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Inquiry into socially supported housing pathways



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

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Each AHURI Inquiry is supported by a panel of experts drawn from the research, policy and practice communities.

The Inquiry Panel are to provide guidance on ways to maximize the policy relevance of the research and draw together the research findings to address the key policy implications of the research. Panel members for this Inquiry:

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Acronyms and abbreviations used in this report

ACT	Australian Capital Territory
AHA	Australian Housing Aspirations survey
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
CHP	community housing provider
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth–State Housing Agreement
DCJ	Department of Communities and Justice
HAFF	Housing Australia Future Fund
NAHA	National Affordable Housing Agreement
NASHH	National Agreement on Social Housing and Homelessness
NDIA	National Disability Insurance Agency
NDIS	National Disability Insurance Scheme
NHHA	National Housing and Homelessness Agreement
NHHP	National Housing and Homelessness Plan
NSW	New South Wales
NT	Northern Territory
OBF	outcomes-based framework
PRA	private rental assistance
Qld	Queensland
SA	South Australia
SHA	Social Housing Accelerator
SHS	specialist homelessness service
Tas	Tasmania
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

Key points

- **Housing policy makers should pursue strategies to transform Australia's social housing system into a system for socially supported housing pathways.**
- **This vision would make better use of other forms of housing assistance to address the diverse needs and aspirations of households. It would also require social housing landlords to make stronger commitments regarding assistance.**
- **Participation and co-design principles should be applied in system-level reforms and in individual persons' engagements with the system. Consideration should be given to making individual housing plans as part of that engagement.**
- **The weak legislative foundations of the social housing system should be strengthened. Housing legislation should reflect the range of forms of housing assistance provided and enshrine the right to reasonable and necessary housing assistance.**

This Inquiry Final Report draws on evidence and analysis from four related research projects to present a discussion of policy options for transforming Australia's social housing system into a system for socially supported housing pathways.

This conceptualisation contemplates the diversity of aspirations and needs expressed by households, and the diverse ways in which government and non-government agencies seek to assist households. Aside from tenancies in social housing dwellings, this assistance includes emergency accommodation and various forms of financial and non-financial support to access private market housing.

The policy discussion in this report is about the commitments, design principles and institutional changes that may be required to create a system of socially supported housing pathways.

Key findings

For decades, Australia's housing policy makers have envisaged the transformation of housing support to encompass a coordinated raft of housing assistance options (e.g. Industry Commission 1993; Productivity Commission 2022).

However, the dominant logic of the transformation to date has been the tighter rationing of access to a residualised, straitened social housing sector, with other forms of assistance designed either as a stopgap or a diversion. A genuine system for socially supported housing pathways would conceptually revolve around the needs and aspirations of each person and their household rather than around the limitations of a declining stock of dwellings.

The Australian Government and state and territory governments have recently made substantial new funding commitments to social housing, but these have not been accompanied by new strategies for the sector and housing assistance provision. It may be an opportune moment for a new vision for social housing and housing assistance that disrupts the straitening tendencies of the recent past.

Aspirations

In two Inquiry projects (Stone, Veeroja et al. 2024; Aminpour, Levin et al. 2024) we presented evidence from low-income households about their housing needs, aspirations and pathways.

Low-income households have diverse housing aspirations and are conscious that their needs and pathways change over time. Responses from low- and very-low-income private renters give some assurance that the private sector can meet their aspirations in the short term, but much less assurance for the long term.

Social housing is seen both as an ideal tenure and a stepping stone in housing pathways. Responses from applicants and new tenants suggest that their decisions to seek social housing are strongly deliberate, weighing the general preference for market-provided housing against a frank assessment of one's own prospects in the market.

Despite the rising international interest in policy co-design in human services, there is little experience of it in Australian social housing and housing assistance policy.

Access

Applying and waiting for social housing is the primary mediator of access to housing assistance.

In recent years, the number of households with applications on social housing registers has increased in most jurisdictions. Meanwhile, the number of allocations of social housing to applicants has declined in all but one jurisdiction. Available statistics indicate significant variations across jurisdictions in priority allocations and other register management techniques.

The application process is often deeply unsatisfactory and upsetting. Private rental assistance (PRA) appears to be more stopgap than diversionary from social housing, and its efficacy is questionable.

Support

Support for persons with complex needs can be delivered in a range of housing tenures, but social housing offers advantages. Case coordination gets results but can place pressure on workers.

Outcomes

Social housing officers and stakeholders see outcomes reporting as a way of promoting the value of social housing, but the capacity of organisations to conduct evaluations varies.

Policy development options

New strategies and data frameworks for accountability and best practice

There is a strong national need for a strategy that encompasses social housing and other housing assistance – specifically as assistance delivered to individual persons. Taking a ‘person-centred’ approach, housing assistance policy development should follow principles of participation and co-design.

Queensland’s *Supportive housing policy* and the Victoria Government’s Social Housing Regulation Review offer sound directions for reform that could be applied more widely.

At the system level, participation and co-design should be pursued through a program of policy reviews, with priority given to PRA, the application process and individual housing plan making.

Individual housing plans could involve social housing landlords committing to assist and support individuals in meeting their short- and longer-term housing goals and aspirations.

Improved data about social housing and housing assistance is much needed, especially regarding PRA outcomes.

An Australian housing clearinghouse should be established to collect and share housing data and information, including about participation practices and evaluation outcomes.

New legal foundations and rights to housing assistance

Most jurisdictions’ housing legislation says little about the operation of social housing, and nothing about PRA. Legislation in Tasmania and the Australian Capital Territory are partial exceptions; respectively, their vision and machinery offer lessons for other jurisdictions.

The legal entitlements of housing assistance applicants and tenants are weaker than entitlements to social security and disability support. Processes for seeking a review of a decision by social housing landlords also mostly fall short of independent, binding review.

Enshrining in state and territory housing legislation a legal right to reasonable and necessary housing assistance, assessed by reference to clear operational guidelines in the making of an individual housing plan and subject in the event of dispute to external binding review, would be a powerful lever in disrupting the straitening tendencies of social housing policy, transforming the sector into a system for socially supported housing pathways.

The Inquiry

This AHURI Inquiry comprised four research projects, each of which produced a Final Report published by AHURI:

- Aminpour, F., Levin, I., Clarke, A., Hartley, C., Barne, E. and Pawson, H. (2024) *Getting off the waiting list? Managing housing assistance provision in an era of intensifying social housing shortage*, AHURI Final Report No. 422, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/422>, doi:10.18408/ahuri7131201.
- Duff, C., Johnson, G., Blunden, H., Horton, E., and Nygaard, A. (2024) *The role of outcomes-based frameworks in social housing provision in Australia*, AHURI Final Report No. 419, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/419>, doi:10.18408/ahuri5331401.
- Stone, W., Veeroja, P., Goodall, Z., Horton, E., Duff, C. (2024) *Social housing pathways by policy co-design: opportunities for tenant participation in system innovation in Australia*, AHURI Final Report No. 418, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/418>, doi:10.18408/ahuri5131101.
- valentine, k., Liu, E., Veeroja, P., Harris, P., Blunden, H. and Horton, E. (2024) *The role of housing providers in supporting clients with complex needs*, AHURI Final Report No. 428, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/428>, doi:10.18408/ahuri7131301.

The Inquiry research projects employed a mix of research methods, including:

- secondary quantitative data: a reanalysis of the 2018 Australian Housing Aspirations survey (Stone, Veeroja et al. 2024)
- primary survey-based data collection: a survey of social housing applicants and new tenants (n = 1,613) in three jurisdictions (Aminpour, Levin et al. 2024)
- qualitative data collection: interviews with sector stakeholders and workers (Aminpour, Levin et al. 2024; Duff, Johnson et al. 2024; Stone, Veeroja et al. 2024; valentine, Liu et al. 2024)
- lived experience interviews: interviews with applicants and tenants (Aminpour, Levin et al. 2024).

The Inquiry also involved two meetings of the Inquiry Panel, comprising representatives of government and non-government housing stakeholder agencies (see p. iii), which provided background and feedback regarding the research and its policy implications.

1. Introduction

1.1 About this research

This is the Final Report of the AHURI Inquiry into supporting pathways in a social housing system. It comprised four research projects, each of which produced an AHURI Final Report (Aminpour, Levin et al. 2024; Duff, Johnson et al. 2024; Stone, Veeroja et al. 2024; valentine, Liu et al. 2024). The present report draws on the evidence and analysis in the four previous reports to present a discussion of policy options for transforming Australia's social housing system into a system for socially supported housing pathways.

This conceptualisation contemplates the diverse aspirations and needs expressed by households, and the diverse ways in which government and non-government agencies seek to assist households. Aside from tenancies in social housing dwellings, this assistance includes emergency accommodation and various forms of financial and non-financial support to access private market housing.

Australian social housing landlords do indeed provide many such forms of assistance, often in greater numbers than new social housing tenancy allocations, and some deliberately present their public contact points in terms of 'housing assistance' rather than 'social housing'.¹ Going back decades, there have been numerous attempts by policy makers – within and without the social housing system – to envisage such a transformation of housing support to encompass a coordinated raft of housing assistance options (e.g. Industry Commission 1993; Productivity Commission 2022).

However, the dominant logic of the transformation to date has been the tighter rationing of access to a residualised, straitened social housing sector, with other forms of assistance designed either as a stopgap or a diversion (Aminpour, Levin et al. 2024: 2; Groenhart and Burke 2014; Levin, Tually et al. 2022). A genuine system for socially supported housing pathways would conceptually revolve around the needs and aspirations of each person and their household, rather than around the limitations of a declining stock of dwellings (Jacobs, Hulse et al. 2016; Stone, Parkinson et al. 2016).

The policy discussion in this report is about the commitments, design principles and institutional changes that may be required to create a system of socially supported housing pathways. In particular, it focuses on reforms at the level of sector strategies and data frameworks (Chapter 3), and laws and rights (Chapter 4). It must be said, however, that such a system also requires more social housing. The logic of residualisation and straitening cannot be countered by system design changes alone. For many households – both within social housing and without – social housing satisfies their housing needs and aspirations in ways that other forms of assistance cannot.

¹ See especially Communities and Justice (2023); Queensland Government (2022).

1.1.1 About housing pathways

In the housing studies literature, the concept of 'housing pathways' aims to facilitate such a turn in thinking and policy making to support more holistic understandings of housing assistance. Coined by Clapham (2002: 64), 'housing pathways' is a conceptual framework that:

foregrounds the meanings held by households and the interactions which shape housing practices as well as emphasising the dynamic nature of housing experience and its inter-relatedness with other aspects of household life.

This broad conceptual framework centres the subjective meanings of housing and home held by households, the importance of relationships in making housing meaningful, and the changeability of relationships and meanings. The approach builds on and develops another well-known conceptual framework in housing studies, namely the 'housing career', which focuses on patterns in the price, quantity, quality, location and tenure of housing consumed by different households at different times. It also firmly challenges the concept of the 'housing ladder', which comes loaded with the notion that there is a normal set of housing preferences according to which households progress – or fall off (Hilditch 2024). 'Pathways', by contrast, is a deliberately open metaphor:

Households will travel along a particular housing pathway over time. Sometimes the pathway will be a motorway and they will be travelling along with many others. However, there will be junctions at which choices have to be made and part of a journey could be along a small track not often frequented or even involve marking out a new trail. Nor does the journey necessarily lead to the same or even any predetermined destination. Travellers can travel in hope or enjoy the journey for its own sake. Neither is any destination necessarily further forward than the starting point. Journeys can be regressions or vary in direction. They may be straight or meander indeterminately. (Clapham 2002: 65)

Whereas a housing career tends to be an account of locational moves and tenure changes taken to achieve housing preferences or react to external events, the housing pathway of a household is 'the continually changing set of relationships and interactions, which it experiences over time in its consumption of housing' (Clapham 2002: 64). As Clapham (2002: 64) points out, these interactions take place in a number of locales: the house itself, of course, but also the neighbourhood, even the offices of landlords – and, we can add, housing assistance providers.

