



Final Report

Pathways into and within social housing

authored by

Ilan Wiesel, Hazel Easthope, Edgar Liu, Bruce Judd and Emily Hunter

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Authors	Wiesel, Ilan Easthope, Hazel Liu, Edgar Judd, Bruce Hunter, Emily	University of New South Wales University of New South Wales University of New South Wales University of New South Wales University of Technology Sydney
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ACRONYMS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Ltd.
AIHW	Australian Institute of Health and Welfare
CALD	Culturally and Linguistically Diverse
CIAP	Client Intake and Assessment Process (Queensland)
CBL	Choice-Based Lettings
COAG	Council of Australian Government
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement (Australia)
DIAC	Department of Immigration and Citizenship
DHS	Department of Human Services (Victoria)
ESC	English Speaking Countries
FaHCSIA	Australian Government Department of Families, Community Services and Indigenous Affairs
HHS	Housing and Homelessness Services (Queensland)
HNSW	Housing New South Wales
LMHS	Loddon Mallee Housing Services
MA	Mission Australia
NAHA	National Affordable Housing Agreement (Australia)
NBJP	Nation Building and Job Plan
NESC	Non English Speaking Countries
NPASH	National Partnership Agreement on Social Housing (Australia)
NRAS	National Rental Affordability Scheme (Australia)
NSW	New South Wales
NT	Northern Territory
OOH	Office of Housing (Victoria)
PPHA	Port Phillip Housing Association
QLD	Queensland
SA	South Australia
SGCH	St George Community Housing Limited
SHA	State Housing Authority
TAS	Tasmania
UK	United Kingdom
UN	United Nations

US	United States
VIC	Victoria
WA	Western Australia

EXECUTIVE SUMMARY

Background

A growing body of research in Australia has generated a wealth of insight into the barriers facing a range of disadvantaged groups in obtaining and sustaining suitable housing in the private sector. Limited income in the face of rising housing costs is the major barrier described in this literature, as well as additional factors such as limited tenure security in private rental; discrimination of particular groups by real estate agents and landlords; and, specific needs in terms of housing size, design or location that are more difficult to accommodate in the private rental market (Beer & Faulkner 2008, Berry et al. 2010, Burke & Pinnegar 2007, Flatau et al. 2005, Foley & Beer 2003, Hulse et al. 2010, Johnson et al. 2008, Jones et al. 2007, Wood et al. 2008, Yates & Gabriel 2006).

In light of these barriers, social housing provides an important alternative to the private sector for many disadvantaged households. Yet, existing research tells little about the process experienced by households in need throughout their journey from homelessness or unstable housing towards a more secure social housing tenancy. The current study addresses this gap by providing in-depth insights into the housing histories of recently housed social housing tenants and their triggers to, and process of, applying for social housing, including the barriers they faced and the support they received. The study takes a further step forward by examining their experiences of living in social housing, including their opportunities to move into more appropriate tenancies when their needs changed over time.

Aims and research questions

The study's principle aim was to chart a range of pathways into and within the current Australian social housing system at a time of significant changes to the sector, including the expansion of community housing, the introduction of common access systems in a number of states, and increased targeting of social housing towards those in greatest need. The study outlines how the policies and practices of social housing providers help shape these pathways, with a particular focus on application procedures, assessment practices and allocation priorities. Implementation of common housing registers was identified as a key policy area that directly affects access to social housing in the context of a diversifying social housing system. As such, the study examines the implementation of common social housing registers in NSW and Queensland (and, to a lesser extent, Victoria, where the development of a common register is still underway) and draws out some of the key lessons from these experiences.

The primary research questions addressed in the study are:

- What are the pathways of entry into the social housing system?
- What are the housing histories of current social housing tenants? At what stages in their housing pathway did a need for social housing emerge?
- What barriers and enablers do applicants face in accessing social housing?
- How are such pathways shaped by structures and practices of social housing providers?
- How are such pathways shaped by the practices and choices of prospective social housing tenants?
- What are the pathways of mobility within the social housing system?

- What are the key drivers of mobility for current social housing tenants?
- What barriers do social housing tenants face when seeking to transfer to another social housing tenancy?

The analytical perspective: housing pathways

The study draws on Clapham's (2002) housing pathways analytical approach that allows consideration of a household's choices, and the constraints households face due to market conditions, access policies and procedures and specific needs of the household. Further, the pathways perspective allows us to examine housing outcomes for social housing tenants as a dynamic process, rather than at a single static moment in time, and to identify common patterns of the ways in which the need for social housing transpires and barriers to its resolution.

Methods

The main component of the empirical investigation consisted of in-depth interviews with 60 social housing tenants in NSW, Queensland and Victoria who were recruited through a tenant survey. The interviews were distributed equally across metropolitan and non-metropolitan areas, and included both public and community housing tenants. The interviews with tenants provide insight into their experience of entry into and mobility within the social housing system, and provide a means to chart the range of pathways leading into a social housing tenancy. In addition, interviews with 20 staff in public and community housing were used to gain a deeper understanding of factors related to policy and practice in enabling or constraining access, and the challenges of developing policies and structures that can help improve access for tenants, with particular attention to initiatives to integrate registers of applicants in Queensland and NSW.

Findings

Housing histories of social housing tenants

Our sample of 60 recently housed social housing tenants revealed a wide range of housing histories. While private rental was the most common feature of these histories, a significant number of participants experienced episodes of owner-occupation on the one hand, and homelessness on the other.

Private rental

Most of our participants (52 of 60) experienced episodes of private rental before moving into social housing. Difficulty to enter and sustain private rental were key drivers of housing stress or crisis that eventually triggered application for social housing.

Barriers to obtaining private rental tenancies included applications rejected with no explanation; lack of references; special requirements due to limited mobility or health problems; work or care duties restricting time dedicated to searching for a property.

Negative experiences of living in private rental predominantly resulted from poor quality housing; financial stress caused by rising rents; instability and frequent moves; and, the lack of available housing that is appropriate to special needs.

Existing forms of financial and other assistance that are available for private renters are important but very limited. Commonwealth Rent Assistance (CRA) does not aim to achieve an affordability benchmark. Private rental subsidies from State Housing

Authorities (SHAs) are not available in all jurisdictions, short term and in limited supply.

Owner-occupation

Thirteen of our interview participants had entered social housing after a period of owner-occupation. Loss of ownership was triggered by relationship breakdowns, illness, death of relatives, or relocation between cities.

Homelessness

Nearly half of the 60 participants in our study had experienced episodes of primary or secondary homelessness prior to entering their current social housing tenancy. These episodes were triggered by eviction from private rental; relationship breakdown; domestic violence; death of a relative who provided accommodation or support; natural disaster (floods); or, a choice of a life-style that involves travel and no stable home.

While 14 participants experienced episodes of sleeping rough, only seven lived in a boarding house and only four in shelters for the homeless. Existing emergency accommodation and boarding options were shunned by some of our participants even at times they were in dire need for shelter, because of safety concerns, strict rules and, in the case of boarding houses, the costs of rent.

During episodes of homelessness, opportunities to enter social housing were missed by some participants because of irregular moves between brief episodes of homelessness and private rental, and being unable to receive regular correspondence from housing providers.

Pathways into social housing

Amongst our participants, even those who had been in dire need of shelter often delayed their application for social housing. There were a range of reasons given for this, including under-appreciation of the severity of their circumstances, negative perceptions of social housing or a perception that their application was not likely to succeed. The requirement for extensive documentation and evidence to support social housing applications was another major barrier for those in unstable housing.

Low income was the major factor shaping all of our participants' pathways into social housing. The main trigger for participants to apply for social housing was housing crisis (e.g. termination of private rental tenancy). Referral or advice from an external organisation (social worker or health service case managers) also played a key role in encouraging participants to apply, and assistance with the process. Positive information about the nature of social housing was also identified as a trigger to apply (Figure 1).

Because of their urgent need, and in light of penalties on rejection of offers, applicants were under significant pressure to accept their first social housing offer, even when they did not feel it was appropriate for their needs.

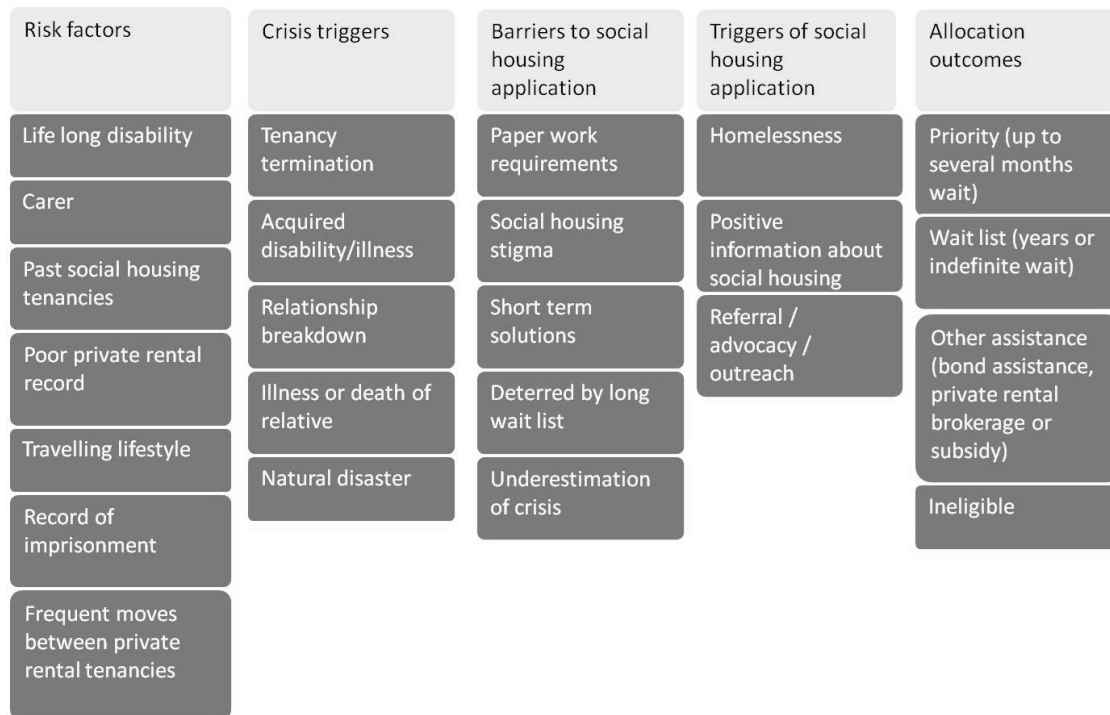
Pathways within social housing

The most positive outcomes of social housing for our participants were security of tenure and affordability. Two notable areas of dissatisfaction were concerns about safety and difficult relationships with neighbours. These concerns also translated into social isolation for some participants.

Some participants had tried to resolve these issues by transferring to a different dwelling. However, eligibility for transfer is very narrowly defined by public housing

providers. Community housing providers are generally more flexible and provide priority for transfer applicants over waiting list applicants. However, opportunities for transfer can be limited because of the smaller housing stock of community housing providers.

Figure 1: Pathways into social housing, risk factors, triggers and barriers



Source: authors¹

Most of our participants expressed a desire to stay permanently in social housing. Ten of our participants who expressed a desire to stay permanently in social housing, nevertheless wished (in some cases desperately) to transfer to a different dwelling in order to gain better access to services or to live in a more suitable dwelling. Seven participants expressed a desire to move out of social housing into the private housing sector. For some, they hoped to move straight into home ownership, reflecting their weariness of the instability and insecurity of private rental. Some of those who expressed a desire to move out of social housing were immigrants or single mothers, reflecting a view that their need for social housing is only temporary and will be resolved once the children move out or once they are more settled in their new country.

Several participants in our study experienced a ‘revolving door’ pathway, whereby at some point in their lives they had given up a social housing tenancy for reasons such as seeking to improve housing conditions, moving interstate in order to care for a relative, relationship breakdown or the formation of a new relationship. In each of these cases, the participants had not been able to sustain their private rental tenancy, and eventually moved back into social housing.

Allocation system reforms

Some SHAs in Australia have taken significant steps in recent years to improve access into social housing by reforming their allocation systems, aiming to achieve a

¹ The risk factors, crisis triggers and application barriers and enablers listed in Figure B are those that emerged from our findings. It is likely that a larger sample of tenants would uncover further factors.

higher level of integration across providers, and a more targeted approach to prioritisation of applicants.

Our analysis of allocation reforms in Queensland and NSW (and to a lesser degree Victoria, where reforms have been delayed) reveals the complexity of such projects, the range of approaches that can be taken, and the various risks and opportunities associated with such reforms.

In Queensland, the implementation of the One Social Housing System achieved its two major aims: development of a common register for hundreds of housing providers; and, a significantly higher proportion of allocations for applicants at high priority status. However, a top-down, rather than collaborative, approach to policy development caused much frustration and difficult relationships between and within organisations. Compared to NSW, a more centralised approach to integration has been taken in Queensland, where greater control is maintained by the SHA in intake, assessment and referral of applicants. This centralised approach benefits from greater consistency in allocation practices across providers, reduced costs of client intake and assessment for community housing providers and greater clarity in terms of leadership and accountability. But overly prescriptive rules can undermine financial viability of some programs and the ability of area offices to develop and implement local strategies to address specific local needs. Concerns were also raised by some participants about the limited consultation process that preceded the implementation of One Social Housing System.

In NSW providers emphasised the importance of addressing early on not only the conceptual approach to integration, but also the 'nuts and bolts' operational details and challenges. A 'no wrong door' principle is the main feature of the new Housing Pathways allocation system, whereby applicants are accepted, assessed and entered into the common register by any participating provider they turn to. This has increased the length of processing time for applications, added significant workload for some participating community housing providers, and raised concerns about accountability and governance because of greater interdependency across providers. However, a key positive outcome described by participants was the development of greater expertise across community housing providers in managing client intake and assessment.

The way forward

The findings of this study reflect the vital role social housing plays in providing secure affordable tenancies for those in greatest need. Yet, they also reflect the continuing need to improve access to social housing, to improve choice and mobility within the social housing system, and to develop additional programs that address a wider array of housing needs in different ways.

Drawing on our study findings, four key policy recommendations are suggested:

- *Diversify housing assistance options to help address a wider range of risk factors*—A greater variety of housing assistance programs can assist people at risk in various stages of their housing pathways before a severe crisis emerges (i.e. falling into homelessness). This includes, in particular, programs to assist people in entering and sustaining suitable private rental. Current programs are small scale, short-term, and only available in some jurisdictions. A greater variety of programs should include both long-term and short-term private rental subsidies, private rental facilitation and brokerage, bond loans, rent banks, and accessibility modifications for private rental tenants (as these are currently only available to owners and social housing tenants). The key issue that will need to be addressed

more closely when considering approaches to diversification of housing assistance programs is how to distribute available funds across a range of programs, without hindering growth in social housing as the main form of long-term housing assistance for those in greatest need. This will require further research about the relative costs and benefits of different housing assistance programs.

- *Enable greater choice and mobility within the social housing system*—Positive outcomes for social housing tenants can be limited by inappropriate placements (either because a placement was unsuitable in the first place, or because of changing needs over time). There is a need for further research to consider the prospects of a choice-based approach to lettings where applicants bid over properties and so are not penalised for rejections. Key issues to consider are the extent to which applicants and tenants will benefit from a greater degree of choice, and whether providers will be able to fill vacancies in a reasonable time when the bidding process is open to more than one applicant (although not necessarily to all applicants on the register as in some European choice-based letting systems).
- Another way to increase flexibility and enable mobility within the social housing system is to expand eligibility criteria for transfer applications and to prioritise transfer applications over waiting list applicants (as already occurs in some community housing organisations). Such measures will significantly increase the responsiveness of the social housing system to the changing needs of tenants. Another potential positive outcome is a reduced need for providers to deal with tenancy management issues such as ongoing disputes between neighbours. However, there is a need for further research in order to measure the impact of a consequent boost in approved transfer applications on wait-list applicants and on the overall workload for providers.
- *Complete, expand and refine integration initiatives across jurisdictions*—A greater variety of housing assistance programs can be more difficult to navigate for individuals who are unaware or confused about the range of options that are available to them. The integration of registers of different providers and different housing assistance programs can help address this problem, providing applicants a ‘one stop shop’ through which all programs can be accessed. However, our findings point to a delicate balance between the need for integration, and the need for autonomy for providers and local offices in the various stages of the allocation process. Future social housing integration initiatives will benefit from additional research evidence about the outcomes for tenants and applicants, before and after implementation of common registers. Another key challenge for both research and policy development is considering ways to expand integration initiatives to include improved coordination between housing assistance registers and disability services registers.
- *Improve coordination with external support, advocacy and referral organisations*—Our findings highlight the important positive role external organisations play in assisting applicants to access social housing. This role can be expanded in a number of ways, including greater reliance on support providers to confirm applicants’ housing and support needs, as an alternative to the current emphasis on extensive documentation and paperwork. Connecting isolated applicants with external support and advocacy organisations needs to be recognised as an integral part of the housing assistance packages they are offered. This will require allocation of resources to external support organisations that are formally linked with housing assistance programs. Engaging SHAs, community housing providers and external support and advocacy organisations in common training and policy development workshops will contribute to capacity building and to strengthening formal and informal networks across sectors.

1 INTRODUCTION

1.1 Background and aims

This study charts a range of pathways into and within the current Australian social housing system. The study was carried out at a time of significant changes to the sector, including the expansion of community housing, the introduction of common access systems in a number of states, and increased targeting of social housing towards those in greatest need.

The study sought to gain in-depth insights into the experiences of recently housed social housing tenants. This included an examination of:

- Tenants' housing histories.
- The triggers to, and process of, applying for social housing, including the barriers faced by tenants and the support they received.
- Tenants' experiences of living in social housing, including their opportunities to move into more appropriate tenancies when their needs changed over time.

In addition, the study outlines how the policies and practices of social housing providers help shape these pathways, with a particular focus on application procedures, assessment practices and allocation priorities. Implementation of common housing registers was identified as a key policy area that directly affects access to social housing in the context of a diversifying social housing system. As such, the study examines the implementation of common social housing registers in NSW and Queensland (and, to a lesser extent, Victoria, where the development of a common register is still underway) and draws out some of the key lessons from these experiences for development of future policies in this area.

The primary research questions for the study are:

- What are the pathways of entry into the social housing system?
- What are the housing histories of current social housing tenants? At what stages in their housing pathway did a need for social housing emerge?
- What barriers and enablers do applicants face in accessing social housing?
- How are such pathways shaped by structures and practices of social housing providers?
- How are such pathways shaped by the practices and choices of prospective social housing tenants?
- What are the key drivers of mobility for current social housing tenants?
- What are the pathways of mobility within the social housing system?
- What barriers do social housing tenants face when seeking to transfer to another social housing tenancy?

An understanding of the experiences of people entering and moving within the social housing system, as well as consideration of particular vulnerabilities experienced by different groups, provides valuable information that can be used to inform policy interventions in the following domains:

- Integration of allocation procedures across the various social housing providers to improve efficiency and equity, while maintaining diversity, flexibility and choice.
- Removal of administrative barriers that make the experience of entering social housing more difficult in the context of a diversifying system.

- Development of information and referral mechanisms for prospective and existing tenants.
- Procurement, service planning and product development strategies.

1.2 National context

The need to chart the pathways of entry into and mobility within the Australian social housing system is reinforced by a number of related factors:

- Increased targeting of households in greatest need in social housing allocation policies.
- Growth in the community housing sector.
- Initiatives towards integrated waiting lists.

1.2.1 Targeting households in greatest need

Public rental housing in Australia has gradually become a more residualised form of housing provision, reserved for those in greatest need. In its early days after the Second World War, many of the people entering public housing were returning soldiers and lower-paid workers employed in manufacturing jobs. At that time, public housing was viewed as either a transitory tenure form in a housing pathway leading towards home ownership (often through buying one's public housing dwelling) or an alternative for those who did not choose that path (Hayward 1996; Jones 1972). Following extensive sales to tenants from the 1950s and a subsequent decline in the available rental stock, the remaining public housing increasingly became seen as a housing form for the poorest population groups—predominantly income support recipients—and for households in high need, particularly the elderly, single parents and people with a disability. Deinstitutionalisation and demographic and social changes—such as population ageing and increases in the number of single parents—have created a rise in demand for public housing among disadvantaged groups. The increasing demand for public housing from these high need groups was not matched by growth in the supply of public housing. As a result, lower-need households and lower-income households participating in the workforce have been gradually excluded from accessing public housing, with access increasingly targeted to those with the greatest needs. Concurrently, access to private rental and low cost home ownership have also become increasingly challenging for lower-income households due to shortages in affordable forms of private housing (Yates & Gabriel 2006; Yates & Milligan 2007).

In community housing, a more complex picture emerges. Community housing providers' allocation policies are framed by their social goals and the conditions of specific funding schemes. Current client profiles in the sector reflect a plethora of past housing schemes, differences between jurisdictions in how this sector has been utilised, and the specific missions of individual agencies. Thus, while a significant proportion of tenants in community housing are low-income and high needs households, a proportion of higher-income tenants have also been assisted under some initiatives. Further, some community housing providers have specialised in providing housing assistance to a specific population group such as people with disabilities, women or the elderly.

The increased targeting of people in greatest need in allocations of both public and community housing is demonstrated in Tables 1 and 2.

Table 1: Proportions of new tenancies allocated to households with special needs 2006–07 and 2008–09 (percentages)

	2006–07		2008–09	
	Community housing (%)	Public housing (%)	Community housing (%)	Public housing (%)
NSW	81.7	52.3	71.1	63.4
VIC	54.7	54.5	50.3	63.5
QLD	58.8	64.6	64.6	70.3
WA	58.1	64.6	49.5	59.5
SA	70.9	65.8	67.9	70.7
Tas	51.9	63.9	89.7	65.9
ACT	43.1	48.5	39.5	51.8
NT	NA	66	NA	64.6
Total	67.7	57.8	61.1	64.8

Source: AIHW 2008a; 2008b 2010a; 2010b.

Table 2: Proportions of new tenancies allocated to households under 'priority access to those in greatest need' 2006–07 and 2008–09 (percentages)

	2006–07		2008–09	
	Community housing (%)	Public housing (%)	Community housing (%)	Public housing (%)
NSW	75.7	29.8	67.9	47.4
VIC	86.7	68.1	91.5	68.1
QLD	53.5	26.3	56.2	95.0
WA	58.7	31.6	85.1	56.8
SA	84.7	46.5	96.6	58.5
Tas	52.2	93.6	57.4	93.7
ACT	78.2	87.3	95.6	91.4
NT	NA	25.0	NA	35.6
Total	69.6	42.8	75.0	66.0

Source: AIHW 2008a; 2008b; 2010a; 2010b.

A number of limitations to the AIHW data on allocations in social housing need to be acknowledged and taken into consideration when considering these figures:

- A range of very different housing programs is addressed under a single category of 'community housing'.
- Definitions of 'special needs' or 'priority' may change from one jurisdiction to another.
- The data is not fully comparable by years due to changes in data collection methods. Further, more recent 2010–11 data was not comparable since the special needs and highest needs categories have been amalgamated.

Despite these limitations, the data summarised in Tables 1 and 2 is indicative of a number of trends which require further investigation, in particular:

- An overall increase in the proportion of priority allocations in both public and community housing between 2006–07 and 2008–09.
- Significant differences between community housing and public housing and between jurisdictions in terms of proportions of priority and special needs allocations.

The homelessness agenda

The targeting of people in greatest need has focused in more recent years on homelessness. 'The Road Home: Homelessness White Paper' (FaHCSIA 2008) was the major policy document outlining the targets set by the Commonwealth government to tackle homelessness. The central goal of the White Paper is to halve homelessness by 2020 and to offer supported accommodation to all rough sleepers.

In this policy vision, social housing has a central role to play in response to homelessness, in line with the increased targeting of social housing to those in greatest need. Specialist homelessness services are still seen as central in preventative and crisis response to homelessness. The White Paper, however, also assigns a greater role for mainstream services, including social housing, in securing stable long-term accommodation for people who are homeless or at risk of homelessness (FaHCSIA 2008).

Following the White Paper, providing sustainable housing for people who are homeless or at risk of homelessness is a major goal set by the National Partnership Agreement on Social Housing (NPASH), an element of the National Affordable Housing Agreement (NAHA), and one of the key requirements from states and territories applying for Commonwealth funding for social housing.

Providing homeless people or people at risk of homelessness with long-term accommodation is considered a means to address not only their immediate housing need, but also the underlying issue of social exclusion. While some research suggests that in some forms social housing (e.g. estates) may in fact contribute to the social exclusion of tenants (Hastings 2004), a social housing tenancy may also promote social inclusion by providing tenants with ontological security (Hulse et al. 2010, p.24) and opportunities to engage in education (Mee 2007, p.219).

1.2.2 Growth in the community housing sector

Until the 1980s, social housing was provided in Australia almost exclusively by state governments, with only few small-scale housing services provided by philanthropic, local authority, and religious-based housing organisations (Jones et al. 2007, p.487). The growth of community housing since then has been associated with a number of drivers, including:

- An expectation that community housing providers will be able to attract additional resources from local communities, such as skills, land, funding and in-kind donations (Jones et al. 2007, p.25).
- An expectation that community-based organisations, free from the bureaucratic hurdles of the traditional public housing system, will provide a more responsive and flexible approach to management of social housing (Darcy 1999).
- More recently, an expectation that community housing providers will be able to leverage private finance to achieve growth in affordable housing without increasing public debt.

The growth of community housing has transpired in a number of ways:

- Since the early 1980s, each of the Commonwealth State Housing Agreements (CSHAs) included 'tied funds' for investing in additional community housing, which made up a small proportion of the total national funding for social housing (Milligan et al. 2004, p.9).
- Growth in community housing was also achieved through transfers of stock owned by state public housing authorities to management by community housing providers (Milligan & Phibbs 2009, p.12).
- The social housing initiative under the Nation Building Economic Stimulus Plan, announced by the Commonwealth Government in February 2009, has been the most significant boost for growth in the Australian social housing sector in two decades. The Social Housing Initiative will provide over \$5 billion by 2012 for the construction of over 19 300 new social housing dwellings, and a further \$400 million for repairs and maintenance to existing social housing dwellings. Much of the new stock built will be owned and managed by community housing organisations (Australian Government 2010).
- Since 2008, Commonwealth and state governments have initiated a number of programs to fund development of affordable housing programs, such as the National Rental Affordability Scheme (NRAS). While access to NRAS is not exclusive to community housing providers, they play a central role in developing NRAS funded properties or managing privately owned properties funded by NRAS (Centre for Affordable Housing 2010).
- Community housing tenants who are clients of Centrelink are eligible for Commonwealth Rent Assistance (CRA), unlike similar households in public housing. This differential treatment has provided an opportunity for community housing providers to charge higher rents since the tenants' income also increases with CRA benefits. In other words, CRA is another indirect source of funding for community housing (Milligan et al. 2004, p.11).

Currently, 931 mainstream community housing organisations provide approximately 10.5 per cent of the total social housing stock in Australia (see Table 3 below). This does not include Indigenous community housing which represent an additional 7 per cent of the total social housing stock in Australia (DHS 2009, p.17).

Table 3: Community housing in Australia, 2009

	<i>Total households assisted by mainstream community housing</i>	<i>Total mainstream community housing providers (2009)</i>	<i>Proportion of total social housing stock (2009)</i>
NSW	16,639	187	12%
VIC	7,556	108	11%
QLD	5,610	259	10%
WA	2,650	190	8%
SA	4,329	99	9.5%
Tas	406	55	3.5%
ACT	643	7	6%
NT	NA	NA	NA
Total	37,833	931	10.5%

Source: AIHW 2010a; 2010b

1.2.3 Initiatives towards integrated waiting lists

The growth of community housing and its diverse range of allocation procedures and priorities has created a number of challenges for the social housing sector, as noted by Phillips et al. (2009, p.32), including:

- Concern about lack of consistency between providers in application and assessment processes.
- The need for applicants to identify options and apply with multiple housing providers. For people with a disability, language barrier or other difficulties this situation may become a source of disadvantage.
- Duplications of applications impose costs on the service system as a whole, reducing its efficiency.
- Lack of shared, updated information on housing options limiting client choice and access as well as having resource impacts for housing providers and advocates who duplicate effort in sourcing information, referring and advocating for clients.
- Lack of transparency and accountability in allocation processes and perceptions of favouritism and 'creaming' by some housing organisations.

These challenges are the core drivers for current integration policies in Australia. Integration means, in a loose sense, the strengthening of linkages between policies, sectors, organisations and programs (Phillips et al. 2009, p.23). In allocation of social housing, integration between public and community housing is often pursued through instruments such as common application forms, common waiting lists and common access systems which may also include shared eligibility and priority standards. One feature of the Council of Australian Governments (COAG) agreements is a requirement from all states and territories to integrate their public and community housing waiting lists by July 2011, if they have not already done so (the national requirements postdate integration efforts in some individual states) (DHS 2009).

Different states, however, have taken different approaches to integration and are currently at different stages in terms of their progress in integrating their public and community housing systems. Queensland's 'One Social Housing System' and NSW's 'Housing Pathways' are both examples of integrated allocation systems, where public and community housing organisations keep a shared register. The two systems, however, differ in a number of ways, the most significant of which is the level of autonomy held by community housing organisations to apply their own set of priorities in allocating their vacancies, as discussed in Chapter 7.

1.3 The analytical perspective: housing pathways

The housing pathways analytical approach (described in Chapter 2) is useful in studying housing outcomes and experiences for social housing tenants. The pathways approach allows consideration of a household's choices, and the constraints households face due to market conditions, access policies and procedures and specific needs of the household. Further, the pathways perspective allows us to examine housing outcomes as a dynamic process, rather than at a single static moment in time. A pathways approach can help identify common patterns in the ways in which the need for social housing transpires and barriers to its resolution.

The focus taken in this study is on the housing pathways *into* and *within* the Australian social housing system, for two main reasons.

