



Final Report

Bridging the divide: householder and service provider experiences of forced exits from private rental in Queensland

authored by

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ACRONYMS

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute Limited
CRA	Commonwealth Rent Assistance
DoC	Department of Communities
DSP	Disability Support Pension
NBESP	Nation Building Economic Stimulus Plan
NRAS	National Rental Affordability Scheme
OSHS	'One Social Housing System'
PRA	Participatory Rapid Appraisal
QLD	Queensland
SAAP	Supported Accommodation Assistance Program
SHS	Specialist Homelessness Services
TAASQ	Tenancy Advice and Advocacy Services, Queensland

EXECUTIVE SUMMARY

The research project was conducted in the context of Strategic Research Issues 1 and 5 of the AHURI Research Agenda 2010, focusing on the identification and documentation of 'structures within the housing system ... that enable households to access housing as their needs change', especially in circumstances of critical need.

The project has investigated:

- The circumstances of forced exit from the private rental sector in Queensland, the housing strategies, and the personal and situational factors affecting householders negotiating re-entry to the private rental market or transition to stable housing in other sectors, following forced exit from private rental accommodation.
- The practices of key service providers responding to the housing needs of such householders, in the context of new national and state policy frameworks and implementation strategies to improve housing affordability and reduce risks of homelessness.
- Patterns of service integration and inter-sectoral partnerships for the provision of housing and related services to those excluded from private rental in Queensland.

The project's focus on forced exits from private rental is informed by increasing public concern about the impacts of shortages of appropriate, affordable private rental housing for lower-income households, and pressures in the social housing system to deliver appropriate and timely temporary, transitional and stable housing to householders most in need and at risk of homelessness. The research was undertaken in Queensland, but given recent Australia-wide changes in housing policy and programs, the outcomes of the research have national significance.

A multiple methods approach to data collection and analysis was adopted. This included an online survey of housing and support service providers and an analysis of socioeconomic data at the regional profile level. A key method used was a Participatory Rapid Appraisal (PRA) approach that encompassed workshops, qualitative interviews with service providers and qualitative interviews with householders who had experienced exclusion from the private rental sector. The multiple methods enabled the examination of the policy, program and service user context and householder experience of exclusion from, and strategies to engage with, the housing system.

Three case study locations were selected from metropolitan and regional areas in Queensland to include:

1. Areas of population growth (rather than decline), with relatively high proportions of low-income households in private rental, as well as variable vacancy rates in the private rental sector, indicators of likely housing stress among low-income and other vulnerable households in private rental accommodation.
2. Variable patterns of service integration and connections across the social and private housing and related service sectors.
3. Regions where the frequency of reported 'bridging ties' (ties between social and public sector organisations and private sector agents) varied.

The project draws together the insights from the research to assess the ways in which householder strategies, service provider practices and patterns of service integration enable responses to situations of forced exit, and the ways in which they do not. The research findings reiterate the need for housing supply-side interventions across the social and private rental sectors, and suggest the importance of facilitating supply

options emerging in the informal rental sector. There is a clear need for increased investment in social housing supply especially for singles and families who are unable to afford or sustain private rental and cannot negotiate informal accommodation options. The report recommends:

- Research and evaluation of NRAS impacts as it scales up, to better understand the housing needs that NRAS is addressing, the characteristics of NRAS residents in different markets and the potential for NRAS to benefit those who are unable to access and sustain private market tenancies.
- Development of incentives to encourage new, smaller-scale partnerships, especially between small-scale investors and third sector providers/managers.
- Development of incentives for expanding the supply of rental accommodation options for low-income singles—for example technical advice, interest subsidies or low interest loans and planning concessions for homeowners to make alterations or additions to their homes to encourage renting to low-income singles with ‘fonzie flats’, ‘grannie flats’, ‘youth studios’, and the like.
- Encouraging innovation in housing and homelessness programs to enable step-down of subsidies and support over time to support transitions to the private rental market.
- Giving further consideration to broadening income targets for different forms of housing assistance, in relation to housing market conditions or housing stress indicators as well as householder needs.

Beyond the fundamental issue of supply, attention should also be given to improving access, maintenance and transitional supports. A variety of strategies (‘safety nets’, ‘stepping stones’ and ‘bridges’) linked to current policy frameworks are proposed to provide workable and legitimate housing opportunities for those who are forced to exit the core private rental market, and who are not eligible for or likely to obtain tightly targeted social housing. These include:

- Improving funding models for housing and homelessness services to explicitly resource engagement with private market and informal sectors that aims to connect early with those at housing risk and to support the sustainment of existing accommodation options and the expansion of housing opportunities across all sectors.
- Strengthening and extending private rental housing support programs including Tenancy Advice and Advocacy services, RentConnect (including access for low-waged households living under housing stress), and Home Stay tenancy support programs.
- Facilitating information services on a wide range of accommodation options—boarders, sharing etcetera, and developing appropriate regulatory and other measures in order to extend ‘rent by the room’ approaches that are widely used in student accommodation.
- Tailoring program and service responses to local housing market conditions and client needs.

The findings also point to the importance of reviewing aspects of the One Social Housing access system in Queensland and, in particular, the need to open a variety of access channels including decentralised application through networked community agencies. More generally, the study raises questions about constraints on service provider flexibility and effectiveness that are imposed by overly tight program specifications and funding conditions. Greater flexibility in service delivery models and use of funding by individual service providers within localities or regions could

encourage innovation that takes advantage of local opportunities and improve outcomes.

Finally, the study has pointed to the lack of resources for outreach, collaboration and program development at the community and regional levels. In responding to this, policy-makers could build on the experience of past consultative planning for housing such as CSHA consultation and planning in the early 1990s; engagement of community/social housing regional networks in capital works planning; and recent Homelessness Local Action Planning as models for local, cross-sectoral engagement in building networking capacity and advancing locally driven solutions.

1 INTRODUCTION

1.1 Background

The research project aimed to identify and document 'structures within the housing system ... that enable households to access housing as their needs change', especially in circumstances of critical need, and to highlight those structures and strategies that can 'prevent homelessness and promote well-being and stable housing outcomes'¹ in such circumstances. It was motivated by concern about the widening gap between the private rental market and the social provision of affordable rental accommodation for low-income households. More specifically, the project examined: the incongruence between affordable housing supply and demand; contemporary housing and homelessness policies and strategies targeting deficiencies in the supply of affordable housing; and how well those policies and strategies assist individuals excluded from the formal housing market. The project extends earlier research on the private rental sector in Australia, and the vulnerabilities of low-income households seeking and/or attempting to maintain tenancies in the sector (Goodman et al. 2012; Short et al. 2006, 2008).

The project's focus on forced exits from private rental is informed by increasing public concern about the impacts of shortages of appropriate, affordable private rental housing for lower-income households, and pressures in the social housing system to deliver appropriate and timely temporary, transitional and stable² housing to householders most in need and at risk of homelessness. The project has mapped recent changes in national and state policy and implementation frameworks, and local contexts of service provision and supply against the housing strategies of affected householders, and the service providers offering assistance to them.

The project has investigated:

- The circumstances of forced exit, the housing strategies, and the personal and situational factors affecting householders negotiating re-entry to the private rental market or transition to stable housing in other sectors, following forced exit from private rental accommodation.
- The practices of key service providers responding to the housing needs of such householders, in the context of new national and state policy frameworks and implementation strategies to improve housing affordability and reduce risks of homelessness.
- Patterns of service integration and inter-sectoral partnerships for the provision of housing and related services to those excluded from private rental in Queensland.

'Forced exit' from the private rental sector was taken to mean exit from an unsustainable tenancy, not by choice (though perhaps by their own decision) and with

¹ The focus of Strategic Research Issues 1 and 5 in the AHURI Research Agenda 2010 was stated in the following terms: (1) Housing and related systems that prevent homelessness and promote well-being and stable housing outcomes, and (5) Structures within the housing system, including finance, support services, and tenure arrangements that enable households to access housing as their needs change over time. The full AHURI Research Agenda 2010 can be viewed at <http://www.ahuri.edu.au/research_agenda_funding/research_agenda/archived_research_agendas/>

² Here, and throughout the report, the term 'stable housing' is used to denote a variety of forms of housing that are not designated 'temporary' or 'transitional' and are generally made available to householders for periods longer than two months, that allow people time to 'settle', and establish access to services, including health care, schools, training and employment opportunities, etc. This usage is derived from householder and service provider perspectives recorded during the research process. The term 'permanent housing' is not used.

no opportunity to transfer directly to suitable housing. Following Beer et al. (2006), a forced exit from the private rental sector may arise from eviction or a notice to leave, financial pressures, personal health concerns, and/or other factors such as family/household breakdown or separation. For low-income households, such exits from private rental, almost certainly, will entail a risk of homelessness. Therefore, among other things, in analysing the data emerging from the research, the researchers considered how present responses to homelessness are integrated within the full range of housing and housing related supports. A further area of interest was whether the status of homelessness is implicated in the ways that people approach or avoid homelessness services and/or use other formal and informal means to access housing in their efforts to accommodate themselves following forced exit from the private rental sector.

1.1.1 Scope of the study

This investigation of the housing strategies of householders and service providers following forced exits from the private rental sector is framed within the context of the total housing economy. The total housing economy includes the provision of housing and accommodation services through both private and social sectors, as well as the personal strategies and informal relationships that underpin people's access to various forms of accommodation and housing. Building on the literature exploring transitions and pathways out of homelessness (Johnson et al. 2008), in a context of policies and services directed toward ending homelessness (Parsell 2011), the research addresses (1) what individuals do to access and secure housing for themselves, and (2) what housing and housing-related service providers do to address the needs of householders seeking access to housing, following forced exit from private rental housing. While recognising the fundamental importance of macro housing supply and demand factors, the research concentrates upon 'on the ground' processes that shape what happens to and for people trying to access stable housing. Such processes are not easily gleaned from the research literature.

The particular research focus was, on the one hand, the perspectives of householders who had experienced forced exit from private rental and who were residing or who had recently resided for more than four weeks in temporary or transitional accommodation, following forced exit from private rental, and on the other, the strategic responses of housing and housing-related service providers in the state and community sector. The research was concentrated upon understanding how both affected householders and service providers engaged with one another, and with private sector providers, from positions located essentially outside the private market sector.

Inclusion of Indigenous housing and related service providers and Indigenous householders in transition was a priority at the outset of the study. Given the voluntary nature of participation in the study, strictly limited periods for fieldwork and data collection, and the absence of Indigenous Councils (which are the main focus of Indigenous housing and homelessness programs in Queensland) in the particular regions selected for in-depth study, participation in the research of Indigenous organisations providing housing or housing related support, and identifying Indigenous householders has been limited. As a result, a specific focus upon the experiences and pathways of Indigenous householders and families following forced exit has not been possible within the scope of the present study.

At the outset of the project, private rental was taken to refer to any arrangement in which a householder/s paid a regular and agreed amount in return for independent use of a property or part of a property for accommodation. The principal focus of the research was exits from the formal private (market) rental sector where formal

tenancy agreements had broken down or could not be sustained. However, it is important to note that householders, in particular those who participated in the research study, included a much broader range of 'private rental' arrangements in their accounts of 'forced exits'. Temporary or transitional accommodation was taken to mean accommodation that was available only as a short-term arrangement on terms specified by the provider and was available only so long as no other suitable accommodation could be found.

The complexity of understandings of such key concepts as 'temporary', 'transitional', 'stable' and 'independent' housing, and 'private rental' became clearly apparent in the process of the investigation. While these terms are more or less clearly specified in policy and legal frameworks, and some specification was necessary in delimiting the boundaries of the study, it was recognised from the outset, that they cannot be defined straightforwardly. What constitutes 'temporary housing' or 'stable housing' or 'private rental' is variously understood and enacted by householders and service providers, in various circumstances, in the different spheres or sectors of the housing economy. Recognition of this complexity has been important. Rather than apply fixed notions or definitions of key concepts, their 'situated meanings'³ were investigated, enabling the research to focus upon the social relations and personal strategies that people use, as householders and service providers, to make and maintain acceptable (workable) housing arrangements in highly constrained circumstances.

In terms of its geographical scope the project has focused on Queensland, but in the context of recent, Australia-wide changes in housing policy and programs, the outcomes of the research have national significance. There is a broader comparative dimension in the concern with policy frameworks, implementation plans, and public sector organisation of housing services and products in the Australian context. A single-state focus, however, has allowed deeper analysis of structures, processes, actions and experiences relevant to understanding immediate and longer-term impacts of exclusion from private rental, and capacities to minimise the impacts of stressful housing transitions, at household, inter-household, community, state, and national levels.

1.2 Research approach

A multiple methods approach to data collection and analysis was adopted. This included an online survey of housing and support service providers, an analysis of socioeconomic data at the regional profile level and a Participatory Rapid Appraisal (PRA) approach that encompassed workshops, qualitative interviews with service providers and qualitative interviews with householders who had experienced exclusion from the private rental sector. The multiple methods represented a means to examine the policy, program and service user context and experience of exclusion from, and strategies to engage with, the housing system. The multiple methods adopted and the rationale for their use will be detailed in turn.

1.2.1 Online survey of Queensland housing and related service providers

An online survey of housing and related service providers in Queensland was conducted to understand the extent and nature of interagency connections among of service providers supporting householders forced to exit their housing in the private rental sector. The purpose of the survey was to map patterns of interagency connections throughout Queensland and also to discern differences among regions, as a prelude to more detailed comparative, regional case studies.

³ We use the term 'situated', here, as it is used in sociology to refer to meanings 'as they are used in context' (after Suchman, 1987, and others in the traditions of phenomenology and ethnomethodology).

The survey was designed to record both the spread and concentration (across and within different sectors of provisioning) of the working relationships that respondents identified. Respondents were invited to nominate up to 20 organisations, groups, agencies or individuals (links) with whom they worked closely. Of particular interest was the nature and importance of the particular interactions (hereafter called 'ties') between participant service providers and nominated services (across all sectors). Interactions between linked service providers (including individuals e.g. private landlords) could include sharing information, sharing resources, joint planning and programming, or referrals either in or out of the respondent service (cf Keast et al. 2008; Bush et al. 2002) At the end of the questionnaire, interagency referral procedures were also explored.

Participant recruitment

Potential participant organisations were identified from lists of not-for-profit or public housing and related service providers operating in Queensland. The principal sampling frame was a list of funded service providers, compiled and provided by the Queensland Department of Communities. Supplementary lists were derived from internet sites listing tenant advice services in Queensland,⁴ and a secondary list of Housing Service Centres⁵ that were systematically merged with the main list to avoid duplication. Some organisations were excluded if they were known to operate only in Aboriginal communities where there was no private rental sector presence. In hindsight, it would appear that this strategy may have limited the participation of Indigenous organisations and householders identifying as Aboriginal and/or Torres Strait Islander in later phases of the research study.