The concept of 'housing pathways' has clearly been influential on Australian housing policy makers, including in moves to reform the provision of social housing and housing assistance (Muir, Powell et al. 2020; Flanagan, Levin et al. 2020). For example, 'Housing Pathways' is the name of the New South Wales housing assistance register, given to it when it became a common register of public and community housing applications in the 2000s. Ubiquitous among sector documents are references to the 'housing continuum', which usefully reminds policy makers and practitioners of the scope of the housing system beyond the social housing sector and all the potential contact points that governments have with households on their various pathways. Less helpful, however, are the occasional renditions of the housing continuum diagram with unidirectional arrows – going from crisis accommodation, to social housing, to affordable rental, to private rental, to ownership – which is really just the housing ladder tipped on its side. Likewise, the tendency to think about 'pathways' reductively, as a matter of how to get households moving through the system, into and out of assistance – into and out of their homes.

1.2 Social housing and housing assistance

This Inquiry is focused on the housing assistance delivered by Australia's social housing landlords: that is, the state and territory housing authorities, and community housing providers (CHPs). In Australia, housing assistance falls within the legislative capacity of the states and territories. The Australian Government lacks an express constitutional power with respect to housing; however, its powers with respect to funding grants to the states and territories can powerfully influence, if not lead, housing policy development (Martin, Lawson et al. 2023).

The housing assistance delivered by social housing landlords includes, of course, public and community housing tenancies, but also:

- temporary emergency accommodation (in motels and caravan parks)
- affordable housing tenancies (i.e. on different eligibility, length of tenure and rent terms to social housing)
- private rental subsidies
- grants and loans for private rental bonds
- tenancy guarantees
- brokerage funds
- head leasing arrangements
- the services of accommodation support workers.

A more comprehensive table of the housing assistance 'products' currently provided by social housing landlords is presented in Appendix 1 (originally at Aminpour, Levin et al. 2024).

Other forms of housing assistance in Australia are delivered in different degrees of removal from the social housing sector. **Specialist homelessness services** (SHSs), which are funded by states and territory governments using a mix of their own and federal funding, provide housing assistance in the form of temporary accommodation and other services to persons experiencing, or at risk of, homelessness. In this Inquiry's research projects, we focused on social housing landlords rather than SHSs, although some community housing providers also operate as SHSs, and participants in the research projects sometimes included SHSs in their comments. Accordingly, the discussion of policy development options in this report does not focus on, but is relevant to, SHSs.

The Australian Government is also an important direct provider of housing assistance in the form of **Commonwealth Rent Assistance** (CRA). This cash payment is paid to recipients of social security payments and/or Family Tax Benefit who live in private rental or community housing and who pay rent above certain threshold amounts. CRA is indeed important: in 2023 it was paid to more than 1.2 million recipients, for a total expenditure of \$4.7 billion; by comparison, just under 58,000 persons received private rental assistance under state/territory level schemes (Australian Institute of Health and Welfare [AIHW] 2024). CRA is also crucial to community housing providers, because the CRA component of community housing tenants' rent payments effectively allows them to operate at a small surplus, rather than the operational deficits incurred by the public housing landlords. CRA entitlements are assessed and paid on a different basis from other forms of housing assistance provided by social housing landlords: as legal entitlements under the *Social Security Act 1991* (Cth). There are problems with the targeting and effectiveness of CRA, as discussed, along with proposals for reform, in recent AHURI research (Ong, Pawson et al. 2020). The present Inquiry did not revisit these issues. Nor did it investigate any additional issues about CRA. However, the example it presents of housing assistance provided within a legislated framework of legal entitlements is highly relevant and discussed further in Chapter 4.

At further remove are the various forms of housing assistance provided to **first home buyers**. These include grants and stamp duty concessions available in all states and territories, the cost of which was estimated in recent AHURI research at more than \$20 billion over the decade to 2021 (Pawson, Martin et al. 2022). Although most commentators agree that such assistance inflates house prices rather than lowering barriers to ownership, it remains popular with politicians: for example, the incoming Northern Territory Government has promised first home buyers grants of \$50,000 for newly built dwellings and \$10,000 for existing dwellings, and \$30,000 for other buyers of new dwellings. There is little sign here of the rationing, straitening logic that has applied to social housing. However, the past decade has yielded new variety in the forms of assistance offered to first home buyers by both federal and state governments: for example, first home saver and mortgage guarantee schemes, and low-deposit lending and shared equity schemes (Pawson, Martin et al. 2022).

It is telling that none of these forms of assistance are currently delivered by social housing landlords.² This contrasts with their role in the postwar period, when public housing was a prominent form of first home buyer assistance through sales to applicants and tenants, and with visions for social housing reform in the 1980s (Groenhart and Burke 2014). Now, however, housing assistance is radically differentiated by tenure.

1.3 The long background: the diversification, residualisation and straitening of social housing

For half a century, the general imperative of social housing policy reform has been to shift the character of housing provision, first from rental and ownership for working households to rental for low-income households, then to rental for households with additional factors of vulnerability (Jones 1972; Pawson, Milligan et al. 2020). This imperative has driven other long-term structural changes in the social housing sector; in significant ways, those changes have in turn reinforced the targeting imperative.

One set of changes can be characterised as ‘diversification’. Over the past 40 years, the social housing sector has become more diverse – indeed, it has become a social housing sector, rather than only a public housing sector. From the 1980s, most of the public works-focused housing commissions were replaced by new statutory corporations and housing departments with additional housing policy and service responsibilities. They were also joined by community housing organisations and, to a lesser extent, Indigenous housing organisations, who claim an ethos of customer focus, service innovation and community-based interagency collaboration.

But another set of changes has arguably dominated the historical course of the sector, undercutting the envisaged benefits of diversification. These changes can be characterised as ‘residualisation’. For most of the past half-century, tighter targeting has been accompanied by declining real expenditures by governments on social housing (Groenhart and Burke 2014; Productivity Commission 2023). Combined with a reduction in rental revenues (the consequence of the tighter targeting of allocations to the lowest-income households), this has resulted in foregone maintenance, less new construction and fewer property sales. Hence, for 30 years, social housing’s share of the Australian housing system (by proportion of households) has been declining, and, in some jurisdictions, the decline has been absolute. Currently housing just under 385,000 households, 98 per cent of whom are low-income, the sector excludes a larger number of households in evident need of housing assistance: 640,000 low- or very-low-income households paying more than 30 per cent of their income in rent, living in overcrowded conditions or homeless (van den Nouwelant, Troy and Soundararaj 2023).

² An exception that proves the rule: the West Australian Housing Authority is the sole shareholder of Keystart, the low-deposit and shared equity loan provider, which has separate branding, governance, and access points from the Housing Authority’s public housing and other forms of housing assistance.

In the face of declining funding to the sector, researchers and advocates have pointed to the range of beneficial non-shelter outcomes social housing generates (e.g. Martin, Reeve et al. 2021; Nygaard 2022; Pawson, Milligan et al. 2015; Phibbs and Young 2005). At the same time, some government executives have characterised social housing as not doing enough: 'it is a system that doesn't do enough to change the lives of the people it serves. Until now, success has been measured by sustaining tenancies, not by improving outcomes' (Upton 2014).

This suggests another way in which social housing's course of the past half-century can be characterised: as one of 'straitening'.

1.3.1 Straitening

'Straitening' captures, we think, how austerity-inflected reform has resulted not (or not only) in rationalisations and efficiencies, but in an accretion of contradictory burdens and constraints, sometimes with a moralising edge.

The prime example of straitening is the reinforcing spiral of tighter targeting, declining revenues, declining stock and further tighter targeting. But tighter targeting has also generally increased evidentiary burdens and sharpened the scrutiny applied by social housing landlords to applicants. Similarly, the administration of rental rebates for tenants requires an extensive surveillance of households and is highly attuned to 'unauthorised occupants' and 'fraud'. As the income base of social housing households declined, social housing landlords in the 1990s and 2000s increased the rates by which tenants' income-related rents were calculated: mostly to 25 per cent of household income, and, in some situations, to 30 per cent. Although under the threshold for rental stress per the 30:40 indicator, on other measures these are hardship rents for many low-income households (Burke, Stone et al. 2011).

These rent structures also contribute to work disincentives – although, arguably, the greater work disincentive has come from policies to periodically review tenants' continuing eligibility for social housing and terminate tenancies where households' incomes have increased beyond moderate levels. Over the past 20 years, most jurisdictions have introduced such policies, although declining exit rates suggest these policies discourage improvement in incomes more than they facilitate household movement (Powell, Meltzer et al. 2019). Most jurisdictions have also adopted 'three strikes' policies and other 'get tough' postures against antisocial behaviour, including distinctively punitive use of eviction proceedings in connection with illegal drug use (Martin, Habibis et al. 2019). In doing so, government leaders have ubiquitously framed social housing as 'a privilege, not a right' (Baird 2015; Burton 2005; Marmion 2013; Bettison, cited in Nankervis 2015; Goward, cited in Tenants' Union of NSW 2018; Bleijie 2019).

There is no grand strategy or master document for social housing's straitening, but signposts are dotted throughout the historical record of the past half-century. The Commonwealth–State Housing Agreements (CSHAs) of the 1970s–2000s reflect a contest over the direction of social housing, firming into straitening at the turn of the century (Martin 2021). After the 1978 CSHA expressly aimed to 'exclude from eligibility those not in need, to minimise continued availability of assistance to those no longer in need' (CSHA 1978: Recital (C)(a)(iii)), the 1984 CSHA aimed 'to develop the public housing sector as a viable, diversified form of housing choice' and the 1989 CSHA included, for the first time, 'security of tenure' as an express objective. The 1996 CSHA, which cut funding by one-third, amended 'security of tenure' to also contemplate 'that the rental housing provided to meet the needs of tenants may change' (CSHA 1996: cl 4(3)(e)(i)). Next, the 2003 CSHA replaced 'security of tenure' altogether with 'secure housing assistance for those who most need it, for the duration of their need' (CSHA 2003: Recital C). The contest was ended by the time the CSHAs were replaced by the National Affordable Housing Agreement (NAHA) in 2008, which committed governments to the outcome that 'people are able to rent housing that meets their needs' (cl 7), and positioned 'households assisted in social housing' and 'households in private rental receiving subsidies' as equivalent outputs (cl 8). The balance of outputs was left to the states and territories, where, by then, tight rationing, eligibility reviews and other straitening policy arrangements were well established.

