 10: Summary of state/territory-based programs facilitating access to the private rental market as an alternative to social housing (continued)

Jurisdiction	Program	Detail
Victoria	Housing Establishment Fund	A fund that can be used by transitional housing and homelessness support agencies to assist eligible clients to access overnight accommodation or private rental accommodation. The program is for households experiencing housing-related hardship. Some organisations also use the fund to provide bond loans.
	Tenancy Plus (formerly Social Housing Advocacy Support Program)	Tenancy Plus provides support plans for households on the Victorian Housing Register to prevent homelessness and sustain tenancies. Plans are developed together with tenants, are tailored to meet household needs and goals, and can include referral to other support services in the local area.
	Private Rental Assistance Program (PRAP)	PRAP provides rapid rehousing for people capable of sustaining private rental after initial support. It supports at-risk households to sustain affordable and appropriate housing in the private rental market, and assists people who currently live in crisis, transitional or social housing to become independent in the private rental market.
	RentAssist Bond Loan	The program provides bond assistance to eligible customers who can borrow the money with an interest-free loan.
	Financial Advice for Renters	MoneyHelp is a not-for-profit service supported by the Victorian and Australian governments. The service offers information and support to people struggling with debt, bills and ongoing expenses.
	Bond Assistance Loan	The Department of Communities offers bond assistance and two-weeks' rent in advance as an interest-free loan to help people obtain accommodation in the private rental market. The maximum loan depends on customer's circumstances.
	Private Rental Aboriginal Assistance Loan	The program provides financial assistance through a loan scheme to Aboriginal people in private rental accommodation who are within the Department of Communities' income limits, are at risk of eviction as a result of rent arrears and experiencing financial hardship.

Notes: This table provides a point-in-time overview of programs funded and promoted by state and territory governments, but not individual programs that may be provided by services from other funding sources or which are only narrowly targeted. It also excludes transitional and crisis responses but includes established programs providing loans or grants to cover bond for private rental tenants and headleasing programs, although they provide no additional incentive or subsidy to either tenant or landlord.

Source: Based on Flanagan, Levin et al. (2020: 12–14). Updated by authors from a review of state and territory government websites (as of 2022).

Appendix II: The proforma used to request waiting list and housing assistance data

Table 11: The proforma used to request data on waiting list and housing assistance data sourced from state/territory housing authorities across Australia

State/territory: _____

Officer completing proforma: _____

2019-20

2020-21

2021-22

1. Number of new registrations on social housing waiting list (not including transfers)

• Eligible, no additional priority	_____	_____	_____
• Eligible, maximum additional priority	_____	_____	_____
• Eligible, other additional priority	_____	_____	_____
• Total new registrations in year	_____	_____	_____

2. Private rental assistance products/services provided

• Bond loan or similar	_____	_____	_____
• One-off rental grant	_____	_____	_____
• Rental subsidy for priority social housing applicant awaiting tenancy offer	_____	_____	_____
• Other ongoing rental subsidy	_____	_____	_____

3. Social housing waiting list registrations ended in year

• Public housing tenancy granted	_____	_____	_____
• Community housing tenancy granted	_____	_____	_____
• Indigenous housing tenancy granted	_____	_____	_____
• Application discontinued - other housing assistance product accepted	_____	_____	_____
• Application discontinued - applicant became ineligible	_____	_____	_____
• Application discontinued - applicant failed to reconfirm interest	_____	_____	_____
• Application discontinued - other reason(s)	_____	_____	_____
• Total number of registrations ended in year	_____	_____	_____

4. Expenditure on private rent assistance products/services

• Bond loan or similar	_____	_____	_____
• One-off rental grant	_____	_____	_____
• Rental subsidy for priority social housing applicant awaiting tenancy offer	_____	_____	_____
• Other ongoing rental subsidy	_____	_____	_____

Appendix III: The topic guide for agency interviews

State/territory government interview topic guide

The guide has been designed to address the following research questions:

RQ1. How are housing policy makers, housing assistance providers and other stakeholder agencies managing the shift from social housing to other forms of housing assistance?

RQ3. What would be the implications of a rights-based approach to housing assistance entitlement?

RQ4. How can accountability in access to housing assistance be improved systemically?