An electronic link to the survey was circulated directly to email addresses available on the lists derived from the sources above, distributed electronically through a gatekeeper (e.g. the survey was distributed to Housing Service Centres via a gatekeeper contact in the Department of Communities), or by emailing an invitation to participate to the organisations via their website. Multi-centre organisations or larger, state-wide organisations were also invited to electronically distribute the invitation to participate to their agencies or service centres throughout the state. A copy of the questionnaire is included in Appendix 1A.

Response rates and exclusions

In total, invitations to participate were circulated via email to 335 public and community organisations. Where an email address was not available, the survey link was submitted via the organisation's website. One hundred and seventy-seven replies were received, a response rate of 52.8 per cent. A final useable sample of 126 respondent organisations represented 37.9 per cent of all the organisations invited to participate. Some 51 respondents were excluded from the analysis of interagency links because they had not nominated any other services with whom they worked or maintained any form of contact, and had not completed the final question.⁶

Respondent organisations

The majority of respondent organisations were in the not-for-profit sector (89.7%) with the remainder in state government (3.2%) or local government (7.1%). Most of the respondents reported that their service outlet had been in operation for over 10 years

⁴ Available at <<http://www.communities.qld.gov.au/resources/housing/renting/reforming/contact-details.pdf>>

⁵ Available at <<http://www.communities.qld.gov.au/resources/housing/contacts/housing-offices.pdf>>

⁶ Note that a small number of respondents who had not completed the questionnaire, but had nominated services with whom they linked, were included in the data set.

(80.8%) but very few of these outlets employed more than 20 people (9.5%). The most commonly reported service was that of providing housing-related information (67.5%). Some services also provided accommodation: long-term housing (44.4%), transitional housing (31.7%) and crisis accommodation (37.3%). In total, respondents referred to 1456 organisations, groups, agencies or individuals with whom they worked to enable their clients to access or sustain housing (See Table 1).

Table 1: Types of organisations with which respondents interacted

Type of organisation	Frequency	Percentage
Not-for-profit	898	61.7
State government	259	17.8
Local government	15	1.0
Federal government	50	3.4
Government—unspecified	6	0.4
Other non-private	7	0.5
Private	195	13.4
Other—unknown	26	1.8
Total	1456	100.0

The survey results indicated that for Queensland, overall, over 80 per cent of all reported relationships or connections between organisations were with other publically funded organisations or services. Only 13.4 per cent of ties reported were between community or public sector organisations, and private sector agents or organisations. The survey also revealed that the majority of ties existed between services within the local area (73.8%) or at least within the broader metropolitan area or region (18.5%).

A limited regional analysis of reported links, based on the comparison of survey responses from different statistical divisions, indicated variations across regions in the balance of ties with other social sector organisations and private sector agents (bridging ties). The proportion of all reported ties that were considered bridging ties varied from a low of around 6 per cent in the West Moreton statistical division to a high of nearly 27 per cent in two statistical divisions, one in the far north of the state, and one in the south-west. Although service provider response rates varied greatly across the statistical subdivisions, and caution was exercised in interpreting these summary data, the reported patterns of interaction were considered to be indicative of different patterns of cross-sectoral engagement among regions, and data derived from this process were used, among others, in selecting case study areas for comparative and more in-depth study, as noted below.

1.2.2 Regional case study selection

Three case study locations were selected using results from the online survey and Australian Bureau of Statistics (ABS) regional community profiles, and other socio-economic and housing data (OESR 2010a, 2011). This enabled the identification of areas of population growth (rather than decline), with relatively high proportions of low-income households in private rental, as well as variable vacancy rates in the private rental sector. These variables were used as indicators of likely housing stress among low-income and other vulnerable households in private rental accommodation. Through this process, several broad geographical regions, including both metropolitan and regional areas, were identified where forced exits were likely to be a salient aspect of housing service provision, and therefore suitable sites for research. The

online survey enabled the identification of regions with relatively low and relatively high proportions of cross-sectoral ties.

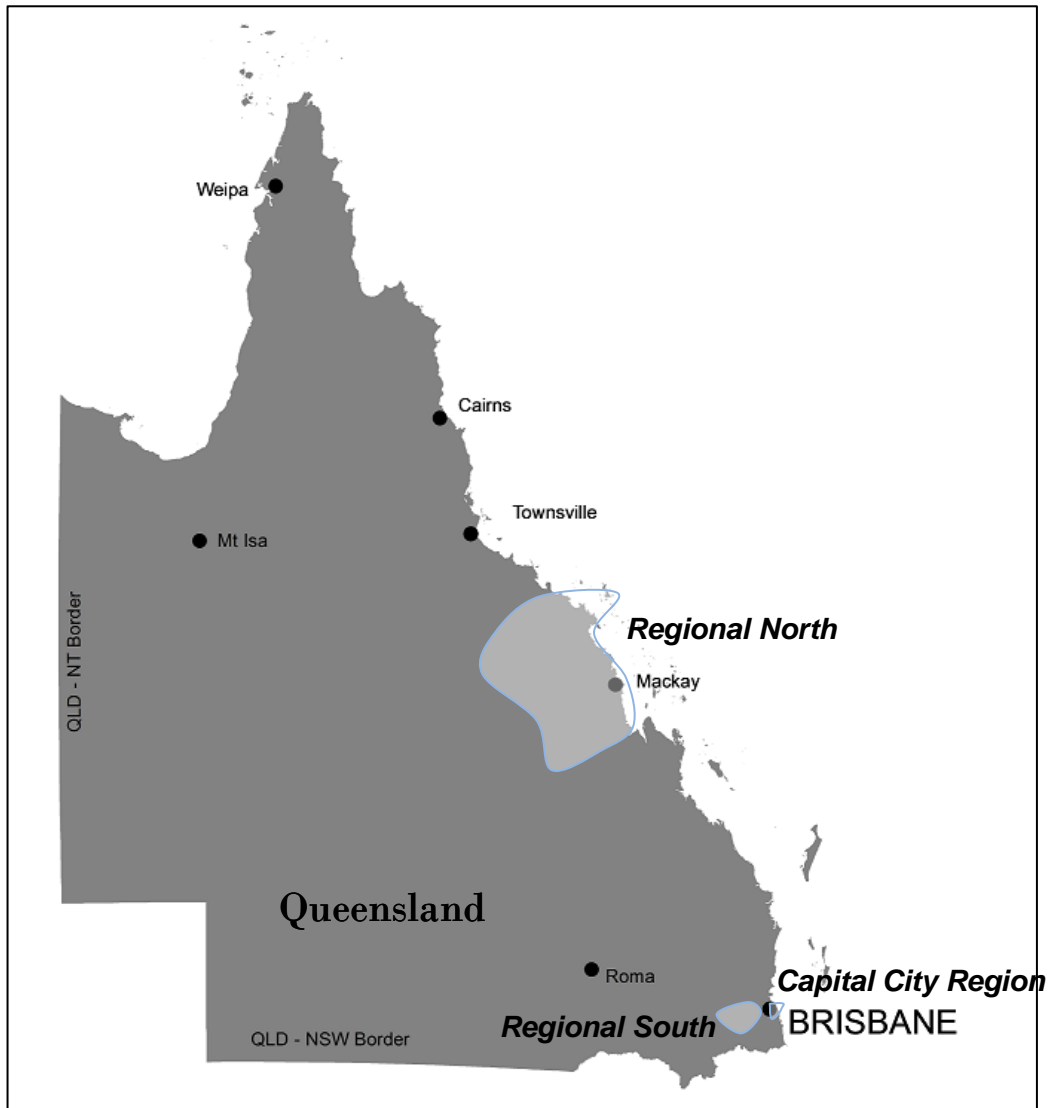
In selecting regions for closer, comparative study, the aim was to include areas where housing stress among low-income households was salient, where the frequency of reported 'bridging ties' (ties between social and public sector organisations and private sector agents) was either relatively low or relatively high (by comparison across the state), and to include both metropolitan and regional areas. In the final selection of case study regions, practical benefits and constraints entailed in conducting the research from a base in Brisbane were also taken into account.

The three selected case study locations (presented in Figure 1) are hereafter referred to as Regional North, Regional South and Capital City Region. The case study location known as Regional North was centred on Mackay and its regional surrounds, including parts of the Whitsunday and Isaac local government areas⁷ to the north and southwest of the Mackay region. Regional South was located to the south-west of Brisbane, including parts of the metropolitan area of the city of Ipswich but centred in a regional area extending in an arc from the west of the city to include parts of Somerset, Lockyer Valley and Scenic Rim local government areas.⁸ The third case study region was set within the Brisbane metropolitan area and included a range of suburbs from the inner city through to a selection of adjacent suburbs located to the south and west of the Central Business District. Case study regions have been given generic names and the urban centres, towns and suburbs involved in the research are left largely undefined to protect those who participated in the research. During the PRA Workshops, it became apparent that service responses to situations of forced exit from private rental were not constrained by statistical geographical boundaries, such as statistical divisions as defined by the Australian Bureau of Statistics. Therefore, although specific boundaries within case study regions have been applied for the purpose of compiling the demographic and housing profiles presented in this report, consistent with householder and service provider understandings of the regions, the boundaries of case study regions are not strictly specified.

⁷ Maps of all Queensland Local Government Areas are available at <<http://www.oesr.qld.gov.au/products/maps/qld-lga-asgc-2011/index.php>>

⁸ The boundaries of the region originally selected in the south-west of the state were modified to take account of the devastation and consequent impacts on housing caused by severe floods in the Lockyer Valley in January 2011. The study region selected did not include such severely affected areas.

Figure 1: Queensland, Australia, indicating approximate locations of study regions



1.2.3 Conducting participatory appraisals with housing and homelessness service providers

Participatory rapid appraisals (Foth 2006; Sepez et al. 2006) were undertaken to engage service providers in the process of describing and assessing householder circumstances and access to services following forced exit from private rental, and service delivery systems, capacities and practices. Participatory rapid appraisals were conducted through two rounds of face-to-face workshops and consultations with service providers in each of the case study areas (see Appendix 2 for basic workshop protocols and related materials).

A number of local tenant advisory services and emergency housing services, and housing providers were invited to attend workshops. They were also invited to nominate other service providers who formed part of their professional network. The aim was to include a range of service providers working to support clients who were experiencing homelessness or were at risk of homelessness as a result of forced exit from the private sector. The types of organisations and the services offered by the organisations who participated in the first and second rounds of workshops for each case study area are indicated in Table 2.

Table 2: Service provider PRA participants by organisation type and service provision

Case Study Region	Type of organisation	Services provided												
		Outreach support	Housing information	Housing referral	Crisis accom.	Rent Connect service	Long term community	Housing management	Housing support	Tenancy advice	Advocacy	Community education and development	Counselling and health care	Family support
Capital City	Not-for-profit, community based		✓	✓	✓				✓	✓	✓	✓	✓	✓
	Not-for-profit, public companies							✓						
	State government					✓								
Regional South	Not-for-profit, community based		✓	✓	✓					✓	✓	✓		
	Not-for-profit, national service working in the community	✓												
	State government					✓								
Regional North	Not-for-profit, community based		✓		✓		✓		✓	✓			✓	✓
	State government					✓								

The aims of the first round of workshops were to gather local and practice knowledge from service providers about the incidence and experiences of forced exits in their region; to ascertain the extent to which the regional service system responded or could respond to the needs of different categories of householders affected by forced exit; and to gather more detailed, contextual information about typical pathways of referral, and housing outcomes for householders in their region affected by forced exit from private rental. Observed patterns of interagency links, derived from the state-wide online survey, were taken as the starting point for discussions with service providers about capacities for service provision and interagency collaboration.

The second round of workshops took place approximately six weeks after the first, in the Capital City Region and Regional North. Some participants who had been unable to attend the first workshop did attend the second workshop. Not all of those who attended the first workshop were available for the second. To facilitate continued involvement of participants, particularly in Regional South, individual interviews were conducted, also. The purpose of the second round of workshops and interviews was to verify key themes from earlier workshops and interviews, and to engage participants in identifying key policy and program initiatives for the future.

Workshop participants also assisted with the recruitment of client householders who had been affected by forced exit from the private rental sector by distributing flyers and information sheets to clients. The process by which householders were recruited to the project is further discussed below.

1.2.4 Householder interviews

Qualitative interviews were conducted with 24 householders.⁹ These people were purposefully sampled from the three case study regions on the basis of having experienced forced exit and exclusion from the private rental sector. Two participants disclosed that they exited home ownership, rather than private rental. Both were included in the study as they described their continued exclusion from and inability to access rental housing through market mechanisms, while residing in transitional accommodation. A de-identified, summary list of participants and their housing pathways, along with the householder interview schedule are included in Appendices 3A and 3B. Only seven of the 24 householders were women. The gender imbalance in the sample reflects the predominance of single men residing in the transitional housing facilities through which participants were recruited in Regional North and Capital City Region. Efforts were made through notices in community facilities and local newspaper advertisements to recruit a broader group of householder participants but these were largely unsuccessful. Moreover, although in Queensland, as elsewhere, Indigenous households are over represented in rental housing, including both social housing and private rental and over represented in homelessness (ABS 2008), and face specific discrimination and other barriers (Memmot & Long 2007) only one participant householder identified as Aboriginal.

Householder interviews were structured around an interview schedule that sought to explore:

- Basic demographics, including current housing/accommodation.
- Housing/accommodation histories and timelines.
- Critical incidents, including forced exits and housing disruptions.
- Subjective experiences of housing/accommodation.
- Barriers to accessing housing.
- Strategies, efforts and factors important to accessing and or regaining housing/accommodation.

All research participants were asked questions outlined in the interview schedule. In addition to probing and follow up questions posed to respond to research participants' comments, the interviews were also conversational and relatively informal in nature. This approach was used to promote dialogue and encourage people to provide as much detail as they could about the strategies, activities and efforts they had engaged in to access and obtain housing and accommodation. This type of questioning was supplemented with questions that sought to identify what interview participants saw as barriers, or indeed important factors to assist them gain or regain access to secure housing.

The narrative and participant-led dimensions to the interviews provided a wide range and depth of pertinent material. Some people, for instance, spoke extensively about their housing histories and experiences. Some people were easily able to articulate their housing experiences and the strategies they exercised with reference to a

⁹ Twenty-one interviews were conducted with 18 single people and three couples in married relationships.

complete timeline. On the other hand, some interview participants did not provide detailed or comprehensive information about their housing and accommodation biographies. In subsequent chapters when reporting on the extent and nature of householders' housing histories and experiences, this is not presented as an exhaustive account, but rather as key themes identified and articulated by some research participants.

The 24 householders from the three regions resided in different types of housing stock that were managed under different tenancy and support arrangements. The three householder interview participants from Regional South resided in stand-alone social housing properties. Five householders from Capital City Region participated in interviews: four of these resided in transitional accommodation in a large supported housing building with approximately 80 units of transitional stock, whereas the other participant resided in transitional housing in a complex with 12 other transitional housing properties. Nine interview participants lived in a social transitional housing complex in Regional North. Five other participants from this region lived in social housing, with two other Regional North participants living in private rental.