First, this study contributes to an emerging body of literature on housing pathways into the Australian social housing system (Beer et al. 2006; Beer & Faulkner 2008; Seelig

et al. 2008; Johnson et al. 2010) and on social housing allocation systems (Hulse & Burke 2005a, 2005b; Jones et al. 2007, 2009; Phillips et al. 2009). The major contribution of the current study to this knowledge base is the information obtained directly from social housing tenants about their experiences in accessing social housing and their mobility within the system in a time of significant changes for the sector. Further, the study provides post-implementation analysis of recent social housing integration reforms in Queensland and NSW, not possible in previous studies conducted prior to the implementation of these reforms.

Second, an understanding of the housing pathways of households *within* the social housing system is important in order to inform development of policies which are more responsive to the changing circumstances and housing needs of households.

While there is much academic and political interest in studying the pathways *out* of social housing, this aspect is addressed only partially in the current study. For practical reasons, the sample of participants in this research includes only *existing* social housing tenants. However, a number of the research participants had experienced an exit out of social housing in the past, and later re-entered social housing. Their experiences are discussed in Chapter 6.

1.4 Terms and definitions

The terms listed below may be interpreted in different ways. In this report, we use these terms with the following working definitions in mind.

- *Housing Pathways / housing pathways*: ‘Housing Pathways’, with capital initials, refers to the integrated waiting list developed in NSW. When spelling ‘housing pathways’ with lowercase initials we refer to the theoretical concept proposed by Clapham (2002) discussed in Section 2.1.
- *Affordable housing*: This notion may be interpreted more widely, but in this report, following Milligan et al. (2009, p.2), this term is used to refer to housing that is procured directly by community housing providers using a mix of public and private finance for renting at rates that are below market levels to low and moderate income households (as opposed to community housing, which is rented to low income households only).
- *Community housing*: Social housing provided by non-profit organisations (community housing organisations).
- *Public housing*: Social housing provided by state governments.
- *Social housing*: An umbrella term for community housing, public housing and Indigenous housing. Long-term housing, rented to low income households at rates which are proportional to the income of tenants (up to 30% of their income), allocated according to assessment of applicants’ needs.
- *Community housing organisations*: Non-profit organisations that provide community housing, as well as a range of other types of housing programs such as affordable housing, supported housing, transitional housing and boarding houses.

1.5 Structure of the report

The structure of the report is as follows:

Chapter 2 provides a brief review of literature that concerns the housing pathways into and within social housing. A more expanded literature review for this study has been published in the positioning paper (Wiesel et al. 2011).

Chapter 3 details the methods undertaken as part of the empirical enquiry for this research.

The second part of the report presents the findings from the empirical enquiry.

Chapter 4 is focused on the housing histories of participants prior to accessing social housing.

Chapter 5 examines the experiences of participants in applying for social housing and accepting or rejecting offers.

Chapter 6 addresses the research questions related to pathways *within* the social housing system, examining the experiences of tenants while living in social housing, and motives, barriers and enablers of mobility within the system.

Chapter 7 examines the outcomes of integration initiatives in Queensland and NSW. This chapter provides a different perspective to Chapters 4–6, as it is based predominantly on interviews with providers rather than tenants, and is thus focused on the administrative challenges and outcomes rather than outcomes for tenants.

Chapter 8 concludes this report, raising four key issues that have emerged from the findings and call for policy attention and/or further research.

2 LITERATURE REVIEW

The 'housing pathways' approach provides a conceptual lens through which mobility of households may be described and understood. It is useful in explaining the experience of individual households, as well as in identifying common patterns of housing mobility over the life-course, or of different demographic groups (Clapham 2002). The first part of this chapter explains the origins of the housing pathways approach and its advantages compared to other conceptual approaches. In the second part of the chapter, factors influencing the housing pathways of different social groups in Australia, and the role of social housing in such pathways, are reviewed.

2.1 The housing pathways analytical approach

Clapham (2002, pp.63–64) defines housing pathways as:

... patterns of interaction (practices) concerning house and home, over time and space ... 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 encourages a social constructionist approach to housing pathways, which includes several dimensions.

- Rather than describing housing mobility as simply movement between different forms of tenure (as 'housing career' research often does), a social constructionist pathways approach allows other changes to be considered as housing mobility, such as changes within the household structure or changes in the experience of living in a home and the meaning that is attached to it (Clapham 2002, p.64).
- The dynamics of housing pathways are less linear than those implied by 'housing career' narratives. The housing career approach entails an underlying assumption that households typically experience 'upwards' mobility in the housing market, in terms of physical space, location and tenure with home ownership understood as the end-goal of this career. Rather, from a housing pathways perspective, there is no predetermined end-goal, or 'destination', for a household, and there may be regressions or variations in direction (Clapham 2002, p.65).
- A housing pathway is closely tied with other pathways experienced by individuals or households, such as employment, changing family circumstances and ageing (Clapham 2002, p.65).
- A housing pathways approach allows consideration of both choices made by households and the constraints they face, unlike a housing career approach which typically overemphasises choice, or a housing histories approach which typically overemphasises constraints (Beer et al. 2006).

A main challenge with the pathways approach is the difficulty of making generalisations, particularly when a social constructionist approach is taken that attempts to address the subtleties of meanings different households attach to their housing circumstances, rather than more easily recognised tenure categories (Somerville 2002). Some level of generalisation may however be achieved by identifying common discourses (groupings of similar meanings held by different households about housing and housing mobility); identifying housing pathways that are typical for certain household types and population groups (or 'identity categories'); and identifying common patterns of household practices over time, as described by Clapham (2002, p.67):

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.

Analysis can focus on why certain housing pathways have become 'motorways' and others have not and why certain housing pathways appear more stable than others. Existing research suggests that particular housing pathways are strongly supported by policies and institutional arrangements, normative acceptance, and the greater availability of properties. Rugg et al. (2004), for example, have applied the housing pathways approach in housing research in the UK context. They argue that some housing pathways more than others allow opportunities for households to learn the skills of maintaining and securing accommodation as well as planning ahead. As an example, they discuss the advantages of what they term the 'student housing pathway' over other housing pathways for young people of a similar age. The student housing pathway, whereby young people move from the parental home to group rental housing, offers a number of advantages including: opportunity to plan ahead before leaving parental home; existence of housing market opportunities; support from families, including the option to return home for vacations and periods between moves; and, support from institutions such as universities publishing lists of available group accommodation.

The housing pathways approach provides a useful perspective on social housing in three fundamental ways:

- *It allows for a dynamic approach.* This enables consideration of changing household circumstances over time, and thus may contribute to development of social housing policies which are more responsive to such changes.
- *It enables an understanding of the links between pathways into, within and out of social housing.* An underlying ideology underpinning social housing policy in Australia is that social housing tenancies should serve as a temporary phase in a housing pathway that eventually leads to a tenancy in the private housing market, and ideally home ownership. The pathways out of social housing are, however, very much influenced by the pathways into and within the social housing system. The reasons for households to enter the social housing system, the timing of the move, and their housing history previous to that move all affect the length of their stay in the social housing system (Seelig et al. 2008). A pathways approach is useful in examining these links.
- *It allows consideration of a wider range of residential mobilities.* Social housing tenants experience various changes in their residential circumstances, beyond moving from one dwelling to another, which a housing pathways analytical perspective recognises as important forms of residential mobility. For example, the extensive sales of public housing units to tenants from the 1950s has meant that many households have moved from a status of public renters to owner-occupiers while remaining in the same dwelling. Such changes are recognised as a phase within the housing pathway of a household. More recently, the transfer of public housing stock to ownership and/or management by community housing providers may also be considered a form of residential mobility from a housing pathways perspective.

2.2 Pathways into social housing

The residualisation of the social housing sector in Australia has meant that most Australian households have not experienced a social housing tenancy. Nevertheless,

in the housing pathway of low-income households, predominantly income-support recipients, social housing plays an important role. Seelig et al. (2008) found that over a period of 10 years between 1993 and 2003, of a sample of 5319 recipients of income support from Centrelink living in public housing, 54.6 per cent moved in from private rental and 16.9 per cent from boarding houses. Only 1.9 per cent were either outright or mortgaged homeowners just before moving into public housing (Seelig et al. 2008, pp.23–24). They also note that public rental is a 'terminating tenure' in the sense that more people entered the system in the 10-year period than moved out. Those who did move out of public housing were most likely to return to the same tenure as they had before entering public housing. Seelig et al.'s (2008) study reveals a wide range of housing pathways for income support recipients which include a social housing tenancy. One of the dominant patterns identified is what the authors call the 'revolving door' syndrome: repeat moves into and out of public housing. Thirty per cent of all households who exited public housing but remained income support recipients subsequently re-entered public housing.

Seelig et al.'s (2008) work highlights the diversity of housing pathways that lead into social housing. Social housing tenants in their sample experienced a range of tenures—particularly private rental, boarding houses and social housing—before entering their current social housing tenancy. At the same time, Seelig et al.'s analysis is limited in that it is exclusively quantitative and based only on changes in tenure. Such an analysis does not reflect the drivers and implications of such changes in terms of the lived experiences of tenants, and does not account for various other forms of mobility into and within the social housing system beyond changes in tenure.

2.2.1 Pathways and income distribution

Household income plays a major role in shaping pathways into, within and out of social housing in Australia. Shortages in affordable housing in the private market have meant that households of increasingly higher income may be in need of social housing (Yates & Gabriel 2006). Social housing allocation policies in recent decades, however, have reduced access for working households. While major public housing initiatives in Australia from the late 1930s aimed to provide housing for older people and working families, and later to returning soldiers, over time allocation policies for social housing have increasingly been targeted at very low income households experiencing significant disadvantage and complex needs (Milligan et al. 2009).

Social housing eligibility policies include income limits which differ from one state to another but are generally targeted at low income households (see Appendix I). Income levels in social housing are further restricted by priority policies. With a limited housing stock, long waiting lists and increasing demand for social housing, a household's eligibility alone is not sufficient to ensure access to social housing. Eligible applicants who are considered able to afford private rental will not be granted priority status in the waiting list. In NSW, for example, a household paying rent of up to 50 per cent of gross household income will be considered able to afford private rental and thus will not be given priority status. Under such policies, only households with extremely low income are likely to be assessed as priority applicants.

Changes in household income over time also need to be considered in discussions about housing pathways. A household whose main income source is unemployment benefits may earn less income than a household whose main income source is a disability pension. These differences can have a significant influence in assessment of priority status for social housing. However, while unemployment may be a temporary phase, disability may be a life-long condition. Seelig et al. (2008) found that people receiving unemployment benefits typically stayed in public housing for relatively short

periods, with a median of 35–40 fortnights (compared to a median of 90 for their entire sample of households which have at some point lived in public housing). This suggests that it is not only the level of income that influences housing pathways, but also the source and stability of that income.

2.2.2 Pathways and the life course

Life-course events and stages such as graduating from university or entering retirement age, and changes in household composition such as divorce, childbirth or children leaving the parental home are major factors shaping housing pathways (Rabe & Taylor 2009):

- Residential mobility is generally considered highest in the early stages of adult life, stimulated by life events such as partnering, child bearing and career moves. As noted by Rugg (2010), young people are a diverse population that experiences diverse housing pathways. While a 'successful' housing pathway for younger people is often perceived as one that leads into owner-occupation, Rugg (2010, p.1) suggests that 'for young people, a successful housing pathway is one which contains no extended period of catastrophic collapse which puts education, employment and emotional relationships on hold'.
- With age, residential mobility steadily declines as older people's lives become more 'settled'. A desire to age in place and a relatively high rate of outright home ownership among older people contribute to such stability. However, as noted by Wulff et al. (2010, p.319) there is clear evidence that residential mobility in mid-life (45–65 year olds) has been on the rise in the last four decades.
- Further, although outright ownership rates generally increase with age, the number of lower income Australians over 65 years old living in private rental and experiencing little tenure security is rapidly increasing, projected to rise by 115 per cent from 195 000 in 2001 to 419 000 in 2026. This demographic group is also characterised by a very high proportion of sole-person households, particularly women. Low income elderly renters have a more limited capacity to obtain housing that meets their needs and preferences, such as the desire for autonomy, security, social connectivity, amenity, adaptability and affordability. The social housing system provides over half of all rental housing for older people in Australia and yet does not meet levels of demand (Jones et al. 2007, pp.x–xi).
- Changing housing needs over the life-course and following life-course events such as childbirth or relationship breakup, may lead households into a social housing tenancy. In particular, relationship formations and dissolutions play a major role in shaping the housing pathways of individuals. Both require significant housing adjustments, but breakdowns can potentially have an even more disruptive impact because associated moves can be more urgent (Feijten & van Ham 2010). A study conducted in Australia found that in the first year following loss of a partner, the housing costs of renters and purchasers double as a proportion of their household income; further, in the two years following union dissolution, rates of home ownership drop from 69 per cent to below 50 per cent (Wood et al. 2008). Indeed, since the late 20th century the rising incidence of divorce, now affecting approximately 40 per cent of marriages in Australia, has stimulated increasing levels of residential mobility and instability (Beer & Faulkner 2008, p.16). These dynamics are reflected in the demographic profile of social housing in Australia, with single person and single parent households accounting for approximately 75 per cent of all tenants (AIHW 2011, p.5).
- Seelig et al. (2008) found that life-course events and stages have had a significant effect on the length of public housing tenancies in Australia. For example, single person households typically stayed in public housing significantly longer than

couples (with more than double the median tenancy length); sole parents typically stayed in public housing slightly longer than couples with children; and couples without children stayed slightly longer in public housing than couples with children. Age was also an important determinant of length of tenancy in public housing. In Seelig et al.'s (2008) sample, young people stayed in public housing for shorter periods, while over the duration of nine years, only 33 per cent of age pension recipients exited from public housing (Seelig et al. 2008, p.51).

2.2.3 Pathways and disability

People with disabilities have distinct housing pathways, shaped by the type, severity and source of their disability, with overall 'less variability in their housing careers than the population as a whole' (Beer & Faulkner 2008, p.9). People with disabilities are also more likely than those without to enter social housing at some point in their life. Beer and Faulkner (2008) chart a number of 'ideal type' housing careers for people with different types of disabilities. People with a mobility impairment from birth are likely to spend more years living in their parents' home, occasionally with periodic tenancies in private rental in-between, terminated with loss of paid employment. With the death of their parents, they are likely to move into social housing (Beer & Faulkner 2008, p.7). A typical but by no means exclusive housing pathway for people with a developmental disability was living in the parental home until the death of the parents, and then moving into shared supported accommodation (Beer & Faulkner 2008, p.8). People with psychiatric disabilities experienced more hectic housing careers, moving between parental home, private rental, homelessness, social housing and caravan parks. People with sensory impairments who were occupied in paid employment were likely to move from the parental home to private rental younger than people with other types of disability, but at a later stage in their life move into social housing. Often, an inheritance would allow them to move into owner-occupied housing in their retirement (Beer & Faulkner 2008, p.9).

Seelig et al. (2008) found that disability pension recipients stayed significantly longer (more than double the time) in public housing than other income support recipients in their sample, and were significantly less likely to exit public housing at any stage during the sampled years.

The social housing pathways of households with a member who has a disability are shaped by their capacities and needs. For example:

- Due to low participation rates in the workforce, people with a disability are more likely to experience poverty and will have limited housing options in the private market. Participation rates are low in general for all people with a disability, but significant differences are evident between males and females, different age groups and different types of disability (ABS 2006).
- People with a physical disability require dwellings with accessibility features such as ground floor properties or an elevator, wide entrances to rooms and accessible bathrooms. Such properties are often difficult to find in the private sector, and the scope for modifications in private rental is limited because an owner is not required to allow such adjustments (Disability Council of NSW 2005, p.15; Tenants Union of Victoria 2008, p.24).
- People with a disability often require assistance in domestic chores such as cleaning, maintenance and taking care of bills, without which it may become difficult for them to sustain a tenancy. At the same time, people with a disability are more likely to live on their own and therefore require support from a carer who is not a household member (Disability Council of NSW 2005, p.12).

- Without appropriate support, people with an intellectual disability may have difficulties gathering information and successfully applying for properties in the private sector, in some cases due to discrimination by landlords (Wiesel 2009).
- In some cases, a household member with an intellectual and/or mental disability may impact on the household's capacity to sustain an existing tenancy due to lack of social skills to interact with other household members, neighbours and landlords (Mansell 2007).

Policies with potential impact on the social housing pathways of people with disabilities include:

- *Prioritisation policies*: People with disabilities may be explicitly prioritised in some allocation policies. In some new social housing units funded under the economic stimulus plan in NSW, for example, a specified proportion of the new stock must be allocated to people with disabilities.
- *Coordination of housing and support*: Access to social housing for people with disability depends on the availability of both social housing and support services, and the effective coordination of both (Vizel 2009).
- *Policies concerning 'challenging' or 'anti-social' behaviour*: Different providers may have different policies, often informal, of whether, where and with whom they accommodate people with complex intellectual disability and/or mental illness they consider as having challenging behaviours (Vizel 2009).
- *Accessibility of the housing stock*: The social housing pathways of people with physical disabilities will depend on the availability of physically accessible stock and the availability of funding to enable modification of existing stock.

2.2.4 Pathways, birthplace and ethnicity

The social housing pathways of immigrants are often different from those of Australian born tenants. Migrants from a non-English-speaking background are less likely to leave public housing, relative to Australian born tenants, and more likely to re-enter public housing if they do leave (Seelig et al. 2008, p.56).

Some features of the social housing pathways of migrants may be related to their unique housing needs:

- *Preference for specific locations*: some birthplace or ethnic groups congregate in specific suburbs or parts of the city. Associated factors include financial constraints and discrimination as well as cultural preferences and community ties (Dunn 1993; Burnley et al. 1997). Hence, the housing pathways of people from different birthplaces and of different ethnic backgrounds are likely to be influenced by the locations where their ethnic community congregates, the availability of private affordable housing and of social housing in these areas, as well as the ways location needs and preferences are addressed in social housing allocation policy.
- *Lower income*: on average, migrants from Non English Speaking Countries (NESC) earn almost as much as Australian born citizens. Migrants from English Speaking Countries (ESC) earn, on average, higher incomes than Australian born citizens. Migrants from several specific NESC are, however, economically disadvantaged with unemployment rates up to four times greater than the national average, particularly among older immigrants (DIAC 2009, pp.21–22). This implies a higher level of need for social housing among a number of specific birthplace groups.

- *Larger households for some birthplace groups*: among some birthplace or ethnic groups, families are larger than the Australian average, and may require larger houses which are not always available in some locations (Dickman 1995; Foley & Beer 2003).
- *Difficulties in accessing information*: lack of familiarity with Australian housing and legal systems is a major barrier for migrants, particularly those recently arrived (as discussed in Foley and Beer (2003) in relation to refugees). Access to information about social housing options and application procedures is a central factor influencing the choices made by households. Some immigrants may be more reliant on advocacy and referral services to gain access to information that would place them in a better position to access appropriate social housing (Brown & King 2005, p.71).

Considering these needs, other factors which are likely to impact on the pathways of different birthplace and ethnic groups include:

- Targeting of housing assistance in locations where migrants have stronger community ties (Foley & Beer 2003). The availability of social housing stock in preferred locations, and the extent to which such preferences are addressed in allocation policies, will influence the pathways of households from different ethnic origins.
- On arrival accommodation services catering specifically for recently arrived refugees may reduce their risk of homelessness and allow them to lead a more stable housing pathway (Foley & Beer 2003).
- Referral and information services provided by social housing providers or by external organisations (general housing advocacy services and community services for specific cultural groups) will play a major role in facilitating access to immigrants.
- Eligibility rules used by some housing providers may restrict access for recently arrived migrants who have not yet acquired citizenship.

2.2.5 *Indigenous pathways*

The proportion of Indigenous households in social housing is higher than in the total population. Considering the high proportion of Indigenous households in need of social housing, however, Flatau et al. (2005, p.viii) argue that Indigenous households are in fact under-represented in social housing, due to a number of factors:

- Discrimination by individual housing officers.
- Large extended family structures and cultural norms which place emphasis on sharing of resources with relatives and community members place pressure on the management of a household's tenancy and may lead to overcrowding (see also Nuetze 2000, p.487).
- Distrust in service providers among some Indigenous households due to a sense of spiritual homelessness following removal from traditional land and families.
- European design of social housing that is often inappropriate for Indigenous households, limiting their control over their environment and isolating occupants from information about the activities of other members of their community.
- Lack of skills of living in urban environments and maintaining a tenancy among some Indigenous households.
- Prevalence of risk factors such as poverty, domestic violence, incarceration, drug and alcohol abuse.

Another major influence on Indigenous housing pathways is relative high mobility between households, for education, employment, health, religious and kinship reasons. A death of one household member, for example, may force another household member to move out (Nuetze 2000, p.492). Here too, mainstream social housing tenancy rules do not always accommodate such mobility. At the same time, some research on Indigenous communities in Western Australia has found that anxiety resulting from limited access to affordable rental has strengthened the feelings of attachment and ownership among Indigenous households towards their existing tenancies (Birdsall-Jones & Corunna 2008).

Since the 1960s, a significant share of the social housing stock catering for Indigenous households has been provided by specialist community housing organisations (Milligan et al. 2010, p.38). Community housing associations provide services which are in some ways more flexible than state-run public housing to respond to the particular needs of Indigenous groups; at the same time, however, such flexibility can make it difficult for community housing associations to operate viably. For example, eviction of tenants as a result of rent arrears may be avoided by some community housing providers due to kinship ties; this may, however, impact adversely on revenue (Nuetze 2000, p.497). Other more significant challenges impacting on the capacity of specialist Indigenous community housing organisations include high maintenance and construction costs, difficulty of accessing capable personnel due to remote locations and small dwelling stocks which minimise economies of scale (Eringa et al. 2008).

Geographically, in urban areas the social housing stock available for Indigenous people is predominantly government run, whereas community housing organisations dominate provision of Indigenous housing in rural areas (Milligan et al. 2010, p.28). This implies that differences between the social housing pathways of urban and rural Indigenous households may be expected.

2.2.6 Pathways and tenure

Owner-occupation pathways

Owner-occupation has often been described as the 'Great Australian Dream', and home ownership rates in Australia have been generally stable at around 70 per cent since the 1960s, with only small fluctuations over the years (ABS 2010).

Many Australians consider owner-occupation as a superior form of tenure that provides various positive benefits in terms of status and identity and ontological security, but recent research also highlights a range of anxieties associated with home ownership in light of global uncertainty, housing market volatility and high interest rates (Colic-Peisker & Johnston 2010).

As opposed to previous generations who tended to stay in the same home for most of their lives as owner-occupiers (Kendig 1981), the baby-boomers and younger generations experience greater mobility between dwellings. In the period of five years leading to 2001, approximately 40 per cent of Australian households moved home. This mobility includes owner-occupiers, although to a lesser degree than private renters. One major constraint to mobility among owner-occupiers is high transaction costs (stamp duty). Less than 40 per cent of all moves each year are owner-occupiers even though they represent 70 per cent of all households (Bell & Hugo 2000, p.45; Davison n.d.).

In recent years, increasing numbers of households have moved out of owner-occupation to the private rental market. One major driver for such tenure changes is mortgage stress and default. Berry et al. (2010, p.9) examined the drivers of mortgage

default and described a complex interplay of personal, economic and social circumstances:

- Households taking mortgages they are not able to service in the first place.
- Income-related shock for borrowers while mortgaged, such as loss of employment (in the context of labour markets moving towards less stable careers).
- Life events such as illness (including depression), disability and divorce.
- Increasing interest rates.
- In some cases, falling house prices and sales volumes and rising rents make it harder for a household to avoid default by selling their home, repaying debt, and moving into the private rental market.
- Young growing families, those on the disadvantaged fringe, and suburban mainstream households are the segments who are most affected by mortgage stress (Berry et al. 2010).

Private rental pathways

Over a quarter of Australian households currently live in private rental housing. Over 60 per cent of all renters (including social housing tenants) have been renting continuously for at least five years (private renters comprising two-thirds of this group), and over 40 per cent for at least ten years (private renters comprising a third of this group). Private rental leases are typically short-term (6 to 12 months) followed by a periodic tenancy in which landlords are able to terminate a tenancy without grounds. Residential mobility in the private rental sector is very high compared to owner-occupiers: between 2004 and 2008, nearly three-quarters of renters in Australia moved home at least once. 39 per cent of private renters moved three or more times (Hulse et al. 2011, pp.4–5).

One of the main concerns for private renters is the insecurity of tenure. Tenancy leases are typically short (6 to 12 months), and termination notices may be short. Landlords are required to provide a notice of eviction in advance in order to allow their tenants sufficient time to organise alternative accommodation. However, for tenants who are in rent arrears or who have somehow breached their tenancy agreement, a minimum of 14 days' notice applies in NSW, Victoria and Queensland. This can lead vulnerable households into homelessness.

Yates and Gabriel (2006, p.3) found that over 460 000 low-income households (22% of all renters) in private rental paid over 30 per cent of their incomes on housing costs ('housing stress'), including 192 000 (9%) who paid over half their income on housing cost ('housing crisis'). In addition, over 62 000 moderate income households in private rental (3% of all private renters) were in housing stress, including 4000 (0.1%) in housing crisis.

The implications of such financial stress are discussed by Burke and Pinnegar (2007, p.60) who offer a typology of renters in Australia. They describe the 'Strugglers' as long-term renters paying a significant proportion of their income towards housing costs, and foresee little opportunity to break out of this position. Burke and Pinnegar describe the experiences of the strugglers as following:

Living finances are highly strained, with absolutely no slack in the system, and unexpected costs are debilitating. There is a limited sense of security in terms of living week to week, with bills often not being paid on time and absolutely no margins for putting money aside. Often by the end of the fortnight, the food budget has suffered, and it is an assumed position that there are few luxuries, and certainly no holidays. (Burke & Pinnegar 2007, p.61)

Other types of renters identified by Burke and Pinnegar (2007) include the 'Backsliders' who fell out of home ownership due to mortgage stress or following major life events such as divorce; 'Pragmatists' are those who choose to rent for practical reasons such as life-style or family choices; 'Aspirant purchasers' are those who see renting as a temporary step that leads towards home ownership in the future.

2.2.7 Pathways into and out of homelessness

Johnson et al. (2008, p.33) identify five typical pathways into homelessness:

- *Housing crisis*: housing crisis can be the outcome of job loss, sustained poverty or gentrification of inner city housing markets, leading to an inability to afford rent/mortgage.
- *Mental illness*: people who experience mental illness can be at risk of homelessness. Their pathways towards homelessness are shaped by social attitudes towards mental illness, difficulty of gaining or sustaining employment, housing market constraints and family support.
- *Domestic violence*: women (and rarely men) who experience domestic violence in some cases have to leave their homes, often accompanied by children. The stigma associated with domestic violence, and low-income due to constrained employment opportunities for women—particularly single parents—raise the risk of homelessness for this group.
- *Substance abuse*: escalated drug use that consumes available income and dominates an individual's daily life, coupled with the stigma of a 'junkie' and a difficulty to sustain employment, can increase the risk of homelessness.
- *Youth homelessness*: one of the most common pathways into homelessness is youth experiencing conflict with family (Johnson et al. 2008, p.52).

Homelessness can be experienced as episodes of sleeping rough in the street, a car or a squat (primary homelessness); moves between various forms of short term accommodation such as emergency housing, boarding houses or staying with friends or relatives (secondary homelessness); or, longer terms of accommodation (over three months) in boarding houses (tertiary homelessness) (Chamberlain et al. 2007, p.25).

Johnson et al. (2008) suggest that policy should tackle the following factors that underpin the difficulty for individuals to step out of homelessness:

- With very low income, it may be very difficult to access secure affordable and appropriate housing in the private sector. Housing assistance is therefore a necessary condition to assist individuals in the pathway out of homelessness. Current social housing policies place much emphasis on prioritising those who are homeless or at risk of homelessness in access to social housing (see Section 1.2.1 on the homelessness agenda). However, the findings in our current study also point to a number of barriers for homeless people in accessing social housing.
- Ongoing intensive support is required to manage underlying risk factors such as mental health, substance abuse or family conflicts, to ensure that people are able to sustain their housing over time and avoid falling back into homelessness.
- The stigma of homelessness serves to perpetuate the social exclusion of those who experience homelessness. At the same time, those who are homeless may develop a sense of belonging to a subculture of homelessness, a form of identification that weakens the motivation to step out of homelessness. Johnson et al. (2008) find that the risk of exclusion (external exclusion and self-exclusion) is

lower for those who entered homelessness through a pathway of domestic violence or housing crisis, as they are more likely to try and distance themselves from the subculture of homelessness, and try to 'pass' as non-homeless persons, minimising the harm of stigma.

2.3 Conclusions

Housing pathways are shaped by a wide range of factors, including household characteristics (income, disability, birthplace, ethnicity, age), the structures of the housing market in general and the structures of specific tenures (private rental and owner-occupation) as well as the characteristics of 'non-tenure' pathways (homelessness).

The reviewed literature helps to understand how the need for housing assistance eventuates. Limited income resulting in affordability stress is a major factor, yet the literature points to various other triggers, such as discrimination of particular groups in the housing market, specific needs in terms of housing size, design and location that are not catered for in the private rental market, and life events such as divorce that trigger urgent need for rehousing.

These factors can result in a pathway that leads into social housing. Seelig et al. (2008) provide important quantitative evidence of this process. The current research takes this understanding forward by providing qualitative empirical evidence of the housing histories of recently housed social housing tenants and their experiences of applying for and entering social housing.

3 METHODS

Empirical investigation was based primarily on qualitative research methods, including in-depth interviews with social housing tenants and providers. The interviews with tenants provide insight into their experience of entry into and mobility within the social housing system, and a means to chart the range of pathways leading into a social housing tenancy. The interviews with housing providers were used to gain a deeper understanding of the various factors enabling or constraining access to social housing, and the challenges of developing policies and structures that can help improve access for tenants.

3.1 Site selection

The research was carried out in Queensland, NSW and Victoria. These three states were chosen because they have taken very different approaches to assessment and allocation practices, particularly in terms of the integration of registers:

- In Queensland, a centralised integration system is in place (One Social Housing System).
- In NSW, a common register (Housing Pathways) has been introduced more recently, which operates in a less centralised fashion than that of Queensland.
- In Victoria, policies concerning the integration of registers were still in their early development stage at the time of our research.