General

- Can you describe your organisation, department and current role?
- Housing assistance strategy (strategy/policy participants)
- How is the process of seeking housing assistance organised in your jurisdiction? How is it managed and governed? [Probe: Govt run; jointly administered by Govt and CHPs]
- Would it be right to say that registering for social housing is integrated within a broader housing assistance application process?
- How has the management and governance of housing assistance (and social housing) application changed over the past ten years in this state/territory?

Making a housing assistance application (operational staff participants)

- How do people usually come to make a housing assistance or social housing application? What are the most common scenarios that prompt applications?
- By what means can housing assistance/social housing applications be submitted and registered? [Prompt: is this usually a purely online process, or would applicants typically enter a registration via a face-to-face interview?]
- What help and support is available to assist people in making applications? [Prompt: How much help do applicants usually need/receive? In making an application, do most applicants rely on help from a supporting organisation? Can applicants apply on their own, or do they need help from professional who works in a supporting organisation?]

Processing a housing assistance application (operational staff participants)

- Other than registration for social housing, what other forms of housing assistance can be offered to applicants in your state/territory?
- What is the rationale behind each of these? What specific objectives are they intended to achieve? How are these objectives different from the objectives of social housing?
- What forms of housing assistance (other than registering for social housing) are appropriate for what sorts of applicant?
- What is the interaction between these other forms of housing assistance and a social housing register application? Are the former alternatives to the latter? Or potentially additional?
- How do the eligibility rules for other forms of housing assistance compare with those for social housing?
- Is it expected – or required – that an applicant provided with an alternative form of housing assistance will discontinue their social housing application? [Prompt: can people lose their place on the waiting list when provided with other forms of assistance?]

Housing advice and housing assistance product effectiveness (operational staff participants)

- What is the process for assessing the form(s) of housing assistance that might be suitably offered to a particular applicant?
- What can a housing assistance applicant expect in terms of personalised housing options advice? [Note: this relates to the question of what help an applicant might expect to receive ‘by right’]
- What factors could affect the likelihood of such help being offered, or the quality of the advice provided? [Prompts: Does this depend on where/how an application is made? Whether an applicant has an effective advocate?]
- How effective are the alternative housing assistance products offered to applicants in your state/territory? What are their limitations? What kind of outcomes do you see? What would an ideal outcome look like for each product?

Reflection (strategy/policy participants)

- How appropriate/effective is the current housing assistance system in rationing the limited supply of social housing? Are there ways in which it might be improved?
- What would be the implications of a rights-based approach to housing assistance entitlement? [Prompt: what could a guaranteed minimum level of service look like?]
- What changes in system architecture would you expect and/or like to see over the next five years?

Advocacy organisation interview topic guide

The guide has been designed to address the following research questions:

RQ1. How are housing policy makers, housing assistance providers and other stakeholder agencies managing the shift from social housing to other forms of housing assistance?

RQ3. What would be the implications of a rights-based approach to housing assistance entitlement?

RQ4. How can accountability in access to housing assistance be improved systemically?

General

- Can you describe your organisation, department and current role?

Housing assistance strategy

- How is the process of seeking housing assistance organised in your jurisdiction? How is it managed and governed? [Probe: Govt run; jointly administered by Govt and CHPs]
- How has the management and governance of housing assistance (and social housing) application changed over the past ten years in this state/territory?
- What are the pros and cons of such change?

Making a housing assistance application

- How do people usually come to make a housing assistance or social housing application? What are the most common scenarios that prompt applications?
- By what means can housing assistance/social housing applications be submitted and registered? [Prompt: is this usually a purely online process, or would applicants typically enter a registration via a face-to-face interview?]
- How much help and support do people get in making applications? [Prompt: How much help do applicants usually need/receive? In making an application, do most applicants rely on help from a supporting organisation? Can applicants apply on their own, or do they need help from professional who works in a supporting organisation?]

Processing a housing assistance application

- Other than registration for social housing, what other forms of housing assistance can be offered to applicants in your state/territory?
- What is the rationale behind each of these? What specific objectives are they intended to achieve? How are these objectives different from the objectives of social housing?
- How do the eligibility rules for other forms of housing assistance compare with those for social housing?
- Is it expected – or required – that an applicant provided with an alternative form of housing assistance will discontinue their social housing application? [Prompt: can people lose their place on the waiting list when provided with other forms of assistance?]