The transitional accommodation in Regional North, and the large transitional housing building in Capital City Region, did not have independent cooking facilities and thus would not meet the Chamberlain and MacKenzie (2008) definition of culturally appropriate housing. As such, the 14 householder interview participants residing in this type of transitional housing would be defined as homeless (Chamberlain & MacKenzie 2008).

2 THE POLICY AND SERVICE DELIVERY CONTEXT

This chapter contextualises the empirical research, as reported in the following chapters, by discussing relevant aspects of the Australian and Queensland housing and homelessness policy context and describing key characteristics of the case study localities. The policy analysis draws on and extends the overview of housing and homelessness policy and service responses presented in the Positioning Paper (Short et al. 2011). It describes the key housing and homelessness policy settings and assistance programs operating in Queensland that are available to those who are excluded from, or who are at imminent risk of forced exit from, private rental housing.

2.1 Queensland housing and homelessness policy context

The Positioning Paper drew attention to contemporary Australian housing and homelessness policy and service responses (Short et al. 2011). It highlighted a heavy reliance on the market to meet housing needs, an undersupply of affordable housing and the dominance of demand-side responses to the housing needs of low-income householders renting in the private market.

Under these policy settings, programs designed to assist with access to private rental housing and to address affordability and tenancy sustainability are the primary housing assistance measures, with the contracting supply of social housing increasingly available only to those deemed to be in greatest need. This section provides an overview of housing and homelessness services and policy initiatives in Queensland that have potential to assist those facing or experiencing forced exits from the private rental market.

2.1.1 Supply-side affordable housing initiatives

The foremost supply-side housing assistance response in Australia since the Second World War has been social housing in the form of government owned and managed public housing. While always a marginal tenure, lack of investment in public housing over recent decades has seen stock numbers stagnate or reduce to levels of less than 4.5 per cent of all residential dwellings compared with the private rental sector at levels of 25 per cent (ABS 2009).

Since 2007, national housing policy has shifted somewhat, with an increased emphasis on increasing the supply of affordable rental housing by 50 000 dwellings nationally through subsidies to encourage private investment under the National Rental Affordability Scheme (NRAS). At the time of the study in November 2011, this scheme was yet to deliver a significant supply of new affordable housing, with Queensland having only 1305 dwellings completed and available for tenanting out of the 11 311 NRAS approved subsidies (Australian Government 2011).

The national supply of social housing has also expanded as a result of a one-off Social Housing Initiative implemented in 2008 and comprising \$5.6 billion capital investment under the Nation Building Economic Stimulus Plan (NBESP) in response to the Global Economic Crisis. Queensland received \$1.17 billion of this funding to construct 4000 new social housing dwellings across the state. This new social housing supply provided a welcome but time limited increase in the opportunities available to house social housing applicants, including people who are homeless. However, once this new supply was built and allocated to long-term tenants, and in the absence of additional capital investment, social housing wait times will revert to previous high levels due to slow turnover and intense competition for the limited social housing vacancies (Phillips & Parsell 2012).

The coincidence of the fieldwork undertaken for this project with the roll out of these two supply-side responses, NRAS and the Social Housing Initiative, may have affected the experiences and perceptions of both clients and service providers who participated in this study and therefore may have impacted on the research findings. This possibility should be taken into account in analysing the findings. In particular, access to social housing for those excluded from the private rental market and who have applied for social housing may have been improved by the unique supply conditions of increased social housing at the time of the study. The impact of NRAS is likely to have been less pronounced as this new housing supply was only beginning to come online.

2.1.2 Accessing social and affordable housing

The nature of social housing provision has diversified considerably over the past 20 years and the recent momentum of change has implications for those attempting to gain access to social housing and other forms of housing assistance. The most significant change is the increasing role of not-for-profit housing providers who manage approximately 12 per cent of social housing tenancies and are steadily growing while public provision is contracting (ABS 2011). Both the NBESP social housing and NRAS initiatives have supported policy settings aimed at diversifying social housing provision and growth of the not-for-profit (community) housing sector as a proportion of all social housing (ABS 2011). Most of the stimulus supply and a significant proportion of the NRAS stock have been allocated for management by not-for-profit organisations. The remainder of the NRAS housing is owned privately and is being managed by private providers, including real estate agents and specialist for-profit property managers.

Diversification is also evident in the types of social housing accommodation in Queensland, with studio apartments, boarding house rooms, converted motels available alongside more conventional social housing units and houses. Further complexity for applicants results from different programs, with community housing providers offering a range of options including transitional and longer term tenure 'social' housing as well as 'affordable' housing. In Queensland, transitional housing comprises head-leased and subsidised private rental dwellings and singles accommodation managed by community housing organisations.

This diversification of affordable and social housing provision raises issues of coordinating access to multiple subsidised housing products delivered through public, not-for-profit and private sector housing providers. In Queensland, for both these subsidised housing options, access is mediated through centralised application processes. Access to social housing is managed through a common application and needs assessment process and a common housing register. The 'One Social Housing System' (OSHS), as this register is referred to, is managed by the state housing authority and is the source from which all social housing allocations for long term and transitional housing are drawn. This is a bureaucratically controlled access system that requires all applicants to apply through public housing service centres. Queensland is the only jurisdiction where access to NRAS dwellings is also managed through a centralised online application and assessment process that involves a separate register that all NRAS landlords must utilise in allocating properties.

While more affordable than equivalent market rental, NRAS is essentially quasi-market housing and requires tenants to demonstrate both eligibility (income and assets) and capacity to be a 'good' tenant. On the other hand, access to social housing requires applicants to meet needs criteria, and take on a 'homeless' or other 'special needs' identity.

2.1.3 Demand-side initiatives—private market assistance

The relatively small supply and the tight rationing of social housing mean that most renters are dependent on the private rental market. This section outlines the forms of assistance available to those attempting to re-enter the rental market following forced exits.

Commonwealth Rent Assistance is the Australian Government's largest housing outlay and provides financial support to eligible welfare recipients and low-income earners to offset some of the costs of renting. The payments are capped and payments are the same irrespective of location and housing market conditions and are only paid once a tenancy is commenced.

Bond loans and rental grants are administered by the State Housing Authority in Queensland and aim to assist low-income households with the upfront costs of acquiring a tenancy. Both income and asset eligibility requirements apply. Bond Loans are capped at four weeks rent and are repayable through modest weekly payments. Rental grants provide up to two weeks rent and are not repayable but have restricted eligibility criteria including homelessness and exiting specified institutional settings.

RentConnect is a service provided through public housing client service centres across Queensland, including the study locations. The RentConnect officers provide information and practical assistance; for instance, RentConnect helps people who are social housing eligible to find and secure a home to rent in the private market. According to the program publicity, 'RentConnect is targeted to people who can manage a tenancy but who are struggling to access the private rental market due to nonfinancial barriers' (QDoC n.d).

Tenancy Advice and Advocacy Services Queensland (TAASQ) is delivered by local community organisations funded by the Department of Communities to assist tenants and residents to resolve residential tenancies issues and provide information and referral to people in housing need.¹⁰

Home Stay services are provided by community organisations and funded by the Department of Communities to assist tenants who are at risk of homelessness to sustain their tenancies. Services include advocacy with landlords, assistance with budgeting, domestic skills, personal and social problems. Some limited funds are available to assist with one-off costs such as rent arrears.

These private market assistance programs comprise one group of programs such as CRA, Bond Loans and Rental grants that provide direct financial assistance to all eligible applicants with the costs of either establishing or maintaining a tenancy. The second group of programs, RentConnect and TAASQ, provide non-financial assistance in the form of information, advice, advocacy and practical assistance to establish and maintain tenancies. The third type of program, Home Stay, provides a range of practical and personal social welfare support as well as limited financial assistance to sustain 'at risk' tenancies. While the financial assistance programs are demand driven, the latter two program types have limited resources and consequently access to assistance is rationed in order to manage demand.

¹⁰ In July, 2012, the Queensland Government announced that it would discontinue funding to the Tenant Advice and Advocacy Service, Queensland Tenants Union, Caravan and Manufactured Home Residents Association of Queensland Inc. and several other services that provide frontline advice and advocacy for housing tenants. On 3 October 2012, the Australian Government announced that they would provide funding for the Tenant Advice and Advocacy Service (Queensland) to the end of June 2013.

2.1.4 *Homelessness services*

The services system providing accommodation and support for homeless people and those at risk of homelessness has developed and grown over 30 years under the Supported Accommodation Assistance Program (SAAP) and these services are now known as Specialist Homelessness Services (SHS). The services are provided by a wide range of not-for-profit agencies that include small local community based agencies and large religious, national and international non-government organisations. The dominant service models include crisis and emergency accommodation, transitional accommodation and a range of support services that may be targeted to specific population groups, including: young people, singles, families, women and children who have experienced family violence and to those with specific experiences of homelessness including rough sleeping, first time, chronic or episodic homelessness.

The limited capacity of the specialist homelessness service system to respond to demand is evidenced by a national report that 59 per cent of those approaching homelessness services and seeking immediate accommodation are turned away (AIHW 2011).

2.1.5 *Homelessness reforms*

In response to community concerns about homelessness, the Australian Government and state and territory governments, in recent years, have invested heavily in additional services and service reforms to address homelessness. This includes greater emphasis on early intervention and prevention and access to social housing for those experiencing homelessness. These initiatives are discussed below.

These homelessness policy and service delivery reforms have the potential to impact on the options available to those experiencing forced exits from private rental housing. In particular, the identification of prevention and early intervention (turning off the tap) as one of the three priorities under the National Homelessness Partnership Agreement aims to prevent people becoming homeless where possible or to redirect them to stable housing as soon as possible. A policy emphasis on service integration aims to ensure that service responses are coordinated and that the service system is easily accessible and navigable for homeless people.

Prevention and early intervention policy objectives are, in theory, operationalised through new homelessness service delivery models that include strategies to avoid forced exits from private or social housing as well as assisting homeless people to move as quickly as possible into secure housing rather than being forced to 'transition' through crisis or transitional housing. New strategies in recent years to avoid forced exits from private and social tenancies have included modest additional resources directed to programs such as *Home Stay* that assist those at risk of forced exit to maintain their housing through personal support services and financial assistance. Parsell and Marston (2012) critiqued the thrust of dominant preventative approaches that focus on the 'risky' individual. They suggested that early intervention preventative strategies are 'inadequate to alter the overall prevalence of homelessness and to address the structural causes that underpin it' (Parsell & Marston 2012, p.41). Strategies to fast track access by homeless people to secure housing are commonly known as 'Housing First' or 'Rapid Rehousing' and rely on an available supply of suitable long-term affordable and social housing options (Phillips & Parsell 2012).

In Queensland, as in other jurisdictions, priority under the new homelessness policies has been given to addressing homelessness issues that had previously been largely neglected or under-resourced including the plight of rough sleepers, and vulnerable people exiting mental health, child protection and correctional settings who are at risk

of homelessness. For example, a considerable proportion of new funding has been directed to rough sleeping and chronic homelessness initiatives such as Street to Home. Also, capital funding has been directed toward constructing the supportive housing model Common Ground (Queensland Government 2009). As a result, only modest new resources have been allocated to achieve the policy goals of preventing tenancy breakdown and 'Rapid Rehousing' of newly homeless people without high support needs, a group that is likely to include many of those forced to exit the private rental market.

2.2 Service integration

Improving service integration is a key theme emerging from the housing and homelessness policy literature and is identified as a major priority in national and state strategies and plans. Attempts to improve service integration are underpinned by goals of making it easier for clients to access the assistance they need and for providers to ration available assistance in the context of service complexity, provider diversity and scarcity (Phillips et al. 2009). Phillips et al. identify integration challenges that are critical in social housing policy and service delivery. The challenges relevant to this study include achieving effective linkages between social housing providers, between housing and homelessness services, and with other services concerned with housing assistance and provision of affordable housing.

In Queensland, various initiatives have been implemented in recent years aimed at improving access and service pathways for clients to housing and homelessness services, and building linkages between services and the public, community and private sectors. Examples include the social housing common housing register, discussed previously, and various homelessness initiatives including service hubs, state-wide phone services, local service planning and interagency networks (Short et al. 2011). The success of these integration attempts is yet to be empirically demonstrated and this study provides an opportunity to explore client and provider perceptions of how effectively services can respond to the needs of the research subjects, people experiencing housing need or homelessness following forced exit from the private market.

2.3 Interagency links: Queensland

As noted above, across Queensland, the reported pattern of interagency links that emerged from the on-line survey conducted in Phase 1 of this project, is one of a concentration of links in the community and social sector of provisioning (61.6% of reported ties) with fewer links reported with government agencies (22.6%) and private sector agents (13.37%).

While the number of government agencies identified by respondents was fewer than the number of private agents/individuals (45 compared with 101), the number of links reported with government agencies was greater (330 compared with 195), suggesting, unsurprisingly, that some government agencies, such as Housing Queensland (Department of Communities), including RentConnect officers, are key links in networks of working ties. Links reported with private sector agents and individuals were, for the most part, one-on-one, locally-based working ties. Some 84.5 per cent of links with the private sector were described as being 'within the local area'.

There was also a clearly apparent pattern of geographic concentration of interagency links reported by survey respondents. Nearly three-quarters (73.8%) of all links reported were links with other agencies or individuals within respondents' local areas, with fewer than 1 per cent of links being with agencies or individuals outside Queensland. There was some variation in the degree of localisation of links between

different organisations (not-for-profit, government, private) with the most evident geographical spread occurring where links existed within the community and social sector or with state government agencies. The most locally concentrated links were those between respondent organisations (mostly not-for-profit) and private sector agents. Such a pattern reflects, perhaps, both locational distribution of particular services, and the nature of ties formed among organisations, particularly with agents in the private sector.

The most common types of ties between linked organisations involved referrals of clients in (65.8% of ties) or out (62.9% of ties), and/or the sharing of information (57% of ties). Table 3 presents a summary of the types of ties reported with different types of organisations/agents. As noted above, it can be seen from data presented in Table 3 that the links reported with not-for-profit and government agencies are much more likely to involve multiple types of working ties than those links with private sector agents. Links with not-for-profit agencies involve approximately 2.7 working ties per link, those with government agencies, approximately 2.5 ties per link, and those with private sector agents, only 1.8 ties per link.