At the level of the states and territories, probably the clearest statement of straitening is the New South Wales social housing strategy, *Future directions for social housing in New South Wales* (NSW Government 2016). In line with its remarkable aim to 'help households avoid or leave social housing' (NSW Government 2016: 13), *Future directions* presents its own version of the bind that the social housing sector – and, more particularly, social housing tenants – are in:

Social housing exists to help those in need. But providing subsidised housing also has the potential to entrench disadvantage. After getting a social housing tenancy, there is an incentive to avoid losing eligibility for that benefit, so sometimes people avoid improving their skills and gaining work. As a result, the system that aims to relieve poverty can end up trapping people in poverty. (NSW Government 2016: 7)

In response, *Future directions* proposes to '[refine] the focus on need', by identifying two groups of social housing tenants for different treatment. The 'safety net group' ('the frail aged and people living with disability or a serious mental illness') is promised 'support for an extended period of time', while others – the 'opportunity group' – will be 'helped to become more independent so they no longer require social housing and government assistance'. In particular, this help is proposed to be delivered in the form of 'expanded support in the private rental market, reducing demand on social housing and the social housing wait list', and 'Personal Support Plans ... a partnership agreement between a client and housing provider where a client commits to work towards agreed realistic goals in exchange for tailored supports and services' (NSW Government 2016: 13). The strategy also promises to 'remove work disincentives' and envisages 'affordable rental housing' as 'an ideal stepping stone for people in social housing' (NSW Government 2016: 17).

But almost 10 years on, *Future directions* appears to have produced more of the same straitening. New time-limited private rental subsidies have been introduced ('Rent Choice'), which entail an 'Independence Support Plan' between the client and Department of Communities and Justice – Housing (DCJ Housing), but rent rebate rates and eligibility reviews, and, hence, work disincentives, are unchanged. Instead of speedily ushering households along pathways to 'independence' in the private market, *Future directions* has presided over a reduction in exits from social housing to private rental and home ownership of almost 60 per cent (Communities and Justice 2025).

1.4 The short background: new plans for social housing?

Although the residualisation and straitening of social housing in Australia is a long-term trend, there are signs in very recent housing policy of at least a pause in the trend, if not a reversal.

After five years of tumultuous movement in housing markets, and especially acute rent increases in the private rental sector, housing policy has risen rapidly in priority, and social housing is currently receiving an unaccustomed level of positive attention from political leaders.³ The federal government and state and territory governments have enhanced funding to social housing and affordable rental housing over the short term, with approximately 80,000 new units estimated to be delivered over the remainder of the 2020s (Table 1). Although still well short of estimates of current and projected unmet housing need (van den Nouwelant, Troy and Soundararaj 2023), this would be a significant material boost to the social housing sector.

³ See for example the 19 September 2024 media event publicising the pending commencement of works on 490 social and affordable housing dwellings at Woree in Cairns – attended by no less than the prime minister, the federal housing minister and the Queensland premier (Prime Minister of Australia 2023).

At the federal level, the Albanese government has initiated several programs providing additional funds to social and affordable housing:

- The 2022 Housing Accord has committed \$350 million over five years from 2024, to be matched by states and territories, for 10,000 'affordable' homes.
- The Housing Australia Future Fund (HAFF) will make disbursements, over a five-year period from 2024, funding a total of 20,000 social housing units and 10,000 affordable housing units.
- The Social Housing Accelerator (SHA), a one-off \$2 billion payment made to states and territories in June 2023, will fund an estimated 4,000 new and refurbished social housing units over four years.

These initiatives are additional to commitments in the National Agreement on Social Housing and Homelessness (NASHH, the successor to the CSHA), which has not been enhanced in real terms.

State and territory governments have also initiated a range of new programs, some of them predating the current federal government. Notable examples include:

- New South Wales: the *Building homes for NSW* program announced in the 2024 Budget (6,200 new dwellings, plus 2,200 replacement dwellings over four years); the Community Housing Innovation Fund (698 units, including a designated domestic violence survivor component); Together Home Program (279 units); the Social and Affordable Housing Fund (214 units)
- Victoria: the Big Housing Build, announced in 2020 (12,000 units over eight years); the Social Housing Growth Fund (1,336 units over two rounds); and the Building Works stimulus package (479 units)
- Queensland: the Housing Investment Fund (13,500 units between 2015 and 2027).

Table 1: New social and affordable housing commitments, 2023–29

	NSW	Vic	Qld	SA	WA	Tas	ACT	NT
Accord	3,100	2,546	2,049	700	1,076	220	175	96
SHA	1,500	769	600	230	598	116	65	75
HAFF	30,000							
S/T initiatives	10,284	10,185	8,865	914	4,000	2,000	400	35
S/T subtotals (ex HAFF)	14,919	13,527	11,514	1,844	5,674	2,336	640	206
Grand total	80,660							

Sources: state and territory Social Housing Accelerator implementation plans (ACT Government 2023; NSW Government 2023; South Australian Government 2023; Tasmanian Government 2023; Victorian Government 2023; Western Australian Government 2023); NSW 2024 Budget papers.

Notes. The 2023–29 timeframe reflects the timeframe of the SHA implementation plans. The HAFF commitment reflects the number of units estimated at the commencement of the HAFF. HAFF's administering agency Housing Australia states that projects in all states and territories received HAFF distributions in its first funding round, but no breakdown of distributions have been published. New South Wales unit numbers reflect those given in the state's implementation plan plus additional commitments announced in its 2024 Budget. South Australia's implementation plan notes that estimated unit numbers from some initiatives are not included because they are to be confirmed after project tendering. Tasmania's implementation plan notes a significant further addition outside the plan's timeframe (10,000 units by 2032).

Despite these new commitments and the variety of programs and vehicles delivering them, they have not been accompanied by substantial strategies for the social housing sector and housing assistance provision. We return to this policy omission in Chapter 3, where we set out some directions for co-designed, rights-based strategy-making at both the federal and state/territory level. The present moment may be an opportune one for policy makers to set out a new vision for social housing and housing assistance that disrupts the straitening tendencies of the recent past.

1.5 The Inquiry research projects

The Inquiry was organised around five themes and research questions, each the basis for an Inquiry research project and the present Final Report (Table 2). The Inquiry also involved two meetings of the Inquiry Panel, comprising representatives of government and non-government housing stakeholder agencies (see p. ii), which provided background and feedback regarding the research and its policy implications.

Table 2: Inquiry themes, research questions and projects

Inquiry themes	Inquiry research questions	Inquiry research projects (project leader)	Project methods
Aspirations	1. Can tenant participation in policy co-design help transform Australia's straitened social housing sector into a system for socially supported housing pathways?	Social housing pathways by policy co-design: opportunities for tenant participation in system innovation in Australia (Stone)	Australian Housing Aspirations Survey (2018) reanalysis Interviews (stakeholders, workers) Stakeholder workshop
Access	2. How can the housing assistance system improve on social housing applications and waiting list registration as the primary mediators of access to secure housing for low-income households in need?	Getting off the waiting list? Managing housing assistance provision in an era of intensifying social housing shortage (Aminpour)	Statistical analysis (published and requested housing register data) Survey (applicants, tenants) Interviews (applicants, tenants, workers)
Support	3. What should be the role of social housing providers in facilitating support to ensure positive outcomes for all clients?	Understanding and meeting the support needs of housing assistance clients (valentine)	Interviews (workers from case study services)
Outcomes	4. Can outcomes-based frameworks drive the delivery of innovative housing assistance and support programs for those currently in social housing, and for those on social housing waitlists?	The role of outcomes-based frameworks in policy innovation in social housing provision (Duff)	Interviews (stakeholder, workers)
Commitments	5. What commitments and design principles should underpin a system for socially supported housing pathways in Australia?	Inquiry into supporting pathways in a social housing system – Final Report (Martin)	Inquiry report synthesis

2. Findings from the research: aspirations, access, support and outcomes

- Low-income households have diverse housing aspirations and are conscious that their needs and pathways change over time.
- Social housing is seen both as an ideal tenure and a stepping stone in housing pathways.
- Despite the rising international interest in policy co-design in human services, there is limited experience of it in Australian social housing and housing assistance policy.
- The application process is often deeply unsatisfactory and upsetting. Private rental assistance appears to be more stopgap than diversionary from social housing, and its efficacy is questionable.
- Support for persons with complex needs can be delivered in a range of housing tenures, but social housing offers advantages. Case coordination gets results but can place pressure on workers.
- Social housing officers and stakeholders see outcomes reporting as a way of promoting the value of social housing, but the capacity of organisations to conduct evaluations varies.

2.1 Aspirations

Can tenant participation in policy co-design help transform Australia's straitened social housing sector into a system for socially supported housing pathways?

With access to social housing tenancies tightly rationed, the development of other forms of housing assistance has often invoked the pluralistic language of 'pathways' and 'choice'. There is a question, however, over the extent to which individual applicants can register their housing aspirations when they engage with the system, and over the participation of applicants and tenants in its design.

2.1.1 Housing pathways and aspirations

In two Inquiry projects we presented evidence from low-income households about their housing needs, aspirations and pathways.

In Stone, Veeroja et al. (2024), we analysed data previously collected in the 2018 Australian Housing Aspirations Survey.⁴ For the purposes of the analysis, participants were categorised as **social housing tenants**,⁵ **very-low-income private renters**,⁶ **low-income private renters**,⁷ **very-low-income owners with a mortgage**⁸ and **low-income owners with a mortgage**.⁹

Asked which housing tenure was ideal from them, majorities in all groups nominated home ownership, though rates varied substantially. For social housing tenants and private renters, their own respective current tenures were the next most nominated:

- 55 per cent of social housing tenants said home ownership was their ideal tenure; 28 per cent said social housing was their ideal tenure
- 56 per cent of very-low-income private renters said home ownership was their ideal tenure; 25 per cent said private rental was their ideal tenure
- 68 per cent of low-income private renters said home ownership was their ideal tenure; 22 per cent said private rental was their ideal tenure
- 82 per cent of very low-income owners with a mortgage said home ownership was their ideal tenure
- 88 per cent of low-income owners with a mortgage said home ownership was their ideal tenure.

Asked whether their current dwelling type and location meets with their short-term aspirations (now to five years), large majorities across the five groups said yes (see Table 3). But significantly fewer thought their current dwelling aligned with their longer-term aspirations (5–10 years), with the private renters recording the lowest on this score. About half of renters (in social housing, and in private rental) indicated that they thought they would need help meeting their longer-term housing aspirations.

⁴ For details of the AHA survey see Stone, Rowley et al. (2020a) and Stone, Rowley et al. (2020b).

⁵ Participants in households that rented from a state or community housing provider (n = 413)

⁶ Participants in households that rented from a private landlord or a real estate agent and had a very low income (income was up to \$31,000 per annum) (n = 561). Participants in a single person household were asked to report their individual income; participants in a couple household were asked to report their household income.

⁷ Participants in households that rented from a private landlord or a real estate agent and had a low income (income was between \$31,001 and \$59,999 per annum) (n = 604).

⁸ Participants in households that owned a home with a mortgage and had a very low income (up to \$31,000 per annum) (n = 234).

⁹ Participants in households that owned a home with mortgage and had a low income (income was between \$31,001 and \$59,999 per annum) (n = 331).

Table 3: Meeting short- and longer-term housing aspirations, low-income housing groups

	Social housing tenants	Very-low-income private renters	Low-income private renters	Very-low-income owners with a mortgage	Low-income owners with a mortgage
Current dwelling meets short-term aspirations	83%	79%	83%	81%	90%
Current dwelling meets longer-term aspirations	54%	39%	41%	50%	66%
Thinks they will need help meeting short- and longer-term aspirations	48%	54%	43%	41%	35%

Source: Stone, Rowley et al. (2020a); Authors' own analysis.