Housing advice and housing assistance product effectiveness

- What can a housing assistance applicant expect in terms of personalised housing options advice? [Note: this relates to the question of what help an applicant might expect to receive 'by right']
- What factors could affect the likelihood of such help being offered, or the quality of the advice provided? [Prompts: Does this depend on where/how an application is made? Whether an applicant has an effective advocate?]
- How effective are the alternative housing assistance products offered to applicants in your state/territory? What are their limitations? What kind of outcomes do you see? What would an ideal outcome look like for each product?

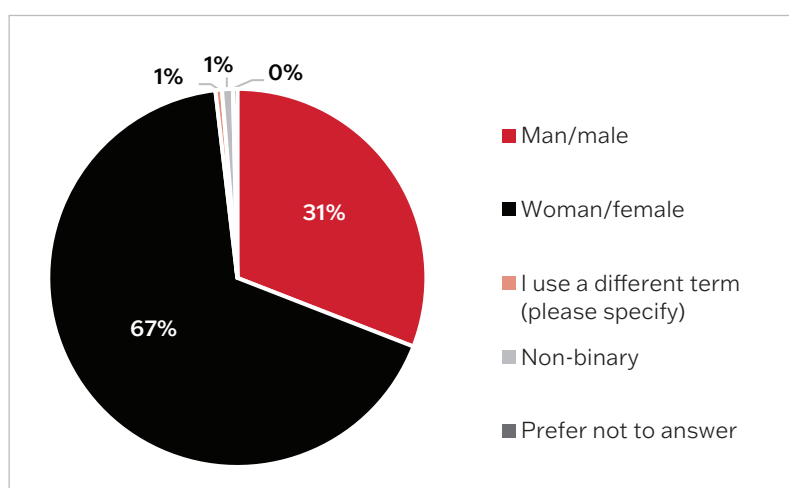
Reflection

- How appropriate/effective is the current housing assistance system in rationing the limited supply of social housing? Are there ways in which it might be improved?
- What would be the implications of a rights-based approach to housing assistance entitlement? [Prompt: what could a guaranteed minimum level of service look like?]
- What changes in system architecture would you expect and/or like to see over the next five years?

Appendix IV: Survey participants

The survey received responses from slightly more than twice as many female (67%) as male (31%) participants (Figure 29). More than one-third were between the ages of 45 and 64 years (36%), and almost another third (29%) were aged 30–44 (Figure 30).

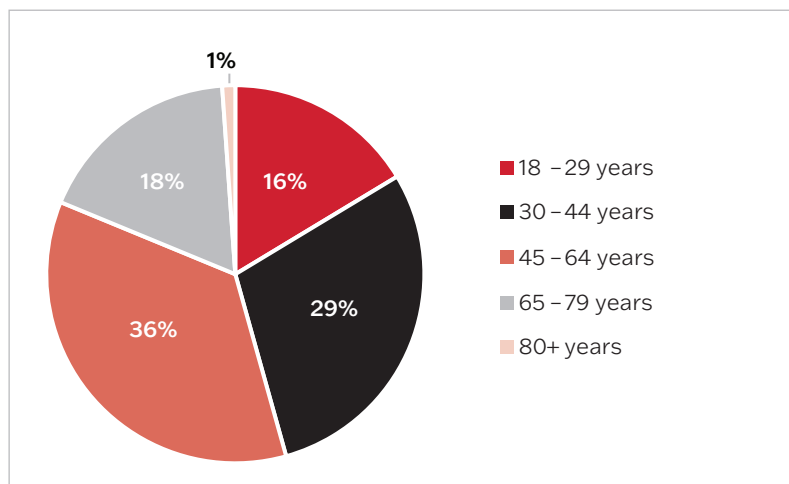
Figure 29: Survey participant gender



Source: Authors' survey.

Note: Total number of responses: 1,613.

Figure 30: Survey participant age

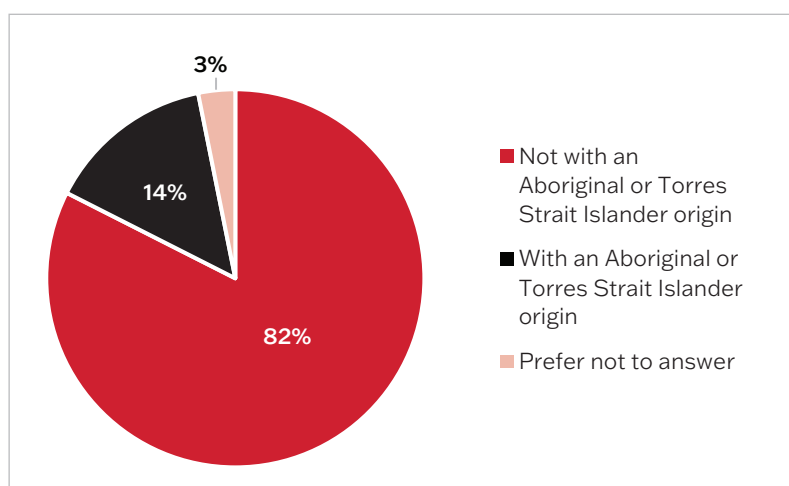


Source: Authors' survey.