Within each state, we targeted the capital city, and one regional area that included both large regional towns and smaller rural settlements.

3.2 Participant selection

Three SHAs and seven community housing organisations across the selected sites participated in our study. Senior management staff and housing officers directly involved in assessment and allocation were interviewed (Table 4). These housing providers were asked about their organisation's client intake, assessment and allocation policies and practices. The development and implementation of common registers and the outcomes for organisations and their tenants were key themes in the interviews conducted with providers.

In order to recruit social housing tenants for interview, we conducted a brief survey of social housing tenants. We targeted recently housed tenants, in order to better understand the impact of more recent policies on the housing pathways of participants, and also to ensure that the experience of entering their current placement is still fresh in the minds of participants. The surveys were distributed in Victoria and Queensland to tenants who entered their current social housing placement since 1 April 2010 (i.e. less than six months prior to being surveyed). This included tenants for whom this was a first social housing tenancy, and tenants who transferred to their current tenancy from another social housing tenancy, in order to address pathways into social housing, as well as pathways within the social housing system. In NSW, however, we selected tenants who entered their tenancy in the first half of 2008. Our concern was that a sample of tenants who were housed since April 2010—very soon after the introduction of the Housing Pathways allocation system—will mainly reflect the 'noise' of early policy implementation difficulties, rather than more essential problems and potentials of this allocation system. This also provides an opportunity to conduct a follow-up study with tenants in NSW who will be housed under the Housing Pathways system after it has matured—this will allow comparing

the experiences of tenants housed before and after the introduction of Housing Pathways.

The surveys asked about the tenants' household demographic characteristics, previous tenancies, and their main reasons to apply for social housing (or for a transfer within the social housing system). The recruitment-survey was distributed with the assistance of the participating organisations in NSW, Queensland and Victoria, including public housing authorities and two community housing organisations in each state. Over 1200 recruitment-surveys were mailed out, and we received 155 responses, a response rate of 13 per cent.

At the end of the survey, people were asked whether they would be willing to participate in a follow up interview. An incentive was provided (a \$50 gift voucher) to encourage participation. 127 survey respondents agreed to participate in an interview. From this sample, we selected twenty interviewees in each state. The selection was based on practical project management considerations such as scheduling three or four interviews in adjacent suburbs on a single day. In Sydney, response rates were particularly low, so we recruited a number of participants through distribution of a flyer at a tenants' focus group organised by the City of Sydney.

We had intended to use responses from the survey for further quantitative analysis (as a secondary supplement to a primarily qualitative study), but due to a low response rate and the uneven distribution of responses across sectors and geographic areas, the quality of the data was insufficient to allow rigorous quantitative analysis.

Table 4: Provider interviews by state, region and sector

<i>Number of participants</i>	<i>State</i>	<i>Region</i>	<i>Sector</i>
3*	QLD	Metro	Public housing
3	QLD	Non-metro	Public housing
1	QLD	Metro	Community housing
1	QLD	Non-metro	Community housing
3	NSW	Metro	Public housing
2	NSW	Metro	Community housing
1	NSW	Metro	Other
1	NSW	Non-metro	Public housing
1	NSW	Non-metro	Community housing
2*	VIC	Metro	Public housing
1	VIC	Metro	Community housing
1	VIC	Non-metro	Community housing

* All participants interviewed in a single session

Source: Authors

3.2.1 Sampling rationale

The selection of research sites and participants was designed to address three major factors shaping the pathways into and within the social housing system in Australia:

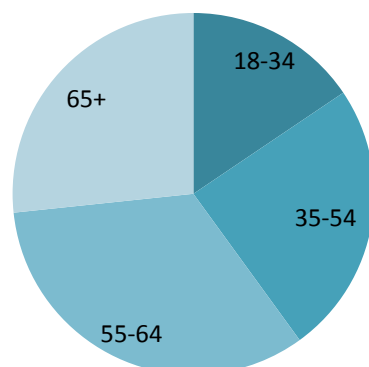
→ *Social variations*: The methods selected sought to identify social housing pathways which are associated with households with specific characteristics such

as disability, age, birthplace and gender. We did not set specific targets for participants from different demographic groups since relatively low response rates provided little flexibility. All adult age groups are almost evenly represented in our sample (Figure 2). Our participants also represent the three largest household types living in social housing: singles, couples without children and single-parents with children (AIHW 2011, p.5). Most of our participants were females (approximately 70%). Nearly half of the participants were recipients of disability pensions. Nine of our participants were born overseas² and seven were of Indigenous descent.

- *Institutional variations*: Three state public housing authorities and six community housing organisations participated in the study. Most of our participants were public housing tenants, and around a fifth community housing tenants (Figure 3). These organisations are operating at different scales and within different wider legislative and institutional settings. This allows analysis that teases out the role of institutional structures in shaping the housing pathways into and within the social housing system.
- *Spatial variations*: The study sought to chart and explain variations in the housing pathways into and within the social housing system for people living in different geographic areas. Our analysis examined variation between three states, between metropolitan and non-metropolitan areas in each of the states. Our sample of 60 tenants is equally distributed across states (20 participants in each state), and equally distributed between metropolitan and non-metropolitan areas within each state.
- Overall, the distribution of participants by sectors and regions was not proportional to the distribution of the social housing stock. This is because numbers for tenants in regional areas and in community housing would have been too small to be meaningful using such an approach.

Initially, we planned to include in our sample a larger number of participants who were recipients of private rental subsidies (from SHAs rather than CRA), in addition to social housing tenants. This would have allowed a wider perspective on the diversification of housing assistance programs in Australia. However, the response rate from recipients of private rental subsidies was very low (only three of our interview participants).

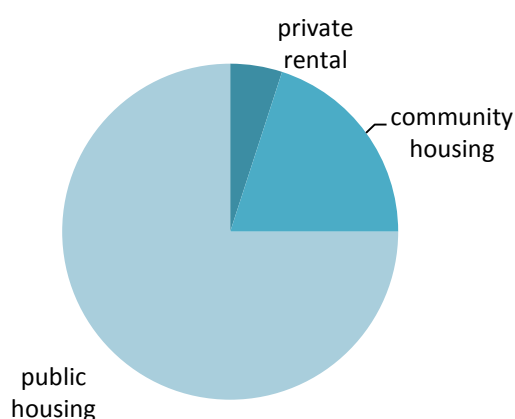
Figure 2: Participating tenants by age group



Source: Authors

² We translated our recruitment-survey to Chinese and Arabic as a way of achieving higher response rates from these groups, but one of the major difficulties was distributing the translated surveys to the relevant addresses.

Figure 3: Participating tenants by rental sector



Source: Authors

3.3 Interviews with tenants

The interviews with tenants were semi-structured, conducted in the participant's home, and organised around the following themes:

- *Pathways into social housing*: past housing experiences; reasons to apply for social housing; the social housing application process; the experience of being on the waiting list for social housing.
- *Pathways within social housing*: reasons for and process of transfers between social housing tenancies if applicable; impact of changes in the household or their housing provider during their current or previous tenancies.
- The structure of the interviews followed a counter-chronological order, moving backwards from questions related to the applicant's current social housing tenancy to questions related to tenancies and housing experiences in the past. The interviews were conducted by three members of the research team. All were audio recorded with permission of the participants, professionally transcribed and thematically coded using NVivo.

The small sample and the qualitative nature of the interview did not allow quantitative comparisons, but offered opportunities for an exploration of major themes across jurisdictions, rental sectors and demographic groups, as well as the identification of issues that concern specific groups of tenants.

3.4 Interviews with providers

Seventeen interviews were conducted with senior management and staff responsible for allocation of tenancies in public housing and community housing across the three case study states, following three major objectives:

- To chart the range of formal and informal pathways into social housing.
- To gain a deeper understanding of how and why certain allocation policies are designed and implemented in different organisations, sectors and jurisdictions.
- To discuss the development and implementation of common registers, their rationale, the policy development process, challenges of implementation and outcomes for providers and tenants.

In each of the states, interviews were held with a number of senior social housing policy officers located either in the head office or a regional office, and with managers

in different community housing agencies (Table 4). The participants have also provided important advice on the design and distribution of the tenants' recruitment-survey.

3.5 Summary

Our empirical analysis was designed to provide rich qualitative insight of the housing histories of recently housed social housing tenants, their experiences of access the social housing system and mobility within it. Interviewees were selected with a range of demographic characteristics (age, gender, household structure), living in different social housing dwellings (public and community) and from a range of geographical areas (metropolitan and non-metropolitan areas in all three states). The analysis of their stories is the core of our study. Interviews with key stakeholders in SHAs and community housing providers provide an additional complementary administrative perspective on the way policies influencing these housing pathways are developed, and the constraints and opportunities to improve allocation policies in the future to ensure better outcomes for those in need.

4 THE HOUSING HISTORIES OF SOCIAL HOUSING TENANTS

The entry into and the experience of social housing are both mediated by a tenant's housing history. This chapter examines the housing histories of social housing tenants, with a particular focus on their experiences of private rental, home ownership and homelessness. Homelessness is often viewed as a main entry point for gaining social tenancies, especially now that most Australian states/territories have stringent criteria for accessing social housing. In contrast, private rentals and home ownership are often seen as 'successful' exits from social housing. However, our research shows that social tenants often move in and out of private rental and home ownership before and after living in social housing. The factors that shape the mobility within and between these tenures are many and varied. This chapter discusses some of the key factors in detail.

The chapter complements previous AHURI research into the housing pathways of low income Australians (Beer et al. 2006; Beer & Faulkner 2008; Seelig et al. 2008; Johnson et al. 2010). In focusing on the housing histories of households who have eventually entered a social housing tenancy, this chapter provides a better understanding of how the need for social housing emerges.

4.1 Private rental pathways

This section explores social housing tenants' previous experiences in private rentals. Most of our participants (52 of 60³) experienced episodes of private rental before moving into social housing.

4.1.1 *Finding a private rental property: 'kept getting knocked back'*

Many participants in our study noted that obtaining private rental tenancies was a major challenge in their housing pathway. For some, work or care duties restricted the time they could dedicate to searching for a property; for others, limited mobility or health problems presented additional barriers in finding appropriate private rentals. As a result, the search for a private rental often represented a long and arduous journey for many participants.

This is further complicated by discrimination in the private rental sector (whether from private landlords or real estate agents). When an appropriate property was found, many participants reported reservation in applying for tenancy and being aware that their application would most likely be rejected. While often no explanation was given by the real estate agents or landlords, many participants believed that income—especially income received through social benefits—was typically the reason for the rejection:

They don't like people on pensions, because they don't think you're ever going to pay. Even though nowadays you can pay your rent via Centrelink. Ninety-nine per cent of us do, they still don't like the fact that you're on a pension, which makes it difficult if you're out there trying to get a place to live, because people just don't want to look at you. (female, Sydney, 55–64, subsidised rental)

³ In this chapter we occasionally use numerical values in the presentation of findings in order to provide the readers with a general sense of proportion. However, these figures do not represent an attempt for rigorous quantitative analysis, and our focus is primarily qualitative.

The lack of previous private tenancies, and therefore the absence of references, was also cited as a key barrier for many social tenants in gaining private rentals. This was especially the case for those trying to access their first private tenancy, those who had been out of the housing system for extended periods (e.g. individuals with a record of imprisonment) and those who were socially disengaged:

They needed people that have known you for over 12 months or over two years to get anything. It just sort of made it hard. As soon as they know you've been in jail, because I wasn't going to lie to them, I said look, I've got to be honest. (male, Brisbane, 55–64, community housing)

The experience of rejection from private rental had often diminished participants' motivation in continuing their search for private rental options and negatively affected their quality of life. Their health, in particular, was adversely affected, with stress resulting from the constant rejection triggering or exacerbating depression for some.

For others, the constant rejection led them to find alternative housing options. Some stayed with friends or relatives who charged more affordable rent. Most of these arrangements were informal and offered tenants little legal protection from, for example, eviction on short notice:

My son's [co-worker], at the back of his house he had a tiny little unit and he only charged me \$100 a week to stay there. That's how I could afford to do that. (female, regional NSW, over 65, public housing)

Our cousin went to work in Afghanistan and was on good wages but they don't have any super. So they decided to buy a house here to use for their super when he retires. Anyway, so they said to us, would you like to come and live in it? My husband said yes so we moved up and went to live in that house ... [But then] interest rates and everything went up ... They were giving us a cheaper rent because we're on the pension and it just got to be too much for them so they just put it on the market. (female, regional Queensland, 65+, public housing)

These informal arrangements, however, demonstrate the importance of strong social networks on which many social tenants rely for support and, as shown above, sometimes for alternative housing options whilst in between tenancies. For those who are more socially isolated and do not have access to extended social networks, or in cases where their friends or relatives do not have the capacity to provide such support, their difficulty in gaining access to private rentals often made them vulnerable to exploitation by unethical landlords. Problems experienced by interview participants included overcrowding, withholding of legal rights, high bond payments, and substandard living conditions. One participant, for example, did not get a chance to inspect a potential rental property—a derelict house—before being asked to pay a large deposit and rent for two months in advance:

This guy ... he gets old houses that nobody wants ... that are derelict and he will do them up and let them out. ... he rang me up one day and he said, there's a place for you ... we went had a look at it ... I was peeping through the windows and going around the back ... I didn't even look on the inside, I just said, I will take it. ... I gave him about \$2000 in bond and then I paid, like instead of paying two weeks rent in advance and your key deposit, I paid about two months' rent in advance ... [my husband] was going, oh are you sure? He was very surprised that I gave him that amount of money sort of thing, but once I've rented through a real estate I'm fine now. He gave me a good reference it was just that recognition of once you get the foot in that door and once you have rented from a real estate once before it should be

okay... it was just about getting in that door. Maybe being a single mum with kids at the time was like you were knocked back. (female, regional NSW, 35-54, community housing)

Despite the substandard living condition this participant and her family endured, accessing a first private tenancy meant a potential to obtain a reference with which they could gain another (better) tenancy.

Some participants noted that being single—rather than in a family household—presented itself as a barrier to gaining private tenancy, with perceived unaffordability being one reason for the rejection. This was particularly the case if they were unemployed and were receiving a Newstart Allowance that provides lower income compared to other pensions (e.g. age or disability). This could result in difficulties accessing a property even with a good rental history:

Also if you're like me and you're single they still don't want to know you ... I applied for nine different places and I got no replies to any of them ... As I said to them, I've got a brilliant rental history. I've never done damage to any house. I've never not paid rent. I've never defaulted on anything as far as rental goes. I've actually increased people's property because I've done gardens and ... what not for them (female, Sydney, 55–64, subsidised rental)

Some single participants sought to overcome their affordability constraints through share housing, but such arrangements typically proved unstable. As a result, many fell in and out of tenancies:

Yeah private rental with friends and then things just don't pan out the right way. Because, I mean, I like living by myself; I like my own company. (male, Brisbane, public housing)

A mate of mine, we were sharing Anyway, he left and he went with his girlfriend so that one went. (male, regional NSW, 65+, public housing)

That's when I was in—sharing a house with the 21-year-old girl and the alcoholic next door. But it was his mum's house, so he just came in and out whenever he pleased. He would wake me up at two in the morning, and it was quite scary, because I was married to an alcoholic so it just brought back a lot of memories. The parents ended up moving back up, and the mother was a bit of a drinker as well She was very, very drunk one night and rang me up—I was staying at a friend's place—and she said, we want our house back. I had to go. (female, Sydney, 35–54, subsidised rental)

Separated/divorced parents were also identified as a particularly vulnerable group. According to a service provider, separated/divorced parents have special housing needs when they have shared custody of their children, and current eligibility rules for social housing make it difficult for them to access dwellings that are big enough for them to fulfil custodial requirements (e.g. a secure flat with at least one bedroom rather than a boarding or bedsit room). Many can lose access to their children in the process because they cannot fulfil these custodial requirements, adding additional stress to the difficulty many already face in finding an appropriate property (provider interview).

4.1.2 Living in private rental

In addition to the difficulty faced in accessing private rentals, research participants faced many other challenges that affected their quality of life while in private rentals, some of which impacted their ability to maintain private tenancies. Rising rent and short tenancy contracts were cited as key challenges. For many, their lower income

often limited the types of property they could access and maintain, and as a result many compromised on the quality of the dwelling or ended up in unsafe situations. For others, relationship breakdowns or having a disability also reduced their ability to maintain private tenancies. These challenges are explored in detail in this section.

Housing quality: 'the raw end of the deal'

With very low incomes—either from pension or low-paid work—many participants had compromised on housing quality in order to gain access to some form of accommodation. As a result, the quality of private rental properties most participants had been able to access and afford was typically described as extremely poor. Participants described their rental housing pathways as moving through a series of derelict, small and often insanitary properties:

Most houses I found at the time were—one bedroom places were around \$280—some really badly organised—what I would call hovel—meaning they were probably circa 1940 ... damp, unrenovated ... I found that a bit hard to stomach. (female, Brisbane, 35-54, public housing)

A dreadful place; a hundred year old worker's cottage ... It had gaps in the floor about that wide, it was crawling fleas. It was absolutely dreadful. (male, Brisbane, 65+, community housing)

It was like a unit, but it was a downstairs one. I think it must have been bigger at one stage and they made it into four units. I got the raw end of the deal I think because it wasn't really a bedroom. (female, Melbourne, 55–64, public housing)

Personal safety was noted as another compromise often made in finding affordable private rentals. The lack of safety was noted as especially challenging for older single persons, as one participant explained:

Then after that I moved into a little bedsit ... There was very little lighting outside so when I parked my car in the garage at night—there was a lot of skateboarders and things and hooligans kind of kids—just kids being kids around the place. I used to be quite scared at night, parking my car if I came in late. ... Well enough to think, watch yourself—you're getting home in the dark. You're over 50 now. I can't really bash them up or anything. (female, Brisbane, 55-64, community housing)

Affordability: 'Your rent is going up all the time'

For many participants, affordability presented the major challenge in maintaining a private tenancy. Having lower income meant that paying full market rent often left them very little disposable income after housing costs and in financial stress. Participants spoke of their difficulties in paying for bills, food, and children's school related expenses. Some participants were able to address housing affordability by moving to particular locations (e.g. away from the city) that have lower rents. However, this could impact on other aspects of their lives, for example, increasing the likelihood of social isolation, and resulting in higher transport costs because of a longer distance to travel to work. The struggle in meeting rent and other living costs was especially severe for single-income households:

It was a bit hard because I'd only get about three days of work a week. The rent I was paying on the town house ... I think it was about \$280 a week. I know it was massive. I'd get some Centrelink [pension] because I wasn't working full time. But it just couldn't pay the bills and the electricity ... (female, Brisbane, 55–64, community housing)

The inability of some households to meet these costs resulted in them having a bad credit history. Others faced difficulties affording essentials like bills and food:

The most difficult is when you're renting because you just didn't have the funds ... I had a bill come up, I had to get \$500 and I thought ... that takes \$30 or \$40 out of your pension each fortnight for so long ... I think if your quality of life is such that you can keep a roof over your head, a bit of food on the table whatever and have a quality, you're alright. But if you haven't got the main ingredients and you haven't got a support group around you, you're gone. (Male, regional Victoria, 65+, public housing)

The constant struggle to meet living costs led some participants to suffer from stress. For one participant, the extent of her poverty was overshadowed by being a victim of domestic violence, and this did not become clear until she moved out of private rental to a women's shelter:

Beautiful. Beautiful, so much food in the freezer [in the women's shelter]. There was so much food for people. You could get anything from the freezer, fillets, everything was there, ice cream, fruits, everything, eat. (female, Melbourne, 55–64, public housing)

For many on low incomes, changes in personal circumstances (e.g. losing their job) and rent increases pushed their current private tenancy beyond an affordable level. In combination with other debts, rental arrears often become a reason for exiting the private rental sector or being evicted.

I moved out of that house under duress because ... they once again said we're going to put the rent up to \$320. I was making only \$678 a fortnight, so I couldn't even pay the rent, let alone the bills. (female, Brisbane, 35–54, public housing)

I got behind in the rent there ... So I was evicted, really. I'd lost my job and then I couldn't afford the rent. (female, Melbourne, 55–64, public housing)

I was with my husband. We were in a house ... private rent. He got into a situation and used all our money, so I had to move in with my mum. (female, Sydney, 35–54, public housing)

Hectic rental pathways: 'so sick of moving'

Poor housing quality, the lack of safety and unaffordable rent all contributed to participants not being able to maintain steady long-term private tenancies. In other cases, even when rental payments were up to date, tenants had to move from their private rental properties because of termination of the tenancy initiated by the landlord. Reasons for termination of private rental tenancies by the landlords were often because they decided to sell the unit, renovate it, or rent it to a relative. In other cases, no reasons were provided by the landlord for the termination. As a result, many of our participants experienced a very hectic housing pathway with multiple moves between different rental properties.

The lack of a secure occupancy can have adverse impacts on tenants' health (both mental and physical) and make it difficult to maintain social ties (Hulse et al. 2011). Some participants spoke of the challenges of 'settling in' when constantly moving homes, especially if the termination was unexpected and on short notice:

They told us you will stay there if you want and then out of the blue, after three months or six months when I start really to be alright ... suddenly they said, oh we need the house for a family. You have to move. (female, Brisbane, 18–34, public housing)

Each instance they sold the houses and you were left high and dry. ... With private housing you don't know how long you're going to live there. (female, 55–64, regional Queensland, community housing)

Termination of tenancy is often exacerbated by the nature of the Australian private rental market, where much of it is controlled by 'mum and dad' investors who use these properties as a form of saving towards their retirement (Hulse et al. 2011). The experiences described by our participants may suggest that small scale investors at the lower end of the private rental market often have more limited means in maintaining upkeep of these properties. The strong upward trend of the Australian housing market over the last few years had meant that, in some instances, some investors capitalised (often to repay their own debts) by selling the property and terminating tenancies prematurely:

Well I was living in rented accommodation. ... I knew the landlord. I was talking to them one day and I said what are you planning to do with the units? 'Cause they were old you know. She said February, 12 months sort of thing, she said I'm going to retire and knock the place down and build more flats—modern flats. (male, regional NSW, 65+, public housing)

The landlord got into a situation and the father had to lend him money, so they sold the house. (female, Sydney, 35–54, public housing)

Mostly—half of them [the private rental tenancy terminations] were when landlords decided to sell properties. (female, Sydney, 55–64, subsidised rental)

Natural disasters had also left several of our participants without a private tenancy. In one case, the landlord's loss of their family farm as a result of prolonged drought led them to take back their investment property for home ownership. In two other cases, the loss of tenancy was accompanied by the loss of most of their belongings when their homes were damaged by floods:

[The landlords'] farm went bankrupt and that's the only property that wasn't connected with the farm so they lost everything and had to move back. (female, Melbourne, 55–64, public housing)

Two and a half years we stayed at that residence ... The house flooded when we had a storm. The rental agents weren't particularly fast—the brick wall from the neighbouring house literally fell over and that cost the owners and the neighbours probably a large sum of money. (female, Brisbane, 35–54, public housing)

So I went and saw this place and it was everything I wanted so I was very disappointed when we got flooded out soon after we moved in and I ended up losing all my things. (female, 18–34, Melbourne, subsidised rental/motel)

Several participants also noted that their private tenancies were terminated without any particular reasons given, forcing them to begin their search for a private rental once more.

Renting with a disability or major illness

For people with a disability or physical or mental illness, renting privately can be especially challenging. Three main barriers prevail—affordability, special housing requirements and special location requirements.

An acquired disability or illness had forced some participants to give up their jobs, reducing their ability to pay rent:

Because I suffer Bipolar disorder and obviously have severe episodes of depression ... and I had like a mini-breakdown I guess you could say and I had to leave the job that I was doing, which—obviously I couldn't afford the rent. (female, regional Victoria, 35–54, public housing)

In addition to financial restrictions, many people with a disability or an illness (or their carers) have difficulties finding appropriate private tenancies due to their need to be near hospitals and specialist health services. For some of our participants, this required them to relocate from a remote town or suburb to more central locations where rents are more expensive in order to access these services:

My eldest girl had fibro cystic and she was in the Children's Hospital for many, many years. I was up and down. So in the end I had to basically base myself in [the City closer to the hospital]. (male, regional Victoria, 65+, public housing)

Like now, this morning I couldn't drive it if I wanted to because my hands won't bend. So I just go public transport. If I was out in the middle of nowhere, I'd have a huge problem. (female, Melbourne, 55–64, public housing)

When I got crook, really got crook, the doctor and I said—well he said really, you should be closer to town and I said, yeah, well, I've been thinking about making an application to the Housing Commission. (male, regional Queensland, 55–64, public housing)

For participants with mobility restrictions, accessible ground floor units were another specific need that often could not be resolved in private rental, requiring them to apply for social housing. While State Governments in Australia provide grants to individual owner-occupiers in order to assist with modification of homes for residents with a disability, tenants in private rental are generally ineligible.

Health problems had also impacted on some participants' ability to sustain a private rental tenancy:

Before that I was in a tiny, tiny little house ... but I had a huge, huge backyard that I had to mow and that was a real strain on my back. (female, 35–54, Sydney, subsidised rental)

4.1.3 Housing assistance for private renters

A range of support agencies—including Centrelink, non-government organisations and SHAs—offer a variety of assistance to people in private rental. The Commonwealth Rent Assistance (CRA) is the largest scheme. A subsidy of up to \$158.48 per fortnight can be provided to recipients of other Centrelink income support programs. However, the scheme does not include an affordability benchmark and some recipients may still spend most of their income on housing costs.

Some SHAs also provide rental subsidies and bond loans to assist applicants on their waiting lists in entering private rental. In NSW, for example, the 'Start Safely' program provides a short to medium term rental subsidy to women (and their children) who are at risk of homelessness and are escaping domestic violence. The program was first piloted in 2009, with 101 applicants approved for a subsidy in the first year (Housing NSW 2010d, p.167). In addition, the 'Rent Start' program provides applicants with assistance towards paying the bond or advanced rent, as described by one of our participants:

Well every time I had to move, I'd go to them and they'd help out. So that was one good thing about [Housing NSW] ... I had to wait 10 years before I could get into housing, ... [But] every time I had to move, they were the ones that

said we'll help towards that [paying the rent]. (female, Sydney, 55–64, public housing)

Similar assistance in bond loans and advanced rent are also provided in Queensland and Victoria, but longer term subsidies such as NSW's 'start safely' are not available in these states.

Other programs offer non-financial help, such as assistance in budget management for those in financial stress:

[Centrelink] gives you a list of places that help you with food and things like that, like emergency relief. It also has emergency housing on it as well ... I still have the list today because I still sometimes use it to ring St Vinnie's to get food vouchers and things like that. It has a list of all emergency relief funds, places that help you, food vouchers. (female, Brisbane, 35–54, community housing)

Sometimes I go for budget help ... no car, no alcohol, no cigarettes, no fast food—I cook. I went to Food Aid, ... when I stopped working I said okay I think I need you because I haven't been for a while. (female, Brisbane, 18–34, community housing)

Some agencies also provide financial and non-financial support to people with a disability or an illness searching and applying for private tenancies, through tenancy facilitation or private rental brokerage:

They [non-government emergency housing agency] helped me with the lifts, like driving me around [in search of private rental] and printing some things out for me because I didn't have the internet ... and they helped me with a reference. (female, regional Queensland, 18–34, public housing)

An evaluation of private rental assistance programs undertaken by Housing NSW (HNSW) found that such programs were most effective in lower rent markets with higher vacancy rates, such as rural and regional areas (Housing NSW 2010d, p.167).

4.2 Homelessness

Nearly half of the 60 participants in our study had experienced episodes of primary or secondary homelessness prior to entering their current social housing tenancy. Fourteen participants experienced episodes of sleeping rough, and an additional 15 participants have experienced episodes of living with relatives, in boarding houses or in caravan parks. These participants included single men and women of all age groups, as well as single mothers with children.

4.2.1 Pathways into homelessness

Eviction from private rental was the primary trigger for homelessness for our interview participants:

Then the owners [told me] we are so happy you stay here all the life. It's an investment. ... it wasn't a property to be sold, [but one buyer] offered a big price and I was homeless again. (female, Brisbane, 18–34, community housing)

Last year my father had passed away and we got ... behind in our rent, but we did ring the real estate agent and let them know that we were making arrangements, but it wasn't good enough for them. So that's when we became homeless and ended up in [transitional housing]. (female, Brisbane, 35-54, community housing)

Landlords are required to provide a notice of eviction in advance in order to allow their tenants sufficient time to organise alternative accommodation. However, for tenants who are in rent arrears or who have somehow breached their tenancy agreement, a minimum of 14 days' notice applies in NSW, Victoria and Queensland. Such limited time will rarely be sufficient for the evicted tenants to find a new private rental property, considering the difficulties elaborated in Section 4.1.1 above, the low vacancy rates in major cities in these states, and the additional barrier when the evicting landlord does not provide evicted tenants with a reference, or puts the tenant on a blacklist.

Relationship breakdown was another common cause of homelessness for participants. In such cases, the need to find alternative accommodation was often more immediate than in the case of evictions, and additional financial and emotional difficulties could hinder rehousing for the partner who moved out:

She was pregnant and I had to make a choice, career or family. So I took the family and I got out [of a job involving interstate travel] ... Three months, 10 days later ... she left me, so I lost the lot anyway, so lost the family, lost the career. I just travelled and I've been travelling ever since ... I've never had a steady place. This is the first—here [current social housing placement]. (male, 55–64, Brisbane, public housing)

For some female participants, domestic violence was a trigger to move out of a home and into a women's refuge:

My boyfriend kicked me out. It was about one o'clock. It was Thursday that day. I was knocking at this place ... but he didn't open the door. There was not a soul around in that vicinity. I was so frightened. I thought somebody is going to kill me or something. Then out of the blue I called the police. I never knew the police could help. The police, they kept me overnight in their schedule place, because it was New Year time and I didn't know where to go. So they gave me a small little room. They gave me coffee. They gave me tea. They said, Madam. They respected me. You know what I mean? Then they rang up [the refuge]. That's how I went (female, 55–64, Sydney, community housing)

There were other victims of domestic violence who left their home and moved in with family or friends. According to our interviews with service providers and administrators, migrant women of non-English speaking backgrounds were especially vulnerable in such situations. These multi-family households typically end up in overcrowded situations that could exacerbate or instigate mental health conditions (e.g. depression) for both the domestic violence victim and/or the households that take them in.