Consistent with Clapham's original conceptualisation of 'housing pathways', the analysis highlights the diversity of aspirations held by households, and a consciousness that pathways change over time. While enthusiasm for home ownership is widespread, pathways to this tenure are not a one-way street, with significant minorities of low-income owners contemplating different longer-term aspirations and the prospect of needing help. The results regarding low- and very-low-income private renters gives some assurance that that sector can meet their aspirations in the short term, but much less assurance for the long term.

In Aminpour, Levin et al. (2024), we conducted an original survey of persons on the social housing register (**applicants**), and persons recently allocated social housing (**new social housing tenants**), in three jurisdictions (New South Wales, Victoria and the Australian Capital Territory). To place both cohorts in the context of the housing groups defined in Stone, Veeroja et al. (2024), the new social housing tenants are, of course, a subset of the social housing tenants group; however, they are new tenants, so have had recent experience of other tenures and of the application process itself. Further, the applicants would be mostly among the very-low-income private renter group. Asked about social housing, the applicants responded strongly:

- 90 per cent of applicants agreed that they want a social housing tenancy on a permanent basis
- 88 per cent of applicants agreed that a social housing tenancy would be ideal for them.

Interestingly, 50 per cent of applicants agreed with the statement 'I need more help to afford market rent and would prefer to avoid social housing'. We suggest that these propositions can be reconciled as indicating decisions to seek social housing that are strongly deliberate, weighing the general preference for market-provided housing against a frank assessment of one's own prospects in the market.

The new social housing tenants responded similarly: 87 per cent wanted social housing on a permanent basis, 82 per cent agreed it would be ideal for them and 56 per cent would have preferred to avoid it but there was no alternative. That cohort also recorded high rates of satisfaction and feelings of relief relating to their social housing:

- 75 per cent of new social housing tenants were satisfied with the social housing they received (53% very satisfied)
- 90 per cent of new social housing tenants agreed a social housing tenancy provided relief from anxiety around my housing situation (76% strongly agreed).

In interviews following the survey, new social housing tenants gave similarly strong affirmations of social housing:

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)

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))

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))

However, as in the Stone, Veeroja et al. (2024) analysis, the survey responses indicate that households contemplate change in their housing preferences and imagine other pathways. For example, 82 per cent of new social housing tenants agreed 'I want a social housing tenancy as a stepping stone to something better' (57% strongly agreed).

2.1.2 Participation and policy co-design

In Stone, Veeroja et al. (2024), we reviewed the research literature on policy co-design and considered the current state of Australian social housing tenant and applicant participation in light of international practice.

There is an international shift occurring in most 'human service' fields towards inclusive policy design and decision-making processes. It is increasingly accepted that addressing complex systems and applying a 'systems thinking' approach to public policy requires viewpoints of multiple stakeholders (Blomkamp 2022), with the inclusion of lived experience especially important (Norman 2020).

However, the international literature on tenant participation finds programs to date have had mixed impacts. Multiple studies have found that tenants, housing providers and officials have different ideas of what tenant participation should look like and what it should achieve, potentially leading to conflict (Chaskin, Khare et al. 2012; Foroughi 2017; Redmond and Norris 2007). Tenant participation programs can be compromised by structural power issues between tenants and housing providers, which can limit tenant autonomy and also lead to conflict (Kruythoff 2008; Lee 2010). And even when programs are successfully implemented, there is a need to consider the factors that motivate tenant participation and reasons why some tenants may not participate (Lambourne and Jenkins 2020; McKee 2009; Preece 2019).

In social housing contexts, tenant or resident participation in policy processes is the major form of participation (Table 4). International literature demonstrates that tenant participation can cover a range of programs and levels of tenant involvement.

Table 4: Levels, aims and implementation methods of tenant participation

Levels of tenant participation	Aims	Typical methods and structures
Information	Information is provided to tenants on the housing service and the receipt of feedback from them	Newsletters, meetings, leaflets, tenant handbooks
Consultation and dialogue	The views of tenants are sought and are taken into account in the making of decisions and the provision of services	Open meetings, questionnaires, tenant surveys, estate boards and forums
Shared decision-making or devolution	Tenants have voting rights or specific agreements over service provision, which means that local authorities must act on their views	Estate agreements, delegation orders, estate boards, service agreements, estate action plans
Tenant management	Tenants have full control and are thus autonomous in making decisions on the housing service	Estate management boards, tenant management

Source: Redmond and Norris (2007: 189).

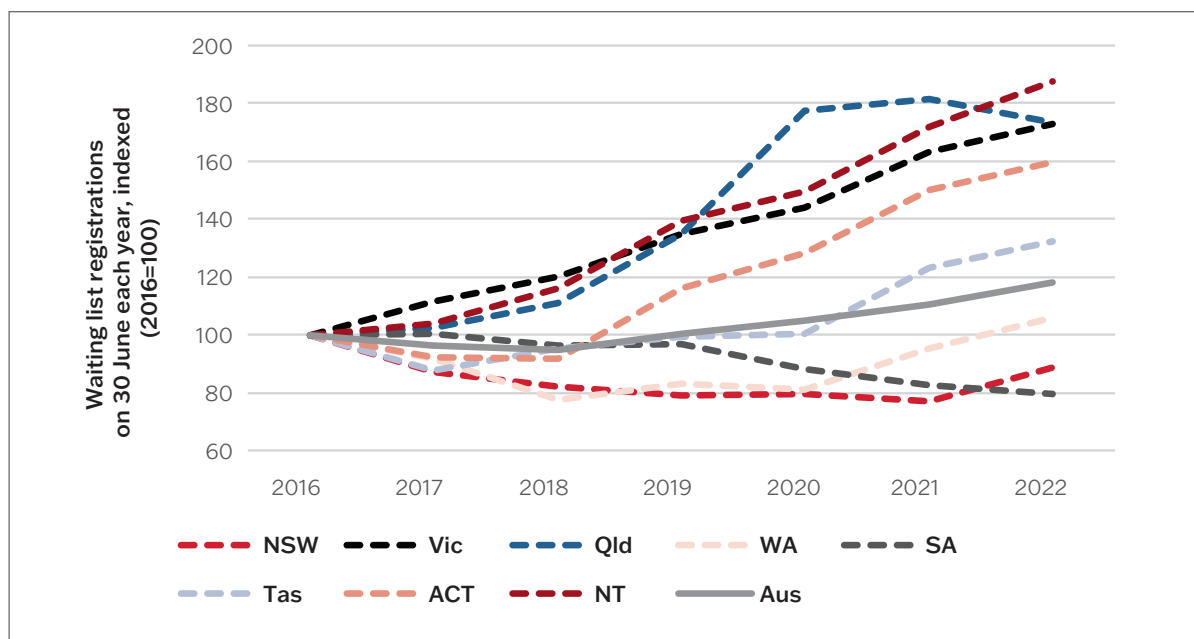
Reviewing the Australian experience, we found that there is no current systematic collection of evidence about participatory policy methods in social housing. Our review indicates that only a few states are currently committed to co-design as part of their policy development processes. Some states and territories have current tenant participation programs or initiatives: New South Wales and the Australian Capital Territory have ongoing participation programs in public housing, while South Australia and Tasmania have held one-off consultations to inform future housing policy (with the potential for Tasmania to include lived experience on an ongoing basis). Most forms of participation are light touch, involving information sharing or once-off consultation only. There is limited current commitment nationally towards more deeply participatory policy making methods.

2.2 Access

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

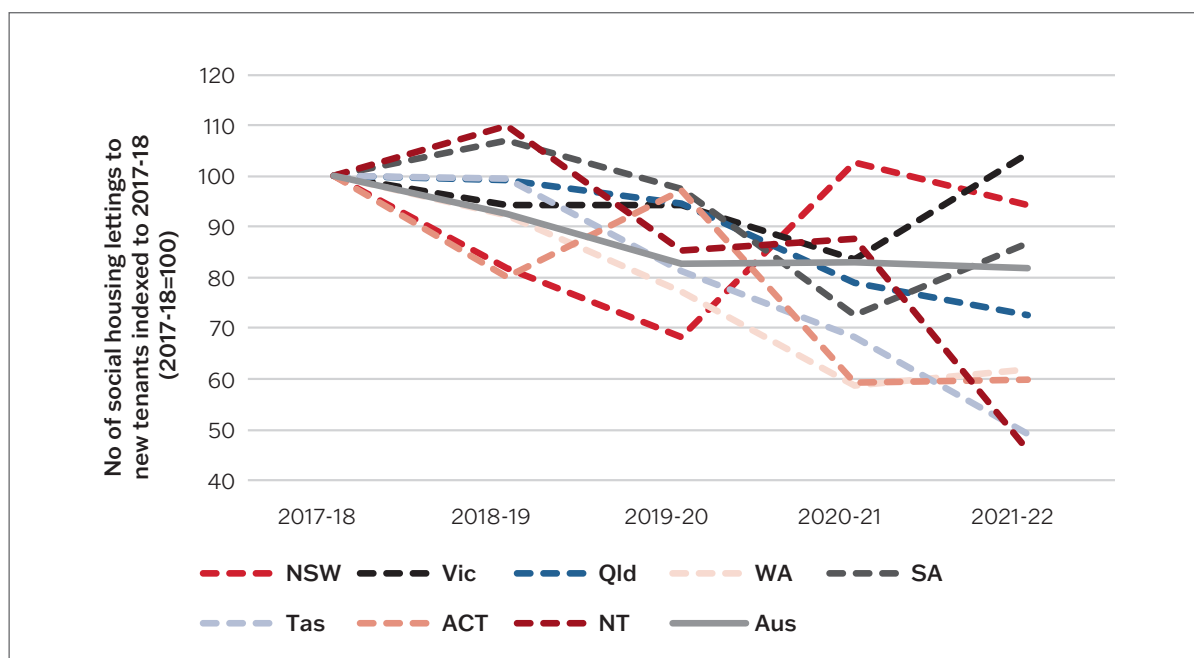
In recent years the number of households with applications on social housing registers – commonly known as ‘the waiting list’ – has increased in most jurisdictions (Figure 1). Meanwhile, the number of allocations of social housing to applicants has declined in all but one jurisdiction (Figure 2).

Figure 1: Social housing registrations as at 30 June annually, indexed



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

Figure 2: Social housing lettings to new tenants, 2017-18 to 2021-22, indexed



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 for 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) published by the AIHW.

The register also mediates access to most forms of private rental assistance (PRA) offered by social housing landlords. In most jurisdictions, different forms of assistance have a common application process and common eligibility criteria, subject to further processes and criteria that determine who is offered what assistance and when. Some jurisdictions (notably Victoria and the Australian Capital Territory) have less integrated systems, and different forms of assistance are applied for separately. In Aminpour, Levin et al. (2024), we examined the design of social housing landlords' systems for administering access to assistance, and applicants' experiences of these systems.

2.2.1 Design and administration

Social housing eligibility requirements are similar across Australia (e.g. applicants must be Australian citizens or permanent residents and they must currently reside in the state/territory in which they are applying), although there are differences between jurisdictions' income and asset thresholds (Pawson and Lilley 2022). While both social housing and PRA are available to the same broad population, social housing is increasingly targeted at households with acute or 'complex' social and/or health-related vulnerabilities. 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 criteria.