Note: Total number of responses: 1,613.

The majority of respondents (82%) were not of Aboriginal or Torres Strait Islander origin (Figure 31), and the majority (80%) did not speak any languages other than English at home (Figure 32). Just over half were a single person with no child (52%) followed by a single adult plus one or more children under 16 (29%) (Figure 33). Over one-third of participants (37%) were retired from paid work or receiving a disability pension. One-fifth were unemployed and seeking work and a similar proportion were not in paid work with family or caring responsibilities (Figure 34).

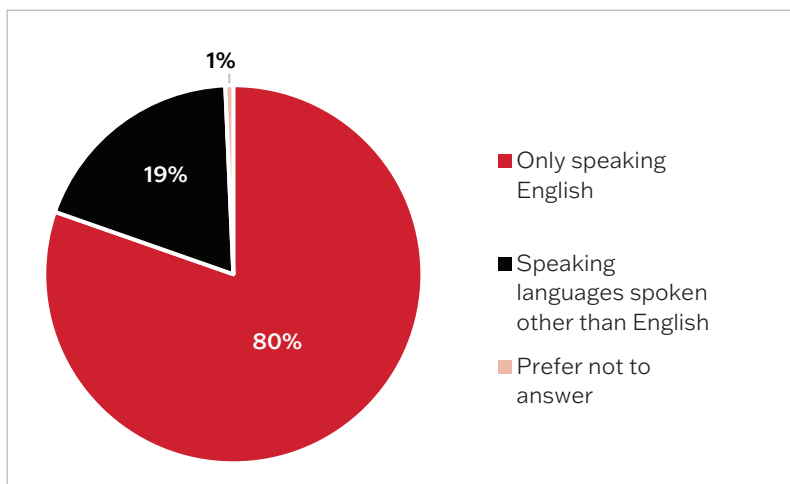
Figure 31: Survey participant origin



Source: Authors' survey.

Note: Total number of responses: 1,613.

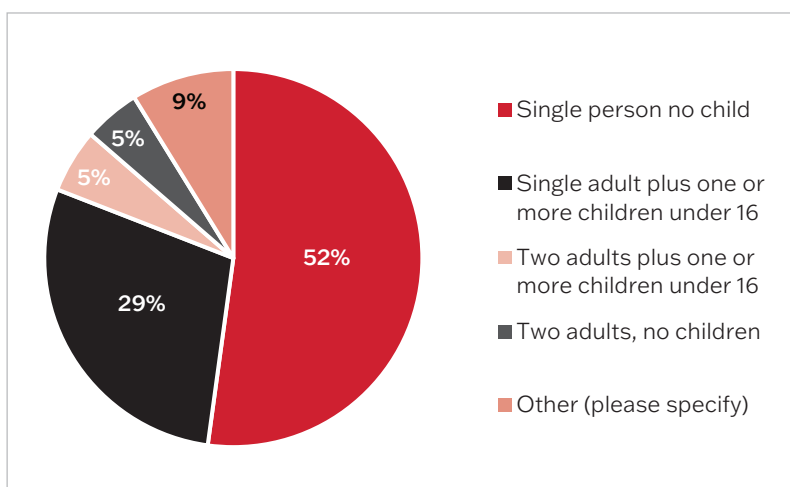
Figure 32: Survey participant language spoken with family



Source: Authors' survey,

Note: Total number of responses: 1,613.