Table 3: All Queensland—Type of linked organisations by type of ties

Type of linked Organisation	Type of ties						Total links
	Shared information	Shared resources	Joint planning	Joint initiatives or partnerships	Referrals in (formal or informal)	Referrals out (formal or informal)	
Not-for-profit (Percentage of links)	527 58.68 ^a	243 27.06	217 24.16	210 23.38	610 67.93	594 66.15	898
Government (Percentage of links)	190 57.58	66 20.00	73 22.12	62 18.79	222 67.27	204 61.82	330
Private (Percentage of links)	91 46.67	18 9.23	25 12.82	17 8.72	105 53.85	95 48.72	195
Other (Percentage of links)	23 65.71	9 25.71	7 20.00	5 14.29	22 62.86	24 68.57	35
Total (Percentage of links)	831 57.00	336 23.05	322 22.09	294 20.16	959 65.78	917 62.89	1458

^a For Table 3 (and Tables 5, 7 and 9 in Chapter 3), numbers in cells are numbers of ties reported. Row percentages are calculated on the basis of the number of ties reported in each category expressed as a percentage of the total number of links with each type of organisation (not-for-profit, government, etc). Totals for each row are numbers of linked organisations named of each type. Ties reported are greater than the number of links of each type because some inter-organisational links involve multiple ties, for example, 'sharing information', 'referrals in' and 'referrals out' may involve only one linked organisation, but is counted as three ties for the purpose of this tabulation. Percentages, therefore, do not add to 100.

Such a pattern suggests that although some links with private agents involve multiple ties, many are 'one-way', and most likely to involve referrals from agencies in the not-for-profit sector to real estate agents. The overall pattern of predominance of ties involving referrals and sharing of information is also suggestive of strongly client-focused, service-based networks of interagency links.

The survey data also indicate that a considerable number of joint initiatives or partnerships among community sector and/or community sector and public sector agencies are well established and are highly valued among these agencies. It is evident also that, though fewer in number, links involving a sharing of resources, joint planning, and partnerships have also been established between community sector or government agencies and private sector companies or agents. Survey responses also clearly indicate that respondents valued most the ties they reported that involved joint planning or joint initiatives/partnerships, though all types of ties were most likely to be reported as 'very important' to the respondent organisations.

While the patterns observed in each of the three regions selected for case study were not markedly dissimilar to this overall pattern, there was notable variation among the three regions in the types of links reported, the balance of reported links across community, state and private sectors, and the patterns of ties between linked organisations.

2.4 Summary

This section has examined the housing and homelessness policy and service context in Queensland and recent initiatives aimed at increasing social and affordable housing supply and improving responses to those in housing need. It has also highlighted the complexity of the service delivery system and the limited ability of social housing and homelessness services to respond to the demand for affordable and sustainable housing from those excluded from the private rental market. Clearly a significant divide exists between those able to succeed in the private rental market and those able to access housing in the social sector. This is in spite of considerable policy attention and investment that has been directed to expanding and improving low cost housing supply, demand-side assistance to private renters and expansion of homelessness services over recent years.

It is an empirical question whether and how these policy and service efforts have improved the opportunities for the people involved in this research, those who have experienced forced exits from the private rental sector. The research aims to shed some light on the experiences and actions of those who can be characterised as occupying a space between the private and social housing systems and the ways in which social structures and individual resources and capabilities assist in mediating this divide.

In particular, this study attends to the issue of service integration and interagency links both within and across social and private sectors of housing and service provision. An initial investigation of interagency links, based upon state and community sector providers' responses to an online survey, has indicated the relative density of links between community sector agencies and between community and state sector agencies. By contrast, it has also demonstrated the relative sparseness of links between agencies in the social sector and private sector agents. It has further revealed a concentration of short-term, client-focused ties (predominantly referrals), within and across sectors, and a paucity of ties indicative of broader-based or longer-term collaborative engagement in service development or housing provision.

3 HOUSING AND SERVICE INTEGRATION—CASE STUDY REGIONAL PROFILES

Three case study regions were selected for closer study of the experiences of householders affected by forced exit from private rental and service providers working to assist them to find and maintain suitable accommodation. Also studied were the working ties among housing and related service providers, especially those bridging the divide between the private sector and social service and housing providers. The purpose of this chapter is to describe the three case study regions and to report on the patterns of service integration indicated in the online survey of service providers.

As noted in Section 1.2.2, Capital City Region, Regional North and Regional South were selected for study in part because they evidenced somewhat contrasting housing markets and contexts of service provision. A brief demographic and housing profile of each of the selected case study regions is provided in this chapter. Patterns of reported interagency links among service providers in each of the three regions are also reported, and contrasted with the patterns for Queensland as a whole.

3.1 Case study regions—demographic and housing profiles

In this section, brief details of the demographic and housing characteristics of the three case study regions are presented to provide a first glimpse of the different forces that shape local housing economies and to assist in understanding the experiences of householders and service providers as presented in Chapters 4 and 5.

3.1.1 Capital City Region

The Capital City Region extends from the inner city to middle suburbs in the south east of the city. Health care and social assistance are the largest industries and employ approximately 12.0 per cent of the labour force within the region (OESR 2011). According to the SEIFA index, 20.3 per cent of the population in this region was in the most disadvantaged quintile, similar to the average across Queensland. In contrast, only 8 per cent of the population was in the most advantaged quintile (OESR 2012a).

Population

The population of the Capital City Region was the smallest of all three case study regions. In June 2010, the estimated resident population of this city sector was around 50 000 persons (OESR 2012a). Notable characteristics of the case study region are summarised in Table 4.

Table 4: Characteristics of Capital City Region

Characteristic	Capital City Region profile
Estimated resident population	52,015 persons (1.2% of the state's population)
Median age	Ranges from 35.8–30.2 years
Country of birth	64.9 per cent born in Australia, slightly lower than the Queensland average (68.2%)
Family composition	Couple families with no children are the dominant family type (38.7%) and around 19.5 per cent of households were one-parent families
Dwelling type	Separate houses are the dominant dwelling type in the region (70.7%)
Tenure type	26.0 per cent of dwellings in the region were fully owned, 26.7 per cent were being purchased, while rentals accounted for 43.9 per cent
Individual weekly income	38.9 per cent of persons aged over 15 years were receiving less than \$400 a week
Unemployment	The unemployment rate in the region (7.5%) is higher than the Queensland average (5.5%)

Source: OESR 2012a

Housing markets

Capital City Region had the most diverse housing stock compared with the other regions. Separate houses represent the dominant private dwelling type in the region (69.8%), although the proportion was lower than the average for Queensland (79.5%). The proportion of households renting (43.9%) in this case study region was much higher than the state average (31.1%) (OESR 2012a). Just over half of those households renting their dwellings were doing so through real estate agents, while approximately 10 per cent were renting through state or territory Housing Authorities and Community Housing Associations, similar to the remainder of Queensland (ABS 2007).

The availability of rental accommodation in the Capital City is relatively tight as evidenced through a decrease in the private rental vacancy rate for Capital City (whole) from 3.0 per cent in 2003 to 2.3 per cent in 2008¹¹ (DoC 2008a), which is lower than the Queensland average. Further, there was only a small increase in the number of bonds held by the Residential Tenancy Authority for properties in the case study region, between December 2006 and December 2011, indicating limited growth in the number of rental dwellings.

The weekly median rent for a three-bedroom house in this area increased by 30 per cent over five years from \$270 in 2006 to \$360 in 2011, but it has stabilised with weekly rent increases of only \$10 over the last two years. Similarly, the weekly median rent for a two-bedroom flat in this region ranged from \$400 to \$560 in 2011,

¹¹ More recent social housing regional profiles, compiled for the Queensland Department of Communities, are available at the time of publication (at <<http://www.communities.qld.gov.au/housing/housing-services/social-housing/data-social-housing>>). Data derived from 2008 profiles (DoC 2008a, 2008b, 2008c) are presented here as it was these data that informed selection of case studies and regional analyses for this study.

compared with a range of \$230 to \$440 in 2006 (Residential Tenancies Authority 2008, 2011).

Rental affordability varies across the region, with median weekly household income ranging from \$964 to \$1485 (\$1235 QLD) and proportions of households where rental monthly repayments are 30 per cent or greater of household income ranging from 11.2 to 21.9 per cent (11.9% QLD) (ABS 2012).

Social housing provision

The rate of social housing provision in Brisbane (Capital City), across the core, inner and outer suburbs, ranged from 486 to 588 dwellings per 10 000 total occupied dwellings and is indicative of the rates for the case study region (DoC 2008a). Overall, this is higher than the rate of social housing provision for Queensland although it is less than the rate for the other two case study regions. In 2008, public housing accounted for approximately 50 per cent of all social housing provision in the core of Brisbane, but over 90 per cent of the social housing provision in the suburbs (DoC 2008a).

Community housing provision in the Capital City is made available through 18 community housing organisations and two agencies which offer housing related services. In 2008, Capital City Region had a significantly higher number of community-managed housing studio units and crisis accommodation options compared with the other study regions (DoC 2008a).

In 2008, the average allocation time to wait for a three-bedroom public housing dwelling ranged from 33 to 37 months, a timeframe which is considerably longer than Regional North (average of nine months) and the Queensland average (25 months) but only a little longer than the wait experienced by clients in Regional South (27 months). The significantly shorter wait in the Capital City for one-bedroom dwellings (24 to 32 months) reflects the high number of studio units and a closer match with demand among single and couple only households compared with the other case study areas (DoC 2008a).

In Capital City Region 346 social housing dwellings were either completed or purchased between July 2009 and February 2011 as part of the Social Housing Initiative, funded under the Nation Building Economic Stimulus Plan (Australian Government 2011; DoC 2012). Under the National Rental Affordability Scheme, approximately 130 dwellings have been either tenanted, made available for rent, or are under offer in the region, though Capital City Region has received the lowest total number of NRAS project approvals when compared with the other two case study areas.¹²

Service integration—interagency ties

Patterns of interagency links for Capital City (as a whole), reported in the online survey conducted in Phase 1 of this research, indicate the similarity of Capital City to the state as a whole, with a predominance of interagency links within the not-for-profit sector.

In Capital City, approximately one-fifth of reported links (21%) were between not-for-profit agencies and government agencies, and less than one-tenth (9.2%) of all reported links were between not-for-profit agencies and private sector agents. Table 6 illustrates the variable nature of ties associated with the interagency links reported for Capital City. As for Regional North (see Table 7 below), the most prevalent ties

¹² Note that available information on NRAS projects may underestimate the number of dwelling units where some approvals are for single building, multi-dwelling sites.

reported in Capital City were referrals (in and out) followed by the sharing of information. Table 5 also presents evidence from Capital City of not-for-profit and government agency links involving referrals from, as well as to, agents in the private sector, and some, though very few, links with the private sector that involve sharing resources or joint planning. This suggests established patterns of routine, cross-sectoral working ties, although they constitute a relatively small proportion of all interagency ties in Capital City.

Table 5: Capital City (whole)—Type of linked organisations by type of ties

Type of linked organisation	Type of ties						Total links
	Shared information	Shared resources	Joint planning	Joint initiatives or partnerships	Referrals in (formal or informal)	Referrals out (formal or informal)	
Not-for-profit (Percentage of links)	163 45.66	72 20.17	73 20.45	90 25.21	224 62.75	220 61.24	357
Government (Percentage of links)	54 54.55	13 13.13	17 17.17	16 16.16	56 56.57	53 53.54	99
Private (Percentage of links)	22 44.00	2 4.00	1 2.00		29 58.00	9 18.00	50
Other (Percentage of links)	4 66.67				3 50.00	3 50.00	6
Total (Percentage of links)	243 47.46	87 16.99	91 17.77	106 20.70	312 60.94	285 55.66	512

3.1.2 Regional South

The Regional South case study region is located approximately 40 to 120 kilometres south and west of Brisbane. The dominant industry is agriculture, forestry, and fishing which employs 14.3 per cent of the labour force within the region (OESR 2011). This case study region is over-represented in the quintiles of most disadvantage with 28.1 per cent of the population in the most disadvantaged quintile, 42.9 per cent in the second most disadvantaged quintile, and 22.2 per cent in the third (OESR 2011).

Population

In June 2010, the estimated resident population of this region was 60 172 persons, which accounts for 1.3 per cent of the state's population. Other notable characteristics of the case study region are summarised in Table 6.

Table 6: Characteristics of Regional South

Characteristic	Regional South profile
Estimated resident population	60,172 persons (1.3% of the state's population)
Median age	Ranges from 41.4 to 37.2 years
Country of birth	83.5 per cent born in Australia which is higher than the Queensland average (68.2%).
Family composition	The dominant family type was divided between couple families with no children (42.6%) and couple families with children (43.2%) and 14.2 per cent were one-parent families
Dwelling type	Separate houses are the dominant dwelling type in the region (93.4%)
Tenure type	38.7 per cent of dwellings in the region were fully owned, 34.6 per cent were being purchased, while rentals accounted for 22.9 per cent
Individual weekly income	47.4 per cent of persons aged over 15 years were receiving less than \$400 a week
Unemployment	The unemployment rate in the region (3.2%) is lower than the Queensland average (5.5%)

Source: OESR 2011

Housing markets

Regional South had the least variation in housing stock of all case study areas. Separate houses were the dominant private dwelling type in the region (93.8%), significantly higher than the average for QLD (79.5%) and the other case study regions.

In Regional South, rentals accounted for less than a quarter (22.1%) of all private dwellings. The vacancy rate ranged from 2.6 to 2.8 per cent (DoC 2008b), which indicates a more moderate market compared with Capital City but tighter than in Regional North. Regional South has had the lowest increases in rents of all three case study regions. The average median weekly rent in regional South for a three-bedroom house is \$280 in 2011 compared with \$273 in 2009. By contrast, the average median weekly rent for a two-bedroom unit in the case study region has increased from \$195 in 2009 to \$210 in 2011. Rent increases over this time for three-bedroom houses and two-bedroom units are 2.5 per cent and 7.6 per cent respectively, a little higher than found in Regional North in the same period, but not as high as the increases experienced in the Capital City case study region. The average number of new bonds lodged for three-bedroom houses in Regional South has remained largely steady with little change from the 134 new bonds lodged in December 2009 compared with 136 lodged in December 2011.

By contrast with the pattern for Queensland as a whole, where 53 per cent of households in rental accommodation rented from a real estate agent, households in Regional South are more likely to rent from an 'other'¹³ type of landlord (46%) than they are to rent from a real estate agent (44%). This pattern is very similar to that for Regional North. In Regional South, most of those renting from 'other' landlords were renting from people not in their household (DoC 2008b).

¹³ The 'other landlord' category included a person/s not living in the same household, an employer, housing cooperative or church group.

Although median weekly household income ranges from \$940 to \$1064 and is the lowest of the case study regions (\$1235 QLD), rental affordability is assisted by lower rents. Proportions of households where rental monthly repayments are 30 per cent or greater of household income ranges across the region from 6.0 to 13.4 per cent (11.9% QLD) (ABS 2012).

Social housing provision

In 2008, social housing dwellings in the Regional South case study area represented 618 dwellings per 10 000 total occupied dwellings, which give a rate of social housing provision which is higher than both the Queensland average (DoC 2008b) and the range of rates in the Capital City, and only slightly lower than the rate in Regional North. Public housing accounts for 89 per cent of all social housing provision in the Regional South case study area, which is the largest proportion of all regions in this study. In all, the community housing sector accounted for only 7 per cent of the social housing provision in the region and was made available through 19 community housing providers (DoC 2008b).