As described above, several of our participants became homeless when they lost their private tenancy through a natural disaster. One participant, a single mother, became homeless after her private rental unit was flooded:

I'd just moved into a house in January and I got flooded in the middle of January so left me homeless—me and the children homeless so there was nowhere in [a town] because a lot of other people were in the same situation. So we decided to chance it in [the capital] I tried emergency housing. They just said they're all full with every other flood victim. So we're just living in the motel. (female, 18–34, Melbourne, subsidised rental/motel)

For some participants, however, homelessness—even long-term homelessness—was perceived as an active life-style choice, driven by a desire to travel and to avoid the

trouble of entering a private tenancy. In these situations, being 'homeless' was rather more readily described by participants as a mobile lifestyle:

I chose to live that lifestyle to keep me busy, give me something to do. I just liked living like that yeah. It was something I liked doing. I never even really thought about getting a place or anything like that. I was content with what I was doing and I liked it. I just stuck with doing that I adapted to it well. I just liked the adventure of it. You could find places to get stuff to eat. I had the money to get stuff to eat. It was just living in the squats and that, just something different. (male, regional Queensland, 35–54, public housing)

Then we left [a private rental tenancy] and we went around Australia [for fourteen months]. When we came back from there, I was feeling a bit guilty. I thought we shouldn't be having such a good time, we should be working [laughs] ... My husband was on an invalid pension so that we did that on the pension. Then we came back and he said, look I'm not ready for us to settle down and friends sent us a late Christmas card saying they were doing house-sitting. It was great; we thought oh well, we'll give that a try. (female, regional Queensland, 65+, public housing)

When personal circumstances changed, however, many who chose a mobile lifestyle found themselves unable to step out of homelessness. Some participants indicated that the onset of health problems or becoming weary of long travels, made it difficult to obtain private tenancies, or access social housing as most did not apply to remain on social housing waiting lists while being mobile. One participant, for example, sold her house for a more mobile lifestyle, but then became ill and could no longer sustain this way of life, only to realise her capital assets had diminished below an amount required to (re)gain stable accommodation.

4.2.2 Pathways of homelessness

Episodes of homelessness are often characterised by frequent moving between various types of accommodation, including short-term emergency housing, staying with friends and relatives, and sleeping rough. This highlights the complexity of homelessness and the instability of these types of accommodation. The forms of homelessness experienced by our participants were equally varied. A few had experienced long episodes of 'sleeping rough' for several months, out on the streets, in abandoned buildings or in their cars:

I didn't care what people thought of me, so sleeping on a bus stop outside the police station ... that was a good safe place ... I stayed there five months. (male, Brisbane, 55–64, public housing)

I eventually found an abandoned ... building. I found one of those and I slept in there for probably two years. ... It was good. It was right in the city. I was in the city every day and just going back there to sleep ... I was on my own. I was on the top floor. I had to climb up the pipes on the side of the building to get into it on the top floor because there was no stairs or anything. I had the top floor to myself. But the bottom floor there were occasionally people down there. You'd get kids throwing stones and stuff at the windows too. You could hear that every once in a while, but they never came upstairs so that was good. (male, regional Queensland, 35–54, public housing)

Emergency housing and homelessness shelters were used by only a few participants on an occasional basis, and these options did not provide long-term solutions:

I could stay at shelters and stuff like that too. But they only keep you for so long and then they boot you out ... you've got a three month time limit. (female, regional Queensland, 18–34, public housing)

For several participants, rough sleeping was a preferred option than staying in boarding houses or emergency accommodation. While 14 participants experienced episodes of sleeping rough, only seven lived in a boarding house and only four in shelters for the homeless. Some described boarding houses and emergency accommodation as having strict rules, such as not allowing them to have pets (see also Tsemberis 1999; Gronda 2009, p.109; O'Rourke 2011):

I was in the boarding house first. Then I got kicked out of the boarding house for smoking cigarettes in there. That's when I first went on the streets was when they kicked me out from there ... I was in the boarding house for probably about six months. I was smoking in the room and he just said, you can't smoke here, you've got to go ... there was a homeless cafe there and I slept in the storage bays under there for a while. That's when I first started living on the streets. (male, regional Queensland, 35–54, public housing)

Others said that the rent they would pay for a room in a boarding house comprised a significantly large proportion of their pension:

[I was living] in a caravan [at the back of a boarding house]. I had no electricity, no water. You got told off for having showers too long. People were stealing your food. People would break in to steal my money and stuff like that. (female, regional Queensland, 18–34, public housing)

For a little dingy room, not even the size of that kitchen, there, my little kitchen ... you're paying 140 bucks ... There's no amenities to speak of, there's no real kitchen, there's nothing there. You're not allowed to cook in your room. Once you've lived in a few boarding places, you find the street's a lot better to live in ... Like I went to one place about seven times over the years, to see if it got any better; one bloke said, oh yeah, it's a lot better now, they've cleaned it out and you go there and it's no different. So you say, bugger this, I'm going to sleep in the streets ... It was safer—actually at least on the streets you can go and hide somewhere, you can go and find a place to sleep, but when you're in your room, you're there. If they want to kick down your door. (male, Brisbane, 55–64, public housing)

Other relied on friends and relatives for accommodation, but such arrangements did not always provide the participants a 'steady base' from which they could improve their circumstances (e.g. by searching for more stable accommodation or a job, having access to family and support networks, or providing education for children) as evident in the following examples:

I had to watch what I was doing because my ex-wife felt that she made ... a sacrifice ... having me there. I couldn't go ahead and do things because if she had have found out that I was applying for Housing Commission or even a private rental, I would have been out on the street that night. (male, regional Queensland, 55–64, public housing)

My friend's mum let me stay with her for a few months ... I had no family up there My kids weren't going to school or childcare at the time for a few months. (female, Melbourne, 18–34, public housing)

A friend put me up in their couch. So I lived at that residence for six months on a couch and worked through processing my sister's passing, dealing with the discouragement of not finding work, getting it together through them to get new

office clothes because I put everything in storage. (female, Brisbane, 35–54, public housing)

4.2.3 *Pathways out of homelessness*

All of our participants who had previously experienced homelessness eventually moved into social housing tenancies. This study, therefore, provides a useful perspective on pathways out of homelessness. The experience of homelessness—and the connections established with support agencies through that experience—was in some cases an important trigger for participants to apply for social housing. Further, being recently made homeless at the time of application could significantly improve an applicant's chances of getting housed, with most housing providers recognising homelessness as high priority. The pathways out of homelessness through a successful application for social housing are discussed in greater detail in Chapter 5.

However, the process of exiting homelessness and entry into social tenancies can be difficult. Some participants have missed out on such opportunities because of the fragmented nature of their experience of homelessness, moving between brief episodes of homelessness and private rental, or being unable to receive regular correspondence from housing providers:

And it seemed to be every time I'd move in [a shelter] someone would offer me private rent or something like that, like a spare room or whatever, so I'd take that and then it was hard to get back into the shelters when being so young, people were taking advantage of me. Taking my money and kicking me out [of private rental]. I've always paid rent. I found it hard to keep up with, like my applications. Because I was moving so much and their letters were being sent everywhere. When they did send me letters. So I don't know. (female, regional Queensland, 18–34, public housing)

Participants' experience of homelessness was often interspersed with short term private tenancies or emergency accommodation. These short term tenancies, as highlighted by the participant quoted above, often delayed their social housing application, or resulted in them being taken off priority listings all together. Hence the unstable nature of homelessness acted as a barrier to achieving more stable housing outcomes, not only through the private rental market, but also through social housing.

Since some providers prioritise those they consider 'whole of government' applications, that is applicants who are engaged with other government agencies such as state prisons, some participants in our study found that short episodes of incarceration were a pathway out of homelessness and into social housing:

I'd been on the list for like three years or something and I went to jail for two months and then when I got out they had this place for me within two weeks ... Even though I'd been living on the street for five years or something like that. (female, regional Queensland, 18–34, public housing)

4.3 Home ownership

Thirteen of our interview participants had entered social housing after a period of home ownership. Some had been property owners for long periods of time. For others, home ownership had been comparatively brief.

4.3.1 *Moving into home ownership*

Thirteen participants in our study had been able to enter home ownership at some point in their housing pathway. Most had been employed at the time of purchase, or were part of a household with at least one working adult (e.g. a partner or a parent).

For older participants, they often bought their homes at a time when real house prices were significantly lower than at present and for some (despite having lower incomes) entry into home ownership was achieved by entering into 'rental purchase contracts', or by buying derelict, cheaper properties and later renovating them. A number of participants had experienced a housing pathway characterised by moves between a number of different owner-occupied homes, selling each as they moved out.

4.3.2 Exiting home ownership

A number of life events typically led some of our participants to exit home ownership. The most common events described were relationship breakdowns leading to settlement of shared assets, and serious ill-health (of the participants themselves or of a close family member) which led to income declines and mortgage stress. A number of participants were priced out of the property market due to moving between states or cities at times of rapid increases in property values. Others made the choice to sell their homes in favour of more mobile lifestyles. The stories shared by these participants demonstrate that critical life events and choices can lead to a need for housing support amongst people previously able to access capital and generate levels of income necessary for home ownership. Further, these stories signify that the security of home ownership may often be overestimated.

Divorce/separation

A number of participants in our study had moved out of home ownership as a result of relationship breakdowns. In some cases, only one partner had to move into private rental whereas the other partner remained in the owned property. For others, moving out of home ownership had been only temporary, and after a while they had been able to buy a new home:

I've had too many wives. I kept leaving them with the house. (male, Brisbane, 65+, community housing)

In some cases, one partner may compensate the other by buying out their share of the property. For people on low incomes, however, this may not necessarily be possible, and as a result the property must be sold. Even in the case where one ex-partner is able to buy out the other's share, they may face difficulties in maintaining the additional loan payments after separation:

I split up with my other girlfriend then and I had to pay her out ... So I refinanced [the house] and paid her out ... I did that for the next three years and I had my brother and friends live there because I was a truck driver and was doing interstate. (male, Brisbane, public housing)

For another participant, her inability to access finance to buy out her ex-partner's share was perceived as gender discrimination, with finance providers not willing to lend to a female, and particularly a single mother:

My son was born ... straight away my ex-husband and I were married then, and we bought a house ... we'd only been paying it off for seven months when we split up ... I've rented since then. I tried to buy him out; I only needed 15 grand to buy him out But in those days banks wouldn't look at you, because you weren't the male. (female, Sydney, 35–54, subsidised rental)

Often, the property was heavily mortgaged, leaving both ex-partners either in debt or with very little surplus after selling the property. As a result, some were not able to re-enter home ownership:

It was owned house—part owned by me and my ex. He was moving on and we put the house on the market and we sold it pretty quickly. We owed a lot of

money and there was very little [income that] came out of it. (female, Brisbane, 55–64, community housing)

In most cases, one or both ex-partners moved into private rental after separation, before entering social housing at a later stage. In one case a participant moved into private rental accommodation that was partly subsidised by the SHA, however typically such subsidies are short-term and provided under unique circumstances such as domestic violence (as elaborated further below):

I lived [in a] house that we owned and then I separated from my husband basically and that's how it all started ... [I] went into Housing [social housing] ... I said to them, look I'm in a situation, I have three children, I have to put a roof over my head and they helped me out rent-wise ... They gave me half - because I had to move from my house because the bank had taken the house because my ex defaulted on the loan and they told me I had to move out. So the housing company [SHA] paid half the rent, half the bond so that I could get into a place so that I had a roof over the kids' heads. (female, Sydney, 55–64, public housing)

For one participant, who had little awareness of her rights or avenues for seeking assistance, divorce triggered a sudden move from home ownership to homelessness:

I had the twins at 18 and married and in five years later, he paid me \$100 to divorce him. So I had nowhere to go. The house was his. It wasn't combined in both names. Then I just packed up, took the kid's clothing and favourite toy and we stayed in the car. (female, Melbourne, 35–54, public housing)

Illness

Illness was another factor that caused some of our research participants to exit home ownership. Unexpected illness of the participant or other household members, such as their spouse or their children, often undermined their ability to maintain mortgage payments. Illness could also disrupt their usual employment activities, which can reduce their income either temporarily or permanently. For some, the transition from home ownership to social housing was a direct pathway:

We actually had owned a house before that, but couldn't afford to maintain the payments after she [wife] got sick, and my health had failed as well. It meant that our income was stressed to say the least. We made a decision to sell the house and cut our overheads ... Someone advised us through one of the organisations at the hospital I think about enquiring about social housing. (male, 55–64, regional NSW, community housing)

On some occasions, illness can also force participants to relocate permanently in order to access medical, health or support services. For one of our participants, his family sold their home and relocated to a different town because his medical condition dictated a career change late in life:

[My husband] had a large hiatus hernia, he couldn't do heavy lifting, it was a real no-no. Anyway, so we looked in the paper and we saw an advertisement for a [office job in another town] ... So we moved to there ... and we sold it that time. (female, regional Queensland, 65+, public housing)

The death of a family member can have significant impacts on any household. For some, sale of the family home was a way of dealing with the emotional trauma. Others used the sale as a way of relieving financial costs of long term illness and/or funeral arrangements. In some cases, the sale of the family home was seen as an interim measure from which they would at some point re-enter home ownership, but changed

conditions in the housing market did not permit them to do so, as one participant explained:

Up until when my daughter died I owned everything outright, never had a problem. But once all the money went and my daughter died and all the—as I say—all the house prices got inflated, well then things got bad. (male, regional Victoria, 65+, public housing)

This participant also felt that being an owner-occupier has been disadvantageous when he retired due to ill-health, because it made access to Centrelink assistance more difficult despite having no income:

It took over six months to get my money and then the Government wouldn't give me any social security benefits. So I was six months without any income ... Yet I saw other people who had nothing and who had not tried to save anything, just granted everything. (male, regional Victoria, 65+, public housing)

Relocating

Relocating the family home emerged as one pathway from which some participants exited home ownership. This was especially the case when participants chose to move between states or to another city for new employment, or in order to be closer to family. The difference in property prices between cities and regions was identified as contributing to participants being priced out of home ownership:

I was only there two years and—missing seeing my grandson grow up. So I had to sell up and come back up ... what we got for the house down there, you know you couldn't buy anything up here then. (male, regional NSW, 65+, public housing)

A small minority sold their homes and relocated as a lifestyle choice but later found themselves unable to re-enter home ownership:

All the children grew up and went. The man went long before that. Then I sold it and moved over here ... to find some Buddhists. (female, Melbourne, 65+, public housing)

4.3.3 The effects of home ownership on housing pathways

The housing pathways of some participants, especially those with a history of home ownership, were shaped to some extent by their perception of social housing. These participants had particular difficulty identifying with the stigma of being a social housing tenant:

No, didn't even consider it [applying for social housing]. Actually, I was almost ignorant of the social housing ... I thought it was just for people who were desperados basically. (male, 55–64, regional NSW, community housing)

Participants with a history of home ownership appear to have delayed applying for social housing for some time, even when enduring episodes of homelessness. One participant who was an owner-occupier with her husband ended up homeless following their separation. She lived in her car with two young children for nine months before accepting an offer of help from her father. During this time she was reluctant to ask for or accept help from housing organisations.

4.4 Conclusions

Our sample of 60 recently housed social housing tenants reveals a wide range of housing histories. Despite the diversity of experiences, three typical pathways emerge from our findings as leading into social housing: pathways that involve episodes of

homelessness; unstable pathways in the private rental sector; and pathways that involve the loss of home ownership. However, these pathways are not mutually exclusive, and some of our participants have experienced each of the three types at different stages of their lives. Overall, these findings reflect the very unstable housing pathways experienced by low income Australians. Housing affordability is the key driver of such mobility and instability, yet it is typically coupled with other factors that trigger a move and often also a change in tenure—predominantly disability, illness and relationship breakdowns.

Findings of previous research highlighted the insecurity of private tenancies (e.g. Hulse et al. 2011) and our research supports these observations. The difficulty in accessing and sustaining long-term private rental tenancies exposes disadvantaged households to severe forms of exploitation, substandard housing conditions, extreme financial stress and constant risk of homelessness. At the same time, households eligible for social tenancies are also at risk of losing their priority status by taking up unstable private tenancies that may not be appropriate for their needs out of sheer desperation.

In addition, our findings demonstrate, contrary to common perception, that there is also little tenure security for low income households in owner-occupation. The onset of disability, major illness or relationship breakdown surfaced as major catalyst for low income households exiting home ownership.

The level of instability and hectic intra-tenure and cross-tenure mobility indicated by our research suggests that assessment of housing needs of individuals cannot simply be made on the basis of their current housing circumstances at the time of applying for social housing. Rather, a more holistic approach that recognises continuing patterns of unstable and inappropriate housing pathways is required to address such instability and housing insecurity.

Housing histories influence housing futures. They influence the housing expectations and aspirations of individuals; they also influence their opportunities to access private rental (e.g. the need for references and a rental history) and social housing (e.g. priority for applicants with a history of homelessness). Three typical housing histories of participants prior to entering the social housing system were discussed in detail in this chapter. We will explore participants' entry into, and mobility within, the social housing system in Australia in greater detail in the following chapters.

5 PATHWAYS INTO THE SOCIAL HOUSING SYSTEM

Our study was targeted at participants who have recently been successful in gaining a social tenancy. The previous chapter detailed the housing histories of these participants prior to entering their current social tenancies. This chapter focuses on their pathway into social housing by highlighting their experiences in applying for and accepting offers of tenancy. The chapter presents the perspectives and experiences of those tenants, rather than analysing formal policies and procedures.

The structure of the chapter reflects the order of the key stages in tenants' pathways into social housing and the difficulties they faced prior to entering their current tenancies.

5.1 Delayed application

Many of our participants were hesitant to apply for social housing. Participants were hesitant to apply for a variety of personal reasons, but for many their trepidation was related to an unstable housing history. For example, several participants considered their unstable housing situations (or homelessness) at the time to be a lifestyle choice and they considered that they were therefore not necessarily in need of housing assistance:

I'd never thought about it [applying for social housing]. When I was living on the streets and living in squats and that, I had a place then and I wasn't paying any rent. I was happy living like that. I used to camp a lot too. I'd catch a train out to the bush on the outskirts of the city and just camp in the bush and catch a train into the city the next day. I lived like that for probably a few months as well ... it wasn't until I got to [town] where there was nowhere to camp and I was forced to stay. I eventually thought, well I'll just go into a normal house and live in a normal house. Live a normal life instead of being on the street all the time. (male, regional QLD, 35–54, public housing)

It was only when it was suggested to me [to apply for social housing] and I thought, God, yes, well that might be able to work. But as I say, because we've always been independent and moving around it just didn't occur to me. (female, 35–54, regional VIC, public housing)

For others, their (mis)understanding of what social housing represents and who is eligible for social housing led them to delay their application. Not wanting to be associated with the stigma of being a social housing tenant was a common reason for delaying applications:

Public housing in [town], it's all [concentrated on] one hill. If you lived on the hill, you were the low life. Even though my parents lived in the town, you're still treated like low life. You get that stigma, you're public housing. (female, Melbourne, 55–64, public housing)

Never thought once about it [applying for social housing], which could be a throwback to my childhood, because I actually grew up in a Housing Commission house, back in the bad days when there was a huge stigma attached to it. That was a really, really rough area and still is but, no, no. It's funny that you should say that now because, no, I never even thought about it once. (female, 35–54, regional VIC, public housing)

But the only thing with public housing ... is if you're clubbed in an area with all public housing ... I can't handle—I get very anxious—when I lived in [private rental] my car got stolen three times—it ended up in a public housing area.

Just kids taking it on joyrides, and just very noisy areas I can't handle. I can't handle hearing people fighting, people drunk around me, I can't handle it ... I think that's the mistake they make is when they make a whole street all housing commission. (female, Sydney, 35–54, subsidised rental)

Some participants who were in housing crisis often underestimated the severity of their housing situation, considering their situation to be a temporary drawback in an otherwise upward housing career. With careful considerations of social housing eligibility and priority criteria, however, many of these participants who delayed their applications would have been granted priority for allocation:

[I first considered applying for social housing] ... not very long ago, because before I was always thinking I'm going to study, I'm going to do this, I'm going to do that. I didn't think—I was thinking Housing Commission houses suitable for more poor people ... I was thinking I can get over this and I can do everything by myself but then I realised with my son's [mental illness] and everything is getting difficult and depression, I was in depression, I applied for a Housing Commission house. (female, Melbourne, 35–54, public housing)

A few of our participants were also put off by the complexity of the application process or the lengthy wait time for allocation. While some of these barriers were at times exaggerated (e.g. the length of wait time for applicants who are assessed as high priority), they nonetheless highlight people's perceived difficulty in gaining a social tenancy:

The waiting list is 20 years down here, so I wasn't thinking about [applying for social housing] at the time. (female, Melbourne, 55–64, public housing)

I wanted to [apply for social housing] ... I went on the internet and had a look at the thing but I needed like birth certificates and all that other stuff. So I never actually got around to finishing that and I knew how long of a wait it was. (female, Melbourne, 18–34, public housing)

Delayed application was not universal amongst our research participants, however. One participant, who grew up in a social housing household and was aware of the difficulty in gaining a tenancy, applied well in advance of her being ready for establishing independence:

[I applied for social housing] when I was 18 ... Because my mum said that it takes a long time to get housing from Housing Commission so you go on the list now and by the time you're 25, 30, they might ring you if you still need a house. (female, Melbourne, 18–34, public housing)

5.2 Triggers for application

Most of our participants who had trepidations about applying for social housing eventually applied because of sudden changes in their circumstances. These sudden changes, like the participants' housing histories, are diverse and encompass both changes in their housing situations and non-housing life events. For some, an obvious trigger was when they realised that they were in a housing crisis, such as when they received a private rental termination notice:

She [the landlord] said ... 'I'm going to retire and knock the place down and build more flats—modern flats'. I thought well I've got to do something. So I just went and applied, did all the paperwork for the Housing Department. (male, regional NSW, 65+, public housing)

For others, changes in their household compositions, and their (in)ability to cope with these changes, acted as triggers for application. For example, two participants applied for social housing following the illness or death of a family member with whom they had either lived with permanently or relied on to provide temporary accommodation at times of need:

We thought [my dad would] die earlier and so I applied for housing in case he did die ... So I applied but dad overcame—he had leukaemia but he overcame that and it wasn't really necessary to move in, even though I did move in later on ... I just thought it was a sensible thing to do ... dad suggested that I put in an application ... If dad didn't get leukaemia it mightn't have occurred to me to apply for social housing. (male, regional NSW, 35–54, public housing)

About nine weeks after I don't have a house, I already make that application ... it was because my sister died and my whole life had been gutted and there was nowhere else I could [live] and meet my economical moral decision to always be able to pay [the rent]. (female, Brisbane, 35–54, public housing)

For another participant, the birth of a child and consequently the desire for greater stability was a trigger for applying for social housing:

It was very hard and then when I had my first child I thought the best thing to have our own place would be to go on the Department of Housing list. (female, Brisbane, 35–54, community housing)

Having firsthand experience of what contemporary social housing can look like—as opposed to previously held negative conceptions—triggered one participant in applying for social housing:

A friend of mine had applied [for social housing] but she was on a disability pension and she applied and she only waited about 12 months ... [Her social housing unit] was brand new. It's a beautiful unit and you can even see the beach from her veranda. I thought wow, I didn't realise they were that nice, you know. Like I thought, you know, I'm thinking a little tiny flat in a big block of buildings, that's how—so I thought I might apply and so that's how come I applied. (female, regional NSW, 65+, public housing)

5.3 Advocacy and referral

Most of our participants had little knowledge about the social housing system and the process involved in applying for a tenancy. Many also had little knowledge on where to seek appropriate information or assistance to help them gain a tenancy.

The pathway of some of our participants to eventually gaining a social housing tenancy was made much easier by advocacy and referral organisations. These include tenancy and housing related advocacy organisations, youth services, health services, social workers and local parliament members. They have played a key role in bringing the option of social housing to the attention of people in need, providing access to necessary information and assisting the application process itself.

For one participant, the caseworker assigned by her local SHA was instrumental in helping her gain a social tenancy:

I didn't know how anything worked at the time, how to go about it [applying for social housing], where to go, until the caseworker actually mentioned it to me. (female, Melbourne, 18–34, public housing)

Caseworkers and other advocates alike can provide much practical assistance in filling in the application forms. Their roles are especially significant for applicants who

are not proficient in English, had limited access to the internet (where much of the information about applications is now available), or were simply very anxious and lacked confidence about their ability to successfully apply for social housing. A lack of confidence, particularly, can be exacerbated by the experience of multiple rejections from the private rental sector:

Well, he [the caseworker] helped me with the forms, read them out to me, explained them to me ... there's a lot of terms in it that [application form] a lot of people are just not cluey enough to do it and I'm one of them people. (male, regional QLD, 65+, public housing)

In addition to assistance in filling in application forms, some tenant advocates—as well as local parliament members approached by participants—continued to actively pressure the SHA offices to find a housing solution for their clients, using both formal and informal contacts:

In the end I went to ... the local member ... she said to me what's going on and I told her. I said, look I'm not getting anywhere. I'm getting nothing from them [the SHA]. All I'm being told is later, later, later. It's all well and good but I'm living on my niece's bloomin' lounge. It's getting beyond a joke. So she said, look, give me a couple of hours and I'll ring you back ... I went home and by the time I walked in the door she rang me. She said, look, I've got you under this programme, where you need to go up and see Department of Housing tomorrow. They will put you on a programme. (female, Sydney, 55–64, subsidised rental)

[The housing coordinator in prison] put in a good word for me for [community housing organisation]. She gone, look, I'll do a reference for you, no worries. You seem genuine. You've done all the right things here [in prison]. I'll push for you and she did. They actually knew each other ... It's not what you know it's who you know. (male, Brisbane, 55–64, community housing)

She [a social worker] kept on writing letters for me to Housing and I finally got this place ... (female, Melbourne, 18–34, public housing)

The availability of a caseworker also had a positive impact on the housing situations of a significant number of participants. Eighteen participants received help from an external organisation in completing and submitting an application for social housing. Some caseworkers were able to assist our participants to seek appropriate private rentals, and while these were at times unsuccessful, their rejections can be logged as evidence to support their application for social housing. This is especially important with the inability to find appropriate housing in the private rental market, which is one of the key requirements for gaining priority status under every SHA's allocations criteria:

So the condition was, with my support worker two times a week ... to look for private rentals. She would come and pick me up twice a week and we'd go looking for private rentals. I was knocked back by every single agency, by everyone. (female, Melbourne, 18–34, public housing)

They helped me with the lifts, like driving me around and printing some things out for me because I didn't have the internet and ... And they helped me with a reference. (female, Toowoomba, 18–34, public housing)

The role of external organisations in assisting social housing applicants varied between jurisdictions, with over twice as many participants in Victoria reporting the use of such services compared to NSW or QLD.

The positive impacts of caseworkers and advocates, however, were not necessarily experienced by all those who applied for social housing. The quality of support provided can vary significantly from one caseworker to another, depending on their approach to clients, their formal and informal contacts in the social housing sector, and their knowledge and understanding of the housing assistance options and application rules and procedures within their respective jurisdiction:

In the hospital I contacted two different social workers. One didn't want to help or had no clue ... The second one was so different, was a lady, and said 'let's help you'. (male, 55–64, Melbourne, public housing)

Most participants applied for social housing without any assistance from a caseworker or advocate:

I did it all myself. I didn't have any help. I've always had to help myself. (female, Sydney, 55–64, public housing)

Most of our participants applied for social housing on their own initiative (with or without the assistance of a caseworker or advocate). One exception is a participant who was specifically approached by a housing provider, due to the redevelopment of the caravan park in which she was living:

Because the caravan park was being pulled down they had Housing representatives come and see everybody that lived in caravans and they put us into units around Beenleigh, Eagleby, wherever they had units.(female, regional QLD, 65+, public housing)

While only one of our 60 participants experienced active outreach by an SHA, it nonetheless represents a good practice example of how an application process can be assisted by the active initiative of housing providers rather than through passive client intake or referral. The wider application of these outreach programs may be able to assist in more effectively preventing homelessness.

5.4 Information about housing assistance options

An efficient and equitable social housing allocation system is one in which all potential applicants have access to information about housing assistance options and how to navigate through the application system. Some participants in our study were confused and misinformed about the type of housing assistance options available to them, the differences between them, the application process and the prospects of success.

Most forms of *disinformation* and *misinformation* were related to, first, the option of community housing, and second, the availability of stock and length of waiting lists in different public housing allocation zones.