From an analysis of published and specially requested housing register data, we found evidence of significant variations across jurisdictions in priority allocations and other register management techniques. For example, large majorities of applicants in Tasmania, Victoria and the Australian Capital Territory receive a priority classification, which means, perversely, that there is little genuine prioritisation actually taking place. New South Wales and South Australia prioritise the smallest proportions of applicants, and, hence, more quickly allocate housing to these small classes (Aminpour, Levin et al. 2024: 21; Pawson and Lilley 2022). The available data, though patchy, also indicate significantly different rates of register flow, and of administrative deletions from the register (i.e. for reasons other than the applicant being allocated a social housing tenancy). Only two jurisdictions (Tasmania and the Australian Capital Territory) record where the reason for deletion is acceptance of another form of housing assistance: 40 per cent and 7 per cent, respectively. On the limited data, it appears that PRA is less diversionary than stopgap.

2.2.2 Applicant experiences

In our survey and follow-up interviews we asked applicants and new social housing tenants about their experiences of the application process. Perhaps unsurprisingly, the process was perceived very differently according to whether the outcome was a social housing tenancy or continued waiting: 60 per cent of new social housing tenants were satisfied with the process, whereas only 25 per cent of applicants said they were satisfied. Conversely:

- 47 per cent of applicants were dissatisfied (somewhat or very) with the application process
- 46 per cent of applicants indicated that a housing officer did not provide helpful advice on their housing options
- 45 per cent of applicants indicated that they did not receive helpful additional assistance from a non-government service provider.

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)

Many applicants felt that they were kept in the dark about the status of their application and were assisted poorly during the application process, with limited communication about their case. 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 their removal from the waitlist.

Given the uncertainty on when a social housing tenancy offer might be forthcoming, many registered applicants, not surprisingly, referred to their wait as a source of frustration and anxiety. At the same time, only one-third of new social housing 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. This is likely the result of prioritisation, with most of those housed fast-tracked by the triaging systems used to allocate social housing and therefore typically experiencing far shorter average wait times than the overall applicant cohort (Pawson and Lilley 2022).

Among applicants, a bond loan was the most common alternative form of assistance received: 20 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 recently been reduced 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.

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 per cent 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)

This is consistent with the wider claims that housing assistance systems lack transparency, that communication with staff can be difficult, and it is not always easy to understand how key decisions are reached (see Morris, Robinson et al. 2022).

2.3 Support

What should be the role of social housing providers in facilitating support to ensure positive outcomes for all clients?

People with complex support needs are often in contact with multiple systems, such as health, disability support, family support and child protection, and corrections. These systems have the potential to provide integrated support, including in addressing housing needs. However, the presence of multiple services in people's lives can result in significant challenges if these services are not well integrated, such as the requirement to apply for multiple jobs and properties and keep appointments with caseworkers. These obligations can have the unintended consequence of impeding social and economic participation, as the obligations to services are so onerous (Stambe and Marston 2023).

Many social housing tenants have complex needs, and some social housing providers provide or facilitate coordinated support to meet these needs: stable housing and time to build relationships of trust with service providers can create the conditions for effective support.

Evidence is still emerging on when and for whom different types of support are effective. Most Australian evaluation studies are small, and one reason for this is that most of the programs being evaluated are small, time limited, and often constrained by eligibility criteria or limited resourcing. Nevertheless, research evidence shows areas of promising practices and service models, including case coordination and co-location of services, with a range of vulnerable groups. These include Housing First, foyer models, programs that combine private rental subsidies and casework support, transitional housing and supported living models (Flanagan, Blunden et al. 2019; MacKenzie, Hand et al. 2020; Roggenbuck 2022; Spinney, Beer et al. 2020)

In valentine, Liu et al. (2024) we identified three promising service models used by housing and other support service providers in Australia, and invited staff and stakeholders from programs based on these models to participate in interviews and focus groups (Table 5).

Table 5: Case studies of promising service models

Intervention type	Intervention description	Case study jurisdictions
Housing support service	Services offering integrated support to people with complex needs, including tenancy support for people at risk of homelessness, head leasing of private rental properties and community housing	NSW (2), Tasmania
Private rental assistance	Private rental subsidies to support tenancies for vulnerable people in private rental properties	NSW
Targeted program	Program for specific vulnerable population group (e.g. young people exiting out-of-home care, older people, people who have experienced long-term and recurring homelessness)	Victoria

Source: the authors.

People in insecure housing who are waiting for social housing with health and support needs are less likely to receive support than people with stable housing. Participants in our interviews and focus groups generally supported the proposition that all forms of housing tenure can be the basis for integrated support, and effective practices have been established in private rental, supervised living environments, and emergency and transitional housing. However, social housing offers benefits for service design and implementation that other tenure types do not. In particular, subsidy programs in private rental are weakened by poor security of tenure and are often undermined by a shortage of suitable properties due to rising rents and competition/low vacancy rates. Those pressures render these programs increasingly ineffective and expensive. For tenants, higher housing costs place pressure on other essential costs, including food and utilities, and as a result there is increasing demand on services that provide support to low-income households.

Service providers described assisting clients with complex needs to apply for private rental properties, sometimes supported by subsidies. These properties are often not safe for people with complex support needs. People may lack the resources to maintain a tenancy without intensive support or prefer not to live alone. Sharing with flatmates, either friends or people they do not know, can also be very difficult for people with support needs, and for their flatmates.

If you have someone with complex mental health issues, how are they meant to put all that aside and then be perfect fit for someone? Not everyone has a friend that they can move in with, or a family member or a partner, and if they're someone that's already struggling and someone that's you know, high levels of anxiety and maybe some PTSD and maybe some other stuff going on, [it doesn't work] just to be like, 'hey, you need to match with someone or you need to try and find some stranger to try and rent with'. (Service provider, NSW)

Despite recognising these kinds of risks, service providers reported assisting clients to find rental properties, for example, by helping clients to look at flatmates.com, because there are no other housing options available.

Participants also described how applicants' contact with multiple services often presents challenges to service providers – because they find themselves the target of advocacy efforts by other services, which places demands on their time and adds to the intensity of their work:

I think what has really changed is the influence of other services. I think as the housing crisis has changed, people are becoming more and more involved, and the pressure put on [colleagues] has been absolutely obscene, because all of these other agencies have gotten involved, and decided that we are the holders of all the answers. (Service provider, Tasmania)

Service providers often described their efforts in supporting people with multiple needs in terms of interactions with multiple services: for example, helping clients secure accommodation or access to brokerage funding. While this support is helpful for clients who could otherwise fail to receive support, it is also an indication that services do not work together seamlessly. The increasing use of case coordination in service models is necessary but expensive, and represents financial costs that could, were support better integrated, otherwise be invested in supporting clients more directly.

2.4 Outcomes

Can outcomes-based frameworks drive the delivery of innovative housing assistance and support programs for those currently in social housing, and for those on social housing waitlists?

Another key feature of housing policy debates in Australia over recent decades has been the contention that moving from an 'output-based' to an 'outcomes-oriented' focus in housing service delivery should lead to improvements for tenants (see Council to Homeless Persons 2020; Family and Community Services 2016). Focusing more explicitly on outcomes is expected to help services emphasise the issues that matter most for housing service users, inspiring greater innovation in housing service program delivery. These claims have been widely discussed across the homelessness and social housing sectors in Australia, with both federal and state governments exploring options for implementing some kind of outcomes-based framework (OBF) to guide resource allocation and planning for the social housing sector.

In Duff, Johnson et al. (2024), we explored these themes in interviews with social housing sector workers and stakeholders in three jurisdictions (Victoria, New South Wales and Tasmania), with a focus on service enhancements for tenants.

The measurement of tenant outcomes is an important concern for peak bodies, housing providers and researchers (Phibbs and Young 2005; Prentice and Scutella 2020), although the methods, purpose and implications of outcomes measurement remain contentious. Despite broad agreement among CHPs, policy makers and advocates about the importance of identifying and monitoring program outcomes, research conducted for this Inquiry revealed significant discrepancies between social and community housing agencies in their capacity to monitor outcomes in robust and sophisticated ways.¹⁰

¹⁰ A note on terminology: when we use the term 'housing agencies' we are referring to both housing associations and housing providers.

All CHPs who participated in research described efforts to integrate formal outcomes assessments into routine 'needs assessment' and service delivery operations, but there is significant variation in what information is collected. For some services, outcomes measurement is limited to basic client demographics and key housing measures; for others, it involves more elaborate data collection, including health and wellbeing indicators, and community participation measures. All CHPs described regular (often mandated) efforts to collect service quality/satisfaction measures that are tracked over time to monitor service performance and inform quality improvement initiatives:

We care deeply about outcomes because we all want to know if the work that we do everyday is actually making a difference for the people walking through our doors. Everyone wants to know if they're actually helping or not, you know what I mean, so I see a real commitment across the board to working with our tenants to make sure that the things we are doing are actually helping them achieve their goals. (Housing Service Manager, Victoria)

Broadly speaking, efforts to monitor and evaluate outcomes across the community housing sectors in New South Wales, Victoria and Tasmania typically focus on two areas: housing outcomes and non-housing outcomes. Housing outcomes address the attainment of secure, stable housing where tenants feel safe, and where they enjoy some degree of control over their tenure and the character and maintenance of the property. Non-housing outcomes typically cover four broad domains: financial security, whereby individuals have access to income/welfare support, employment or training opportunities that reflect their interests over time; health and wellbeing indicators tracking individual's access to timely and appropriate physical and mental health services and supports to sustain their wellbeing; community participation, whereby individuals have access to social and cultural opportunities for meaningful participation in their local communities; and, finally, issues of identity and empowerment, whereby individuals feel connected to social, family and community networks with a sense of belonging, purpose and autonomy.

Participants agreed that outcomes evaluations that encompass these four broad domains provide housing services with important indications of how their services are performing, and the extent to which they are delivering benefits for tenants.

A lot of our members at the moment, they're doing phenomenal, really innovative things around all the sort of headline outcomes [like] employment, community connection and inclusion. But the key challenge here over and over again is the capacity to scale because of funding constraints, and so often people are doing this innovation in the margins of a business. So I think if there was some way to forefront that innovative practice and find a way to use these kinds of outcomes approaches to really promote the great work services are doing, to align it in a way so it's all growing in a consistent direction towards an agreed set of outcomes, that would be sensational for a lot of people in the sector and really welcome news. (National Housing Service Advocate)

The imperative to gather evidence of innovation has resulted in housing outcome measures and, to a limited extent, non-housing outcomes measures being integrated into routine management practices across the sector to track service performance. There are also strong indications that these data sources are being used to inform quality improvements efforts whereby housing service providers explore options for improving and enhancing the range of services and products offered to tenants and prospective residents.

Outcomes reporting can really help us to showcase examples of best practice. Let's say, for example, in the area of community development or community engagement. So we use [outcomes] data to bring our members together to try and showcase great programs. Like here's the data, but what are they actually doing particularly well, on this particular metric? What are they doing that you can think about in your own service? How can you continue to improve your own service provision in your areas with reference to this information about improvements, corresponding improvements in those areas in another service? So we do have all of that information now, which comes through our members, which we share. (Housing Service Manager, Victoria)

Based on these efforts, outcomes reporting and evaluation provides important evidence to drive service improvements by showcasing instances of best practice that can be shared across the sector. For housing associations and housing providers, outcomes data can drive improvements by highlighting aspects of services that are working well for tenants, as well as practices that are underperforming in comparative terms, taking into account differences in tenancy cohorts. At the same time, the differing practices we observed across the sector in the ways outcomes are measured and tracked, and then reported to governments and other agencies, reflect challenges that are well established in the evaluation literature.