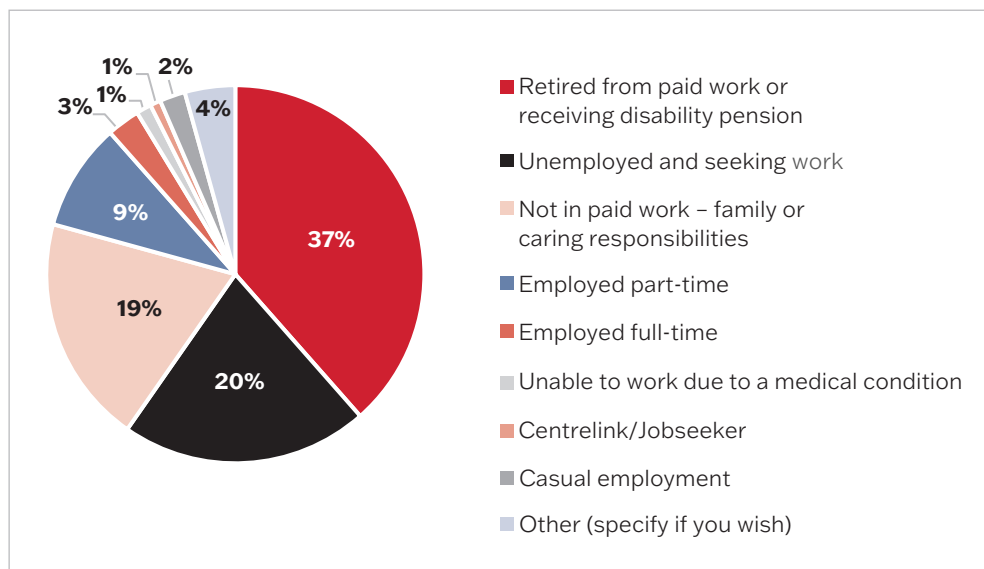
Figure 33: Survey participant household composition



Source: Authors' survey,

Note: Total number of responses: 1,613.