In 2008, the average allocation time was much greater in Regional South compared with the remainder of Queensland and Regional North, but less than that in the Capital City study areas. The average allocation time for singles and couples eligible for one-bedroom dwellings in Regional South was 45 months, which is substantially longer than the Queensland average and the other two case study regions. Three and four-bedroom dwellings took on average 27 and 35 months to be allocated, which is faster than the allocation times in the Capital City case study area but is much slower than those in Regional North (DoC 2008b).

The availability of housing stock for social housing provision was boosted in 2008/2009. Approximately 180 affordable dwellings have been either tenanted, made available for rent, or are under offer in the region under the National Rental Affordability Scheme. In addition, in Regional South, 183 social housing dwellings have been either completed or purchased since the inception of the Social Housing Initiative, which is only slightly lower than the number in the Capital City case study area (DoC 2012).

Service integration—interagency ties

Regional South presents a comparatively greater concentration of interagency links within the not-for-profit sector than for Queensland as a whole, reflecting a more limited cross-sectoral spread of ties than the other two regions, although it should be noted that the number of respondents and reported links overall in Regional South was small by comparison with the other two regions.

In Regional South, 31 of 34 (91%) reported interagency links were between not-for-profit agencies and either other not-for-profit agencies or government services, with eight of these (23.5% of all reported links) being between not-for-profit and government agencies. Only two of 34 reported links in Regional South (less than 6%) were between not-for-profit agencies and the private sector.

Table 7 illustrates the nature of ties associated with the interagency links reported for Regional South. In Regional South, a pattern somewhat different from Capital City and Regional North (see Table 9 below) is evident, with sharing of information being the most prevalent type of tie overall, and the pattern of referrals between different sectors showing no evidence of incoming referrals from the private sector. In Regional South, joint planning and partnership (joint initiatives) ties are concentrated within the not-for-profit sector, by contrast with Regional North, in particular.

Table 7: Regional South—Type of linked organisations by type of ties

Type of Linked Organisation	Type of ties						Total links
	Shared information	Shared resources	Joint planning	Joint initiatives or partnerships	Referrals in (formal or informal)	Referrals out (formal or informal)	
Not-for-profit (Percentage of links)	21 91.30	5 21.74	6 26.09	5 21.74	20 86.96	19 82.61	23
Government (Percentage of links)	7 87.50				7 87.50	8 100.00	8
Private (Percentage of links)	1 50.00					2 100.0	2
Other (Percentage of links)	1 100.0				0 0.00	0 0.00	1
Total (Percentage of links)	30 88.24	5 14.71	6 17.65	5 14.71	27 79.41	29 85.29	34

3.1.3 Regional North

The Regional North case study region encompasses a number of shires and a major regional city located approximately 1000 kilometres north of Brisbane. The region has a diverse industry base including coal and salt mining, agriculture, sugar, aquaculture, fish and prawn farming, cattle grazing, commercial fishing and tourism. As a result of expansion in the coal mining production, new mines and associated infrastructure, the region has experienced growing housing demand (OESR 2011).

Compared with the other case study regions, Regional North is the area of least disadvantage. In the context of the 20 per cent average across Queensland for each quintile, the Regional North population is over-represented in the middle three quintiles and under-represented in the most and least disadvantaged quintiles.

Population

Regional North had the largest population of all three case studies. The estimated resident population of this region was 149 732 persons in 2010, which accounts for 3.3 per cent of the state's population (OESR 2012c) but does not include the non-resident population (OESR 2011). Regional North also includes a small Indigenous population (3.5%), a slightly higher representation than for Queensland as a whole. Since 2001, the number of households in the region has increased 'and is expected to increase by a further 80 per cent in Mackay and 35 per cent in Whitsunday between 2006 and 2026' (DoC 2008c, p.7). Compared with the other case study regions, this region had the lowest unemployment rate and lowest proportion of population on a low income, reflecting regional economic growth. Notable characteristics of the region's population are summarised in Table 8.

Table 8: Characteristics of Regional North

Characteristic	Regional North profile
Estimated resident population	149,732 persons (3.3% of the state's population)
Median age	Ranges from 32.0 to 39.1 years
Country of birth	80.6 per cent born in Australia which is higher than the Queensland average (68.2%).
Family composition	Couple families with children are the dominant family type (46.9%). 12.7 per cent were one-parent families (OERS 2011).
Dwelling type	Separate houses are the dominant dwelling type in the region (84.8%)
Tenure type	33.4 per cent of dwellings in the region were fully owned, 34.6 per cent were being purchased, while rentals accounted for 32.0 per cent
Individual weekly income	35.2 per cent of persons aged over 15 years were receiving less than \$400 a week
Unemployment	The unemployment rate in the region (4.3%) is lower than the Queensland average (5.5%)

Source: OESR 2012c

Housing market

Separate houses are the predominant private dwelling type in the region (84.8%), which is higher than the average for QLD (79.5%). Dwelling tenure in the region was divided fairly evenly between those that were fully owned (32.7%), being purchased (33.4%) or being rented (30.2%). These proportions are similar to the state-wide averages.

The private rental vacancy rate in Regional North in 2008 varied between 1.7 per cent for the major regional council area and 3.9 per cent in one of the coastal regional council areas in the northern area of Regional North (DoC 2008c), indicating tight and moderate rental availability respectively. In 2011, the median weekly rent for a three-bedroom house in Regional North was \$400, compared with \$380 in 2008 (Residential Tenancies Authority). By contrast, the price increase for two-bedroom units has only increased by \$15 over the same period from \$280 in 2008 to \$295 in 2011.

The number of new bonds lodged for three-bedroom houses has increased steadily over the last three years indicating an increase in rental supply that contrasts with the other two regions (RTA 2012). Compared with the state average of 50 per cent, fewer renting households in Regional North (40%) were renting from real estate agents. Interestingly, 46 per cent of renting households in the region had landlords described as 'other'. This category includes those who rent from their employers, which perhaps reflects the mining component of the industry in the region. The proportion of renters who rent from state or territory housing associations (10%) is the same as for the remainder of the state.

There has been a decline in affordable rental supply in Regional North for three and four-bedroom dwellings, with only 10 per cent and 12 per cent respectively being affordable to low income earners in 2008 (DoC 2008c). Overall, there has been a sharp decline in affordable housing stock since 2003 when 68 per cent 'of the private rental stock was affordable for low-income households', compared with 18 per cent in

2008 (DoC 2008c, p.7). In 2008, 45 per cent of Centrelink clients in the region were experiencing housing stress, a figure that is higher than the Queensland average (DoC 2008c).

High median weekly household incomes, across the region ranging from \$1133 to \$2539 (\$1235 QLD) assist in making the relatively high rents affordable. Nevertheless, the proportion of households in statistical areas across the region where monthly rental repayments are 30 per cent or more of household income ranges from 3.5 to 13.4 per cent (11.9% state average).

Social housing provision

In 2008, social housing dwellings in the Regional North case study area equated to 665 dwellings per 10 000 total occupied dwellings, which represents a rate of social housing provision higher than the Queensland average (DoC 2008c). The rate of social housing provision in Regional North is slightly higher than the rate in Regional South and substantially greater than the rate in Capital City (whole). Public housing accounted for approximately 70 per cent of all social housing provision in the Regional Northern study area. Aboriginal and Torres Strait Islander Housing accounted for 14.4 per cent of all social housing provision in the region, which is a higher proportion than in any other case study area.

Social housing provision in Regional North is made available through 24 community housing and two local government providers (DoC 2008c). Compared with the other case study areas (in 2008), Regional North had a higher number of housing providers and more local government involvement than the other regions. There are six agencies within the region which provide housing related services.

Under the Nation Building program, in Regional North, 164 social housing dwellings have been either completed or purchased since the inception of the initiative, though this is the lowest number of all case study areas (DoC 2012). In addition, approximately 250 affordable dwellings have been either tenanted, made available for rent, or are under offer in the region under the National Rental Affordability Scheme. More NRAS developments have been approved for Regional North than for either Regional South or Capital City. This reflects local government support and private sector interest in responding to the issue of housing affordability for key workers in the region.

Service integration—interagency ties

Compared with other selected case study regions, agencies in Regional North reported the greatest balance of interagency links among the different sectors, and one of the highest proportions of cross-sectoral links (bridging ties) with private sector agencies of all the regions.

In Regional North, a little over one-quarter of reported links (26.2%) were between not-for-profit agencies and government agencies, and approximately 12.7 per cent were between not-for-profit agencies and private sector agents. A small but notable proportion (just over 3%) of interagency links reported in Regional North was between community (not-for-profit) agencies and 'other' agencies.

Table 9 describes the nature of ties associated with the interagency links in Regional North, with the most prevalent ties being referrals (in and out), followed by the sharing of information, as for Capital City. In Regional North, not only are cross-sectoral links relatively more prevalent but they are also more likely to involve sharing resources as well as sharing information and referral of clients to and from the private sector, suggesting, again, greater diversity in interagency networks in Regional North than in the other two regions selected for study.

Table 9: Regional North—Type of linked organisations by type of ties

Type of linked Organisation	Type of ties						Total links
	Shared information	Shared resources	Joint planning	Joint initiatives or partnerships	Referrals in (formal or informal)	Referrals out (formal or informal)	
Not-for-profit (Percentage of links)	49 67.12	16 21.92	9 12.33	11 15.07	60 82.19	67 91.78	73
Government (Percentage of links)	16 48.48	5 15.15	5 15.15	3 9.09	27 81.82	26 78.79	33
Private (Percentage of links)	9 56.25	4 25.00	1 6.25	0 0.00	14 87.50	10 62.5	16
Other (Percentage of links)	2 50.00				3 75.00	4 100.0	4
Total (Percentage of links)	76 60.32	25 19.84	15 11.90	14 11.11	104 82.54	107 84.92	126

3.1.4 Key regional contrasts

Each of the three selected case study regions has distinctive features in terms of their demographics, economies, housing markets and social housing provision, and different patterns of economic growth and socio-economic change. All regions are characterised by some level of geographical diversity in housing conditions, have a mix of tight and moderate rental housing sub-markets and share housing affordability stresses for low-income households.

The *Capital City Region* spans a diverse geographical area from the inner commercial business district to outer suburbs. This region has the highest concentration of renters, the greatest diversity of dwelling types and highest rental costs. Similar to the other regions, the housing market is tight and rents are increasing. Couple-only households are the predominant household type in the region, but with a younger median age range than the other two regions. With the highest unemployment rate of all three case study regions, it was the only region to be greater than the Queensland average. The Capital City Region has the lowest rate of social housing provision, the highest concentration of community housing (primarily located in the inner suburbs) and a higher concentration of social housing suitable for single-person households. It has the largest number of dwellings supplied under the Social Housing Initiative when compared with the other regions, but the least number of NRAS dwellings.

Regional South is predominantly rural and comprised of small towns within commuting distance from Brisbane. It is the most disadvantaged location in this study, despite the unemployment rate being below the state average. Compared with the other regions, the population was the oldest and households were equally as likely to have couples with children as with no children. The housing stock had the least variation and is dominated by detached dwellings. Regional South has the highest levels of home ownership and the lowest proportion of renting households. The cost of renting was the lowest of all three regions, as was the median rent increase over the last two

years for a three-bedroom house. The rate of social housing provision was less than Regional North but higher than the Capital City region. Public housing made up the greatest proportion of the social housing provision when compared with the other two regions.

Regional North encompassed a major regional centre and surrounding rural centres that include a major mining area experiencing significant economic growth, and coastal tourism sites. This region has a diversified economy, was the least disadvantaged and had the highest median annual personal income compared with the other regions in the study and an unemployment rate below the state average. It also had the lowest median age range and was dominated by couples with children. Similar to Regional South, there was little variation in the type of dwellings, with detached houses dominating the stock. Regional North had proportions of owners and renters similar to the state average. The tight rental market has seen the largest rent increases of all case study areas in spite of an increase in rental housing supply. Regional North had the highest rate of social housing provision, the highest number of community housing providers, and had received more dwellings through the NRAS program than Capital City or Regional South.

All three regions conform to the overall pattern of interagency connections in Queensland, one of heavy concentration of client-focused, practically oriented ties within the social sector of housing and service provision, and a sparseness of cross-sectoral links engaging private sector agents. However, in terms of patterns of service integration (indicated in the present context by the relative density and form of interagency ties) some noteworthy differences are apparent among the three case study regions. In Capital City, there is evidence of considerable routine and regular cross-sectoral engagement. This mainly involves referrals both to and from private sector agents, but also some sharing of resources or joint planning in local contexts, forms of engagement that appear likely to have arisen mainly out of repeated client-focused contacts. Regional South contrasts with the other two selected case study regions with a very low level of cross-sectoral engagement evident in the results of the online survey. In part, this may reflect the nature of the private rental sector in Regional South, especially the relatively higher proportion of 'other' landlords recorded for the region. Regional North presents another contrast in the comparative balance of within and cross-sectoral interagency ties in this region, a matter of interest in the context of recent and ongoing economic growth driven by mineral resources and related industries investments in this region which impacts directly upon housing markets at all levels.

4 EXPERIENCES OF FORCED EXIT

4.1 Householders and service provider perspectives

This chapter reports, first, on qualitative interviews conducted with 24 people who had experienced forced exits and subsequent exclusion from the private rental sector. Vignettes of householders' housing experiences are presented to describe the processes and events through which people were forced out of and excluded from the private rental sector. Because exclusion for most people was an ongoing experience rather than a 'one-off' event, forced exits and exclusion are presented with reference to broader housing histories. Following this, the chapter details service provider perspectives on the impacts of forced exit. Drawing on both types of accounts, the chapter aims to identify the manner in which householders understood and responded to their exclusion from the private rental sector and how their understandings and strategies might be reflected in or contrasted with those articulated by service providers.

4.2 Householders' stories: vignettes of exclusion

4.2.1 Interview participants

The 24 people who participated in this study were purposefully recruited on the basis of their having experienced a forced exit from the private rental sector and/or having temporarily resided in temporary or transitional housing following exit from some form of private rental. As noted in Chapter 1, consistent with householder accounts of their housing histories, a broad definition of the private rental sector was adopted, to include private boarding houses, lodges and hotels, in addition to formal tenancies regulated under the Queensland Government's Residential Tenancy Act. Also, as noted in Chapter 1, two of the 24 householder participants disclosed at the time of their interview that they exited home ownership, rather than experiencing a forced exit from private rental. These two individuals were included in the study as both, while residing in transitional accommodation, described their continued exclusion from and inability to access rental housing through market mechanisms.