For example, much of the outcomes measurement described by participants was *summative* in nature, in which information is collected primarily for the purpose of describing housing-related outcomes and reporting on performance (internally and externally). While summative evaluations play important roles in knowledge diffusion, and potentially service improvements, their formative impact is typically more limited when it comes to testing program logics or changing policy directions. This typically means that evaluation data collected in this way are less useful for informing bold service and program innovations across the housing sector.

While there was broad agreement about the value of monitoring program outcomes, and that reporting outcomes data can potentially lead to significant service improvements, policy makers expressed doubts that housing policy might substantively change as a result of such efforts. There was limited agreement that outcomes-based funding arrangements might inspire significant service or program innovations across the sector. Instead, policy makers tended to treat this information as providing potentially useful indications of existing service performance benchmarks. Longstanding policy questions, such as allocation policies (e.g. access to social housing) and resources for investment in new social housing stock, are not likely to be affected by OBF-style reforms. Instead, OBF was generally treated by policy makers as a source of useful data to guide the identification of problems, such as unmet demand for homelessness services. OBFs might also inform longer-term, strategic decision-making. However, policy makers were generally unconvinced that government policy – or the range of prospective solutions available to responsible authorities to address service or social housing stock requirements – would change as a consequence of the move to OBF.

3. Policy development options I: new strategies and data frameworks for accountability and best practice

- **Housing assistance strategy requires a distinctly ‘person-centred’ approach. This should follow principles of participation and co-design.**
- **At the system level, participation and co-design should be pursued through a program of policy reviews, with priority given to private rental assistance, the application process and individual housing plan making.**
- **Individual housing plans could involve social housing landlords committing to assist and support individuals in meeting their short- and longer-term housing goals and aspirations.**
- **Improved data about social housing and housing assistance are much needed, especially regarding private rental assistance outcomes.**
- **An Australian housing clearinghouse should be established to collect and share housing data and information, including about participation practices and evaluation outcomes.**

3.1 Strategies for social housing and housing assistance

We noted in Chapter 1 the range of new programs for social housing across Australia, but new strategies for the sector are lacking. At present there is little formal discussion and policy development regarding the diversity of needs to which the sector should be addressed, the forms of assistance it might provide and the outcomes that different forms of assistance might be expected to achieve. Amid the new programs for social housing, and policy reform regarding other aspects of the housing system, housing assistance policy needs specific attention and its own approaches to reform.

In this chapter we discuss directions for strategies for socially supported housing pathways, and the data frameworks that may be needed to inform the system’s transformation.

3.1.1 Strategy at the national level

For decades, Australia's highest level housing policy document has been the funding agreement between the Commonwealth and the states and territories for funding the state/territory social housing sectors and, latterly, the homelessness sectors: that is, the CSHAs, the NAHA, the National Housing and Homelessness Agreement (NHHA) and, now, the National Agreement on Social Housing and Homelessness (NASHH).

Researchers and commentators have often bemoaned that these sectoral funding agreements, rather than a national strategy of genuinely systemic scope, are at the apex of Australian housing policy (Dodson, de Silva et al. 2017; Martin, Lawson et al. 2023; Productivity Commission 2022). More than that, though, the agreements have also increasingly fallen short in setting strategic directions for social housing and other forms of housing assistance.

The current agreement, the NASHH, commenced in July 2024 on the expiration of its predecessor, the NHHA. That agreement had been reviewed and roundly criticised by the Productivity Commission (2022) as 'ineffective ... a funding contract, not a blueprint for reform' that failed to live up to the broad scope of its intended outcomes – inherited from the NAHA. The Productivity Commission recommended that the NHHA's successor should encompass social housing, homelessness and other housing system issues, including housing assistance, tax and transfers, and planning, while noting that the then newly elected Albanese government's promised National Housing and Homelessness Plan (NHHP) may be the proper vehicle for such a wider reform agenda.

At the time of writing, the NHHP is still unpublished, and the NASHH is a funding contract in the mould of the NHHA. In fact, as the name signals, the NASHH has narrowed its focus to social housing and homelessness, with other forms of housing assistance, including the forms provided by social housing landlords, largely out of scope.

There remains, therefore, a strong national need for a strategy that encompasses social housing and other housing assistance – specifically as assistance delivered to individual persons. This is distinct from – but still connected to – the need for a housing strategy of genuinely systemic scope. As the Productivity Commission recommends, Australia needs a 'person-centred' intergovernmental agreement for housing and homelessness, and, if 'person-centred' is to be more than a platitude, the development of housing assistance policy will require distinctive approaches.

We recommend that governments commit to a **co-design approach**. The actual conduct of housing assistance policy co-design processes should largely occur at the state and territory level, but the Australian Government could support the approach by making it a commitment of the NHHP and the NASHH, and providing funds for participatory organisations, co-design activities, and frameworks for sharing knowledge and data. We discuss options for state/territory co-design processes below at 3.1.3.

We also recommend a **rights-based approach**, in which housing assistance policy is expressly directed to realising the human right to adequate housing. There are two aspects to this: one is the way a 'rights' basis can help orient policy development by getting policy makers at different agencies on the same page and affirming the significance of housing assistance (Bell 2024; Martin, Lawson et al. 2023). At the federal level, the Australian Government could do this by enshrining realisation of the human right to adequate housing in the NHHP and the NASHH, which currently does not refer to human rights at all. The second aspect is the way 'rights' denotes a stronger commitment to members of the public that, when in need, they will be assisted, and that they can hold governments to that commitment. We return to this point in Chapter 4.

We also suggest that the Australian Government should investigate with state and territory governments options for the reform of CRA. As we discuss further below, there are constitutional constraints on CRA reform that may be surmounted by state and territory involvement. This involvement may also be an opportunity for more closely integrating CRA with other PRA offered by states and territories.

3.1.2 State and territory strategies

All the states and territories have housing strategies (a requirement of the NHHA that continues under the NASHH, although the same requirement is not imposed on the Commonwealth), but the strategic intent and detail of these documents varies. With partial exceptions, the states and territories currently lack strategies that present a vision for housing assistance and socially supported housing pathways.

The *Queensland housing strategy 2021–2025* is such an exception. This is probably the most comprehensive and rigorous of all the states and territory housing strategies, with unusually long-scoped targets for new social housing supply, underpinned by a correspondingly long-scoped projection of housing need. Another component of the strategy is the Supportive housing policy (Queensland Government 2024: 4):

Supportive housing is a type of housing funded by the Queensland Government that provides security of tenure, underpinned by a tenancy agreement, as a foundation for the delivery of coordinated, wrap-around supports for vulnerable people with complex needs who would otherwise be unable to sustain a tenancy and community connection.

The policy sets out basic principles for supportive housing, including that ‘tenancies should generally be available for as long as needed and it is recognised that need will often be long term’, and that provision of housing and support is coordinated but separate ‘as a protective measure to ensure no single organisation has an undue level of influence over a person’s life’ (Queensland Government 2024: 9). The policy also commits to the co-design of supportive housing projects, ‘including tenant voice, people with lived-living experience, frontline service delivery providers and housing and homelessness sector representatives’ (Queensland Government 2024: 8). These are commitments that could be made for other forms of housing assistance, particularly private rental subsidies.

In Victoria, some positive directions are contained *not* in the state government’s social housing strategy,¹¹ but rather in the work of the Social Housing Regulation Review. Its Interim Report, conducted by an independent panel, contains a detailed agenda of reform proposals, with three themes particularly prominent:

1. participation, specifically ‘tenant and prospective tenant input to regulatory decision-making, development and review of the tenant charter [service standards], policy reviews and communication of sector performance’ (Social Housing Regulation Review 2021: 12)
2. consistency of service standards and regulator scrutiny across the social housing sector
3. effecting reform through legislation, including amendments the objects of the state’s housing legislation, statutory forums for participation and the extension of Victoria’s Human Rights Charter to community housing landlords.

We will return to the importance of legislating for reform further below. The three themes from the Interim Report are sound directions for reform of the National Regulatory Scheme for Community Housing (NRSCH) too, and for its development as a genuinely national scheme.

¹¹ In fact, at the time of writing, the ‘Ten-Year Social and Affordable Housing Strategy’, originally proposed for launch in 2021, remains unpublished.

3.1.3 Participation and co-design in system policy and in individual assistance

We suggest that states and territories should commit to participation and co-design in strategies for social housing and housing assistance, both at the level of the system (i.e. in policies for different types of housing assistance) and at the level of individuals' engagements with the system when they seek assistance.

At the system level, state and territory housing authorities should engage with existing peak housing organisations to identify where their own capacity to represent system users is thin or missing, build representative capacity, and embark on a systemic program of review of social housing and other forms of housing assistance. This review could proceed by types of assistance, checking the rationale, cost, availability (in stock and flow terms) and other features of each. It could also examine system concepts and techniques that span different types of assistance, such as the concept of 'housing need' and techniques of need assessment. The scope of such a program would be 'root and branch', but it could be organised to prioritise work on co-designed revisions of existing stopgap and diversionary forms of PRA, and on co-designed principles for a better application process (i.e. individual engagements).

Regarding the latter, some broad directions for reform are already apparent from the research evidence. Applicants should feel that they are engaging with a navigable system with a clear process for applications. Jurisdictions that have not already integrated their processes for the different types of housing assistance should do so. Independent information and advice should be readily available for everyone instead of being offered on an ad hoc basis.

Through the co-design review process, we suggest consideration should be given to including, in the application process, provision for housing assistance providers and applicants to participate in making **individual housing plans**. Individual plan making may be of benefit both to priority applicants, as a focus for the work of case coordinators, and to non-priority applicants, for whom the plan may open up possibilities of stopgap and diversionary forms of assistance. The process might take inspiration from the process for making plans under the National Disability and Insurance Scheme (NDIS), whereby participants produce a 'statement of goals and aspirations', and participants and the National Disability Insurance Agency (NDIA) produce a 'statement of participant support' specifying the reasonable and necessary supports that will be funded by the scheme. Along those lines, a housing plan might include a statement by the applicant of their housing goals and aspirations, and a commitment by a social housing landlord to provide PRA – on terms assessed as 'reasonable and necessary' considering the applicant's circumstances – while they wait for a social housing tenancy. Also noting problems associated with implementation of the NDIS, a move towards future individual housing plans requires adequate, appropriate, and co-designed models of support and delivery to ensure it is supportive rather than punitive or restrictive.

We note that there is potential for individual housing plans to be used in a disciplinary way, by imposing burdensome obligations on applicants – this is evident, for example, in the obligation attached to the provision of temporary accommodation that the recipient keeps a rental search diary. This is the kind of straitened approach to housing assistance that we think should be avoided. Instead, we envisage housing plan making as an opportunity for applicants to secure stronger commitments from social housing landlords about the assistance they are entitled to receive. Subject to the co-design process, the making of an individual housing plan could be framed as the process for assessing the reasonable housing needs of an applicant, and the types of assistance to which they will be entitled as of right.

3.2 Data frameworks

3.2.1 Data for accountability

From its commencement in July 2024, the NASHH has included a National Outcomes Framework. It replaces the NHHA's performance framework, which was criticised strongly by the Productivity Commission (2022: 123–129) for using indicators that were poorly aligned with outcomes, indicators without available data and a lack of targets.