In Victoria and NSW, where applications for community housing organisations were made separately from those for public housing in the years covered by our study (prior to implementation of the Housing Pathways system in NSW), many participants were not aware of the option of community housing:

I haven't heard of [community housing] ... I probably would've chosen that. (female, regional NSW, public housing)

Yes, I've heard about Community Housing, but know nothing about it. (male, regional VIC, 55–64, public housing)

I had no idea [about community housing]. I thought there was only the ... Housing Commission—otherwise you were on your own. (female, Brisbane, 55–64, community housing)

In other cases, participants were familiar with the concept of community housing, but were confused or misinformed about its nature. Indeed, community housing organisations deliver a wide range of programs that are very different to those offered by SHAs, including co-housing, transitional homes, boarding houses, affordable housing and long-term community housing. Some of our participants in Victoria were not aware of the longer term community housing options and therefore did not apply for community housing. In Queensland and NSW, a single application was introduced which provides applicants access to both community and public housing. Yet, some participants elected not to be offered a community housing placement, because of similar perceptions:

I explored them—Community Housing has a structure where you stay between two weeks and six months only. That would not suit me and I don't know who I'd be living with. I don't know what criteria they are. I was very sensitive and vulnerable...I did not want to put up with either alcoholics, drug addicts or recovering alcoholics or recovering mental—I didn't want to deal with any of that. (female, Brisbane, 35–54, public housing)

I knew of them [community housing]. Like the men's ... hostels. But I had my son and I wasn't too keen on it. Because I know of other people that—like the place—a lot of them are drinkers. So I didn't want to put my son in that situation because I don't know who's there. No-one's going to tell you if they're a paedophile or whatever and you've got a young kid running around plus a lot of drinkers ... But I reckon they're [community housing] a lot dearer than ... [public housing]. (male, Brisbane, public housing)

In community housing, you're meant to put in some effort towards the place, not just—here you just sit here and you phone maintenance and they just turn up. (female, Melbourne, 65+, public housing)

I looked at it [community housing options] but I said no. It was where they will help you into private rental as well and I said no to that. Because I'd moved that many times with the kids. I mean I've got four kids, I just can't keep doing it. (female, Sydney, 35–54, public housing)

One major cause of distress for applicants was the lack of clear information about length of waiting lists and availability of appropriate stock in different allocation zones, to inform their decisions about where they apply.

[In the past] they just sort of gave you a listing on different suburbs and how many properties they have but now they don't—they don't volunteer that sort of information on how many one bedroom units or two-bedroom or whatever houses ... (female, Brisbane, 18-34, public housing)

They don't tell you much at all. I have a bit of anxiety, and just the thought of even going in there used to make me feel really sick. (female, Sydney, 35–54, subsidised rental)

Yeah, they said—when I first joined them, I'm sure they said it was only a four year wait. Then as the four years came up and I thought I'll go back—because I was never one of these people who were pushy. I always sat back and waited, I've always been like that and I never pushed the system, I never—not like a lot of people that I knew that they knew had to get round it and get in quicker ... I just sort of sat back and wait and then when the four years came

up I went up and asked them and they said no, there's a 10-year, basically that's when they told me there was a 10 year wait. I thought, well what happened to the four year wait, that I was told when I first joined up ... I took it on my shoulders and walked away and went okay, sat back and waited. (female, Sydney, 35–54, subsidised rental)

More accurate information about community housing options, especially in unintegrated social housing systems where application for community and public housing remain separate, needs to be made available to allow applicants to more efficiently apply for housing that is appropriate and suitable to their needs. Here, too, the support of advocacy and referral services can play a critical role, particularly as access to internet websites—which provide most of the information about housing assistance options—can be limited for those with no stable housing and are on lower income.

I applied with so many places office of housing ... There's [community housing] in Melbourne ... there's Co-op housing that you could apply for. There's the one where you can build your own home ... It was getting your foot in the door and being prepared to wait ... My social worker went on the net and ... said, yes we'll try this place ... It's basically all the same [application process] ... same reports and—but their forms [are different]—and they're just as bad as everybody else. They don't reply to it with letters, so you don't know whether or not they got the message or the fax. So you'd have to ring them up and ask if they—and they would say, they've put us in the file and they'll contact us when something comes available. (female, Melbourne, 55–64, public housing)

Those participants who did experience positive encounters with their SHA client intake officers emphasised the value of such service as a source of reliable information about the options available and the application process:

I got more information from the people at the offices, that you apply for and what have you. They help you a lot there and that's where they gave me ideas, what to do, find out where you want to live and all that sort of thing. They were a very big help. (male, regional QLD, 65+, public housing)

He's awesome [the SHA officer] ... he was really helpful and calmed me down. I was going in there upset because I had nowhere to live. He'd calm me down and try to help me. And when I got out of jail he really helped me get into this place. Everyone else would just go oh just get your stuff and go speak to that person. I was going around in circles. (female, regional QLD, 18–34, public housing)

Some participants received advice from SHA officers about the locations that have shorter waiting times, allowing them to be housed at an earlier stage:

You have to have five areas but like I just said anywhere. They're going no. You have to have five areas. So if you choose the wrong areas then they just—no ... Like I was just saying well where do you think people are moving away from? And he'd [the housing officer] say ... pick these couple. I said alright and I picked those couple. (female, regional QLD, 18–34, public housing)

We were living at the Women's Refuge, because of domestic violence issues. They said you know you put places at [a high demand area], you'll be waiting years and years. I said but I don't want [to wait]. I tell it's an emergency. It's important not [remote area] for instance. ... I was in tears ... I said please help

me to put areas that are alright. They say, [a high demand area]—no way—you will never get it. They said do you know [the Capital City]? I say yes, yes a bit—I don't care whereabouts. They said ... put that place. (female, Brisbane, 18–34, subsidised rental)

5.5 Paperwork

Much emphasis has been placed in recent SHA reforms on minimising the paperwork involved in the application process (see Chapter 7 for a detailed review of social housing system reforms). SHAs require much information about each applicant, supported by concrete evidence, in order to implement a very complex process of decision making and prioritisation. As noted above, the perceived need for extensive paperwork and documentation can deter some people from applying for social housing. Homeless people and those who experienced recent natural disasters, in particular, may have significant difficulties in organising the necessary documentation. For most applicants, the need for paperwork is a hurdle that can lengthen the application process, especially if they rely on the cooperation of a range of private and public institutions such as Centrelink, medical practitioners, banks and real estate agents in providing relevant documentation to support their case. Some service providers noted that some applicants also, for various reasons, do not want to engage with medical and support services due to feelings of distrust:

Okay well you've got to fill out your forms. You've got to fill out your situation. Financial situation, medical situation. So you've got to trace your doctors, you've got to ring up your banks, you've got to get your Centrelink information. You've got to have details of all your children. You've got to have your assets and you've got to basically do what you spend a week. You have to tell them why you're applying. They do a check to make sure you're not lying. It probably took about three weeks before I even got on the list. (female, Sydney, 35–54, public housing)

Yeah well you had to prove that you were looking for houses. So there was three of them [real estate agents] down there that actually said, we'll write you a letter stating that you're not able to afford to live in any sort of an area with the money that you're on. (female, Melbourne, 18–34, public housing)

According to one provider, the requirements of documentation were designed to capture and deter fraud even though actual cases of fraud are the exception rather than the rule. For those applicants who cannot provide sufficient documentation to demonstrate their special requirements—through either lack of cooperation from other services or through non-engagement with services—may, therefore, be excluded from accessing appropriate housing.

5.6 'You wait, wait and wait, then you wait some more'

The time between the lodging of an application and the first offer of social housing depends on the priority status of the applicant, and the availability of stock in the areas they nominated. In NSW the median wait for successful applicants is close to 100 days (approximately three months) for applicants in greatest need, and close to 600 days (approximately 20 months) for applicants who are not in greatest need. In Victoria, median waiting time is approximately 110–130 days (three to four months), and in Queensland approximately 160–200 (five to six months), for both categories (AIHW 2010, p.17). Even applicants in 'greatest need' may at times have to wait up to 2 years for a social housing placement, often because no appropriate housing is available to meet their needs. In such cases, interim housing supports may be

provided by the SHA. Applicants experiencing, or at immediate risk of, homelessness may be assisted into transitional housing programs while waiting for a social housing offer.

During the wait for an offer, the circumstances of applicants often change. It is their responsibility to update the SHA on such changes, and failing to do so—often due to very unstable residential circumstances - may result in them missing out on offers:

I applied once in [City], but I left the address so I never got any mail, calls or anything like that I was in a boarding house and I applied for it then when I was in the boarding house. Then I eventually left that boarding house. I never updated my contact details or anything like that. I didn't worry about it after I moved out of there because I found those other places to stay and I just ended up staying there. I never worried about updating it or anything. (male, regional QLD, 35–54, public housing)

One [social housing offer] came through but I wasn't here to take it so I had to reapply again. (female, Melbourne, 55–64, public housing)

While on the waiting list for social housing, most participants in our study continued to experience similar patterns to those described in the previous chapter, with episodes of private rental and primary and secondary homelessness. Most participants did not expect to receive an offer in the immediate term, and so being on the list did not make a significant difference to their residential decisions and practices. Some, for example, moved interstate even though that meant the risk of missing out on a social housing offer.

5.7 Accepting or declining an offer

An applicant is offered the first dwelling that becomes vacant when they have reached the top of the waiting list, as long as it matches their basic requirements (number of bedrooms and accessibility features). Yet social housing units in the same allocation zone can be very different in terms of their size, their physical condition and the centrality and attractiveness of their specific location. The quality and suitability of a dwelling an applicant is offered are by and large a question of timing and luck.

Applicants are contacted by mail or by phone with an offer when a social housing unit is made available for them. They are given an opportunity to inspect the dwelling and are required to respond within a number of days as to whether they accept or decline the offer. In NSW and Victoria, applicants are allowed to decline the first offer without any penalty, and then must accept the second offer, otherwise they may be removed from the waiting list (unless they can justify their reasons to decline based on a limited number of criteria specified in policy). In Queensland, applicants may lose their priority status after declining their first offer.

Many of the participants in our study have felt pressured to accept the first offer of housing, because of the risk of a long wait for a second offer, as well as the risk that a second offer may be even less suitable. Further, being under severe housing stress or at risk of homelessness, rejecting any offer of housing was simply not an option for some participants:

When I saw it I just thought well, that's pretty good going, do you know what I mean? I could be heaps worse. I could get a heaps worse one, my next one [offer], so I took it So I said well, can I put carpet down and she said yes, that's fine and you can paint it yourself. (female, regional NSW, public housing)

If Housing [the SHA] gives you an offer—the first offer, you have to take it. If you bat it off, that's it. There goes your application, your waiting time, down the drain Then again, I didn't really care [which unit I'm offered] ... at that time because I was living under someone else's roof. Me and the kids practically lived in the bedroom and I couldn't do that to them anymore. (female, Melbourne, 18–34, public housing)

In some cases, participants had chosen to accept inappropriate offers under such pressure. Such decisions can adversely affect the quality of life of social tenants, as one of our participants, an elderly woman, elaborated:

I wanted ground floor, but I thought, well, if they're not going to offer me anything else—these were fully renovated ... So I took the one upstairs, which I didn't want at all. It was terrible ... Then I fell down the stairs and broke my arm. (female, Melbourne, 65+, public housing)

Bedsitters are one type of dwelling that is generally considered 'hard to let'. Some applicants were offered bedsitter units, which typically require a shorter waiting time, but under some SHAs' rules once accepting a bedsitter offer, a tenant signs an agreement ensuring that they can no longer apply for a transfer within a certain timeframe. The rationale behind this policy is to prevent applicants from 'queue jumping' by accepting a bedsitter offer as a stepping stone into the social housing system, and then transferring to a larger unit. Yet, one consequence of this policy is that tenants who accept a bedsitter offer face significant difficulties accessing more appropriate accommodation should their needs change over time. And, as noted by the participant below, it may be hard to decline a bedsitter offer:

They said, go out there and have a look at it, which I did, I was thoroughly appalled. I thought, no, this can't be, because it's just one room and it's smaller than this room. It's smaller than your basic hotel/motel room. No, but it had to be done, because I just couldn't go out and work at that stage. So we put all of our furniture into storage ... basically there would have been nowhere for me to go I thought my God if I say no to this, I could slip down to the eight year list, which would've just been a disaster. So someone—and I can't remember, someone referred me to ... a housing organisation here So I spoke to them and they were just fantastic and they guided me through it and said, look, the only thing that we've got available now is that bed-sitter out the middle of nowhere with quite undesirable tenants there. It was a case of, well look, I have to take that for the time being, which I was very grateful for and very surprised seeing as there are such long, long waiting lists. (female, 35–54, regional VIC, public housing)

Another example of a 'hard to let' dwelling is a multi-bedroom non-ground floor apartment in a walk-up building. This is especially the case for such dwellings in an older building, where the bathrooms are generally small and would not have a dedicated space for a washing machine. These dwellings would be deemed too big for single occupancy and may be unsuitable for family households (interview, Housing Appeals Committee, NSW).

Despite the pressure, several participants in NSW and Victoria have chosen to decline their first social housing offer, for reasons related to the quality of the unit and the social and physical environment in which the dwelling was located:

The first [offer] I [declined] because ... The house next door had obviously had a huge drama there—broken windows, broken doors, heaps of mess—the house was too small ... There were no floor coverings. There were no curtains. There were no plugs for the sinks. You are expected to accept

exactly how the residence is when you apply with no retort or expectation of recovery or internal stuff ... I said that's not a quality standard I can take. (female, Brisbane, 35–54, public housing)

They offered me areas right out of town ... out here and I knocked them back ... Too far to travel—my daughter was going to be living in the inner city area, so I didn't want to be right out there in the sticks. (female, Brisbane, 55–64, community housing)

I did my research. I went to the police station and I asked about the housing area, if I was in a good one. [They] offered me a house once before in [place], and I know [there's] pretty high crime rate and I didn't really want to be there [being an ex-prisoner] ... I knocked that back and she said to me, well you can't knock the next one back and I said it depends on where it is. [They said] this time we're going to offer you a place and you're basically going to have to take that. And I said yes. (male, Brisbane, 35–54, community housing)

Actually I knocked back one ... I said I couldn't take it because my lease hadn't run out see. That's the only reason. (male, regional NSW, 65+, public housing)

As noted above, however, applications may legitimately decline housing offers (i.e. without penalties) if they do not reasonably satisfy the applicants' housing needs. Assessment of legitimate declines vary from SHA to SHA but in general take into account locational needs, special requirements (e.g. access to services), accessibility issues (e.g. wheelchair access or for familial support), and personal safety. These declines, if deemed legitimate, will not be counted as a rejection and applicants will still be able to decline an official offer based on personal preference:

I remember one time [a support worker] from the refuge take me to a place so dangerous—inside a little street with some guys playing with motor bikes—you know repairing motors. I remember it was like 'oh we got a place that nobody wants' ... very dangerous to let my daughter come back alone ... they say, 'not secure, we don't care'. I say 'yes we care'. Because I said [there is] no transport—[they said] okay you are [correct] we forgot (female, Brisbane, 18–34, subsidised rental)

Some of our participants had received an offer from an SHA officer informally, allowing them to reject it without it being counted as a formal decline. Again, such informal offers depend on the practices of individual SHA officers who cater more specifically to the applicants' personal needs instead of following standard, official procedures. These can, therefore, only be noted as exceptional circumstances that not all social housing applicants may encounter.

5.8 Appeals

Applicants to social housing can lodge appeals against decisions of their housing providers, including decisions concerning assessment of their application for social housing (i.e. their eligibility and priority). The processes for appeals differ from state to state and between community and public housing providers. Table 5 summarises the appeals processes in Victoria, NSW & Queensland.

Only one participant in our study has gone through the appeals process from which she has managed to overturn the SHA's initial decision:

I appealed ... They rang me up while I was in hospital and said that I had an interview on the Wednesday ... I got—someone from the RSL went with me because I didn't want to go on my own, to the interview. ... The bloke wasn't very nice to me. I mean, I was in tears. I was crying. I got myself sidetracked.

Yeah, anyway, that was on the Wednesday. I went home and on the Thursday afternoon I got a phone call from one of the ladies at the office up here at Newcastle saying, Mrs Banks, we've got a little unit for you. Would you like to come up and have a look? I came up and I took—as soon as I looked I took it straight away, yeah. (female, regional NSW, 55–64, public housing)

Some participants felt appeals had little chance of success, and can have a negative influence on the relationship with the SHA officers:

But when I was really desperate for a place ... I applied for [priority housing] and I got no response on that. No response. (female, 35–54, Melbourne, public housing)

I had the choice to [appeal], but that's not going to work in your favour either, because if you appeal out of what they see as just cause and correct line of process, you're not going to get a choice. (female, Brisbane, 35–54, public housing)

This perception that appeals have little chance of success is not supported by the statistics provided by the Housing Appeals Committee in NSW, that show that nearly 40 per cent of all appeals result in a change of decision (interview, Housing Appeals Committee, NSW).

Table 5: Appeal procedures in Victoria, Queensland and NSW

<i>Victoria</i>	Applicants are entitled to appeal decisions made by OOH, and appeals are dealt internally in the organisation. Applicants who are not satisfied with the internal appeals process are advised to contact the Ombudsman or the Equal Opportunity and Human Rights Commission.
<i>Queensland</i>	Applicants are entitled to appeal decisions within 28 days of a decision, and all appeals to public and community housing are dealt by the Department of Communities' Housing Appeals and Review Unit.
<i>NSW</i>	Applicants may appeal decisions made by housing providers. A first-tier appeal is managed by the provider who has made the decision, either HNSW or a community housing organisation. A second-tier appeal is managed by an independent Housing Appeals Committee, which looks at both public and community housing appeals. The Housing Appeals Committee has no legislative powers and may only recommend but not oblige a change of decision, but in the vast majority of cases its recommendations are accepted by the providers.

Source: VIC OOH (2010a); QLD Department of Communities (2010b); Interview, NSW Housing Appeals Committee.

5.9 Conclusion

This chapter described the pathways through which our participants entered social housing. Many initially did not have the intention to apply for social housing. This was partly due to the stigma of social housing in a residualised system like Australia, but also to participants' underestimation of the seriousness of their own housing situation. Triggers that led participants to realise that they were in housing crisis (e.g. termination of a private tenancy) often led them to apply for social housing. Changes in personal circumstances—such as the illness or death of a family member, or the birth of a child—were also important triggers to apply for social housing.

While a shift towards provision of social housing by community housing organisations is one of the key policy directions in Australia, our study reveals that applicants and tenants were generally confused about the nature of community housing and the

range of options that are available to them. The risk that applicants will miss out on community housing options may be partly resolved with the integration of waiting lists expected to occur in all Australian states under the COAG agreements. Going forward, it will be essential to ensure that applicants have sufficient information about community housing options, otherwise they may make uninformed choices about including or excluding community housing from their applications.

Many of our participants found difficulty in accessing accurate information about the application process in general, or lacked knowledge on finding the best avenue in seeking appropriate housing for their circumstances. This could lead them to make uninformed choices about location, or be rejected by housing providers because they did not provide the right documentation. Some sought assistance from advocacy and/or referral services and SHA officers, both of which have been described by our participants as making their application experience much easier. Some advocates, community caseworkers and SHA officers have also been described by our participants as performing beyond their official capacity in order to find them the most suitable outcomes, although these are exceptional circumstances that not all participants encountered.

Applicants face a great deal of pressure when making choices about allocation offers, and this can result in adverse outcomes for vulnerable individuals and households. Many felt pressured to accept the first dwelling they are offered because, first, they have been on the waiting list for a long time and, second, that they fear being forced to accept a second and last offer of an even less suitable dwelling. Many social housing applicants were also either unaware of their rights to appeal housing providers' decisions or feared unfavourable treatments by their housing providers as a result.

Social housing allocation policies and stock constraints are key factors shaping the pathways through which individual households enter the system. Overall, however, our analysis did not reveal significant differences in the experiences of participants across the three jurisdictions, one notable exception being a more dominant role for external organisations in assisting applicants in Victoria.

Nevertheless, this chapter has revealed additional factors that shape these pathways, primarily misinformation and confusion for applicants about the housing assistance options that are available to them, and the process of accessing those. Some individuals and households can miss out on a chance to enter social housing because of such confusion. For others, such as the participants in our study, these pathways do eventually lead into a social housing tenancy.

6 PATHWAYS WITHIN THE SOCIAL HOUSING SYSTEM

The focus of this chapter shifts to tenants' experience of living in social housing. Particularly, our participants placed much emphasis on the positive experiences they have had living in social housing, especially the stability and security that longer term and more affordable tenancies have provided them. For some participants, a strong sense of community and belonging were also important outcomes of living in social housing. The strong attachment of some participants to their social housing tenancies can be explained, to some extent, by the unstable housing pathways they had endured prior to entering social housing, as detailed in the preceding chapter.

In contrast, many of our participants have also experienced a need to move out of their social housing tenancy, because of changing household circumstances, or in some cases difficult relationships with neighbours. Mobility within the social housing system, however, is very restricted and reveals a level of inflexibility. This inflexibility is further reflected in a revolving door syndrome whereby tenants are required to move out of social housing when their needs change over time, but not long after face housing crisis once again, and eventually re-apply for a new social housing tenancy.

6.1 Living in social housing

Our participants' experience of living in social housing differed widely according to the pathways that led them into social housing. Previous experiences of being an owner-occupier, homeless, or having experienced multiple transitions between a range of formal and informal tenancies have all shaped the expectations of our participants (as social housing tenants) from their homes, their level of satisfaction and their future aspirations. A few common themes emerged from the interviews that describe the advantages/benefits some participants felt about living in social housing compared to their previous tenures. These include affordability, tenure security, safety, social inclusion, accessibility, and relationship with their landlords.

6.1.1 *Affordability*

Most social housing tenants pay rent that is below the market rate, calculated as a proportion of their income (typically 25%). Living in social housing has alleviated the financial stress that many experienced while living in private rental, allowing them to live within their means:

The best [housing] is this one, because here you've got discount of the rent. That is very important for this age [living on age pension]. (male, Melbourne, 55–64, public housing)

With this in mind, many participants considered some of the disadvantages of their dwellings as reasonable tradeoffs:

I live within my means, I try to anyway, and having this place is a godsend really. It's not big but then again, as they say, what does one person need? (male, regional QLD, 55–64, public housing)

6.1.2 *Security of tenure*

As discussed in Chapter 4, many of the participants in our study had experienced very volatile housing pathways. Much of this volatility resulted from their inability to afford private tenancies and/or owner-occupation. These volatile pathways were often characterised by a very high level of residential mobility, resulting in little security of

tenure. For some, the insecurity of tenure in their private rental experiences meant that they saw security of tenure as the key positive aspect of living in social housing:

It is security. That's the big difference between that and private rental. [In private rental] you never know when your rent is going to go up or whether they're going to sell, you know. [In social housing] you can actually make this your home because you know you're safe there. That's what I mean, like I came in and did the carpets and put shelves in and did everything and really made it home. But on the [private] rental you couldn't do that. (female, regional NSW, 65+, public housing)

The security of tenure in social housing was especially highlighted by the longer lease terms (typically a minimum of two years) that most tenants enjoy compared to private tenancies (which are typically six to 12 months) (Hulse et al. 2011, p.8).

The only benefit I can honestly say is because we do have 10-year lease, we know we're not going to get kicked out and because of the heart and can't lift and all that, that's the one reason why we thought well, at least we're not going to have to pack up and move when the landlord decides he wants to sell or whatever. (female, 35–54, regional QLD, public housing)

6.1.3 *Sense of home and ownership*

The security of tenure in social housing was also closely associated with a strong sense of home and ownership for some participants:

I can come home and everything's where it supposed to be. (male, Brisbane, public housing)

I just absolutely love this place. Here, I treated it as—I keep it nice and clean ... I treat it as my own. (male, regional QLD, 65+, public housing)

I would have rather gone out further than here but it's better than nothing. It's better than what I was in the past putting up with. At least it's mine and I can do what I want when I want. (female, Melbourne, 65+, public housing)

6.1.4 *Shelter and safety*

Participants, especially those who experienced episodes of homelessness in the past, valued the shelter provided by their social housing tenancies, providing basic amenities and a level of safety and protection:

In my space from losing my sister to becoming homeless to realising now I'm back to literally nothing with lots of potential but very little hope—it suits my needs in that I have a roof over my head that's mine. It's lockable—I'm protected and technically it's within my budget range. (female, Brisbane, 35–54, public housing)

Yeah it's good, finally having a hot shower every night and all that type of thing. It's worked out really good. It's all the things I'm still going through at this point in time because I've only had the place for six months. I'm still used to that life of living rough and that. Now you've got a place. It's like luxury sort of thing ... if I didn't get this place and I was stuck at my oldies, I would have ended up—my mental illness would have ended up getting worse. This place has really saved me. (male, Regional QLD, 35–54, public housing)

At the same time, many of our participants had experienced various threats to their personal safety, or the safety of their families, while living in social housing. Some of these safety concerns were attributed to where the dwellings were located, especially

for those who lived in large social housing estates. However, tenants living amongst private renters or owners also identified that they had faced some level of insecurity.

It was terrible. I had a drunken neighbour up there I couldn't live next to that man. He gave me a nervous breakdown. I never had a mental health problem to my knowledge, not a diagnosed one, until I moved up there. The man next door was so horrible and such a loud-mouthed, swearing drunkard, which he did constantly. He hated me from first sight. I got physically sick and then with him—I'm not going to blame him altogether and then I got depression. Yes. (female, Melbourne, 65+, public housing)

So we were there for three years. We moved out of that house because it is on a main road and right beside us were drug dealers. The police were constantly there, they were raiding the house. The girls—I've got two girls—they were probably, oh God—[name] was probably around seven and [name] about—oh she would've been about four/five. It seemed that every single day police dogs, SWAT teams, you name it, it happened there and we were just waiting for the day that someone pulled out a gun and shot someone. It was bad. (female, Brisbane, 18–34, public housing)

For one of our participants, her concern for safety lay with the mental illness of her neighbour. In order to address this concern, her household organised a mutual exchange (for a more detailed discussion on mutual exchanges, see Section 6.2.2):

We were out there for a year, had an incident with a next-door neighbour. Asked her politely to turn the music down and she assaulted myself and my husband Because she later, we found out, had some mental health issues and for the girls' safety we did another mutual exchange back to where we're seated now. (female, Brisbane, 18–34, public housing)

For those who did not move away from the sources of their safety concerns, many employed the strategy of self-segregation by 'keeping to themselves':

I have lived in Housing Commission all my life, but ... I have never had any dramas with neighbours or anything like that because I keep to myself. I will say, hello, how are you going but I won't go in for a coffee or nothing like that. I keep to myself and I think that's the way to be and I told [my son] the same, don't get clicky with your neighbours. (female, regional NSW, 35–54, community housing)

They've had a few parties. They have asked me to go to them but best to keep out of them and keep to yourself. That way you can't get in any trouble, can you? (male, regional NSW, 65+, public housing)

Well to be perfectly honest I don't mix with the crowd. I don't mix with the people, I mean I'm quite happy being here but I know there are some good people on the estate but I don't mix with them. I mean I've got a very nice neighbour that lives across the way, I talk to her and I talk to a few people but that's as far as it goes. (female, Melbourne, 65+, public housing)

I don't like to make friends with neighbours. I like to be on a hi, bye. So if they see something they'll let you know and vice versa, that's the neighbour relationship I like. I've had trouble with neighbours in the past. So I just stick to the hello, how are you, goodbye, enjoy your day relationship. (female, Sydney, 35–54, public housing)

For our participants who live in age-specific social housing, these dwellings offered additional segregation from groups that they perceive as potential sources of nuisance or insecurity:

But see it's for 55 and over here. So we don't have any young ones or anything. No wild parties ... but now we do get a few mental health clients, as they call them today. Things like that. (female, Melbourne, 65+, public housing)

I love it, because they're all over 55s ... it's good to know that here it's safe. Everyone knows everyone, but ... they stay out of your business. (female, Melbourne, 55–64, public housing)

6.1.5 *Social inclusion*

The strategy of self-segregation led some of our participants into situations where they were socially isolated. Others, however, described a strong sense of community while living in social housing and very positive reciprocal relationships with some of their neighbours. This was particularly the case for older participants living in both age-specific and non age-specific social housing. These positive relationships facilitated the organising of passive surveillance that in return alleviated some of the safety concerns that were previously present:

I get on with both my neighbours, we help each other. I put my bin out in the morning on bin day and somebody, either this neighbour or my other neighbour brings it up and I go down and collect the mail for this neighbour, so we work—yes, and then if we're going on holiday, either one of us looks after the mail. (female, regional QLD, 65+, public housing)

If I didn't have people around me that check up on me and see I'm okay ... the guy next door, if he's not up by about 10 o'clock I'll go and knock on his door and say are you okay, then we sort of check on each other. Like if I walk down the street everyone says good day—they mightn't all know my name but they know my face. (male, regional VIC, 65+, public housing)

I helped this man [an elderly neighbour] a lot. I sent him to hospital twice and saved his life twice. He's a really happy man. So his cousin made friends with me as well. So then he helped me [with my transfer application]. What goes around comes around. (female, Melbourne, 65+, public housing)

I feel safe here and everyone keeps an eye on everyone else. (female, Melbourne, 55–64, public housing)

The ability to make friends and develop stronger social networks is enabled, to some extent, by the relative security and affordability of social housing. One of our participants described her difficulty to manage an active social life as a private rental tenant, being preoccupied with financial stress. Once she moved into social housing, she found for the first time in many years the mental strength, the time and the resources she needed in order to become more socially engaged:

I'm joining more groups now and I'm getting around more, you know and yeah, I'm happy. (female, regional NSW, 55–64, public housing)

6.1.6 *Accessibility*

Many participants also spoke of their ability to better access services and dwellings that are suitable for their needs through the social housing system. In particular, some tenants were housed in social housing properties located near medical services, allowing them to maintain regular medical care:

I'm close to the family, ... close to the hospitals here, which is great. (male, regional QLD, 65+, public housing)

Yes, it's quite good. It's very handy as far as being close to the town, doctors and all that sort of stuff. We're pretty central to everything, so yes. (couple, regional NSW, 55–64, public housing)

For others who have physical requirements due to disability and/or age, social housing is also one of a very limited number of housing options where they can live in accessible housing that has been modified for them, or was specially constructed to house households with accessibility needs. For low income households, these options are often difficult to find and afford in the private rental sector:

They set it up ready for him We put the wheelchair through and extra things in the bathroom and it was excellent, they're good. No steps, so you can just roll out. (female, regional QLD, 65+, public housing)

6.1.7 Relationship with housing providers

Once they had moved into social housing, most participants in our study experienced positive relationships with their landlords. This is the case for both SHAs and community housing providers:

Yes, very happy. Yes, they've always helped me and they've helped a lot of people too that I know, that have tried to get in and they do their best. I can vouch for them, they do a great job. Even the staff are good, they're all there to help you. (male, regional QLD, 65+, public housing)

However, one issue that came up in several interviews as detracting from the overall satisfaction was the management of maintenance and repairs. Tenants often experience delays in having maintenance and repairs carried out:

I find it's a bit hard for repairs, you know. You wait a long time, either on the phone to get through. But if it's urgent, they do come, you know, like if it's your smoke alarms, for instance, or something like that. (female, regional NSW, 65+, public housing)

6.2 Mobility within the social housing system

A significant level of residential mobility occurs within the social housing sector. Much of this mobility results from tenants' changed circumstances—such as the birth of a child or the illness of a family member—and consequent changes to their housing needs. Others exercise personal choices in moving to a different location or a different type of housing. Some also move in response to their own safety concerns or difficult relationships with their neighbours. This section explores this mobility within the social housing system, and the mechanisms put in place (or lack thereof) to facilitate it.