The majority of householders interviewed were male and aged over forty years. Further, only a minority of people had dependent children. None of the participants were employed at the time of their interview. Most were receiving unemployment benefits (Newstart), and several were recipients of the Disability Support Pension (DSP). As is argued throughout this chapter, people's reliance upon government welfare benefits is central to their experiences of exclusion from the private rental sector and homelessness.

Some of the central features of people's housing and homelessness histories are recorded in Appendix 3A. This history is characterised not only by experiences of homelessness by a considerable number, but it is also the case that the majority of research participants had resided in private tenancies and, in the case of two participants, dwellings they had purchased (although not necessarily owned outright). Some caution, however, should be exercised in interpreting these housing and homelessness experiences. The information was gleaned from narrative based qualitative interviews where research participants spoke about their housing histories in relatively unstructured ways. Not all research participants, for example, were specifically asked about all the housing and homelessness experiences throughout the entirety of their lives. It is thus possible that the information provided constitutes an under-estimation of the extent of their experiences of homelessness.

4.2.2 Forced exits and exclusion from the private rental sector

Twenty-two people participating in interviews had experienced forced exits from the private rental sector, and all 24 householder interview participants had experienced broader exclusion from various forms of stable housing. As noted above, a forced exit is taken here to mean exit from an unsustainable tenancy, not by choice (though perhaps by their own decision) and with no opportunity to transfer directly to stable housing. It may or may not have involved formal eviction or a notice to leave. In talking with householders, the focus was on their experiences of both the core private rental sector and the marginal or informal rental sector. The former private rentals are characterised by formal tenancy agreements with the protections and conditions that come with formal tenancies. The latter, on the other hand, include the wide range of dwellings and accommodation types for private rent that may not be in the remit of formal contracts, legislations or agreements, and may not be regulated in terms of building quality, safety features, and tenancy protection (see Goodman et al. 2012). Private boarding houses, lodges, motels, and some forms of share houses were commonly described by interview participants as characterising their experiences in the marginal and informal private rental spheres. In this broad focus on housing in the private sector, including both core and marginal forms of private rental, it has been important to encompass the range of circumstances householders referred to in their accounts of forced exit.

It also enables us to transcend overly narrow and problematic assumptions about 'stable' or 'permanent' housing. While the legislative covenants that characterise the core private rental market provide tenants with a degree of protection and thus security and stability, such security and stability have limitations. For instance, private rental tenancies may only extend for a six-month period, and, for a range of reasons that vary throughout different Australian jurisdictions, tenancies can be terminated prematurely. From the perspective of vulnerable householders, the core private rental market is not necessarily perceived as more desirable or providing greater security than other forms of private rental, and the distinctions so clearly upheld in industry discourse and legal and policy frameworks are not always meaningful.

4.2.3 Experiences of forced exit

This section reports on empirical evidence obtained through qualitative interviews to illustrate the processes and events that culminated in people's forced exits and housing exclusion. It shows that forced exits and exclusion often were embedded within broader housing histories that significantly shape other aspects and periods of research participants' lives. For example, people who described a specific event that led to forced exit from housing, such as a lease not being renewed, mostly spoke about challenges in accessing and maintaining housing in the years prior to the occurrence of the event. Likewise, when many people described their forced exit, they invariably articulated subsequent forms of exclusion and forced exits from housing occurring in the following years. Common examples of these forced exits and exclusion from housing will be illustrated with the experiences of three research participants: Julia, Mark and Gough.

Julia, a 35-year-old non-Indigenous woman with six dependent children was living in private rental with her children and partner at the time. She described the house as 'beautiful' and remarked on how all the family enjoyed living there. Her positive experiences in private rental, and then forced exclusion, and subsequent inability to re-enter the private housing sector in particular are illustrative of research participants' exclusion from stable housing.

While successfully meeting her obligations under the terms of the tenancy act, the owner required the property to be vacated and Julia and her family did not have their twelve-month lease renewed at the end of the contract. In the absence of any immediate alternatives, Julia took the matter to court and the magistrate granted them five weeks to stay in the property (in addition to the 60 days' notice they were given). A warrant of possession order was granted at the end of the five weeks and Julia and her family were legally obliged to vacate the house. At the point of vacating the property, Julia applied for social housing and was placed on the waitlist.

Following their forced and legally obligated exit from the private rental dwelling the family accessed temporary holiday accommodation at \$410 per week. After four weeks they had to vacate the property so the owners could rent it out for the holiday season. Julia recalled that it was the summer holidays (peak tourist time) and:

We went and seen—we even contemplated two caravans and separating the family and paying two lots of rent. We were looking at \$360 each—so that's \$720 a week for two caravans.

Without being able to find any alternative accommodation in the private rental sector (including staying in the holiday accommodation), Julia was eventually allocated crisis accommodation from the third not-for-profit organisation in the region she had approached to seek housing support. The family spent three weeks in crisis accommodation before they had to relocate 400 kilometres south for a family emergency. Upon arriving in this new location (where they had resided in previous years), they could not access accommodation, even crisis accommodation through not-for-profit community organisations. In these circumstances, Julia, her partner at the time and their six children resided in one bedroom of a house with other elderly family members.

The temporary stay with family became untenable and, after three weeks, Julia and her six children were provided crisis accommodation (her relationship with her partner had ended). The processes that led to Julia being legally mandated to exit her previous private rental property led to her incurring a \$3500 debt with the real estate agency and also her name being placed on a nationwide 'bad tenants' database system referred to as TICA. Julia continued living in the crisis accommodation, which later changed to transitional housing, for 12 months. Following an approximately 12-month period in formal crisis and transitional accommodation, Julia commenced a social housing tenancy four weeks prior to being interviewed.

Mark, a 52-year-old single non-Indigenous male, lived in several private rental properties between 2002 and 2006 in the capital city region. He chose to leave a private rental property sometime in 2004 because another property he could access (through a friend introducing him to a landlord) was approximately \$130 per week cheaper to rent. When living in stable private rental housing Mark was employed as a cab driver, and he spoke about having no problems finding rental when he was employed. After two years (2004 to 2006) residing in the cheaper private rental property, the property was being resumed by the council for the construction of a new road. Mark was thus forced to leave this property and he accessed temporary accommodation in a caravan park in Brisbane's outer northern suburbs. Mark thought the caravan park was undesirable, but the rent was cheap; it was air-conditioned, and it was located within walking distance of his place of employment.

After nearly two years in the caravan park, Mark became unemployed and he could then no longer afford the rent. At that point Mark described:

The daughter had been badgering me for a while to come and stay with her, and I'd always told her no, I wasn't bloody interested. But as I found myself unemployed, I thought, well, do for a while until I find another job, anyway.

Mark stressed that while it turned out to be positive spending time with his grandchildren, he only intended the stay at his daughter's to be temporary. Mark does not like his daughter's partner, and he could not continue living with him any longer. Mark spent six months living with his daughter and her family. He wanted to first access employment and then permanent and independent accommodation. Since losing his employment and stable accommodation, first his house that was resumed and then his caravan because, while unemployed, he was unable to afford it, Mark has not been able to find employment or to access housing.

Without any employment, and because he could not tolerate living in the same house as his daughter's partner, Mark left his daughter's home and then spent six months couch surfing with different friends. He explained that he moved 'around a bit from time to time to give them a break away from my face'. Nevertheless, he said that after six months, he was aware that he was probably wearing out his welcome. He initially 'didn't want to go anywhere near them [crisis accommodation]. Fraser Road seemed to be one of the better of a bad mob'. Thus reluctantly and with no other alternatives, Mark entered crisis accommodation. He spent three months in crisis accommodation, and described it as regimented:

Sort of a halfway between prison and places like this. The least offensive option, so yes, that was pretty much that. That came available, and it was also—I was aware that, living in other people's faces all the time, you're just going to wear out your welcome, and were probably getting close to that.

Mark moved from the crisis accommodation into his current transitional housing as soon as a place became available. Mark said that in the time he has been homeless, he has been waiting for social housing on the public waitlist.

Gough is a 48-year-old single, non-Indigenous male residing in transitional social housing in regional north. Due to health problems and mobility difficulties, Gough is the recipient of the Disability Support Pension. Gough spoke about his exclusion from the private rental sector commencing many years prior to being interviewed. When Gough was fit and healthy he worked fulltime as a tyre fitter. Nevertheless, he explained how accessing the private rental sector has been a lifelong challenge. In reflecting upon a younger and healthier time in his life, Gough explained:

I used to look in the rental mobs, but being a tyre fitter you don't get much money and I couldn't afford some of the rents. It's as simple as that.

Difficulties gaining access to the core private rental market meant that Gough had frequently accessed more marginal forms of private rental that he has subsequently been excluded from. Seven years prior to the interview Gough was living by himself in a shack on a farm in regional north Queensland. The shack was a privately rented dwelling on a larger farm owned by a friend; the owners lived on the farm in a separate dwelling. Gough accessed this accommodation ('the shack') through friendship networks, while he was looking for accommodation after having to leave his sister's house, and friends advised him that the shack was available. Gough was staying in the carport of his sister's house, but he described living with his sister's young children and partner as too difficult. He described the shack as missing 'half the walls and the floor'. He did not have a formal lease or contract, but rather an agreement with friends to occupy the dwelling. Despite the poor condition of the shack, Gough said that it was cheap rent and he loved living there and the freedom that it enabled.

At the time he was living in the 'shack' he contracted a disease and was required to stay in hospital on and off for two years. The hospital deemed the shack to be unsanitary and they would not discharge him from hospital into the shack. Gough had nowhere else to go, so his father and stepmother agreed that he could reside with them. He reports conflict with his stepmother and, despite living downstairs in a large five-bedroom house, living there was characterised by ongoing tension. He described the situation thus:

Look, I couldn't go to the fridge and just get something to eat when it suited me, no, she'd go right off. It's not time to eat and all this crap.

His stepmother did not like his alcohol consumption or smoking. As a middle-aged adult, Gough saw this situation as inappropriate. After twelve months living with his father and stepmother, his stepmother asked him to leave. He said that it was good to leave the tension. His stepmother was so keen for him to leave that she wrote a letter to the Department of Housing requesting that they provide him with housing. Gough saw that he had absolutely no capacity whatsoever to access housing in the core private rental market. With an urgent need to leave his father and stepmother's home, and with no perceived prospects in the private rental market:

I went back into Housing [Department of Housing] and I said, 'What about Imperial Road?' [the transitional housing complex he currently resides in] and they said, 'We told you it won't suit you'. 'Look', I said, 'I've got to get out.' And as I said that one lady walked in and she read this letter to the girl I was talking to. It was a letter from my stepmother just saying that. They got it that day where she was complaining that she wants me gone and she was really abusive in the letter and everything. They said, 'Oh well, we'll put you over Imperial Road', and two days later I was here.

These three vignettes illustrate a number of themes about forced exit and subsequent exclusion from the private rental sector that consistently occurred throughout the housing histories of the 24 interview participants in this study. Research participants understood their forced exit and exclusion with reference to not only a range of precipitating events, but also their overarching limited financial resources. The latter was always constructed in terms of not having employment whereas the former entailed a range of events that included leases not being renewed, health problems or the eventual deterioration of living arrangements with family or friends. Indeed, moving into the homes of other family members was a common response to forced exits from the private rental sector. Staying with family or friends was often constructed as a positive outcome,¹⁴ albeit positive only for an initial period.

Mark referred to staying with his daughter in a positive manner because it enabled him to have more contact with his grandchildren. Others perceived staying with family and friends as a positive option because it meant they did not have to access the formal crisis accommodation system. In this respect, staying temporarily with family and friends following forced exit from the private housing sector was a constrained choice made in the context where few other alternatives were perceived to be available.

¹⁴ A detailed secondary analysis of householder interviews from the Capital City Region (Carrett 2012) that focused upon the way homeless people exercise agency in order to manage their housing needs, and how they managed 'spoiled identities' of homelessness, has highlighted a range of factors that shaped householders' housing pathways. It is relevant to note that while employment (or lack of) and income were central, householders' coping strategies and their housing decisions also reflected personal goals and particular features of 'home' that were important to them, including locality, privacy and independence or control.

On the other hand, each of the research participants who had stayed with their families or friends after being forced out of the private rental sector ended up leaving due to conflict or to avoid problems. Mark and Melanie stayed with a number of different friends, but they recognised that they had overstayed their welcome on people's couches and in their spare rooms. They stopped living with their friends to avoid the conflict that they believed would result if they stayed any longer.

For the majority of people who stayed with family members, invariably it was difficult for them to move into the homes of their adult children or parents. As adults, they felt that living with family members—in their family members' homes—undermined their autonomy and sense of control. For those people who went to live with their adult children, the conflict was most frequently attributed to their adult child's partner. Bill spent six months sleeping in his car but it became too uncomfortable. He then went to live with his adult daughter and her family for six months. Bill said after six months this living arrangement became too much for him:

Just the young granddaughters and the disagreements between her and her husband and everything; I didn't need all that in my life anymore ... Say anything to either of them and you upset one or the other, so it was better for me—to be out of that situation for my health and everything else.

Bill returned back to living in his car after leaving his daughter's home. Like Gough and Bill, Kevin (aged 36 years) and Barton (aged 51 years) also went back to live with family members, such as their parents, after being excluded from housing. This situation was described as restrictive and they likened it to being children again. As noted above, Gough articulated the untenable situation that led to him being forced out of his father and stepmother's home in terms of not being free to choose when and what he ate from the fridge. For Kevin, his mother did not like his drug use and he did not want to continue concealing his drug use to her nor causing her distress about his drug use, whereas conflict between Barton and his adult sister precipitated his exit.

People in this study had experienced at least two or multiple exclusions from housing. They were first forced out of the core private rental sector, or in the case of two participants, forced out of home ownership. A forced exit from the core private rental market led directly to homelessness or being accommodated in various forms of marginal housing. For the people who did access marginal housing or temporarily stay with family and friends, their situations invariably became untenable and they were again forced out of their temporary living arrangements. This then led onto a process of accessing crisis type accommodation most often through not-for-profit community providers.

The forced exits and especially the subsequent exclusion, however, were always spoken about as a consequence of being poor. How people understood and made sense of this is discussed in the following chapter. For now, however, it is sufficient to say that people explained that their forced exit or exclusion took place because they did not have the financial means to access alternative housing.

Everyone in this research had previously accessed and successfully resided in the core private rental sector, or had reported success as home owners/purchasers. Nearly everyone, moreover, explained that they had previously been successful in accessing and residing in stable housing when they had the financial means to do so. Primarily, sufficient financial resources were derived from engagement in the labour market, but also through being in a relationship with someone in the labour market, or in the case of one research participant, adequate financial resources obtained through government provided parenting payments. People explained that being required to

exit a private tenancy (e.g. at the end of a lease)—or just moving from one property to the next—was both a common and unproblematic experience when they possessed sufficient financial resources. They were easily able to secure another property. This contrasts with their experiences as jobless, when their capacity to re-enter the private sector following a forced exit was much more constrained. Chapter 5 reports the barriers people faced in accessing stable housing, the strategies they exercised to access housing and accommodation and the support they received to re-enter the housing market. The following section turns to a consideration of the perspectives of service providers in understanding the nature and consequences of forced exit.