The NASHH National Outcomes Framework is organised around four outcomes, all directly related to social housing and homelessness. Consistent with the narrowed focus of the NASHH, they do not cover housing assistance more broadly. The four outcomes are:

- 'People in need of social housing are able to obtain a tenancy'
- 'People in social housing live in quality homes appropriate to their needs'
- 'People at risk of or experiencing homelessness receive effective support'
- 'People rarely experience or enter into homelessness and when they do it is brief and non-recurring'.¹²

The framework still lacks targets. The NASHH recommits governments to improving housing and homelessness data reported under the agreement.

In light of the concerns highlighted in Aminpour, Levin et al. (2024) about the efficacy of current PRA products, we think data for assessing their outcomes should be a priority in data improvement plans. Housing authorities may consider the potentially negative outcomes that applicants may face in a dynamic and insecure private rental sector, such as rental stress, the threat of eviction, associated physical and mental health consequences, or, in the case of women fleeing domestic violence, a forced return to the perpetrator.

In addition, AIHW (2024) should review the Housing assistance in Australia classification of 'forms of housing assistance', as to the possible need to update the existing typology to reflect current practice. An updated classification should, in particular, include temporary accommodation, since this form of assistance (as provided by state/territory governments as opposed to SHS agencies) is a significant activity in some jurisdictions. Similarly, annual temporary accommodation expenditure should also be monitored, since this can be an important component of total homelessness-related outlays and, for that reason, an informative measure of housing stress as experienced by Australian governments.

3.2.2 Data for best practice: an Australian housing clearinghouse

Another data deficiency identified by the Productivity Commission (2022: 164) in its review of the NHHA was the absence of 'a mechanism to bring together the various parts of the housing evidence base and draw together insights'. It recommended the establishment of a "what works" centre' to produce regular stocktakes of the housing evidence base, and to assess and improve the quality of housing policy evaluations.

¹² See 'National Agreement on Social Housing and Homelessness', <https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2024-06/nashh-final.docx>

Our findings in Duff, Johnson et al. (2024) and Stone, Veeroja et al. (2024) led us to a similar recommendation: that there should be an Australian housing clearinghouse. Our recommendation is that the clearinghouse should operate as a facility for social housing officers and other stakeholders – including applicants, tenants and advocates and researchers – to access and share information across states and territories, as well as access international best practice examples to guide their policy co-design work. In Stone, Veeroja et al. (2024), we observed the particular lack of information about participation in housing policy development. Our findings in Duff, Johnson et al. (2024) highlighted the need for a more standardised approach to outcomes assessment and evaluation across the social housing sector, grounded in a consistent and standardised set of outcomes evaluation methods and approaches, involving consistent performance indicators and measures and uniform reporting and dissemination arrangements. At present, individual housing agencies have innovated by developing their own outcomes measures and frameworks, leading to significant discrepancies between the approaches adopted by different agencies, and significant challenges integrating and synthesising outcomes data as a result.

We also highlighted significant discrepancies in the evaluation capabilities reported by individual agencies, particularly between larger and smaller housing support agencies. If governments are serious about the move to outcomes-based funding models, then significant new resources will need to be devoted to developing a more uniform outcomes evaluation capability across the sector. At present, outcomes evaluation and monitoring efforts have revealed significant innovations in social housing register management, service integration and referral pathways, along with a series of novel housing support and assistance programs aimed at reducing barriers to care coordination, while identifying new services to address the unique support needs of different community groups. Outcomes frameworks can help to identify and disseminate the key lessons derived from these innovations, provided there is sufficient political will to equip agencies to develop sophisticated outcomes evaluations capabilities and then to support novel strategies for sharing the insights derived from these evaluations.

4. Policy development options II: new legal foundations and rights to housing assistance

- **Most jurisdictions' housing legislation says little about the operation of social housing and nothing about private rental assistance.**
- **The legal entitlements of housing assistance applicants and tenants are weaker than entitlements to social security and disability support.**
- **Housing legislation should be amended to reflect the range of forms of housing assistance provided, commit to co-design principles, and enshrine the right to reasonable and necessary housing assistance.**

As well as setting a clearer strategic direction for the provision of housing assistance by social housing landlords, we suggest housing policy makers revisit the sector's legal foundations. Often overlooked in housing policy development, these legal foundations are perhaps surprisingly slender. A lot of what social housing landlords actually do regarding housing assistance – especially PRA, but also many aspects of social housing provision – is not reflected in the housing legislation of most states and territories. The housing assistance 'offer' is made with much less commitment than the offer of income support made by the social security system, or the disability support offer made by the NDIS.

In this chapter we discuss how legislation that provides expressly for a range of forms of housing assistance, and enshrines key commitments such as co-design and rights to assistance, would provide firmer footings for a system of socially supported housing pathways.

4.1 New legal foundations for housing assistance

In Chapter 1 (at 1.2) we briefly reviewed the range of forms of housing assistance currently on offer in Australia. Here we briefly review their legislative foundations, noting deficiencies and directions for improvement.

At the level of the Commonwealth, directly provided housing assistance currently comprises CRA and the Home Guarantee Scheme (for low-deposit home loans). CRA is legislated for in the *Social Security Act 1991* (Cth). The constitutional basis of this Act is in s 51(xxiiiA) of the Australian Constitution, which specifies types of social security payments that the Commonwealth may make. These do not include rent assistance (or any other housing assistance payments), hence the design of CRA as a supplementary rate applied to other social security payments and family tax benefits (Ong, Pawson et al. 2020). This constrains CRA reform options. The Commonwealth by itself cannot simply expand CRA to renters who do not receive those other payments; such a reform would require the cooperation of the states, either by referring to the Commonwealth their own powers regarding housing assistance, or by administering part or all of a wider rent assistance payment funded by the Commonwealth.

Home Guarantees are provided under the *Housing Australia Investment Mandate Direction 2018* (Cth), a legislative instrument made under the *Housing Australia Act 2018* (Cth). The legislation has several constitutional bases, including the Commonwealth's power regarding corporations, which is a wide power. The Mandate Direction prescribes scheme features such as eligibility criteria and price caps; as a legislative instrument, it is subject to scrutiny and disallowance by the parliament.

State and territory parliaments are not confined to nominated heads of legislative power in the same way as the Commonwealth and have a freer hand in legislating for housing assistance. All states and territories have enacted similar legislation to administer the First Home Owner Grant, including eligibility criteria. Some jurisdictions have also included provisions for administering shared equity and other home buyer assistance schemes. Separately, all states and territories have enacted legislation underpinning their social housing sectors. This legislation, called the *Housing Act* or similar, establishes the jurisdiction's public housing authority,¹³ alongside legislation establishing a regime for the registration and regulation of community housing organisations:¹⁴ in six jurisdictions, the latter is consistent legislation (the Community Housing National Law) establishing the NRSCH, while Victoria and Western Australia have their own regimes.

Readers of the various Housing Acts may not immediately recognise in them the contemporary social housing sectors. The Acts authorise their respective public landlords to own and dispose of property, and grant tenancies of their dwellings, and some make provisions relating to public housing rental rebates, but they do not prescribe rental rebate rates, eligibility criteria or other features of a social housing tenancy. Where they refer to housing assistance, it is to make provision for home purchase assistance, not PRA – with two exceptions, discussed below.

The Community Housing National Law includes a National Regulatory Code that requires registered providers to be 'fair, transparent and responsive in delivering housing assistance', but does not prescribe types of housing assistance, eligibility criteria, rent rates or other features.

Tasmania and the Australian Capital Territory are partial exceptions to this general picture. The *Homes Tasmania Act 2022* (Tas) has the strongest statement of purpose of all the jurisdictions' legislation, articulating a contemporary vision of a housing assistance system. The Act expressly recognises that 'housing is a fundamental human right' and contemplates 'housing assistance and housing support services' delivered in different tenures, among other purposes (section 3).

¹³ *Housing Act 2001* (NSW), *Housing Act 2003* (Qld), *South Australian Housing Trust Act 1995* (SA), *Homes Tasmania Act 2022* (Tas), *Housing Act 1983* (Vic), *Housing Act 1980* (WA) *Housing Assistance Act 2007* (ACT), *Housing Act 1982* (NT).

¹⁴ The Housing Acts in Queensland and Victoria include each jurisdiction's community housing regime.

Homes Tasmania Act 2022 (Tas) – Purposes of Act (section 3)

The purposes of this Act are as follows:

- (a) to assist in reducing the incidence of housing stress and homelessness in Tasmania;
- (b) recognising that housing is a fundamental human right, increase the opportunities for eligible persons, and persons on low or moderate incomes, to live in safe, secure appropriate and affordable housing;
- (c) to –
 - (i) enable the provision of housing assistance and housing support services; and
 - (ii) facilitate the provision of community support services;
- (d) to encourage the development and implementation of short-term, medium-term and long-term strategies to increase the opportunities for eligible persons, and persons on low or moderate incomes, to live in safe, secure, appropriate and affordable housing;
- (e) to facilitate the ownership, leasehold, or occupation, of residential premises by eligible persons and persons on low or moderate incomes;
- (f) to encourage the development of flexible and innovative financial arrangements that facilitate the ownership, leasehold, or occupation, of residential premises by eligible persons and persons on low or moderate incomes;
- (g) to enable the strategic acquisition of land, and land and premises, primarily for the development of housing for, or the provision of housing to, eligible persons and persons on low or moderate incomes and to promote the planning of the development of such housing having regard to the desirability of ensuring integrated, liveable communities;
- (h) to promote an efficient and effective system of administration of housing services, housing support services and community support services;
- (i) to ensure the existence of viable, diverse and accessible –
 - (i) services for the provision of housing assistance; and
 - (ii) housing support services; and
 - (iii) services related to homelessness;
- (j) to ensure appropriate transparency, scrutiny and direction of the performance and exercise of the functions and powers of Homes Tasmania.

The *Homes Tasmania Act 2022 (Tas)* also provides a statutory basis for determination of eligibility, which is expressly related to an individual's need for housing assistance, taking into account their reasonable accommodation requirements, their health or mobility needs, and their safety (section 6). Eligibility may be determined individually, or by the individual's membership of an eligible class of persons.

Like the Tasmanian Act, the *Australian Capital Territory's Housing Assistance Act 2007* expressly contemplates a range of forms of housing assistance. It also does something neither the Tasmanian Act nor the other jurisdictions' legislation does: it provides a clear scheme for making 'approved housing assistance programs' (ss 18–25), and for determining programs' operational guidelines. This machinery has further benefits, as discussed in the next section.

Other jurisdictions should consider emulating the vision of the Tasmanian and Australian Capital Territory legislation in a reform of their respective housing legislation.

4.2 New legal rights to assistance and review

Slender legislative foundations do not only inadequately establish the authorised scope of housing assistance provision by social housing landlords. From the point of view of applicants and tenants, they also reduce the legal quality of the assistance on offer. In all jurisdictions, this falls short of a legal right. None of the Housing Acts expressly provides that eligible persons, or persons in need of assistance, are entitled to housing assistance. The Tasmanian Act comes closest: when Homes Tasmania exercises its powers and functions under the Act, it must take into account its section 3 purposes, including 'housing as a fundamental human right'.