Across the different states and territories, social housing systems vary in their flexibility to allow for moves within the system. Thus SHAs' responsiveness to this mobility also vary accordingly. Overall, two main types of mechanisms are put in place to facilitate mobility—transfers and mutual exchanges. Table 6 outlines some of the differences between the three States where we conducted our fieldwork.

Table 6: Transfer policies in Victoria, Queensland and NSW

<i>Victoria</i>	<p>Current tenants may only apply for a transfer once every five years.</p> <p>Applications will be considered only if the target allocation region is different from the current placement.</p> <p>Exceptions to these restrictions are if the tenants' household size has changed, there is a medical condition that requires alternative housing options, or the household is approved for an early housing category.</p> <p>All transfer applications are entered into the same waiting list as new applications.</p> <p>OOH maintains a separate mutual swap interest list to facilitate the swapping of properties amongst its current tenants.</p>
<i>Queensland</i>	<p>Valid reasons for applying for transfers include:</p> <p>The clients are at risk of becoming homeless.</p> <p>One or more of the household members are experiencing or at risk of experiencing violence from other members of the local community.</p> <p>The tenants need to move to a different location in order to access essential services, employment, cultural obligations, and/or family and informal support.</p> <p>The design of the current property no longer satisfies their needs, such as the result of a disability or medical condition acquired since their last allocation.</p> <p>Transfers can be made between properties provided by the same registered provider or to a different registered provider (both community and public housing).</p> <p>Eligibility and prioritisation are assessed under the same criteria as all other housing applications.</p>
<i>NSW</i>	<p>Where an applicant is relocated to a dwelling managed by a different housing provider, an agreement between both providers is required.</p> <p>Approved transfer applications are entered into the NSW Housing Register where all participating housing providers (or a shortlist of provider partners nominated by the applicants) may make an offer of housing.</p> <p>Transfer applications are also categorised as either priority or wait-turn. Priority applications may include applications on the grounds of:</p> <ul style="list-style-type: none"> Risk of violence, neglect or threatening behaviour Medical condition or disability which require relocation Serious and ongoing harassment Compassionate grounds (e.g. being closer to a family member who needs care) Severe overcrowding Family breakdown or separation Tenancy re-instatement (for tenants who had to vacate a property under circumstances beyond their control, e.g. move into residential care facility) <p>Wait turn applications include applications on the grounds of:</p> <ul style="list-style-type: none"> Moderate overcrowding Under occupancy (excess bedrooms)

Sources: Housing NSW (2011); VIC OOH (2010a); QLD Department of Communities (2010a).

6.2.1 Transfers

Ten of our 60 participants transferred to their current dwellings from another social housing placement. Transfer application can be made by most social housing tenants under eligibility rules set out by their housing providers. For public housing tenants,

transfer applications are most likely to be approved if they are justified on medical grounds, and medical transfers are often approved more quickly than others:

It happened so quickly because I just came out of hospital on the Tuesday and I virtually got the unit on the Thursday. (female, regional NSW, 55–64, public housing)

Such medical transfers are typically to allow tenants to be housed in closer proximity to a hospital with specialist services, or to a ground floor unit.

In one case, a transfer was approved in order to allow a tenant to move closer to family members for support rather than to a medical service because of her medical condition:

I needed to be closer to my children, because if anything happens to me, my kids—at least my kids can be there. Where I was, it [was] just impossible. (female, Sydney, 55–64, public housing)

Another common reason cited by tenants for transferring tenancies was difficult relationships with neighbours. Such transfer applications were less likely to be approved than those based on medical grounds, with tenants required to demonstrate ongoing harassment from their neighbours that could not be resolved in any way other than a transfer. Nevertheless, two of our participants had successfully been approved for transfers on the grounds of neighbour disturbances:

Well we were living down in [place] ... and we had a neighbour who kept flooding me out. She let the washing machine overflow and we got a bit jack of it ... I went over to the office ... and told them the problem we were having. They said, well there's new units coming up here and the rent would go up a little bit but we could have one. This is the one we got. (female, Melbourne, 65+, public housing)

For one of the participants, a transfer application followed the breakdown of her relationship. The convergence of her relationship breakdown, and the applicant's eligibility for a specific housing program, ensured the success of her application. The participant had also expressed her view that the application had been successful, to a large extent, because of her positive record as a tenant:

[Our] relationship it did not work, so I was just going down, down, down, down. Then I found out, well, you can actually apply and have a transfer. I thought, okay, I'll give that a shot, so I applied for a transfer. I had a housing officer come, as they do, for a follow-up just to see if everything's okay where they've situated you. She said, your place is very nice, obviously you look after it. We can put you on what's known as the EP, which is an Elderly Persons list, which if you're - it sounds very biased - but if you're a person of quality, or an older person they will give you a unit, which is exactly what happened. (female, regional VIC, 35–54, public housing)

The transfer applications of tenants with good tenancy records have been noted by one community housing providers as having higher likelihoods of success. The provider noted they generally prefer to allocate a high proportion of vacancies in new developments through transfer of existing tenants rather than waiting list applicants, as a management decision to start off these new developments on 'good foundations' of a stable community with low-risk tenants.

For two of our participants, their transfers applications were targeted at specific dwellings that they knew were vacant. Both tenants applied logic, reason and inside-information when negotiating with their housing providers:

I was living in another Housing Commission flat beforehand and my father was living here. I had lived here with my father briefly in my 20s ... Then he died when he was 81 ... I just wrote away to housing departments saying that I wanted to have this flat and gave reasons. I had got employment at [location], which I've still got—not very much but part-time. We wanted to keep some of the furniture; it was more or less logical. I had a three bedroom place that would be more suitable for someone with a large number of dependants or something, which I hadn't had. They approved it and I just transferred. (male, regional NSW, 35–54, public housing)

This old man who lived here died, so I moved down here. They let me move down here, which is very unusual. They don't allow you to move in the same building generally ... I rang and asked and they said, no, we don't do that. You can go on the list for downstairs, but you just go wherever we send you. I said, I can't, I'd lose all the friends I've made here. That's ridiculous. In this town, I mean. They're not considerate of that at all. The doctor gave me a [reference] about my health, about my arm, which is genuine. (female, Melbourne, 65+, public housing)

These examples reflect a level of flexibility within social housing systems, where a local housing officer can make decisions about transfers that are logical and responsive to the changing needs of specific tenants. Some housing providers noted that transfers are generally easier for community housing tenants, where community housing providers are more flexible in terms of transfer. Most community housing providers also prioritise the transfers of their existing tenants rather than taking in new tenants who were still on waiting lists. For small housing providers with a limited housing stock, however, the opportunities for transfers are fewer, and inter-organisational transfers can be more difficult to manage (particularly when seeking to transfer people with a more difficult tenancy history). In contrast, bigger housing providers can provide more opportunities for transfers, because they have the flexibility in their stock to do so. Even under Queensland's One Social Housing System—where allocations are more closely controlled by the SHA, as discussed in Chapter 7—most community housing providers have the flexibility to fill a vacancy with an existing client of their organisation who applied for transfer, rather than an applicant from the common register.

At the same time, some concerns arise regarding the level of consistency in the application of transfer policies, and the inequality that can result when some tenants have closer relationships with housing officers and better access to information about existing vacancies and/or the transfer process. In NSW, data collected by the Housing Appeals Committee indicates that the number of transfer application appeals have been on the decline in recent years, especially for transfers from large public housing estates. It is possible that some tenants wishing to transfer may be deterred from applying because their local housing managers told them their applications are unlikely to succeed. Furthermore, and unlike when first applying for social housing, tenants wishing to apply for transfers do not typically seek assistance from external support agencies (i.e. caseworkers or tenant advocates) and instead rely solely on their local housing manager. Similarly, some applicants may be deterred from appealing their housing providers' decisions based on their local managers' advice (Interview, Housing Appeals Committee, NSW).

6.2.2 *Mutual exchanges*

Mutual exchanges are direct tenancy swaps between two households. Mutual exchange systems operate in some social housing systems, allowing existing tenants

to swap their units under mutual agreement. The mutual exchanges operate as an alternative to the formal transfer system. The assistance that tenants receive in arranging mutual exchanges varies from jurisdiction to jurisdiction. For example, tenants in Queensland must advertise their units for mutual exchanges through their own means, for example by putting notices up in the area offices or advertising in their local paper, while tenants in NSW can use a computer matching service provided by HNSW.

One provider suggested that from an administrative viewpoint organising and maintaining an exchange database requires extensive administrative work that many housing managers feel do not necessarily justify the outcomes. Exchanges can be approved quickly by the SHA, as long as all tenants meet a number of criteria (e.g. up to date rent accounts, match between the number of bedrooms and the household size).

A number of our participants undertook mutual exchanges as part of their housing pathway. Tenants were generally willing to make trade-offs related to particular features of their home such as location, size, physical accessibility and neighbours in order to get an earlier transfer out of their current dwelling:

I did this swap thing with this lady ... she was doing it for her mother because I was living in a two bedroom ground floor unit. Anyway this lady come and knocked on the door and she said, look you know I am doing it for my grandmother. She needed a ground floor unit. She can't walk up and down stairs. So I made arrangements with her to go and check her place out. She happened to live in a townhouse ... The garden was [small], but at least it was a little yard that the kids could play in. (female, regional NSW, 55–64, public housing)

Mutual exchanges provide a significant degree of flexibility and choice for existing social housing tenants. When successful, the mutual exchange can be seen as a win-win situation, where both tenants relocate to dwellings that are suitable to their housing needs. The opportunities for mutual exchanges, however, can be unevenly spread. Tenants who live in 'hard to let' dwellings such as older units, smaller units, units in higher floors with no lift access or in less attractive locations are often disadvantaged in the 'mutual exchange market'.

6.2.3 Management relocations

Mobility within the social housing system is also influenced by management considerations such as asset management. Several of our participants had relocated to a different social housing unit when their existing unit was sold or redeveloped by the housing provider. In one of these cases, tenants were told that their large household would need to not only relocate but also split into separate dwellings because there was no available stock that suited their needs:

They called and said that house was pretty old. We were there for a very long time and they said we want to sell the land so we'll relocate you. Then mum informed them that I was pregnant and they said well we can't find a house to accommodate you all so we'll split you up. (female, Melbourne, 18–34, public housing)

SHAs particularly give high priority to 'management relocations', where tenants are often transferred based on managerial objectives. Avoiding under-occupancy is one such objective, with households that have become smaller over time (e.g. empty-nester households) more likely to be relocated on this basis. For one of our

participants, it was the deaths of two family members that prompted their SHA to relocate them to a smaller dwelling managed by a community housing provider:

We had ... a four-bedroom house ... and because [my sister] moved away and my mother died and then last year when [other household member] died, they said okay, downsize. So they can downsize you into a smaller place, which meant going from [Public] Housing to Community Housing and so that's how I got into Community Housing. (female, regional QLD, 55–64, community housing)

For some housing providers, relocations based on managerial objectives make up the most transfers. Some providers would also relocate 'problem tenants' given the difficulty in having them evicted from the system, as noted by one of the housing providers we interviewed:

[To] give the neighbourhood some respite. So we're just transferring the problem around, but I tell you that is a lot easier than actually going to court. (Public housing, senior officer, regional QLD)

A relatively high volume of management relocations in community housing is the result of a greater proportion of properties that are head-leased rather than owned by the providers, and when the lease with the private landlord expires, relocation is inevitable.

6.3 'Exiting' social housing and the revolving door syndrome

In a study of the housing careers of 5319 Centrelink income support recipients during the period 1993–2003, Seelig et al. (2008) identified the dominance of the 'revolving door' syndrome where public housing tenants enter and exit public housing tenancies multiple times throughout their housing careers. They found that 30 per cent of all households that exited public housing but remained on income support subsequently re-entered public housing. Our study provides further qualitative evidence of this pattern and some of its underlying factors that contribute to this revolving door.

Several participants in our study experienced a 'revolving door' pathway, whereby at some point in their lives they have given up a social housing tenancy but later re-entered. The reasons for giving up the first social housing tenancy were diverse, including seeking to improve housing conditions, moving interstate in order to care for a family member, relationship breakdown or the formation of a new relationship.

My employer had somebody that was leasing a house and I felt a bit funny about the house I was living in. I know it was cheap rent but I would have liked to be in a different area. So I went and saw this place and it was everything I wanted. (female, Melbourne, 18–34, private rental)

I met someone and stupidly gave up the house to move with them and it didn't work and I was—yeah, had lost the house. Which won't happen again, but if I had my time over again I wouldn't have done that. I would have just kept paying the rent on the Housing Commission place. (female, Melbourne, 55–64, public housing)

In each of these cases, the participants had not been able to sustain their private rental tenancy, and eventually moved back into social housing. Some had to reapply for social housing while others had been able to reinstate their tenancy without going through the waiting list again:

The lady [housing officer] did say, if you want to come back in the Housing Commission you have got to fill out forms, whatever, get an income statement

from Centrelink and you are going to have to go down the bottom of the list. I said that's fine. (female, regional NSW, 35–54, community housing)

I went back to [the community housing organisation], my contact there ... I said I made a terrible mistake [giving up my tenancy here] can you help me? She said, well, you're still on our books. We have a brand new property here, four units, just become available ... They were sympathetic to my poor judgement in getting out of the system in the first place. Who knows? Perhaps they had some foresight and realised that I'd be back, I don't know. (couple, regional NSW, 55–64, community housing)

For some participants, their 'revolving door' pathway was the result of their lack of information about social housing policies. One participant, for example, moved out of public housing into private rental after the breakdown of her relationship; this participant would have been eligible for a transfer, allowing her to remain in social housing. Whether due to a lack of knowledge about her rights or because of the urgency of her need to move out, she gave up her public housing tenancy instead. In another example, a social housing tenant gave up her tenancy in order to move interstate to care for her ill mother:

My mother was ill in [another state] so I went to mum ... then I had to give up that Commission house because I couldn't pay two lots of rent, two lots of electricity and gas. I said, what am I going to do? I've got to weigh it up—I want the Commission house in [one state] but I want to move to [another state] too. I've always been unstable. (female, Melbourne, 35–54, public housing)

The policies of the SHAs in our three case study states grant a 'tenancy reinstatement' for former tenants who move out of social housing under certain circumstances, such as moving out under duress, moving temporarily to care for a relative and others. In most cases, strict limitations apply. For example, former HNSW tenants may only apply to reinstate their previous tenancy within a six-month period.

6.4 Future housing aspirations

Most of our participants expressed a desire to stay permanently in social housing. This desire reflects, to some extent, a reaction to the very hectic housing pathways they have previously experienced and their desire for a more secure and stable future. Further, some tenants realised that their financial circumstances and/or medical conditions are not likely to improve in the future, limiting their housing options:

Well, I can't go anywhere else because I won't ever have any more income than I have now. (female, Melbourne, 65+, public housing)

All I know is I don't want to be here. [But] I pretty much think [my son with a disability] will be with me forever ... here. (female, Sydney, 35–54, public housing)

No, I don't want to move. I think I'm tired of moving. (female, Brisbane, 35–54, community housing)

The desire of some tenants to permanently remain within the social housing system was not necessarily mirrored in their desire for their children to become social tenants. For one participant, while she wished to stay in social housing permanently, she hoped that her daughter would move out of social housing and 'naturally progress' to private tenancies:

I personally will stay here, you'll probably have to drag me out in a pine box after all we've been through. 19 moves in less than 18 years is too many. It

just—emotionally and physically it's just so draining, so I will probably stay here for a very long time. [My daughter], well, she's looking at some stage this year, branching out to ... a shared house situation with some friends. I guess that's the natural next step for a young person, so she's looking at doing that. (female, regional VIC, 35–54, public housing)

Ten of our participants who expressed a desire to stay permanently in social housing nevertheless wished (in some cases desperately) to transfer to a different dwelling to gain better access to services or for a better quality dwelling:

Gee, if I had another place in this place vacant further down there ... [I would want to move to somewhere that is] a lot quieter, yeah. As long as it's close to transport and hospital, I don't care [where]. (male, Brisbane, 55–64, public housing)

Seven participants expressed a desire to move out of social housing into the private housing sector.⁴ For some, they hoped to move straight into owner-occupancy, reflecting—once again—their weariness of the instability and insecurity of private rental. Within our sample, immigrants and single mothers were more likely than others to express a desire to move out of social housing, reflecting a view that their need for social housing is only temporary and will be resolved once the children move out or once they are more settled in their new country:

I will [stay here] until I can afford to buy a house ... I will once [daughter] gets a little bit older. Then I will be able to get a job and earn more money, more saving. (female, Melbourne, 18–34, public housing)

Similarly, one participant described her desire to move out of social housing into owner occupation as part of a wider plan to rebuild her relationship with her son and regain financial stability:

My plan is to get a job, get back to at least a five grand buffer zone which is saved non touched finances—ten would be better. Possibly back to 50/50 shared care if my son still wants that ... What I'd do is I'd get a job—stay here, create a base and go to buy. (female, Brisbane, 35–54, public housing)

6.5 Conclusions

The experience of living in social housing is mediated to a large extent by the tenants' past experiences of housing. The insecurity and instability many have experienced in private rental, and episodes of homelessness for some, contribute to a strong sense of attachment to their current homes. The security of social housing provides a stronger sense of stability and home. Difficult relationships with neighbours, however, present a very common and problematic aspect of living in social housing. Further, for low income households with special needs, social housing is often their only housing option as accessible units are simply not available in the private rental sector in most cases.

Some of our participants also provided examples of how they transitioned within the social housing system, whether through applying for transfers with their housing providers or by arranging mutual exchanges with other tenants. Transfer policies in our three case study states are, however, largely inflexible. While some individual housing officers are more responsive to the needs of clients, the outcomes for tenants across the board are inconsistent. Many of our participants relied on ad-hoc solutions

⁴ In the National Social Housing Survey (AIHW 2011: 11), a similar proportion of respondents stated that they plan to move out of social housing.

based on existing relationships with housing providers and inside information in order to transfer out of an inappropriate unit or a difficult neighbourhood situation. Prioritisation of transfer applications over waiting list applicants (especially amongst community housing organisations) can help increase the responsiveness of the social housing system and overall outcomes for existing tenants. However, it does little in alleviating long waiting lists and other applicants with equally important housing needs.

The limited opportunity for mobility within the social housing system resulted in a pattern whereby some tenants are required to move out of a social housing tenancy when their circumstances change, and yet are not able to then sustain private rental tenancies, and eventually re-enter social housing. This pattern was described by Seelig et al. (2008) as the revolving door syndrome.

For most of our participants, their volatile housing pathways prior to entering social housing, and their realisation that their underlying need for social housing is long-term, is expressed in a desire to live permanently within the social housing system. A few, however, still harboured aspirations for moving out of social housing, particularly into owner-occupation (not least because of negative past experiences of private rental). However, the desire to enter owner-occupation can prove more challenging for people with very low income and often additional complex needs.

7 ALLOCATION SYSTEM REFORMS IN QUEENSLAND, NSW AND VICTORIA

In recent years, public and community housing providers across Australia have faced increased pressure to reform their allocation systems. The need for reform has been driven by two main factors.

First, the growth of the community housing sector saw a need for integration of registers across providers to reduce duplications for both applicants and administrators, and achieve greater consistency in standards and practices. One feature of the Council of Australian Governments (COAG) agreements concerning social housing reforms under the new NAHA was a requirement from all states and territories to integrate their public and community housing registers by July 2011, although integration efforts in some individual states (including Queensland and NSW) predate the national policy.

Second, an increasing and unmet demand for social housing from people with complex needs, as well as a national homelessness policy agenda (see Section 1.2.1), led to reassessment of existing allocation priorities. In addition, policy-makers in different states saw a need to refine, simplify and reorganise dated policies and procedures.

This chapter discusses in depth the drivers for such reforms, the policy development process, implementation challenges and key post-implementation issues, with a focus on Queensland, NSW and Victoria. Table 7 provides a summary of the key aspects of reform covered in this chapter.

Table 7: Allocation reforms in Queensland, NSW and Victoria: Key changes

	<i>Allocation priorities</i>	<i>Integration</i>
<i>Queensland</i>	Changes to priority segments, minimisation of low-priority placements	Centralised integrated system, 'one stop shop'
<i>NSW</i>	Reforms delayed	Decentralised integrated system, 'no wrong door' A common needs assessment system operated by all providers
<i>Victoria</i>	Changes to priority segments, better targeting of homelessness; higher priority for domestic violence victims	Reforms delayed

Source: authors

7.1 Queensland: One Social Housing System

Queensland was the first state/territory in Australia to introduce an integrated social housing allocation system. It was first officially announced in 2005 before coming into full effect in 2006, integrating the 457 social housing and housing service providers into One Social Housing System (QLD Department of Housing 2006, p.1). Its stated aim was to provide '*a client focused and co-ordinated*' service with '*greater cohesion between the different types of social housing, better links between social housing and the private housing market, and a broader range of housing assistance options*' (QLD Department of Housing 2006, p.2).

7.1.1 Drivers for implementation

Participants in our study who were working for housing providers and were involved in the process mentioned a number of key drivers behind the development of One Social Housing System:

- Concerns that a significant proportion of social housing tenancies were offered to applicants who were not those in greatest need—‘the number of priority allocations being done in Queensland was less than in many of the other states’ (Senior HHS officer, Brisbane).
- Administrative inefficiencies and duplications with hundreds of housing providers with separate waiting lists and allocation policies, resulting in difficulties for both applicants and providers.

7.1.2 Policy development and consultation

The development of the new system involved extensive research and modelling by the project management team. A housing needs assessment was sent to all applicants on the register as well as over 4000 tenants. The main objective was reassessment of eligibility, but the results were also used by the team to test various prioritisation models using an up-to-date data set. A formal engagement process was initiated and led by the Brisbane office and involved a discussion paper that was distributed across providers and area offices, as well as a ‘road-show’ of workshops to discuss the principles of the new system. Conflicting views were raised by participants with regard to the engagement of area offices and community housing providers in the development of One Social Housing System. Some participants from the Brisbane team described a general consensus around the need for an integrated system and for revising allocation priorities, but also some disagreements with area offices and community housing providers:

I remember being at a number of workshops where there was sort of a general acknowledgement that it was a fairer system in that there was a common register ... But there were certainly concerns about loss of autonomy And worried too that we wouldn't understand the client needs properly. So we'd clearly get it wrong, being government, and make the wrong assessment of individuals who they knew so much better than we ever would. (Housing Officer, Brisbane office)

Criticism of the consultation process came from both a senior officer at the HHS (Queensland's Housing and Homelessness Services, previously named the Department of Housing) and the two community housing providers we interviewed who suggested that the consultation was tokenistic:

[In the workshops] if we brought up points about things ... they said, ‘look we actually haven't got much time today’. They used to gloss over things ... Then what infuriated us was a week later this thing came out saying, we've just had a significant consultation with area managers (SHA Regional office, senior officer).

We had very little interaction with the State Government It was kind of more imposed than consultative I think the main issue was we were being told by bureaucrats very heavily, ‘You are going to have to take everyone in the greatest need category’ [even though] it does not work for our business model. (Community housing organisation, senior officer)

These comments, admittedly from a very small sample of participants, provide anecdotal indication that at least some housing providers and SHA area offices did

not feel that their interests were genuinely considered and addressed through the consultation process.

7.1.3 Policy principles

The One Social Housing System was initially introduced as a voluntary system in January 2006 with community housing providers being given the choice to join. Since August 2006 all community housing providers were formally required to join the integrated system. The streamlined system has one application form for all types of housing services, whether public housing, community housing, or other types of housing assistance.

The implementation also included a reform in the prioritisation of applicants. The Client Intake and Assessment Process (CIAP) was introduced to determine prioritisation of applicants in the waiting list. The principles of appropriateness, accessibility and sustainability are used to determine an applicant's eligibility and priority. *Appropriateness* refers to the suitability of the applicant's current accommodation (homelessness, overcrowding, amenity, affordability); *Accessibility* and *sustainability* refer to barriers to resolution of housing need in the private housing market (income, medical conditions, discrimination, blacklisting). Following these principles, four priority categories were introduced:

- *Very high need*—Applicants experiencing homelessness; Applicants whose current housing is not appropriate and *multiple barriers* make access to private rental difficult for them.
- *High need*—Applicants whose current housing is not appropriate and *some barriers* make access to private rental difficult for them.
- *Moderate need*—Applicants whose current housing is not appropriate and a *fewer number of issues* make access to private rental difficult for them.
- *Lower need*—Applicants who have issues with their current housing but have the capacity to rent affordable and appropriate housing in the private sector.
- The focus on external barriers to access (e.g. a lack of accessible dwellings for people with disabilities in the private rental market) was seen as a way to discourage point-chasing behaviour among applicants (e.g. deliberately moving into homelessness):

If you're facing some form of discrimination, it's probably not going to go away ... So there's not any great incentive there for people to deliberately make their circumstances worse in order to try and get a higher spot. (HHS officer, Brisbane)

At the same time, much emphasis was placed on what housing officers termed 'whole of government, intra-agency priorities', namely applicants who are engaged with other government agencies such as ex-prisoners, who are given priority.

Following the revision of the eligibility rules, approximately 5000 applicants on the register were reassessed as not eligible for social housing, and were removed from the list. Over 1000 tenants were assessed as being no longer eligible for public housing and were required to vacate their units. (HHS officer, Brisbane)

Under the One Social Housing System, registered housing providers must report any vacancy to the HHS within one working day of becoming aware of the vacancy. A shortlist of typically around five appropriate applicants is sent to the registered provider with a current vacancy. Providers are allowed to turn down a referral without grounds, and ask for another list of applicants, providing them some flexibility about

the applicants they choose, but at the cost of losing rent revenue while a vacancy is not filled.

7.1.4 Key issues raised by participants

Participants in our study, from both within and outside the HHS, acknowledged the need for reform in the allocations system. The One Social Housing System was described by participants as successful in achieving the following goals:

- A far more consistent approach to allocation of tenancies across an extremely wide range of housing providers.
- A significant shift in targeting applicants in greatest need, with nearly 95 per cent of allocations now from the top two priority segments—‘There was a general acknowledgement that it was a fairer system’ (HHS officer, Brisbane).
- High priority for ‘inter-agency applicants’ (e.g. ex-prisoners) provides opportunities for whole-of-government partnerships.

Despite these achievements, participants also raised a range of concerns regarding the principles and practice of the One Social Housing System:

Lack of personalised service and flexibility

- The new procedure of accepting and assessing applications was seen by several participants as less personalised and more mechanistic. This also increases the risk of errors:

[Before One Social Housing System] the older staff person doesn’t necessarily drive their interview on the screen. It’s more personable; it’s about having a conversation ... [Now] it is absolutely a survey ... [Staff] don’t actually understand the intent behind each one of those questions that they ask ... half of them wouldn’t even know how the scoring model works. It’s just dependent on the system to score it If you forget to tick a box, they could be a D [low priority] ... So lots of errors could happen, where your most vulnerable, who don’t necessarily speak up, could lose out. (HHS officer, Brisbane office)

- The centralised system limits opportunities for local housing officers to use their own discretion and common sense when assessing applications. In some cases, local officers knowingly defy the rules in order to achieve better housing outcomes for applicants:

We’ve got areas where we just disregard policy totally, just to get bums on seats. Instead of having a house sitting there for a year vacant, we’ll put someone in there. ... Just the other day, an application that our guys had put a lot of work and effort into - it came through to me and I endorsed—it went to our regional director, endorsed—went off to Brisbane and they declined it, because the client was \$2.91 over the income level. (HHS officer, regional office)

- Some community housing providers raised concerns about losing direct contact with applicants, which makes it more difficult to manage housing assistance programs that do not fall under the One Social Housing System.

Feasibility for housing providers’ business models

- The inclusion of affordable housing projects in the One Social Housing System, with a similar treatment to social housing, was criticised by some community housing providers. Affordable housing projects often operate on the basis of financial models that require a mix of low and moderate income tenants. With a

more limited control over allocations and a policy emphasis on allocating those in greatest need, it is becoming increasingly difficult for some providers to achieve the income-mix which is essential for the viability of their projects. This creates additional difficulties in terms of seeking private finance for development of new projects. One way to compensate for the low rents is to increase the proportion of market units in new affordable housing projects, in effect limiting growth in affordable housing stock.

- The One Social Housing System undermines attempts by some community housing providers to differentiate their affordable housing projects from social housing. This can make planning approval for new affordable housing projects a more challenging process, particularly for higher density developments, as noted by one community housing officer:

That differentiation is critical to [an organisation] like ours who has to develop in the market. We don't get the same sort of abilities to just ignore the planning process like the State Government does. We've got to be able to say to communities 'no, these aren't the people in greatest risk in your suburban community'.

- While the One Social Housing System is seen by HHS as successful in targeting applicants in greatest need, a major challenge for the future is developing additional housing assistance 'products' to cater for people with lower levels of need, such as private rental brokerage. Development of direct subsidies is also considered, but involves a more substantial reconceptualisation of the role of state government, as direct financial support is typically seen as a Commonwealth (Centrelink) responsibility.

Community housing providers raised concerns about losing their flexibility to respond to referrals from shareholders and partner agencies

- In order to obtain maintenance and upgrading funding under the national remote Indigenous housing partnership fund, Indigenous providers must register to One Social Housing System. (Milligan et al. 2011, p.50). Some providers have partitioned their housing programs, in order to register only those that require maintenance or upgrading.
- Increase in high-needs Indigenous tenancies exacerbated social problems of concentrated disadvantage in estates, and greater state regulation raised concerns among providers that their ability to provide affordable housing for moderate-income community members will be compromised (Milligan et al. 2011, pp.52–53).