4.3 Service provider perspectives

4.3.1 Incidence, instances and patterns of forced exit

Consistent with the perceptions of householders, there was acceptance among service providers that access to the private rental market relied upon being able to pay the rent (and sustain payments), and to care for the rented property (and get along with other tenants/neighbours). In all discussions, service providers dwelled on the limited capacities of their clients to engage in the market on these terms—typically limited incomes, compromised health, and personal and family stressors impacting upon their ability to afford current (and rising) rents and to demonstrate their reliability as good house-keepers and neighbours.

In describing and assessing the patterns and consequences in response to forced exit, service providers focused upon three key themes, summarised here as ‘the slippery slide’, ‘walking with the client’, and ‘leaving private rental’. The first refers to the limited capacities or competencies of householders to ‘compete’ in the private rental market following forced exit, with both exogenous circumstances and the forced exit itself constituting cumulative barriers to sustainable tenancy and access to private rental accommodation.

The second refers to the difficulties of working well downstream, to assist people at the point of (or after) a forced exit (people coming to services as a last resort, when they have nowhere else to go), and the practical and cognitive barriers that affected householders’ experience that prevent them from re-entering the private rental market. Service providers’ perceptions of such difficulties were reflected in the practical, cognitive and moral dilemmas they articulated for themselves, as service providers, necessarily directing highly vulnerable householders (high risk tenants) into private rental, with or without supports. This theme, salient throughout service providers’ accounts of forced exit, is encapsulated in the words of one of the participants in the first Capital City workshop who described the dilemma of ‘walking with the client’.

The third theme highlights the combined pressures of the market, forcing the exit of low-income, vulnerable householders from private rental, and the social housing sector where limited supply is leading to bottlenecks in temporary and transitional housing. When combined, these pressures work together, ‘like pincers’, forcing people to move to more and more peripheral and/or informal housing arrangements, moves that were perceived by service providers as ‘leaving’ private rental.

A slippery slide

Service providers gave many similar accounts of the range of personal troubles and household circumstances that typically preceded forced exits. There was consensus, across study sites and among providers working in different localities and with different target groups, that although forced exits were invariably experienced by householders as acute, personal episodes of exclusion, they did not, as a rule, occur

suddenly. Service providers articulated a range of factors they associated with the risk of forced exit. They emphasised the ‘coming together’ of such factors, over time, leading to high risks of forced exit, and variously characterised this coalescence as ‘a slippery slide’, ‘a point of no return’, ‘no way back’. Importantly, the factors identified by service providers as precursors of forced exits included a mix of personal vulnerabilities and behaviours, and a range of factors affecting people’s capacities for work (both paid and unpaid) or income earning, managing household finances, and maintaining access to health care and other supports for everyday living. Moreover, service providers focused upon factors arising from the workings of housing markets and state and community systems of support. All of which, ultimately, impact upon householders’ abilities to meet the requirements and expectations of tenancy, their capacity to maintain tenancy, and to access housing following forced exit.

Regional South Workshop, October 2011:

(Speaker 1) ... generally if someone has a forced exit out in those outer regions ... that means that basically they need to go into public housing and the actual numbers of public housing out there are nowhere near the demand. So they have to migrate to a different area.

So then the social factors that go in amongst that with their family, friends, schooling, children, all those sorts of ties—and the actual cost. Because if they’re already in unsustainable housing, chances are they’ve got electricity, gas bills way outstanding over and above. Then, now they’ve got removal costs on top to actually ...

(Speaker 2) Chances are the reason why they’re in that area too is because it was cheaper in the first place. So they’ve gone there for budgetary reasons anyway if they’ve moved there.

(Speaker 1) We’re seeing that actual circumstance more and more as rents in [regional city] and in [capital city] go up.

(Speaker 3) I think too in those regional areas, small town syndrome—every real estate agent knows each other and Johnny Smith’s not a good tenant, I wouldn’t touch him with a bargepole. So they have no chance of renting in that area ever again, even if they didn’t get a TICA listing, which probably they would have anyway, so ...

In Capital City, service providers described the impacts of changing housing markets where urban ‘renewal’ is causing pressures, particularly in relatively well-serviced, inner city neighbourhoods:

Capital City Workshop 1, October 2011:

(Speaker 1) One of the problems that people have is that they may come in at 30 per cent or 33 or whatever and they may have a long tenancy, but then all of a sudden we’re getting ... increases with every change of the [lease] ... and suddenly we’re getting pushed up into that ...

(Speaker 2) Forty ...

(Speaker 1) ... unsustainable 40 [per cent] and everything is more expensive and all of a sudden, ‘I’m just killing myself to live here’. Inevitably defaulting and then starting to get into that slippery slide.

There was a clear understanding expressed by service providers in all case study regions that supply (of *appropriate* housing), at the low-cost end of the market is

limited, and that the number of people affected is increasing. Variable pressures were highlighted in each region.

In Regional North, in particular, the focus of the problem was seen to be (unregulated) housing markets and the dominance of the market in shaping access to all basic goods and services, in a context of 'overflow' from the resources boom in Queensland.

Regional North Workshop 1, October 2011:

(Speaker 1) ... they [other shires] are the reason why we have as much rental difficulty as we do.

(Facilitator) The overflow?

(Speaker 2) The mining.

(Speaker 1) It's the mining overflow. Clearly from any look at any statistics since 2001, you'll see that. [Mining town] for example—you know between \$900 and \$1800 for rental for a property. Forced out is not even in the vocabulary. It's like you can't even get in.

Even in this context, however, it was recognised that the problems entailed in and arising from forced exit were not simply problems of market accessibility or supply. Such exogenous factors, though increasing the range of vulnerabilities, were, in most instances of forced exit, compounding a range of personal and social difficulties:

Regional South Workshop, October 2011:

(Speaker 1) I guess, just given your question of forced exit from housing for these people, the issue wasn't that their house suddenly disappeared; it's something that they did. ... So it doesn't matter how many houses they are in, the fact that people are getting kicked out of Department of Housing properties and social housing properties [also] goes to how ... It's a social problem, it's not ...

(Speaker 2) So there's a whole bunch of other service and infrastructure that needs to go with those houses.

(Speaker 3) The supports have got to be in place in order to maintain those tenancies ... it's the lack of social supports out there to support the client to help them maintain. Like skills, simple life skill coaching, things like that are needed.

(Speaker 4) We've got heaps of frequent flyers, we call them, you know you'll get out and you'll fix it and six weeks later the same thing. Standing out in front of the office, 'Oh the car rego's come in now, I don't know whether I should pay the rent or the car rego'. Pay your rent!

In recognising the real difficulties tenants have in dealing with housing stress, service providers in all case study regions highlighted the necessity of being able to intervene, in a timely way, within legal and industry frameworks to prevent situations where tenants have 'nowhere to go', and the associated difficulties of supporting tenants when they present with problems well downstream.

Regional South Workshop, October 2011:

(Speaker 1) Well, I had one this morning, 11 weeks in arrears with rent. My first question to the agent was: Why did you let this happen? Why did you let it get so bad?

(Speaker 2) Sometimes we've got good agents out there that want to work with the families and are prepared to work with the families. But there's mental health issues and there's all sorts of other, you know—it's not only the financial issues around the housing. They may be risking losing their cars, their marriage may be cracking up because of the financial—there's all sorts of stuff going on.

(Speaker 1) Child safety.

(Speaker 2) Yeah, child safety. The real estate's had a gutful. By the time they come to us—whether they're in court when they get to Arlene, they're just about in court, if they're not already in court, when they get to us. It's too much. You're not only trying to resolve the housing, you're working on all the other stuff as well and it's just too much.

(Speaker 3) So that takes a lot of work to try and create a wraparound service to address those barriers.

(Speaker 2) What we need is a hub of wraparound services prior ...

(Speaker 1) But if the agents do their job and act quicker and you come into court with maybe four or five weeks' rent, there's something we can do.

(Speaker 2) Yes, there's something we can salvage.

Service providers also spoke of difficulties working with householders unable to accept or comprehend the gravity of their circumstances even when they had received formal notice to leave, and not acting to respond early enough.

Regional North Workshop 1, October 2011:

(Speaker 1) ... These people who were forced out of their home said they were given a notice to leave without grounds for two months. Everything's done legally and by the board. They just thought, look no worries—didn't ever really think about it. They'll go and find something, they'll go and find something, they'll go and find something. Then they go, 'Oh my God, I can't find anything'. They will just think it was their greediness [expecting too much] or the greedy real estate agents [asking too much rent]. They start finding out it's across the board. Then they would come in and make an application with us at the last minute and we would go, 'Sorry, you could be waiting for 18 months or more to get a property here. Until you're literally living in your car, you won't even be very high-need and considered'.

In all case study regions, early intervention was emphasised as crucial for both responding to client needs and securing housing arrangements, and for 'building bridges' across the community sector and with private sector agents.

Regional South Workshop, October 2011:

(Speaker 1) ... I think that's the issue because you need to get them when the first sign of rental arrears—even before they can be given a notice.

(Speaker 2) Yeah, if they're a week behind, get on the phone, mister real estate agent or Department of Housing or whoever the provider is.

(Speaker 1) Because that's early intervention, it's getting in with them when maybe there is a sign of a problem.

(Speaker 3) [They] call the office, today's Wednesday: 'My warrant's being executed on Friday, what can I do?'

(Speaker 4) I know. We're getting them every day, I'm \$1800 in arrears and I'm going to be chucked out tomorrow. Notice to leave expires tomorrow—\$1800 in arrears.

(Speaker 2) So then you've got a process barrier on top of that ...

Capital City Workshop 1, October 2011:

(Speaker 1) I work with people to maintain tenancies so often they come when their tenancies are at risk, something private public whatever, and just recently we had a few people in private landlord situations and one in a real estate situation where their end of lease was coming up, they had rent arrears outstanding. We were able as an agency to say we are going to continue supporting that person if you re-sign the lease to prevent them from being evicted and that's worked in three cases recently where we were able to support that person to re-sign a lease so they haven't had to find alternative accommodation. And often they will go, okay, we'll sign a six-month and see how that goes or three months even. But our support can be up to six months and we also address all the other issues that put their tenancies at risk if they choose to. So mental health, drug and alcohol, you know, a range of risk factors. ... We have found that just recently the real estate has taken out information to the owner and that's been the person who has given it a go.

(Speaker 2) [Do you know about Project X?] ... It was done northside and southside. [Community Housing Services Co-ordinator] organised industry meetings with the community sector and with real estate industry north and south side. The real estate industry was more highly represented at each of the meetings than the community sector were. [Community Housing Services Co-ordinator] came back to me and said, 'What the heck is going on?' The industry want to connect with the sector and what came out of the meetings, the discussions, from the real estate industry was they will work with vulnerable tenants as long as there is support but they are over ..., and one of the things some people do badly in the community sector is that we make all the promises, that there will be this support, we will do this, we will do that, we will do everything else and as soon as they are housed, that's it ...

... a program like [RentConnect] and a few that are out there like the [Service Provider A] and [Homelessness Service B] and those programs are really pivotal I think in helping these families in these situations so that it's not the empty promise. There is a program there. There is a worker there. It's not how it used to be—the poor SAAP worker saying, yes we can do this and with all good intentions in the world and not having the capacity.

Following forced exit, after the fact, service providers are constrained to work, alongside their clients, at some distance from private rental agents. Whether driven by formal processes or a recognition on the part of householders that they are no longer able to sustain tenancy, forced exits set tenants (and their advocates) and property managers/owners 'in opposite corners'.

Regional South Workshop 1, October 2011:

(Speaker 1) We're finding with us ... we're getting a lot of referrals now from real estates. We're actually getting the *referrals* coming from the real estates. But it's on the false pretence that we're going to pay these rent arrears.

(Speaker 2) Yeah, they think you're going to cough up all the money.

(Speaker 1) That's right. So they're coming to us and we're seeing the referrals. Then when we touch [base]—we have to obviously get consent to talk to the real estate—well, 'We want this paid within a week or we're going to proceed to court'. Well that's the big threat. That doesn't work with me. I'm wanting time to work with the families and working with the real estates ... coming to ... [an] agreement.

Such distance, created in a range of adverse circumstances, permeates relations between service providers and private sector agents, at all levels. The distance between the 'social sector' and the private sector, constituted in and through such relations, has practical, cognitive and ideological dimensions that play out frequently as service providers 'walk with' their clients seeking possible pathways to housing.

Walking with client

Service providers in all case study regions, but especially in the Capital City context, spoke of their obligations to 'walk with the client' following forced exit from private rental, and the moral and practical difficulties entailed in directing and supporting their clients in attempting to re-enter the private rental sector¹⁵ after forced exit. In Capital City Region, they spoke of there being 'so much fear by the tenants going into private rental', of the private rental sector as 'a scary place', and they emphasised the 'competencies' or 'capacities' required to engage with the (core) private rental sector, capacities that many clients lacked or had lost in their difficult personal circumstances (Capital City workshop, October 2011).

Regional South Workshop, October 2011:

(Speaker 1) It's really about the client driving the situation because it doesn't matter what we do, if it's not something that they own, understand and commit to, the outcome's always going to end up not great. [In our agency], we work with young people ... the exits are different and also most of them are single, or without children anyway ... [and they] may come with pretty significant drug use issues. So the capacity to actually maintain a tenancy is fairly limited.

Capital City Workshop 1, October 2011:

(Speaker 1) ... Our clients are often the low, low-income people ...

(Speaker 2) They haven't got the capacity.

(Speaker 1) In the areas that they're wanting and all that sort of stuff ... there's that gap ... where there's not a lot of services that offer the transport but also the internet. All those basic things that a lot of people don't necessarily know—how to look for houses, that's a big thing, don't know how to present for housing inspections, that's a big thing as well. Even those basic skills that we deem that people should know often ...

(Speaker 3) Encouragement because they've applied for 10 houses [inaudible].

(Speaker 1) Yeah, exactly, and they've been knocked back for every single one of them. You know often they're presenting with mental anxiety, depression and a number of things because of their current circumstance. There's that sort of gap isn't there—intensive support around that.

¹⁵ When service providers spoke of 'the private rental sector' or 'private rental' they invariably spoke of market arrangements in the formal sector where tenancy agreements safeguarded the rights of both tenants and landlords but where entering such agreements inevitably means measuring up to the competitive standards of the market—being judged the most able to pay the rent, most able to care for the rental property, and most likely to be a good neighbour.

Similar sentiments were echoed in Regional North and Regional South where service providers spoke of a 'small-town syndrome' referring to householders knowing that after being forced out of private rental accommodation, they have 'no chance of renting in that area ever again'.

... [real estate agents] don't need TICA, they've got the pub ... that's where they all go and you'll never rent in that area again' (Regional South, October 2011).