Figure 34: Survey participant employment status

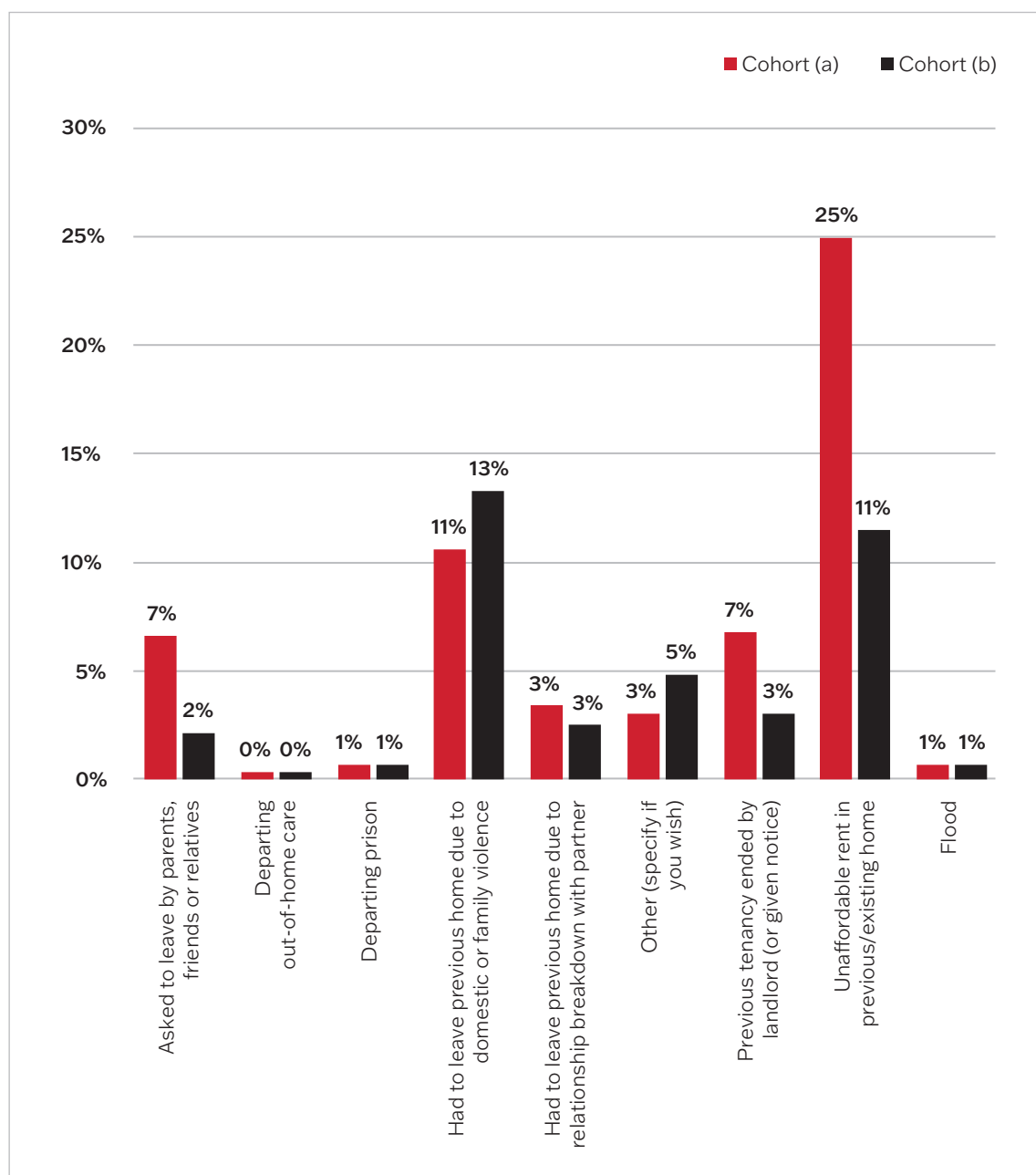


Source: Authors' survey.

Note: Total number of responses: 1,613.

The single most commonly cited reason (36%) given by the participants in our study for registering for social housing was unaffordable rent in their current or prior residences (Figure 35). Renting from a real estate agent or private landlord was the most common form of tenancy at the time of application for Cohort (a) and following emergency temporary housing for Cohort (b) (Figure 36).

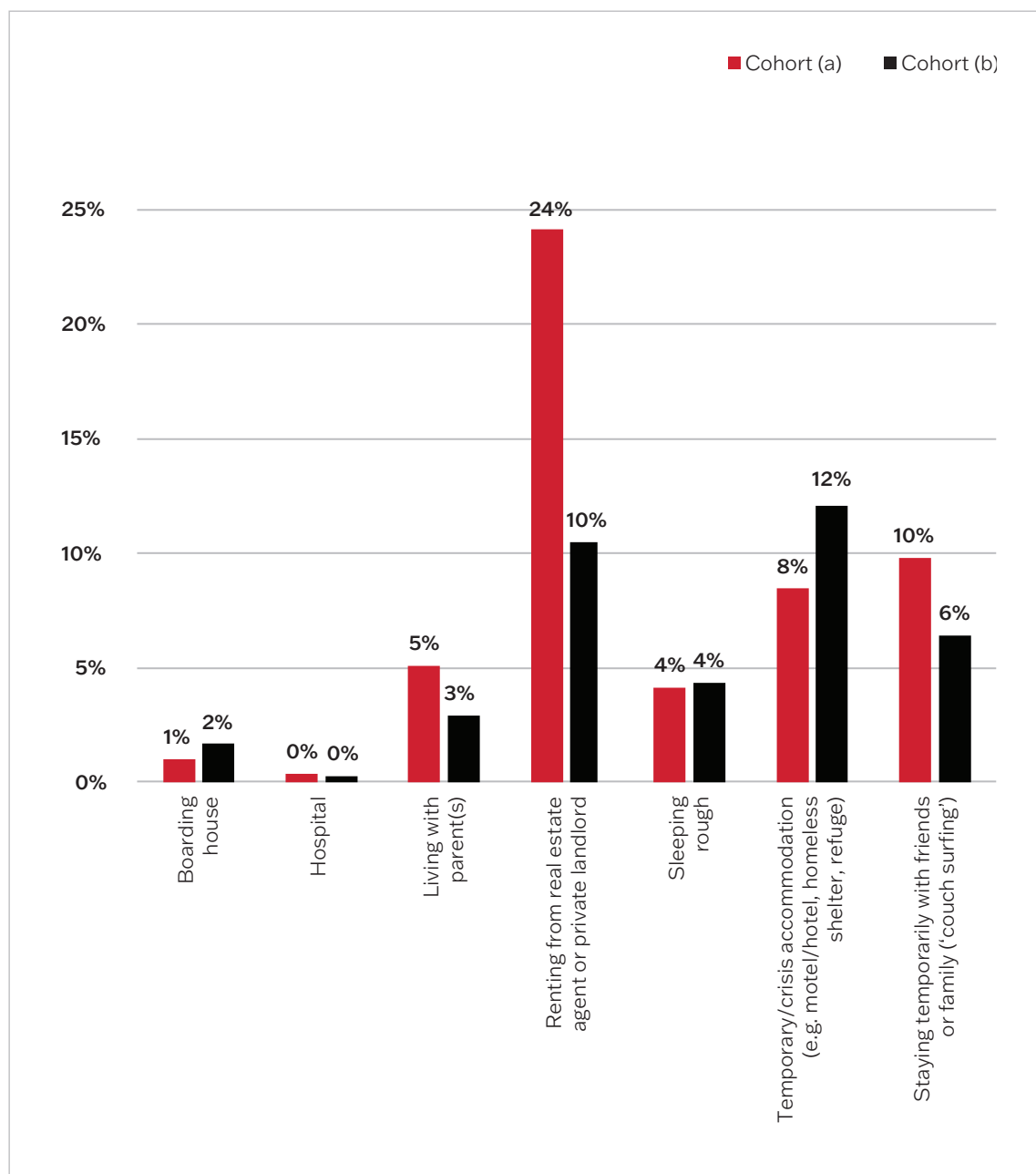
Figure 35: The main factor that prompted participants to apply for housing assistance