Doubling of effort and additional workload

- Community housing providers have limited access to information about applicants on the register, even for applicants shortlisted for their own vacancies: '[Applicants] go to the State Government they get interviewed and because I don't get that information I've got to go through the same process again. You can imagine if you're in need, how frustrating that must be' (Housing officer, community housing organisation).
- Community housing providers and HHS area offices reported additional workload for staff: 'There's about an hour and a half more work per client involved in doing that [assessment of applicants], but with no more resources to go with it' (Senior housing officer in regional HHS office). One consequence of this for some regional offices has been diminished capacity to manage their existing tenancies—'Neighbourhood fatigue is huge in some of the areas we've got because we just

can't get there', 'Our turnaround times and vacancies are going up ... arrears have blown up' (HHS regional area housing officers).

- During the implementation stage, a decision made to verify evidence of need for every applicant on the register (as opposed to verification of evidence for an applicant only before offering them a placement) was described by an officer at the SHA Brisbane office as a 'huge paper chasing exercise. It took us about nine months and it caused a lot of angst in the service delivery network.'

Continuation of discriminatory practices

- Concerns have been raised about unethical and discriminatory practices of some smaller community housing providers in rural areas. Despite One Social Housing System, the area office cannot force these providers to accept any applicant:

I can cite you two incidences that are happening right as we speak where there are vacant properties in precincts and people are homeless there. These people have been referred to the committees that run those houses and they won't let them in One bloke said to me, we don't put blacks here mate; we don't want blacks. (HHS regional office senior officer)

7.1.5 Adaptations to One Social Housing System

The One Social Housing System is centralised and in theory provides little flexibility for providers other than the HHS to manage assessments and allocations. Yet, some procedures are continually negotiated between community housing providers and the HHS. One area of ongoing negotiation is the referral of applicants to organisations with a vacancy. Most organisations receive a shortlist of five applicants for consideration. Some organisations are willing to accept only a single referral. In contrast, Brisbane Housing Company, the largest provider, receives a list of 1000 applicants to choose from every month.

Further, although the intake of applications should be formally made by the SHA area offices, some organisations have also developed systems to maintain direct relationship with applicants and increase their control over the allocation process. One community housing organisation advertised one of its affordable housing projects and accepted applications for this property independently, passing them on in bulk to the HHS area office. On a positive note, such practices reflect the flexibility of organisations to adapt to the new system, overcoming some of its main disadvantages (i.e. loss of direct contact with applicants at the registration stage). On a less positive note, such practices add new levels of complexity and bureaucracy to a system that was meant to simplify the allocations process.

7.2 NSW: Housing Pathways

Housing Pathways was introduced in NSW on 27 April 2010 and was developed jointly by HNSW and a number of partner community housing organisations. At the time of writing, community housing providers can choose whether they wish to participate in the program. To date, 27 community housing organisations, which manage the bulk of community housing in the state, are participating in Housing Pathways.

7.2.1 Drivers for implementation

The drivers for the implementation of Housing Pathways were varied, and to some extent different from those identified in Queensland:

→ The growth of the community housing sector in NSW saw an increasing desire to streamline the allocations across the board, removing duplications to the application and assessment processes. Development of a more integrated system was a key recommendation of a public bodies review, commissioned by the NSW Legislative Assembly (Public Bodies Review Committee 2006).

→ The Housing Pathways system was also seen as way to spread workload associated with intake and assessment of applications across all providers:

It was not working having more and more intense demand going in one door [HNSW] and no systematic mechanism for it to be distributed to the providers that had the growth in the stock and the new housing stock and had more capacity to assist. (Senior officer, HNSW)

→ Within HNSW there was a growing recognition that the allocation process was cumbersome and an inheritance of historic precedents accumulated over time rather than a coherent and integrated set of policies:

Not having a defined process and leaving it entirely up to the knowledge and expertise of individuals on the ground, it just wasn't professional. (Senior officer, HNSW)

→ The diversification of housing assistance programs within HNSW, each with a separate application form prior to Housing Pathways, was seen as inefficient for management and a burden on applicants. The range of programs included public housing (with access to priority housing managed as a separate 'product' to the general wait-turn list), private rental brokerage and subsidy programs.

→ In contrast to Queensland, in NSW policy-makers were reluctant to address the question of prioritisation in the first phase of Housing Pathways. One participant, a senior officer in HNSW, described this as a pragmatic decision based on the recognition that the timeframe set by the Minister for implementation of Pathways was very short, and prioritisation was seen as a separate and more complex issue that needed to be addressed after a set of common procedures across providers has already been in place. Further, unlike Queensland, there was a wider consensus that those that were being housed in either public or community housing were already people in very high need:

I don't think anyone would argue that none of them should be there. I think the argument's more about shouldn't other people be there as well. (Senior officer, HNSW)

7.2.2 Consultation process

The community housing sector supported, and was closely involved in, the development of a common access system from an early stage of its development (FHA 2008, p.6). A number of bodies (a steering committee, a working group and a reference group) were set up in 2007 to develop the common access policy, and included representatives from HNSW, the NSW Federation of Housing Associations (FHA) (the peak body of community housing providers in the state) and participating community housing providers. In addition, consultations were held with the Community Housing Advisory Committee, which provides expert advice to the Housing Minister.

However, one interviewee at HNSW commented that the policy development process was conducted at a conceptual policy level for too long before being brought down to negotiation at a more detailed operational level. The operational implementation of Housing Pathways faced a tighter time-frame, because of the cabinet approval for stock title transfer in June 2009 with the introduction of a common-access system as a

pre-condition. Consequently, the more restricted time-frame for operational implementation influenced a less ambitious and more pragmatic approach that sought to achieve a 'policy framework that was based on really what everybody could live with' (senior officer, HNSW). Therefore, discussions about prioritisation were left out of negotiations between HNSW and the community sector, which were described by participants in both sectors as less difficult than could be expected. One challenge raised was bringing regional organisations into meetings and discussions.

7.2.3 Policy principles

The key concepts underpinning allocation procedures under Housing Pathways are *urgency* and *complexity*. Each new applicant is first assessed for their urgency and whether they are at risk that requires immediate assistance such as temporary accommodation. Applicants are also assessed for their complexity, whether a longer interview is needed in order to better understand the level and complexity of their housing need. This means that in order to lodge an application, an applicant is not required to provide all their paperwork and evidence early on, as the assessment of complexity is done at a later stage. The implementation of Housing Pathways included several reforms:

- An integrated register of applicants for all housing providers. Any participating provider should also use the common register to select the applicant to whom they make an offer.
- A 'No wrong door protocol': eligible applicants can apply for social housing at any HNSW local office as well as all the offices of any of the participating community housing organisations.
- A single application form allows application for public housing, community housing and other housing assistance programs.
- A standard procedure of assessment for all providers to follow. All participating community housing organisations can register new clients on the shared waiting list. Providers are expected to register an application regardless of whether it is for housing in their own organisation or others.
- Unlike Queensland's One Social Housing System, in Housing Pathways each housing provider has full access to the information about all applicants on the register when making decisions about allocation of their vacancies.
- Affordable housing projects are not included within Housing Pathways in its current phase, and allocations are managed separately (as opposed to Queensland's One Social Housing System).

7.2.4 Implementation challenges

The Housing Pathways system had only recently been implemented at the time when interviews were conducted with stakeholders (June–December 2010). As a result, most of the concerns raised related to the implementation stage rather than the advantages and disadvantages of the Housing Pathway system in practice. Some of the key issues raised by participants were:

- Community housing providers were expected to accept applicants ('no wrong door') and process their applications and assessment from the first day Housing Pathways went live (27 April 2010). The tight deadline caught some participating community housing providers, including some of the largest, unprepared:

Go live, 27 April, I'd only just learnt it the week before ... those who needed to use it knew nothing. (Housing officer, community housing provider)

- The new application form was designed for a new IT system, but was introduced and used before the transition to the new IT system, resulting in a more difficult and time consuming process of data entry and overall significantly longer time for applications to be processed.
- Accurate projections of the overall cost of the Housing Pathways reform were difficult to achieve:

I don't think any of us understood how big it was at the time, how complex the housing register is, so how complex it would be to actually amalgamate a whole lot of this into one. (Senior Officer, HNSW)

7.2.5 Key issues raised by participants

Despite the implementation challenges, overall the Housing Pathways system was described in positive terms by most participants, within and outside HNSW, as a logical move that would provide improved outcomes for both housing providers and clients. Nevertheless, a number of concerns were also raised:

Additional workload and significant increases in assessment time

- Overall, the new assessment process takes significantly longer because all applications are processed as an interview. This means longer wait for applicants until a decision is made about their application. Further, the additional workload for providers—particularly for community housing organisations that had very simple forms and procedures in the past—was not matched by additional allocation of resources. The spread of the workload between HNSW and community housing providers may be uneven in some areas (e.g. in a regional town where only one provider has an office).

Increased inter-dependencies between housing providers

- Assessments made by one provider can impact on other providers. Particular concerns have been raised with regard to assessment made by inexperienced community housing providers at the early stages of implementation. There is a branch now operating within HNSW to monitor every assessment by community housing providers in order to ensure the expected standard of practice is achieved.
- Housing Pathways involved a dramatic shift in the relationship between community housing providers and HNSW. Decisions that have once been the sole responsibility of HNSW, now must be made in consultation with community housing providers. And while community housing providers have maintained their independence when it comes to allocating their own vacancies, much of their workload now shifts towards assessment of applicants for both community and public housing, a process that involves close monitoring and involvement of HNSW. Some participants have raised concerns about this blurring of boundaries in terms of responsibilities and accountability.

Lack of personalised service

- Registered applicants can get 'lost' in a large shared register of applicants that is not managed by any single provider:

What happens if someone gets on the wait list but is sitting and waiting for priority for a long time but because no one owns the list anymore and it's shared by everyone what happens if nobody sees them essentially?
(Senior officer, HNSW)

7.2.6 *Adaptation to Housing Pathways*

Some community housing organisations reformed the structure of their teams in order to implement housing pathways. For example, in one community housing organisation a single team was responsible for both allocations and tenancy management prior to Housing Pathways. Following the introduction of Housing Pathways, these two functions were separated, improving expertise and practice in both areas:

Separating out that allocations assessment process has really improved the way that we're able to manage workload as well as have experts in our organisation. (Senior Housing Officer, Community Housing)

The implementation of Housing Pathways also provided an opportunity for some of HNSW's regional area offices to initiate additional improvements to their local practices. In one regional area, the local team initiated its own restructuring to improve services for people experiencing homelessness, by developing a system whereby the client service officer who had the first contact with a client continues to be their point of contact to ensure that clients do not have to engage with a new officer each time they contact the office.

Training community housing staff for their new roles in accepting and assessing applicants for the common register was a key challenge. Some of our participants suggested that while formal training sessions have been only partly helpful in some cases, they have valued the 'buddy system' put in place whereby experienced HNSW officers mentor and support community housing officers on a one-to-one basis.

7.3 **Victoria: new segmented waiting list**

In contrast to Queensland and NSW, Victoria has yet to introduce a common access system for its social housing sector. As such, applicants to social housing in Victoria currently are still required to apply to public and community housing separately. An audit of Victoria's social housing sector has noted significant differences in social housing allocation procedures (Victorian Auditor-General 2010). While registered community housing providers have set targets in which they are required to accommodate eligible applicants already on OOH's public housing waiting lists (applicants to public housing may grant special permissions to the OOH to forward their applications to registered community housing providers), there are no conditions which specify these allocations be made to those who are at the top of the waiting list or those who have the highest housing needs. Following the COAG requirement to develop a common waiting list by July 2011, the OOH is currently developing its strategy of integration. Implementation of this integration strategy has been delayed, to a large extent due to the complexity of consultations with community housing providers and within OOH. In addition to workshops, the policy development team provided community housing organisations with written reports and proposals for commentary. Community housing officers in regional areas faced barriers to active ongoing participation in working groups for policy development, but were able to engage in the process by responding to written reports and proposals.

At the same time, a reform is currently in early stages of implementation at the OOH to rearrange allocation priorities, including the following two key changes:

- Priorities have been changed to better target people experiencing homelessness or domestic violence. This involves reducing the number of priority segments from four to three. The new first segment provides highest priority for people who are homeless and those experiencing domestic violence. This will be different to the previous system whereby applicants in 'unsafe housing' (including victims of domestic violence) or 'insecure housing' (which include 'clients who demonstrate

some significant issues with homelessness but do not have the high need required to access the Recurring Homelessness category' (VIC OOH 2009, p.2) were at the lowest segment of early housing.

- The new application forms will be simplified and will place more emphasis on identifying additional support services with which applicants already engage, or require, in order to sustain tenancies post allocation. This includes application forms that ask support providers to confirm their client's housing and support needs without having to provide extensive commentary and supportive documentation.

Interviews with community housing providers suggested some were concerned about the implications of such changes in terms of their business models, however they generally believed they will be able to continue and maintain their existing priority systems (as in NSW's Housing Pathways), and thus business models will not be negatively affected. Concerns were also raised about workload and technical challenges such as integrating existing IT systems.

7.4 Conclusions

Our analysis of allocation reforms in Queensland, NSW and Victoria reveals the complexity of such projects (which can extend beyond the initial expectations of policy-makers), the range of approaches that can be taken, and the various risks and opportunities associated with such reforms.

A collaborative approach to integration initiatives is critical to their success, as it helps achieve:

- Clear shared understanding across providers of their respective roles.
- A strong commitment by all participants.
- Respectful relationships and open constructive communications.
- Sharing of information.
- Capacity to work together to resolve issues.
- Continuity in staffing (Muir et al. 2007; Phillips et al. 2009, p.61).

Indeed, the Queensland findings suggest a top-down, rather than collaborative, approach resulted in a number of adverse outcomes. Housing officers within and outside HHS expressed a sense of frustration about limited consultation at the policy development stage, resulting in difficult relationships between and within organisations after implementation. The three cases—NSW, Queensland and Victoria—also highlight the length and complexity of the consultation process, and the importance of addressing early on not only the conceptual approach to integration, but also the 'nuts and bolts' operational details and challenges.

The top-down consultation process has also translated into a more centralised approach to integration in Queensland, compared to NSW, whereby greater control is maintained by the SHA in intake, assessment and referral of applicants. The key advantages and disadvantages of this approach are summarised briefly in Table 8 below, addressing issues of outcomes for tenants, the financial viability of providers and governance.

Table 8: Centralised and decentralised integration systems: Advantages and disadvantages

		<i>Advantages</i>	<i>Disadvantages</i>
<i>Centralised system (One Social Housing System)</i>	Outcomes for tenants	Consistency in allocation practices across providers reduces risk of 'cherry picking'	Difficulties for providers to develop local strategies to respond to local needs
	Financial viability of community housing providers	Reduced costs of client intake and assessment (for some but not all organisations)	Overly prescriptive rules undermine financial viability of some programs
	Governance	Greater clarity about leadership and accountability	Lack of autonomy can lead to frustration and difficult inter-organisational and intra-organisational relationships
<i>Decentralised system (Housing Pathways)</i>	Outcomes for tenants	'No wrong door' provides easier access for applicants	Longer assessment time and heavier workload for community housing providers with intake and assessment of applicants
	Financial viability of community housing providers	Greater control over selection of tenants that fit financial model	Greater risk of problematic allocation practices by some providers
	Governance	Greater autonomy for providers and area offices: local strategies positive relationships commitment to partnership	Need to resolve and renegotiate leadership and accountability

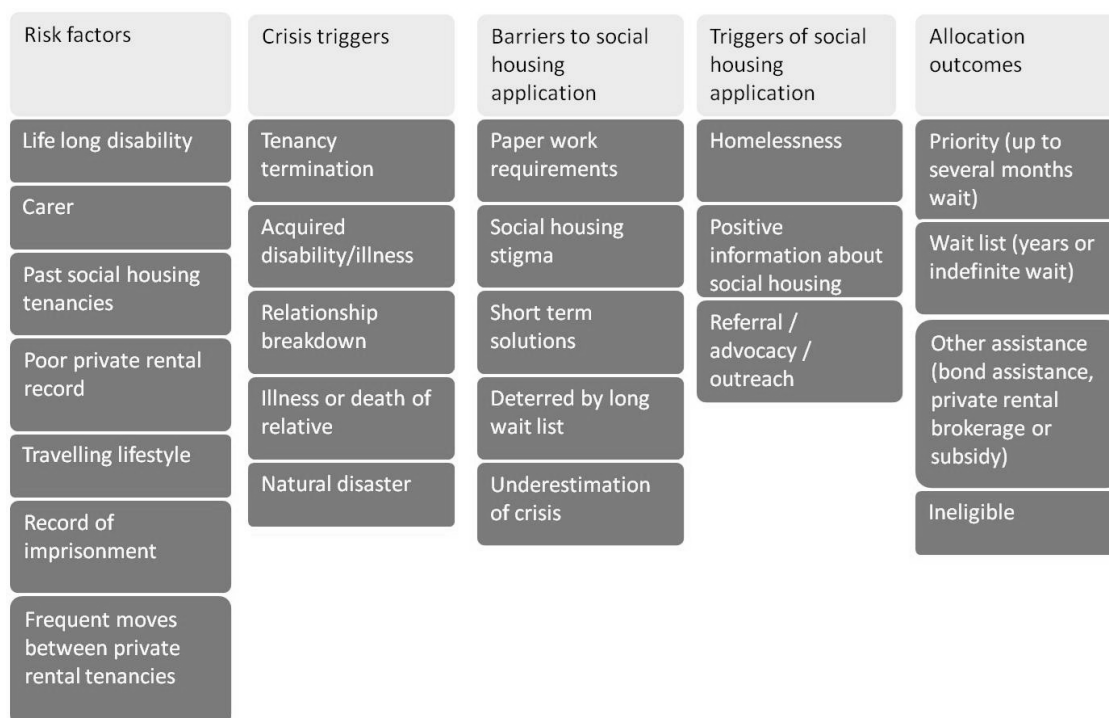
Source: Authors

8 CONCLUSIONS

The study aimed to chart a range of pathways into and within the current Australian social housing system at a time of significant changes to the sector. A sample of 60 recently housed social housing tenants in three states, while not representative of the total population of social housing tenants in Australia, allowed qualitative analysis that identified a number of common patterns through which the need for social housing emerges, common barriers in the process of applying for social housing, and common patterns of mobility (or immobility) within the social housing system itself.

Our analysis suggests that pathways into social housing are shaped by a combination of low income and a range of additional underlying risk factors, crisis triggers, social housing application barriers and enablers, and the assessment outcomes once an application has been received. The range of pathways are summarised in Figure 4 below.

Figure 4: Pathways into social housing, risk factors, triggers and barriers



Source: authors⁵

In concluding this report, we draw on our study findings to make four key policy recommendations:

- Diversify housing assistance options to help address a wider range of risk factors.
- Enable greater choice and mobility within the social housing system to address the recurrent issue of inappropriate placement.
- Complete, expand and refine integration initiatives across jurisdictions.
- Improve coordination with external support, advocacy and referral organisations.

⁵ The risk factors, crisis triggers and application barriers and enablers listed in Figure 7 are those that emerged from our findings. It is likely that a larger sample of tenants would uncover further factors.

8.1 Diversify housing assistance options

A greater variety of housing assistance programs can assist people at risk in various stages of their housing pathways before a severe crisis emerges (i.e. falling into homelessness). This includes, in particular, programs to assist people in entering and sustaining suitable private rental.

In some jurisdictions significant progress has already been made in developing a wider range of housing assistance programs such as private rental subsidies, bond loans, tenancy facilitation and private rental brokerage schemes. Yet, the range and scale of these programs—particularly rental subsidies—remains very limited. Further, most of these programs provide only short-term assistance, and social housing remains the only long-term assistance program. Short-term assistance programs provide vital support for individuals experiencing sudden housing crisis. However, our study demonstrates that short-term assistance does not address the underlying long-term risk factors, and in some cases can even act as a barrier to accessing necessary long-term assistance.

Diversification efforts in recent years have focused on achieving growth in community housing, predominantly through stock transfer programs and the nation building stimulus package, and developing new affordable housing projects, with NRAS as the most significant national initiative. Indeed, affordable housing projects provide an important alternative to social housing, as a distinctive housing assistance program that caters for a wider range of needs and provides accommodation for people with low to moderate incomes. In contrast, long term community housing is in essence very similar to public housing. The change in ownership and management of social housing, on its own, does not contribute significantly to the diversification of the social housing system in terms of responding to a wider range of needs and pathways.

A greater variety of programs could include both long-term and short-term private rental subsidies, private rental brokerage, bond loans, and accessibility modifications for private rental tenants (as these are currently only available to owners and social housing tenants). A more comprehensive review of tenancy support programs overseas is offered by Hulse et al. (2011, p.169), including, but not exclusive to, the following examples:

- 'Rent bank' programs to provide short-term assistance for covering rental arrears.
- Tenant advocacy organisations.
- Credit counselling.
- Assistance in relocation costs.
- Case management services including development of individualised housing plans for private rental tenants (see also Gronda 2010 for discussion of case management outcomes for homeless people).

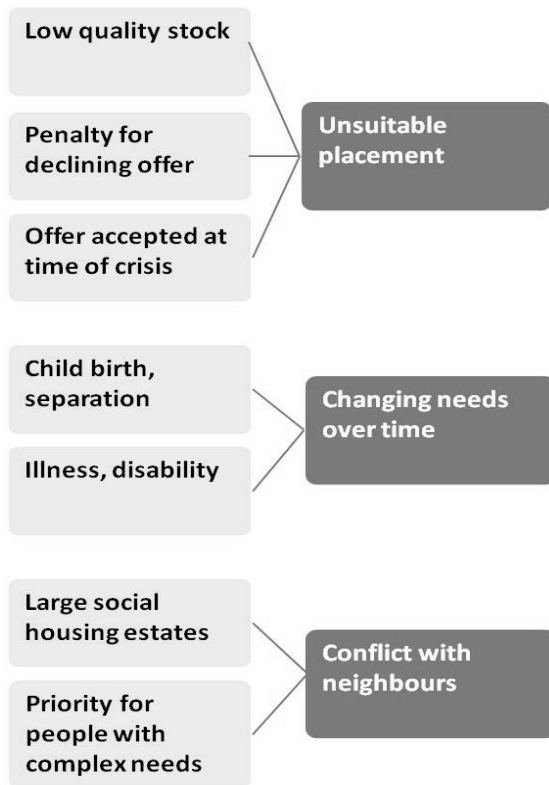
In addition, legislative action to improve tenure security in private rental can help significantly reduce housing stress and demand for social housing, by providing the necessary legal support for more stable private rental pathways (Hulse et al. 2011). Introduction of such programs will require development of new strategic directions for SHAs that involves a much greater degree of involvement in the private rental market. They will also require renegotiation of the roles of State and Commonwealth governments since, for historical reasons, direct financial assistance for individuals, including rental subsidies, has traditionally been seen as a Commonwealth responsibility (via Centrelink).

The key issue that will need to be addressed more closely when considering approaches to diversification of housing assistance programs is how to distribute available funds across a range of programs, without hindering growth in social housing as the main form of long-term housing assistance for those in greatest need. This will require further research about the relative costs and benefits of different housing assistance programs.

8.2 Enable greater choice and mobility within the social housing system

Social housing is currently the only housing assistance program that provides secure long-term tenancies for tenants with complex housing needs. However, beyond tenure security and affordability, positive outcomes for tenants are often undermined by a number of factors. First, the quality of a dwelling an applicant is offered and its appropriateness to their specific housing needs is mostly a question of luck. Applicants face immense pressure when making decisions about social housing offers, and as a result can be housed in unsuitable housing. Second, a dwelling can become unsuitable over time because of changing household circumstances (e.g. childbirth, relationship breakdown, ageing, illness or disability). Third, many social housing tenants suffer from very difficult relationships with their neighbours resulting in mental stress and an overall sense of insecurity and dissatisfaction with their placements. These issues are illustrated in Figure 5 below. Inflexible transfer policies in the three jurisdictions studied mean that tenants living in inappropriate housing have little chance of improving their situation, with the exception of transfers based on urgent medical need.

Figure 5: The need for mobility within the social housing system



Source: Authors

These negative outcomes can be significantly reduced by providing applicants more choice about their dwellings, to achieve a better match of dwellings and tenants in the first place, and enabling greater mobility within the housing system to address changing needs over time.

One potential way to improve the matching of dwellings and tenants is to eliminate existing penalties for rejection of offers. Such penalties are used by housing providers to ensure that vacancies are filled more quickly, yet they deny applicants of the most basic forms of individual choice and can result in adverse housing outcomes for individuals and allow providers to avoid addressing some of the underlying stock quality issues that underpin the problem of inappropriate offers. In the UK, the Netherlands and other countries, choice-based allocation systems allow applicants more choice about the social housing properties they accept (Wiesel et al. 2011, pp.41–42).

One potential direction for improvement is implementing an approach that is similar to choice-based lettings, whereby applicants bid for vacancies rather than accept or reject offers. This way, applicants are not penalised for rejections and experience a greater degree of choice, and providers are still able to fill vacancies quickly (even faster than in the current system where each rejection of an offer can cost providers two weeks' rent). It may not be efficient to advertise vacancies publicly and open the opportunity to bid for every eligible applicant (as in the UK and the Netherlands models). This may result in excessive workload for providers, and frustration for many unsuccessful bidders. Rather, a middle-way may be considered whereby only few applicants at the top of the register are offered an opportunity to bid.

The main advantages of a choice-based approach are summarised as following:

- The choice-based approach is better able to respond to the expectations and aspirations of the public and to provide a more effective match between applicants' needs and aspirations and available dwellings.
- The choice-based approach fundamentally changes the relationship between the landlord and the applicant, empowering the applicant by enabling them to choose their dwelling (Brown & King 2005, p.63).
- Enabling applicants to choose their preferred service will force providers to compete for clients and hence improve the quality of their services. For example, social housing providers will have a greater incentive to replace their 'hard to let' properties with ones that are more suitable for social housing tenants, rather than impose such properties on applicants who are in dire need for housing.
- Allowing applicants to choose their housing may lead to improvements in commitment to the community and community cohesion (Fitzpatrick & Pawson 2007), as well as feelings of responsibility and pride towards their dwelling (Greener & Powell 2008). In turn, it is expected that tenants will take better care of their dwellings and rental turnover rates and residential instability will decrease.

However, some concerns have been raised internationally about the choice-based letting approach. One of the main concerns is that a choice-based lettings model requires 'active participation on the part of homeseekers' (Lomax & Pawson 2011, p.10)—the need to understand procedures, follow advertisements for lettings, and actively inspect properties and place bids. These requirements can be a source of disadvantage for some vulnerable groups, such as older people, people with a disability or mental illness or recent migrants. Information about procedures and lettings should be published in a wide range of accessible formats across a wide range of media, using innovative communication tools and techniques, in order to

ensure equitable outcomes in a choice-based lettings system (see Lomax & Pawson's (2011) for further information about good practice in choice-based lettings in the UK).

Another concern is that applicants with more urgent needs will be disadvantaged, as those who are able to wait will bid for the most popular properties (Fitzpatrick & Pawson 2007). As well as being better able to wait, households with better financial means are more likely to be able to deal with the consequences of a poor housing choice, such as by moving again if they can afford the costs associated with relocation (Brown & King 2005, p.72). These negative outcomes need to be addressed through provision of relocation assistance funds, to assist disadvantaged households who moved into unsuitable housing to move out when a transfer opportunity becomes available.

The question of the potential benefits and challenges of implementing a choice-based approach to lettings in Australia's social housing system has been beyond the scope of the current study. Yet our findings concerning the limitations of the current system, where applicants are being penalised for rejecting offers, suggest there is a need for further research that will address, more specifically, the feasibility of a choice-based approach to lettings in the Australian context.

Another way to increase flexibility and enable mobility within the social housing system is to expand eligibility criteria for transfer applications and to prioritise transfer applications over waiting list applicants (as already occurs in some community housing organisations). Such measures will significantly increase the responsiveness of the social housing system to the changing needs of tenants. While a consequent boost in approved transfers applications can increase workload for providers, this will be offset by a reduced need to deal with tenancy management issues such as ongoing disputes between neighbours.

One possible negative outcome of prioritising transfers is that waiting list applicants are more likely to be offered the least desirable dwellings, since newer, larger, more accessible and better located vacancies will be offered first to transfer applicants. However, offering wait-list applicants the option to reject offers without penalty means that they will not be forced into inappropriate units. Those who choose to accept less desirable units because of their urgent need will still have the option of transferring in the future, and will not be 'locked-in' an unsuitable placement.

The limited flexibility for mobility within the social housing system is reflected in the pattern of a 'revolving door'—moves in and out of social housing—which emerged in our study as one common housing pathway. When a tenant's social housing placement is no longer appropriate and transfer options are limited, some move out of social housing. However, the underlying risk factors and complex needs of these tenants mean that many are not able to sustain tenancies in the private rental market, and eventually reapply for social housing after experiencing housing crisis yet again.

With this in mind, another way to increase flexibility and mobility for social housing tenants is to assist households who wish to move out of social housing by offering them access to private rental assistance programs (as discussed above), as well as a guarantee of priority in case they reapply for social housing. Such a policy can achieve several goals:

- Creating pathways out of social housing, while recognising that the underlying complex housing needs of many tenants have not disappeared and that housing crisis may re-emerge. Currently social housing tenants are discouraged from attempting a move out of social housing, because of the risk they will not be offered another social housing tenancy if their private tenancies fail. A priority

guarantee for 'returning tenants' reduces this risk, and increases the incentive for those who wish to move out.

- This, in turn, frees social housing tenancies for people in greater need.
- An opportunity is created for tenants to move out from an unsuitable placement when transfer options within the social housing system are limited.
- Administrative workload is reduced by easing re-registering and re-assessment of returning tenants.