With the Housing Acts mostly silent about eligibility and entitlements to social housing and PRA, these are matters of operational policies and guidelines. The NSW Supreme Court described the significance of operational policies regarding the NSW public housing landlord in *AA v Vevers* [2013] NSWSC 1799:

Policies are published not only for the guidance of decision-makers but also of the public, which is entitled to know what the criteria for obtaining social housing are and, accordingly, what their entitlements are ... [The NSW public housing landlord] is ... an instrument of public policy undertaking a task entrusted to it by the legislature. Thus the Policies are not merely internal guides but govern the interaction of the public with an arm of government and must be construed with that fundamental purpose in mind.

As such, policies can be the basis of a legitimate expectation on the part of an applicant that they will be dealt with in a way that is consistent with the policy, and if the decision-maker is to depart from that expectation the applicant will have an opportunity to put their case (i.e. procedural fairness). This is still substantially less than a legal right to be dealt with according to law. Also, operational policies are made and changed by executive decision, without the formal scrutiny exercised by parliaments with regard to legislative instruments made under Acts. The states' and territories' public housing landlords appear to publish comprehensive compilations of their current policies, but changes in policies are usually not tracked and historic versions of policies are apt to disappear. Community housing landlords' publication of policies is less complete.

The machinery for 'operational guidelines' in the Australian Capital Territory's *Housing Assistance Act 2007* (ACT) is an advance on the general state of operational policies in other jurisdictions. Under the Australian Capital Territory Act, operational guidelines are required to be disallowable or notifiable instruments (depending on the subject matter), producing a publicly available corpus of comprehensive guidelines under the scrutiny of the Australian Capital Territory Assembly.

Processes for seeking a review of a decision by social housing landlords also mostly fall short of independent, binding review. In all jurisdictions, social housing clients can have decisions about eligibility, allocation, rent calculations and other decisions reviewed through a two-tier process: first, internally; second, by a dedicated appeals body (except in Tasmania, which does not have this second tier). In most jurisdictions, the second-tier body is a committee that makes non-binding recommendations; in South Australia and the Australian Capital Territory, the second-tier body is the Civil and Administrative Tribunal, which makes binding orders. Decisions to take tenancy termination proceedings are excluded from the two-tier review process in all jurisdictions.

There is also the possibility of judicial review, in which the jurisdiction's Supreme Court may determine that a decision is unlawful because it was made contrary to the rules of procedural fairness, or made without regard to relevant matters, including policies. However, there is uncertainty as to which decisions by public housing landlords may be subject to judicial review, and as to whether any community housing decisions may be reviewed.

Decisions by public housing landlords about eligibility for social housing are subject to judicial review (because these decisions relate to the statutory power to grant tenancies), but state superior courts have taken different approaches to decisions by public housing landlords to terminate tenancies. The Tasmanian Supreme Court has held that a decision of the public housing landlord to seek termination was not open to judicial review because, applying *Griffith University v Tang* [2005] HCA 7,[4] the decision did not derive its force from a specific power granted the housing authority by its enabling legislation but instead from the tenancy agreement as governed by the general law.¹⁵ On the other hand, the Victorian Supreme Court has held that a decision by that state's public housing landlord to seek termination was open to judicial review, albeit in highly limited ways; it also did not refer to *Tang*.¹⁶ Whether decisions by public housing landlords about other forms of housing assistance – for example, whether to offer a private rental subsidy or end one – are subject to judicial review is unclear.

Judicial review of community housing decisions is even less certain. The Victorian Supreme Court has held that a community housing landlord's decision to give a termination notice (subsequently withdrawn) and refuse the tenant contact with the landlord's staff was not open to judicial review. This was because it considered the landlord a private body, not acting under any statutory power, and its decision was not made in the performance of a public duty, or in the exercise of a power that had a public element or public law consequences.¹⁷

The lack of legal assurance around the assistance provided by social housing landlords contrasts with the legal character of entitlements to payments under the *Social Security Act 1991* (Cth), and to support under the *National Disability Insurance Scheme Act 2013* (Cth). For example, if a person qualifies for CRA per section 1070B of the *Social Security Act 1991* (Cth) – and they will qualify if they meet the common requirements at section 1070C (relating to housing tenure and rent paid), and any of the specific requirements at sections 1070D-J (relating to other payment types) – they are entitled to receive it, and they will receive it at the payment rates provided by the Act (at sections 1070K-R). If a person makes a request to access the NDIS, the request must be determined by the CEO (or delegate) of the National Disability Insurance Agency (section 20 *National Disability Insurance Scheme Act 2013* (Cth)) and, if they meet the prescribed access criteria and requirements (sections 21–25 and section 27), they are entitled to become a participant in the NDIS (section 28). At this point the participant is entitled to have the NDIA begin facilitating the participant's plan according to the prescribed process (section 32). Social security decisions and NDIS decisions are subject to internal review and review by the Administrative Review Tribunal, and to judicial review where there is an error of law.

It might be argued that the higher level of legal entitlement and scrutiny for social security and NDIS decisions reflects their higher stakes – that is, the assistance is worth more to applicants. The average payment for NDIS participants not in Supported Independent Living is about \$45,000 per annum (NDIA 2024), and Jobseeker payment plus maximum CRA for a single person is almost \$26,000 (Australian Government 2024). By comparison, the average social housing tenancy rental subsidy in New South Wales is \$10,000 per annum, leaving aside the improved security of tenure – so, the value is less but not very much less than these other entitlements.

¹⁵ *King v Director of Housing* [2013] TASFC 9. The enabling legislation in that case, the *Homes Act 1935* (Tas), was subsequently repealed and replaced by the *Homes Tasmania Act 2022* (Tas). Whether the latter would produce a different result is open to question.

¹⁶ *Burgess & Anor v Director of Housing & Anor* [2014] VSC 648. Considering the termination process as involving a series of decisions, the Supreme Court held two decisions – to give a termination notice and, following the tribunal making a termination order, the decision to apply for an enforceable warrant of possession – were subject to an obligation to afford procedural fairness and hence could be reviewed where the obligation was contravened; however, the period in which to seek review was short, curtailed by subsequent decisions in the process.

¹⁷ *Durney v Unison Housing Ltd* [2019] VSC 6. The decision applies the principle set out in the English Court of Appeal case of *R v Panel on Take-overs & Mergers; ex parte Datafin plc* [1987] QB 815, with the Victorian Supreme Court noting that the High Court has yet to decide on its application in Australia.

We recommend enshrining in state and territory housing legislation a legal right to reasonable and necessary housing assistance, assessed by reference to clear operational guidelines in the making of an individual housing plan, and subject in the event of dispute to external binding review. This legislative approach could be complemented by states and territories enshrining the right to housing in human rights charters (currently three jurisdictions have charters, but none include the right to housing), and by the Australian Government legislating a national Human Rights Act, including the right to adequate housing (Bell 2024). Doing so would complement, and not duplicate, a right to assistance in housing legislation by providing for complaints adjudication that is informed by the international jurisprudence on housing right (e.g. as developed in the decisions and commentary of the United Nations Committee on Social, Economic and Cultural Rights).

Final remarks

As housing affordability pressures mount and more households confront – perhaps for the first time – the need to seek assistance, it is timely for housing policy makers to revisit visions for transforming Australia's social housing system. They should do so with well-articulated strategies for the co-design of housing assistance policies, new data frameworks for accountability and sharing best practice, and a preparedness to legislate for clearer authority to provide diverse forms of housing assistance, and for stronger rights to such assistance. Together, these approaches to reform would be a powerful lever in disrupting the straitening tendencies of recent social housing policy, transforming the sector into a system for socially supported housing pathways.

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Housing agreements and legislation

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Appendix 1: Housing assistance in Australia

All Australian states and territories assist low-income households to access private rental properties. The most common housing assistance programs in all states/territories provide rent and arrear 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 6 (reproduced from Aminpour, Levin et al. [2024]; see also the earlier reviews by Flanagan, Levin et al. [2020]; Tually, Slatter et al. [2016]).

Table 6: Summary of state-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. 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, men and women. 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.
	The Supportive Tenancy Service	An initiative under the National Partnership Agreement on Homelessness, it is available to support people on all housing tenures who find themselves at risk of homelessness. Support is available to mortgagees, people in social housing, private rental and affordable housing. Early intervention support will be provided when problems first arise to prevent them getting to crisis point. Where people already find themselves at risk of eviction or otherwise losing their accommodation, support will be provided to assist them in sustaining that housing. Supportive Tenancy Service is operated by Woden Community Service, in partnership with Belconnen Community Service and YWCA Canberra.

Table 6 (continued): Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

Jurisdiction	Program	Detail
NSW	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 are unsuccessful in finding such housing to date.
	Tenancy Assistance	Financial assistance capped at a maximum of 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 landlord and tenant to continue the tenancy for up to 12 months.
	Rentstart	The Department of Communities and Justice – Housing (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, such as 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 will be paid for three 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's 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. 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).
	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 ISP. A deeper subsidy allows the client to find a property with a higher market rent than the standard affordable rent. 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. SAM's 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.

Table 6 (continued): Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

Jurisdiction	Program	Detail
Northern Territory	Affordable rental properties for key service workers: Affordable Housing Scheme	<p>Under this scheme, the NT Government leases private properties for eligible tenants to sublease at 70% of market rates. They are managed by contracted property managers and are available in Darwin, Palmerston, Coolalinga, Tennant Creek and Alice Springs.</p> <p>To apply, households must:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> – currently own a property in the Northern Territory – get a rental subsidy from their employer or another housing program – be directly employed in the resources sector – exceed the income limit – income is only assessed for adults and independent minors. Dependent minor income is not assessed.
	Affordable rental properties for key service workers: Rent Choice Private Rental Subsidy Scheme	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 tenants on low incomes 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 6 (continued): Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

Jurisdiction	Program	Detail
Queensland	RentConnect Advisory Service	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 where 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 head leasing 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>The loans assist Queenslanders in Cairns and the Gold Coast who need extra support to set up or continue a private rental tenancy.</p> <p>There are 2 NILS:</p> <ul style="list-style-type: none"> • Set-Up Loan • 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 • enhanced by 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	<p>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.</p> <p>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.</p>
	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 6 (continued): Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

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 rental options available.
	Private Rental Assistance Program	<p>The program provides financial assistance to eligible customers who either:</p> <ul style="list-style-type: none"> • have difficulty meeting the upfront costs associated with renting privately • need help to maintain their accommodation. <p>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.</p>
	Help paying bond and rent	<p>Some clients are eligible for help from Housing SA to pay bond and rent for:</p> <ul style="list-style-type: none"> • privately rented accommodation • residential parks • boarding houses and shelters • community housing. <p>Premium retirement villages are not included.</p> <p>Housing SA bonds are bond guarantees that are lodged with Consumer and Business Services.</p>
Tasmania	Private rental incentives	A head leasing program with capped rents (25–30% below market rent) supported by 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	<p>The program is designed to quickly help vulnerable households experiencing family violence into safe and affordable homes.</p> <p>It will provide 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.</p>
	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 6 (continued): Summary of state-based programs facilitating access to the private rental market as an alternative to social housing

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)	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)	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 assistance with the bond to eligible customers who can borrow the money for an interest-free bond 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.
Western Australia	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 (PRAAL)	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, at risk of eviction because of rent arrears and experiencing financial hardship.

Notes: This table provides a point-in-time overview of programs funded and promoted by the state or territory government, 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 head leasing 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).



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