Source: Authors' survey.

Note: Cohort (a): social housing register applicants who registered within the previous 12 months (N = 926); Cohort (b): former social housing register applicants provided with a social housing tenancy in the previous 12 months (N = 687).

Figure 36: Participant housing situation at the time of application



Source: Authors' survey.

Note: Cohort (a): social housing register applicants who registered within the previous 12 months (N = 926); Cohort (b): former social housing register applicants provided with a social housing tenancy in the previous 12 months (N = 687).

Appendix V: The topic guides for applicant and tenant interviews

Cohort (a) interview topic guide

Housing circumstances

- What's your housing situation at the moment? What's it been like over the past year or so?
- What are your (housing) circumstances that prompted applying for housing assistance? E.g. where were you living? Were you working?

Housing needs

- What specific things did you ask for assistance with? (prompt: accommodation, financial support, access to support services [non-housing])
- Can you tell me what the process of applying for assistance was like? What were the different steps involved?
- Did you participate in an assessment interview or a similar process to assess what your needs were? What did that involve?

Housing assistance offered/accepted

- Have they offered you any forms of housing assistance rather than social housing?
 - If yes, what kinds of assistance were you offered?
 - Did you accept this assistance? Why/why not?
 - If yes, was it helpful? In what ways?

Housing aspirations

- What form of housing assistance do you prefer to receive? Why?
- If you were to receive your preferred form of assistance, how do you think it would impact your life?
- Was there any form of assistance that you would turn down? Why?

Scope for expression of housing choice

- Were you given much choice about what forms of housing assistance you received?
- Do you feel that you were able to express your needs during this process and have them acknowledged? Can you elaborate/provide examples?

Satisfaction with processes and outcomes

- How do you feel about the process of applying for housing assistance? Was it a positive or negative experience?
- How do you think the process of applying can be improved?
- Is there anything you've had/will have to do to stay on the list?

Cohort (b) interview topic guide

Housing circumstances

- What's your housing situation at the moment?
- What were your (housing) circumstances that prompted applying for housing assistance? E.g. where were you living? Were you working?

Housing needs

- What specific things did you ask for assistance with? (prompt: accommodation, financial support, access to support services [non-housing])
- Can you tell me what the process of applying for assistance was like? What were the different steps involved?
- Did you participate in an assessment interview or a similar process to assess what your needs were? What did that involve?

Housing assistance offered/accepted

- Did they offer you any other form of assistance before they provide you with a social housing?
 - If yes, what kind of assistance did you accept? Was it helpful? In what ways?

Housing aspirations

- What form of housing assistance did you prefer to receive? Why?
- If you were to receive your preferred form of assistance, how do you think it would impact your life?
- Was there any form of assistance that you would turn down? Why?

Scope for expression of housing choice

- Were you given much choice about what forms of housing assistance you received?
- Do you feel that you were able to express your needs during this process and have them acknowledged? Can you elaborate/provide examples?
- Has receiving public housing affected your life in any way?
- Has receiving public housing affected any of the decisions you've made in your life? In what way?
- Is there more that could be done to help you?

Satisfaction with processes and outcomes

- How do you feel about the process of applying for housing assistance? Was it a positive or negative experience?
- How do you feel about receiving this type of assistance?
- Has your feeling changed over time?
- How do you think the process of applying can be improved?
- Is there anything you'd had to do to stay on the list?



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