Increasing choice and mobility in the social housing sector is an area of policy that may require higher level government intervention to ensure that all states and community housing providers reform their practices of allocations and transfers.

8.3 Complete, refine and expand integration initiatives

As discussed in Section 8.1, the diversification of housing assistance programs can have positive outcomes for people with a wider range of housing needs. At the same time, diversification can also make the application process more difficult for applicants, and the management of allocations more time and resource consuming for providers. In a diversified system with a greater variety of housing assistance programs, many applicants are unaware or confused about the range of options that are available to them. This can disadvantage those who face greater difficulty in accessing accurate information about housing assistance options, which in turn reduces their capacity to navigate the application system and eventually secure a placement.

Further, a wider range of housing assistance programs requires a more sophisticated allocation process that involves collection of more extensive information about applicants and their circumstances, in order to ensure they are matched with the most appropriate program. This has significant implications for both applicants and providers. Applicants face the need to provide more extensive documentation to support their applications. For some applicants, particularly those in situations of homelessness, this can be a source of disadvantage. For administrators, a more extensive process of collecting information about applicants and assessing their specific needs requires significant additional resources (as discussed in Chapter 7).

The integration of registers in Queensland and NSW has been the key strategy through which these states have sought to address the challenges of diversification. The main focus in these initiatives has been the integration of the SHA's register with that of community housing providers', and the development of a common application and assessment procedure. Further, applications for a number of different housing assistance programs are now made through a single application rather than multiple forms as was the case beforehand.

Our findings concerning the confusion and misinformation among applicants about the housing assistance options available to them reinforce findings from previous research (Phillips et al. 2009) about the need for integration across a diversifying range of housing assistance programs. Evaluating the outcomes of integration initiatives for applicants was beyond the scope of our study since we were not able to compare the experiences of recently housed tenants with those of tenants who moved in before the implementation of a common register. Also, in NSW the implementation of a common register was very recent, and evaluation of outcomes for tenants would have been too early. Hence, our analysis focused on the administrative challenges of integration initiatives from the perspectives of housing providers rather than tenants.

Overall, our findings suggest that the scope of integration initiatives was significantly greater and more complex than initially anticipated. Integration initiatives involve the technical challenges of amalgamating multiple registers into one, the training and workforce challenges involved in developing a consistent assessment process, and—in some cases—the political challenge of applying consistent allocation priorities across a range of participating providers. Further, the implementation of a common access system involves wider changes in terms of governance and accountability, as it involves significant restructuring of the relationships between public and community housing providers, with greater levels of interdependence.

Integration initiatives can take many forms, and our analysis demonstrates the significant differences between NSW and Queensland. The most significant decision to be made early on concerns the extent of centralisation in the integrated system. In a centralised system (e.g. One Social Housing System in Queensland), decisions about assessment of applicants and allocations are more closely controlled and monitored by the SHA. The main advantage of a more centralised approach is in achieving greater consistency in allocation practices across a wide range of providers with very different capacities. A more centralised system also involves greater clarity about leadership and accountability, essential features of successful integration initiatives (Phillips et al. 2009, p.11). Yet our findings show that such an approach can have adverse outcomes for some community housing providers and SHA area offices. For example, in Queensland, affordable housing projects managed by community housing providers were subjected to the same allocation priority principles as social housing projects. Such practices undermine the financial viability of affordable housing projects, and in a wider sense hinder rather than support the diversification of housing assistance programs. An extensive consultation process from the very early stages of policy development, involving all participating providers and area offices, is vital in order to carefully address these challenges.

In contrast, the development of a decentralised system (e.g. Housing Pathways in NSW, at least in its first stage of implementation), provides less consistency and involves a greater risk of problematic allocation practices by some providers such as 'cherry picking' low-risk applicants, discrimination or simply poor practice resulting from limited capacity. Nevertheless, such an approach has a number of benefits from an administrative perspective (more even spread of client intake and assessment workload across providers), for applicants ('no wrong door'), and over time leads to capacity building in the community housing sector around intake and assessment of applicants. As noted by Phillips et al. (2009, p.11) integration initiatives are more likely to succeed if they involve both formal structures and agreements and informal relationships and networks. Our findings suggest that a decentralised system provides better opportunities for development of informal relationships across providers (e.g. through the 'buddy system' in NSW).

Future social housing integration initiatives will benefit from additional research evidence about the outcomes for tenants and applicants, before and after implementation of common registers. Another key challenge for both research and policy development is considering ways to expand integration initiatives to include improved coordination between housing assistance registers and disability services registers.

8.4 Improve coordination with external support, advocacy and referral organisations

Various organisations that are external to the SHAs and community housing providers emerged in our study as playing a key role in assisting individuals through their

pathway into social housing. Tenancy and housing related advocacy organisations, youth services, health services, disability services and social workers have all been mentioned by participants as invaluable sources of information, practical assistance and emotional support and encouragement in the application process itself. Such organisations allow outreach to applicants who may have not otherwise applied for social housing on their own initiative. Their roles are especially significant for applicants who are not proficient in English, have limited access to internet or simply lack confidence about their ability to successfully apply for social housing. For existing social housing tenants, ongoing external support is often necessary in order to ensure their tenancies are sustained. In addition, such organisations can assist households to access and sustain private rental tenancies.

At the same time, concerns were raised about the quality of support provided by different organisations and individual workers, with inconsistencies in their approach to clients, their formal and informal contacts in the social housing sector, and their knowledge and understanding of the housing assistance options and application rules and procedures within their respective jurisdiction. These inconsistencies can have significant impact on outcomes for some applicants. Another concern raised in our study is the more limited role such external organisations play in assisting existing social housing tenants negotiate transfer applications with their housing providers.

Allocation practices can be improved in a number of ways to engage more effectively with external support, advocacy and referral organisations:

- Greater reliance on support providers to confirm applicants' housing and support needs, as an alternative to the current emphasis on extensive documentation and paperwork.
- Improve identification of external support services with which applicants are already engaged, or require, in order to sustain tenancies post allocation.
- Connect isolated applicants with external support and advocacy organisations, as an integral part of the housing assistance packages they are offered.
- Allocate resources to external support organisations that are formally linked with housing assistance programs.
- Engage SHA, community housing providers and external support and advocacy organisations in common training and policy development workshops, as a means of capacity building and formal and informal networking.

8.5 Final remarks

This study provided rich insight into the housing pathways of those who entered a social housing tenancy in recent years. Overall, the findings reflect the vital role social housing plays in providing secure affordable tenancies for those in greatest need. Yet, the findings also reflect the continuing need to improve access into social housing, to improve choice and mobility within the social housing system, and to develop additional programs that address a wider array of housing needs in different ways.

This study demonstrates that a housing pathways approach that considers how individuals and households engage with housing over time can provide useful findings that are relevant to policy. By offering direct insight into the experiences and perspectives of the tenants themselves, and in studying housing outcomes as a dynamic process that changes over time, the pathways approach can help identify various patterns of housing disadvantage that require different policy responses. There is opportunity for further research that takes a similar approach and may inform

housing policy development by measuring the long-term outcomes of various housing assistance programs for specific cross-sections of the population.

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APPENDIX 1: ALLOCATION POLICIES IN VICTORIA, NSW AND QUEENSLAND

Victoria

The Office of Housing (OOH) is Victoria's public housing provider. It is part of the wider Department of Human Services (DHS). At 2009, it had a total stock of 65 207 public housing properties. These do not include any Indigenous-specific housing, the majority of which were transferred to the not-for-profit organisation Aboriginal Housing Victoria in 2008.

Integration

In contrast to Queensland and NSW, Victoria has yet to introduce a common access system for its social housing sector. As such, applicants to social housing in Victoria currently are still required to apply to public and community housing separately with each of the housing organisations (including the OOH). A recent audit of Victoria's social housing sector has noted significant differences in social housing allocation procedures (Victorian Auditor-General 2010). While registered community housing providers have set targets in which they are required to accommodate eligible applicants already on OOH's public housing waiting lists (applicants to public housing may grant special permissions to the OOH to forward their applications to registered housing providers to increase their chances of being housed), there are no conditions which specify these allocations be made to those who are at the top of the waiting list or those who have the highest housing needs. Following the COAG requirement to develop a common waiting list by July 2011, the OOH is currently developing its strategy of integration.

Eligibility

Like other states, eligibility for public housing in Victoria is primarily based on the applicants' income (see Table A1 below) and assets.

Table A1: Income eligibility for public housing in Victoria, 2010

<i>Housing type</i>	<i>Household type</i>	<i>Income limit</i>
<i>Public housing</i>	Single person	\$459
	Couple with no dependents	\$764
	Family* with 1 dependent child	\$798
	Each additional dependent child	\$34
<i>Supported housing</i>	Single person	\$459
	Couple with no dependents	\$764
	Family* with 1 dependent child	\$798
	Each additional child (0–12 years)	\$89
	Each additional child (13–17 years)	\$120

Source: VIC OOH 2010a, * family includes both single- and two-parent families

In addition to income test, other eligibility requirements for public housing include:

- Australian citizenship or permanent residency.
- Victorian residency.
- No ownership of real estate.
- Receipt of an independent income.

- Minimum age requirements.
- No history of eviction for tenancy breaches, other than arrears, within the past 12 months, as a public housing tenant or resident.

Priority

There are two waiting lists—early housing and wait turn. Wait turn is for applicants who meet eligibility requirements but not the requirements for any of the categories (or segments) of early housing. The early housing allocation categories are as follows:

- Police Witness Protection Program.
- Victorian Emergency Management Procedures.
- Recurring Homelessness.
- Temporary Absence Category.
- Corrections Locational Transfers (joint project with Department of Justice).
- Redevelopment Transfers.
- Supported Housing.
- Special Housing Needs.
- Property Management Transfers.
- Conversion Program (households in privately owned dwellings purchased with financial assistance from OOH applying for conversion of their dwellings into public housing).

Offers of housing are made to suitable applicants in each of these categories, by the order of these categories as listed above, unless the vacant property has special features (e.g. accessible amenities) in which case it will be offered to those who require that type of housing.

At June 2010, there were 8908 applications on the early housing list, with another 32 109 on the wait turn list, with the number of all applicants on the two waiting lists totalling 41 017 (VIC OOH 2010a). Waiting lists are also divided by eight regions, of which the North West Metro region (consisting of inner Melbourne suburbs such as Footscray and Carlton) had the largest number of applicants (totalling 15 867).

Choice

Applicants may access online updated information on length of waiting lists by different allocation zones to inform their choices. The availability of different types of properties, however, is not published (VIC OOH 2010a).

An applicant may refuse an offer of housing once. They will be removed from the waiting list and will need to reapply if they have refused two 'reasonable' offers of housing, essentially losing their place at the top of the list. It is in the discretion of OOH to decide whether its offers were reasonable.

OOH has a transfer application process where a current tenant household may apply for transfer to a different OOH property. Some restrictions apply. Current tenants may only apply for a transfer once every five years; they may also not apply for transfers within their own waiting lists and allocation region. Exceptions to these restrictions are if the tenants' household size has changed, there is a medical condition that requires alternative housing options or the household is approved for an early housing category (e.g. through the witness protection program). All transfer applications are entered into the same waiting list as new applications. OOH maintains a separate

mutual swap interest list to facilitate the swapping of properties amongst its current tenants.

Applicants are entitled to appeal decisions made by OOH, and appeals are dealt internally in the organisation. Applicants who are not satisfied with the internal appeals process are advised to contact the Ombudsman or the Equal Opportunity and Human Rights Commission (VIC OOH 2010a).

Other types of housing assistance

Victorian residents may also apply for a bond loan from OOH. Bond loans may range between \$1250 and \$1650 proportional to the client's contribution to the total bond amount required. The application for a bond loan is separate from the application to public housing (VIC OOH 2010b).

Queensland

Integration

Queensland is the first state/territory in Australia to introduce an integrated social housing allocation system. It was first officially announced in 2005 before coming into full effect in 2006. A five-year plan, *A new direction for community and local government-managed housing in the smart state 2006 to 2011*, lists the government's ambitions and strategic plans to streamline and integrate the 457 social housing and housing service providers into One Social Housing System (QLD Department of Housing 2006, p.1). The stated aim is to provide 'a client focussed and co-ordinated service with greater cohesion between the different types of social housing, better links between social housing and the private housing market, and a broader range of housing assistance options' (QLD Department of Housing 2006, p.2).

The One Social Housing System was initially introduced as a voluntary system in January 2006 with community housing providers being given the choice to join. Since August 2006 all community housing providers were formally required to join the integrated system. The streamlined system has one application form for all types of housing services, whether public housing, community housing, or other types of housing assistance.

Under the One Social Housing System, registered housing providers must report any vacancy to the Housing and Homelessness Services (formerly the Department of Housing) within one working day of becoming aware of the vacancy; reporting of bulk vacancy in large estates must also be reported in a prompt manner (QLD Department of Communities 2009, p.4). This policy was designed to accelerate the allocation process. Assessment of allocation is made by relevant departmental area offices which the applicants nominated. A shortlist of appropriate applicants is sent to the registered provider with a current vacancy. The registered provider must house one of the applicants if their needs can be satisfied by the vacancy.

Eligibility

All applications under the One Social Housing System are subject to Australian citizenship and Queensland residency, asset and income tests. Household income is assessed by household type (see Table A2), though at least one tenant in the application must have a minimum weekly income of \$184.88 (including pensions and other government allowances) for at least four continuous weeks immediately prior to application (QLD Department of Communities 2010a, p.5).

Table A2: Income assessment for One Social Housing System applicants

<i>Household type</i>	<i>Maximum gross household weekly income</i>
Single person with no children	\$609
Single person with one child Couple with no children Two single people	\$755
Single person with two children Couple with one child Two single people with one child Three single people	\$877
Single person with three or more children Couple with two children Three single people with one child Two single people with two children Four single people	\$999
Couple with three or more children Five single people One couple with two children and one single person Two couples with one or more children One couple, one single person and two or more children Other households with five or more people including two adults	\$1121

Source: QLD Department of Communities 2010a, p.6

In addition to the income assessment, an applicant must meet at least one of five additional criteria to be eligible for social housing:

- Homeless or at risk of homelessness.
- Need to move, or remain in, a location in order to access essential services; gain employment; meet cultural obligations; gain access to children; or for family/informal support.
- Design and/or size of current housing not meeting the applicants' needs, or there are health and safety risks.
- Paying 30 per cent or more of gross household income in rent.
- Has been referred by Disability Services where the adult applicant with a disability is in need of alternative housing and has support funding made available to them (QLD Department of Communities 2010a, p.7).

Whereas in NSW and Victoria similar additional criteria are typically part of the assessment of *priority* status, in Queensland these are *eligibility* requirements.

Priority

In 2006 a Client Intake and Assessment Process was introduced in Queensland, to determine prioritisation of applicants in the waiting list. Priority is based, predominantly, on the range of *barriers* which may make it difficult for them to rent privately. Four categories apply:

- *Very high need*—Applicants experiencing homelessness; Applicants whose current housing is not appropriate and *multiple barriers* make access to private rental difficult for them.
- *High need*—Applicants whose current housing is not appropriate and *some barriers* make access to private rental difficult for them.
- *Moderate need*—Applicants whose current housing is not appropriate and *a fewer number of issues* make access to private rental difficult for them.
- *Lower need*—Applicants who have issues with their current housing but have the capacity to rent affordable and appropriate housing in the private sector.

Choice

Detailed information about waiting lists for specific types of properties in different areas is included in a series of documents titled *Regional Social Housing Profiles*. These reports are available online, however were produced for purposes other than advising applicants of their options and therefore may not be accessible to many applicants.

Applicants have up to three working days to decide on offers of housing. Their priorities for allocation may be lowered if their grounds for offer rejection are assessed to be invalid.

Tenants may request transfer if their current housing situation no longer satisfies their housing needs. Valid reasons for applying for transfers include:

- The clients are at risk of becoming homeless.
- One or more of the household members are experiencing or at risk of experiencing violence from other members of the local community.
- The tenants need to move to a different location in order to access essential services, employment, cultural obligations, and/or family and informal support.
- The design of the current property no longer satisfies their needs, such as the result of a disability or medical condition acquired since their last allocation.

Transfers can be made between properties provided by the same registered provider or to a different registered provider (both community and public housing). The same procedure of rejecting allocations, where the transfer applicants' priority status may be revoked, applies as per all other housing applications. Prioritisation is also assessed under the same criteria as all other housing applications (QLD Department of Communities 2010a).

Applicants are entitled to appeal decisions within 28 days of a decision. All appeals to public and community housing are dealt by the Department of Communities' Housing Appeals and Review Unit (QLD Department of Communities 2010b).

Other types of housing assistance

Queensland residents may also apply for a bond loan from the Queensland Department of Communities. There is no limitation on the amount or number of bond loans an applicant may apply for, though clients may not apply for new bond loans until all previous bond loans have been repaid. Rent of properties rented under the bond loan should also not exceed 60 per cent of the client's gross household weekly income (QLD HHS 2010). The application for a bond loan is separate from the application to public housing.

New South Wales

Integration

NSW is the second Australian state to introduce a common access system for social housing. Housing Pathways was introduced on 27 April 2010 and was developed jointly by Housing NSW (HNSW), the state's public housing provider, and a number of partner community housing organisations. Community housing providers can choose to participate in the program. To date, 27 community housing organisations, which manage the bulk of community housing in the state, are participating in Housing Pathways (see Table A3).

According to HNSW, the Housing Pathways program was developed to deliver a more efficient and streamlined service to tenants applying for social housing. This systemic shift in social housing application and allocation is partly the result of a public bodies review, commissioned by the NSW Legislative Assembly, which reported its recommendation in October 2006 (Public Bodies Review Committee 2006). As the community housing sector continues to grow in NSW, it was seen by the Committee as a logical move to streamline the allocation system, removing duplications to the application and allocation processes.

Table A3: Community housing provider partners in Housing Pathways

Affordable Community Housing Limited	Argyle Community Housing	Bridge Housing Limited
Central Tablelands Housing association Inc.	Churches Community Housing Ltd	Community Housing Limited
Compass Housing Services	Garrigal housing Association Ltd	Homes North community Housing Company Ltd
Homes Out West Inc.	Hume Community Housing	Inverell Community Housing Corporation
Lithgow Community Housing Inc	Metro Community Housing co-op Ltd	Narrabri Community Tenancy Scheme Inc.
North Coast Community Housing Company	North Shore Community Housing Ltd	Pacific Link Community Housing Association Ltd
Parkes Forbes Community Housing Inc.	Ryde Hunters Hill Community Housing Co-op Ltd	Southern Cross Community Housing
St George Community Housing	Sapphire Coast Tenancy Scheme Inc.	The Housing Trust
Wentworth Community Housing	Western Plains Housing Scheme	Women's Housing Company

Source: Housing NSW 2010a

A 'No wrong door protocol' was introduced as part of the Housing Pathways system in NSW. Under this protocol, eligible applicants can apply for social housing at any HNSW local office as well as all the offices of any of the participating community housing organisations. The amalgamated application form allows the clients to apply for public housing, community housing, or both at the one entry point; applications for other forms of housing assistance can also be made using the same form. This was designed to reduce the number of applications that clients made and to facilitate speedier service delivery. All providers are expected to follow a standard procedure of assessment. All participating community housing organisations can register new clients on the shared waiting list. Providers are expected to register an application

regardless of whether it is for housing in their own organisation or others. Any participating provider should also use the common register to select the applicant to whom they make an offer (Housing NSW 2010a, 2010b).

Eligibility

There are also differences in terms of maximum income limits between the different participating organisations. Income eligibility limits have been determined by HNSW, and community housing providers are required to follow these limits. Some community housing providers have, however, narrowed the income limits to manage demand in light of their more limited capacity. As illustrated in Table A4 below, for a couple with two children, for example, the gross maximum weekly income allowed in HNSW is \$930. This is \$40 higher than compared to Mission Australia (MA) Housing NSW, which is not a Housing Pathways partner, and \$100 higher than compared to St George Community Housing Limited (SGCH), which is a Housing Pathways partner. Additional income allowance was also not listed by SGCH for applicants receiving Disability and/or Exceptional disability allowances, which can amount up to \$155 additional income allowance for applicants to HNSW. It should be noted that income eligibility may even differ between different community housing programs provided by the same organisation.

Table A4: A comparison of maximum income limits for social housing applications, 2009

	<i>Housing NSW</i>	<i>SGCH</i>	<i>MA Housing NSW</i>
<i>Adult (single)</i>	\$460	\$410	\$440
<i>Each additional adult</i>	\$155	\$140	\$150
<i>Child (under 18 years)</i>	\$235	\$210	\$225
<i>Each additional child</i>	\$80	\$70	\$75
<i>Disability allowance</i>	\$80	n/a	\$75
<i>Exceptional disability allowance</i>	\$155	n/a	\$150
<i>Example: Couple with two children</i>	\$930	\$830	\$890

Source: Housing NSW 2009a; Mission Australia Housing 2009; St George Community Housing Ltd 2009

Priority

Applicants for social housing under the Housing Pathways system are classified as either 'priority' or 'non-priority', with separate waiting lists for each of these categories. Priority status is given to applicants who can provide evidence of urgent need for housing which cannot be resolved in the private sector. Ability to resolve housing need in the private sector is defined harshly in NSW: households able to rent privately for up to 50 per cent of their gross income—excluding any rent assistance they receive—are ineligible for priority status. In addition to this requirement, applicants need to demonstrate they experience any of the following circumstances to be eligible for priority status:

- Unstable housing conditions.
- Homelessness, imminent homelessness, living in crisis or emergency accommodation, living with family or friends who are unable to provide longer-term accommodation, living apart from immediate family members because of a lack of appropriate housing alternatives.
- Current accommodation is inappropriate for their basic housing requirements.

- Severe overcrowding, substandard property conditions (extreme damp, dangerous or unhealthy conditions), lack of essential facilities (water, electricity, bathroom, kitchen), needing secure accommodation to take a child out of care, specific housing requirements for a person with a disability or a severe and ongoing medical condition.
- Risk to the physical or mental health of an applicant.
- Domestic violence, sexual assault, child abuse or neglect, threatening behaviour by one or more household members against another occupant, torture or trauma and additional risk factors taken into consideration for refugee women.

Applicants for priority housing must demonstrate they have an ongoing medical condition or disability, and consequently a need to access a local service at least once a week on an ongoing basis in order to be housed in high demand areas.

Allocation priorities prior to and since the introduction of Housing Pathways in NSW do not differ greatly. New common prioritisation guidelines and governance structures will gradually be introduced as part of the next stage of implementation of Housing Pathways.

Choice

Applicants for social housing under the Housing Pathways system have very limited access to information about the options available to them in terms of social housing stock and estimated waiting time in different allocation zones.

Clients who reject two offers of housing considered as reasonable by the housing providers may be removed from the waiting list.

While applicants may choose the area (or 'allocation zone') in which they apply for social housing, as explained above applicants for social housing must demonstrate need to access a local service on a weekly basis to be eligible for priority status in high priority areas.

Transfer applications for existing tenants are also assessed under the Housing Pathways system. For current tenants who wish to transfer to a different property, applications must be made with their current housing provider which will be responsible for assessing the application. Transfers can be nominated for properties offered by the applicants' current housing provider or to a different provider (both community and public). In a case where an applicant is relocated to a dwelling managed by a different housing provider, an agreement between both providers is required. Approved transfer applications are entered into the NSW Housing Register where all participating housing providers (or a shortlist of provider partners nominated by the applicants) may make an offer of housing. Allocations are assessed in the same manner as per all other housing applications according to each housing provider's allocation policy. Transfer applications are also categorised as either priority or wait-turn. Priority applications may include applications on the grounds of:

- Risk of violence, neglect or threatening behaviour.
- Medical condition or disability which require relocation.
- Serious and ongoing harassment.
- Compassionate grounds (e.g. being closer to a family member who needs care).
- Severe overcrowding.
- Family breakdown or separation.

- Tenancy re-instatement (for tenants who had to vacate a property under circumstances beyond their control, e.g. move into residential care facility).

Wait turn applications include applications on the grounds of:

- Moderate overcrowding.
- Under occupancy (excess bedrooms).
- Applicants may appeal decisions made by housing providers. A first-tier appeal is managed by the provider who has made the decision, either HNSW or a community housing organisation. A second-tier appeal is managed by an independent Housing Appeals Committee, which looks at both public and community housing appeals. The Housing Appeals Committee has no legislative powers and may only recommend but not oblige a change of decision, but in the vast majority of cases its recommendations are accepted by the providers.

Other types of housing assistance

HNSW provides other types of housing assistance to applicants who are eligible for public housing, either to support them entering a tenancy in the private rental market while waiting to be housed in the public housing sector, or to transition into the private rental market existing public housing tenants who are no longer eligible.

Rentstart is a series of four subsidy options. Under Rentstart, HNSW may pay up to 75 per cent of bond directly to the Rental Bond Board on the eligible client's behalf. Additional assistance may be provided under the Rentstart Plus, Rentstart Tenancy Assistance and Rentstart Move schemes, where in addition to bond payments, financial assistance in the forms of advanced rent or payment to cover rent arrears may be provided (see Table A5). Applicants who are eligible for public housing and are victims of domestic violence can apply for additional assistance under the Start Safely Subsidy scheme for up to 12 months (Housing NSW 2009a). In addition to rental subsidies, clients may also be provided with brokerage services that aim to assist in finding and applying for a private rental tenancy.

Table A5: Rentstart subsidies, HNSW

<i>Rentstart Standard</i>	Up to 75 per cent of bond paid directly to the Rental Bond Board; limited to once per 12-month period. Up to 50 per cent of bond may be provided if client has received 75 per cent bond within the preceding 12-month period, or Housing NSW was unable to be refunded to previous bond assistance.
<i>Rentstart Plus</i>	For clients facing severe financial barriers to private rental, housing stress or are homeless. Up to two weeks (three weeks for furnished accommodation) advance rent or up to four weeks rent in temporary accommodation in addition to 75 per cent bond. Up to 75 per cent of payment for key money or security bonds for caravan parks, boarding houses and hostels may also be provided.
<i>Rentstart Tenancy Assistance</i>	For clients in private rental property facing eviction because of arrears incurred due to unexpected costs (car accident, funeral arrangement, unexpected illness or injury). Up to four weeks of rent arrears may be provided within a 12-month period.
<i>Rentstart Move</i>	For clients leaving the public housing sector because they have been assessed as ineligible for lease renewal. Up to 75 per cent of bond paid directly to the Rental Bond Board, with clients ineligible to re-apply for any Rentstart assistance within the next 12 months.

Source: Housing NSW 2008; 2009b; 2010c

Community housing allocation procedures

Allocation rules for dwellings provided by community housing providers are diverse. Community housing providers offer a range of different housing programs, often developed for different purposes, and under different circumstances and funding models, including community housing, affordable housing, boarding houses, supported housing and transitional housing. Different allocation procedures and rules may therefore apply to different dwellings even when these are managed by a single organisation. Further, most community housing providers in Australia are small (Milligan et al. 2004, p.9), and in many ways their limited stock makes it pointless to manage a waiting list.

In Queensland, under the One Social Housing System, community housing organisations are required to allocate all of their vacancies under the common waiting list based on the common policy of prioritisation. This applies to all types of housing services provided by community housing organisations.

In NSW, some community housing organisations are Housing Pathways partners and allocate their community housing stock to applicants on the common register. Unlike Queensland, however, affordable housing stock managed by community housing organisation is not currently allocated through the common waiting list. Further, each organisation may apply its own set of allocation priorities when selecting a tenant for their vacancy.

In Victoria, each community housing provider applies its own set of procedures and priorities when allocating any of their properties on top of the Office of Housing's minimum eligibility criteria.

Approved applicants for community housing (not affordable housing) must meet the minimum eligibility requirements of the public housing authority in their state. Some organisations include some additional criteria for eligibility or priority, based on each organisation's specific mission and operational strategies. Some typical community housing allocation rules include:

- *Target groups*: Some community housing providers have defined their mission as providing housing services that will cater to people with specific types of housing needs or from target social groups. Hence, some organisations may prioritise or maintain an allocation quota for people with disabilities, elderly people, women, singles and other groups.
- *Income-mix strategies*: The financial model of some community housing providers includes an income-mix strategy to ensure that they maintain sufficient revenue from rent and yet are able to provide housing to some low-income and high need tenants. In such cases, a major consideration made when determining to whom a vacancy will be offered is the income level of the applicant and how it fits in the organisation's income-mix strategy. In Loddon Mallee Housing Services (LMHS), for example, a community housing organisation operating in Victoria, an income-mix formula has been devised to ensure that across the range of properties supplied by the organisation (including community housing and affordable housing properties) the following mix of tenants is maintained:
 1. Thirty-five per cent of LMHS's tenants earn \$51 000–\$81 000 *per annum*, and pay market rent less 10 per cent.
 2. Thirty-five per cent earn \$24 000–\$51 000 *per annum*, and pay market rent less 20 per cent.
 3. Thirty per cent earn \$0–\$24 000 *per annum*, and pay market rent less 30 per cent.
- *Local residency and local ties*: Some organisations require applicants to demonstrate local ties in order to be approved as tenants. The Port Phillip Housing Association (PPHA), for example, was established by the Port Phillip City Council in Victoria in 1986 and most of its properties are funded at least partly by the Council. For these properties applications are only open to those who already reside within the City of Port Phillip and can show extended ties to the City, such as length of current residence; former long-term residents who wish to return to the area will also be given priority (PPHA 2008a, 2008b).
- *Scoring systems*: Some organisations use a scoring system to prioritise applicants. Scoring systems allow consistent consideration of a wide range of different types of needs and circumstances in selection of applicants. Wentworth Community Housing in NSW, for example, uses a formula to calculate a score for each applicant, based on current housing circumstances, disability or health problem, risk of violence, abuse or harassment, age, specific target groups and other considerations (e.g. current housing costs, long wait on the waiting list and local ties).

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Level 1, 114 Flinders Street, Melbourne Victoria 3000

Phone +61 3 9660 2300 Fax +61 3 9663 5488

Email information@ahuri.edu.au Web www.ahuri.edu.au