Service providers also related quite clearly the difficulties they faced when clients were unwilling or unable to engage with appropriate, strategic supports.

Capital City Workshop 1, October 2011:

... we can only work with clients as long as they're willing to, and we can only address concerns that they want to address. We may see that someone has significant mental health concerns, but unless they're willing to address that and engage in support we're pretty tied as to what we can do. So we're very clear with housing providers that there is that limitation. But, [if] the tenant's really willing to engage with our support then the hope is that they will continue to engage, so that's a really important note.

At the same time, in their perceptions of an increasingly inaccessible private rental market, and despite frequent expressions of frustration in dealings with private property managers, service providers demonstrated considerable insight into the practical tensions between the interests of landlords, on the one hand, and vulnerable (or 'unsuitable') tenants in the private market, on the other. They were empathetic towards property managers (sometimes based upon personal experience as private property managers), and emphasised again, in this context, the importance of early intervention in tenancies at risk. Nonetheless, service providers, aligning themselves professionally with their clients, articulated their distance from the private market, primarily in terms of the impracticality of turning to the market to meet the needs of many of their clients whose circumstances and capacities meant they were most unlikely to be competitive in the formal private rental market. Service providers also pointed clearly to other dimensions of this 'distance from the market' and thus to the nature of the dilemmas they face in responding to the needs of their clients and, at the same time, working in the current policy context to direct all but those with 'high needs' to the private rental market.

Service providers highlighted the tensions inherent in their interactions with private property agents and/or landlords ('... we meet them in court'), the moral hazards they routinely encounter in directing 'unsuitable tenants' to the market (e.g. taking the position of advocate or ally and giving strategic vs 'proper' advice about what sort of information to include on tenancy applications), and the reputational risks entailed in tenancy breakdowns (in the words of one service provider, 'death by association').

Regional South Workshop, October 2011:

(Speaker 1) From our side of it we're in regular—because we're the Tenancy Advice Service so we're in contact with agents daily. We work with them in court every week. So we have built working relationships with them. But to actually link them with services, it comes from us then to the other services, it's not coming—and they won't always refer someone to us to assist them before they get to court. Because sometimes it's better if the tenant doesn't know his rights, you know, for them. ... if they think they've got a \$7000 bond claim, they'd rather just go to court without us being involved because chances are they're not going to get their \$7000.

In Capital City Region, October 2011, these difficulties were framed in the following way:

(Speaker 1) We [have to] make sure that real estate, owners, even community, Department of Housing, whoever we're working with, understand that actually we can only work with clients as long as they're willing to and we can only address concerns that they want to address. We may see that someone has significant mental health concerns, but unless they're willing to address that and engage in support we're pretty tied as to what we can do. So we're very clear with housing providers that there is that limitation.

(Speaker 2) I also think that real estate agents are fairly quick to withdraw if a tenancy does go bad. That reflects on the organisation and then you have burned that bridge and you can't control tenants, you can't pay the rent for them, you can't solve their neighbours.

In another exchange of thoughts in this same forum, participants elaborated:

(Speaker 1) ... if you did [work regularly with real estates] and the tenancies were successful, there wouldn't be so much fear by the tenants going into private rental. At the moment it's just a scary place.

(Speaker 2) It's death by association ... previous, past ongoings with community organisations that ... [real estate agents] have experiences with for maybe six or seven years when things have really changed in the last four even three years. So if they have dealt with [Community Association X] or [Homelessness Service Y] like eight years ago and the tenancy went wrong, which is out of everyone's control sometimes, they can be tainted for life.

In Regional North, the complexity of cross-sectoral working relations was highlighted, reflecting a keen awareness of elements of tension and cooperation, having to be finely balanced:

(Speaker 1) The attitudes—and that's the other feedback. We hear of people coming in the attitudes and the bullying and the straight-out—to say to somebody, well we'll make sure you can't rent anywhere else. It's like that's what happens in our area.

(Speaker 2) I would say the word exclusivity of the private rental market in some cases.

(Speaker 1) They really don't have to care because the competition's that high that they don't need to form relationships and they don't. It's ruthless.

(Speaker 3) Mind you, let me give some credit to some real estate agents because we've had a RentConnect officer now for just over 12 months. She has built some relationships with perhaps half-a-dozen real estate agents around town who are prepared to give clients that she puts forward the benefit of the doubt.

(Speaker 1) Which is great.

(Speaker 3) There's been some successful tenancies through that.

(Speaker 2) Further up on that, our community development worker has gone around. She does agency visits but also she's visited every real estate agent in town and our HomeStay workers have gone and been doing much the same thing. But it was mainly through our CD worker, we've actually had referrals from the real estate people, but we've also had that contact back. That's a two-way partnership at times—not a lot, it's just a couple. But it's a start.

(Speaker 3) Yeah. That's right. That's right.

(Speaker 4) We actually work with real estate reps too when we're advocating for the tenant. So you can't be adversarial. You have to be able to work in a way together that's going to produce an outcome and adversarial—you just close the door straightaway. There are agents who will—but it depends on their need.

(Speaker 1) Yeah. They have to be able to get something out of it.

Leaving 'private rental'

In such circumstances, service providers described themselves as doing what is practically and ethically possible, and what is 'imaginable'—turning first to the social housing system and temporary or emergency housing options. Service providers repeatedly expressed their frustration at their lack of capacity to deliver social housing to an increasingly numerous and diverse group of householders whose needs, in the policy context, were judged to be 'moderate'. They also expressed and emphasised their concern about the invisibility (to them) of the 'space in between' the margins of the private rental market and social housing provision. They highlighted the difficulties of householder re-entry to private rental once they had been forced to move beyond the margins of the market, and highlighted the limits of their reach into the more or less informal sites of accommodation located at the margins of the market. They recounted many instances where they were unable to assist, and, in all case study regions, stories were told of people, unable to be accommodated, being turned away, 'just leaving', and service providers not knowing where they'd gone.

Regional North Workshop, October 2011:

(Speaker 1) This is only in the last couple of months, we've had about three or four families who we knew from many years ago and they've recontacted.

(Speaker 2) Did you know where they went?

(Speaker 1) Left town.

(Speaker 2) No, and we don't know where. We just assume that they went to other towns looking for assistance or towns that were a bit easier to live in at that time than [regional city] ...

Capital City Workshop, October 2011:

It's hard for our service because we don't normally follow people ... So they'll come for the support, get the support, get the outcome whether it's a good one or a bad one in terms of the tribunal and then we don't see them unless it's coming in for letters of support around the housing application while they're sleeping on their sister's couch. So ... mapping of where people go is quite problematic.

From the perspective of service providers, when people who have experienced forced exit from core private rental cannot be accommodated within the social housing sector (because they are not eligible or because they cannot be prioritised in circumstances of limited supply and highly targeted allocation), they move into 'invisible', often informal arrangements. Here, they are essentially out of the reach of services, and seen to be potentially at greater risk of homelessness and/or returning to similar or worse circumstances.

Regional North Workshop, October 2011:

(Speaker 1) ... to go back to your question, they live in cars, they leave town, they live with families or friends. Young people and single people and women live in very unsafe circumstances of staying with friends. We hear of terrible stories where they are having to have sex with people to have a roof over their head and that's not just young women.

(Speaker 2) Or camping out—families camping because they can't afford to rent—camping illegally sometimes because they can't ...

(Speaker 3) Usually camping illegally because they don't allow it in [local area]. Caravan parks certainly don't. But that's horrific.

Regional South Workshop, October 2011:

You don't want to set them up to fail do you? You don't want to set them up to end up on a TICA list or whatever through a bad tenancy and unfortunately there's not a lot of choice out there for youth, that's for sure.

4.3.2 *New vulnerabilities*

Another recurring theme in service providers discussions about the extent and nature of the problem of housing stress and the incidence of forced exit among private renters in their local area/region, was a consistently expressed concern at the increasing incidence and broadening impacts of housing stress and associated factors affecting vulnerable householders' capacities to be 'good tenants'. Discussions focused, in particular, upon householders' limited prospects for access to appropriate and affordable housing following a forced exit from private rental. Service providers also highlighted their experience, in day-to-day practice, of a wider range of household types being affected than in past times, and of new challenges and different circumstances affecting housing security.

Capital City Workshop, October 2011:

(Speaker 1) ... people are now accessing our service for housing assistance who five years ago would have been seen as highly competent members, people in the community well able to manage all aspects of their life. But the economic situation—their's hasn't necessarily changed but it hasn't kept pace with the ...

(Speaker 2) Yes, with what's happening around in the area ...

(Speaker 1) Or particularly in that more inner [city] area. They've lived in a house for 15 years and the house is sold and they've been paying 40 or 45 per cent of their income in rent quite successfully. Then they start applying and the bloody 30 per cent rule kicks in and they're knocked back and knocked back and knocked back and it's not until they ring someone like us who can do some magic as in say, 'Have a look, give them a go'.

Across all regions, service providers reported that householders with 'very high needs' for support and accommodation who were eligible for social housing were likely to be accommodated, albeit for a time, in temporary or transitional accommodation but, most particularly in Capital City Region and Regional North, workshop participants identified groups they referred to as the 'new vulnerable'. This group is comprised of low-waged householders affected by steadily widening wage-rent gaps or changed household circumstances (e.g. newly separated), or young householders on low wages, in casual employment or in apprenticeships, with limited or no rental history, affected by wage-rent gaps. They also noted particular difficulties faced by households with 'personal housing constraints', those who needed to be near health care facilities or who were constrained geographically by Family Law Court orders or

were providing essential support for family members, particularly adult offspring or elderly parents, in other households, for example. As part of a wide-ranging discussion in Regional North, workshop participants listed a range of 'new' vulnerabilities they were responding to in the course of their work:

(Speaker 1) ... if we put up a list of people that we know are definitely out ... Okay, well I see people who are trying, like trying to, they've been through whatever situation they've found themselves not being able to afford rental, but can't yet get into social, and they're like the people who've got jobs. ... single parents ..., they've got a job and they're trying to keep it all going and because they've got the job they then can't—they earn a little bit too much for social housing or for whatever reason ...

(Speaker 2) That's certainly in domestic violence the case. Where often you ...

(Speaker 1) Yeah, the ones that are really trying and want to get up into that next bracket. They're not happy with just making ends meet. They want to get their lives back on track and they're really ...

(Speaker 2) Well, for a woman ... and DV ... they may well on paper actually ... have property ... but because of their situation won't be eligible for the housing at all, sometimes even ongoing Centrelink they're not eligible for.

(Speaker 1) Even straight in under that bracket with DV, like split families where they've only just broken up ... they don't have control over anything because everything's got to be divided, but their name is on the property ...

(Speaker 2) The other issue here is ... the TICA list in Queensland ... that's quite a big issue in terms of those most at risk.

(Speaker 3) Working families ... both parents are working and they can't access social housing because they're ...

(Facilitator) ... they come into the low-waged households [category].

(Speaker 2) Well, we would now even say low to moderate income.

(Speaker 1) It's not low, low. Like they're working full time.

(Speaker 4) Just in local jobs, not in the big...

(Facilitator) ... people who are really, their wages are not just keeping up.

(Female 1) ... It's exactly what you're saying. One of the things that we've been surprised about is people who've lived in private rental for years and years and years and years and years ... They've managed it, but the rents have got out of control.

4.4 Regional variations

The uniformity and commonality among householder experiences of forced exits in different regional contexts contrasted with service provider accounts of service provision in somewhat different local (or, at least, regional) housing economies. Householders' accounts of their experiences presented, for the most part, stories of exclusion that entailed multiple dimensions (being unable to work or to get work; being in poor health; suffering the impacts of separation), but were centred on personal and social circumstances that might have been experienced anywhere. Service providers' accounts, by contrast, focused attention upon the particular workings of markets (housing and labour) and the state, in different urban and regional contexts.

The following regional variations were evident in their accounts. In the Capital City Region, apart from a primary focus on the problems of supply, discussion and critique among service providers was focused predominantly upon the features of highly formalised market processes located principally in the private rental sector. They included routinised practices such as formal application processes; presentations and evaluations of rental histories; strict application of 'the 30 per cent rule'. For Capital City service providers, the dilemma of 'walking with the client' was paramount. In Regional South, service providers' concerns and their analysis of the key dimensions of the problem of forced exits, reflected the context of their work in a region of significant disadvantage, with rental market servicing low to middle wage-earner householders and a high proportion of higher needs income support recipients. Here, service providers focused much more upon the limits of affected householders' personal resources, and 'market competencies' in the face of complex problems and community (in)capacities. In Regional South, accounts of householder experiences and service system responses around forced exits focused heavily upon limited opportunities and resources for early intervention, and the difficulties of working well downstream, under tightly governed funding contracts. In Regional North, the rapid expansion and growth in demand for private market rental accommodation in the context of the resources boom shaped perspectives on the problem of forced exits. Increasing demand and limited supply of low-cost private rental accommodation were perceived to have led to an ever-widening gap between private rental access and social housing provision. In Regional North, considerable attention was given by service providers to 'new vulnerabilities' that they saw emerging in this context of rapid economic expansion. Both low-income households who have long been dependent upon and previously able to obtain low-cost housing in the private rental market, and higher income households (low-to middle income) who are experiencing housing stress as a result of rapidly rising rents were seen to be vulnerable in current markets.

5 FINDING A PLACE TO LIVE: HOUSING STRATEGIES AND THE TOTAL HOUSING ECONOMY

In this chapter, the barriers householders had experienced (external and internal) while they resided outside the formal housing market, what they did to access housing (their strategies), and what support and assistance (both formal and informal) they deemed to be important in re-entering stable housing, are examined. Strategies and contexts of service provision are also examined by drawing upon service providers' accounts of their day-to-day work. Analysis of householder and service providers' perspectives and mapping their respective situations in relation to the total housing economy (Short et al. 2011) has indicated that, as well as the distance between the core private rental market and state-community provided social housing, there is a marked lack of connection between formal and informal strategies and means of access to housing that may further limit householders' access to both private rental and social housing supports.

5.1 Accessing housing: barriers, strategies and support

The forced exits and exclusion from the private rental sector recounted by participants in this study are indicative of the range of difficulties they experienced in accessing stable housing. For all people in this study, exclusion from what they saw as secure and invariably desirable housing was explained in self-evident and clear ways. Having spent many years excluded from stable housing in the private sector, participants had deployed numerous strategies in their attempts to access either accommodation or social housing options. Here, the key strategies people deployed are identified and the extent to which they were supported in their endeavours is considered.

5.1.1 *Barriers*

During qualitative interviews, all research participants articulated in clear and unambiguous terms what they saw as the barriers they faced in accessing stable housing: high costs of rent/excessively long social housing waitlists vis-à-vis their limited financial means. The following narratives illustrate the common barriers perceived by research participants with great clarity:

Ben, a 50-year-old, single, non-Indigenous male, described a successful housing history throughout the majority of his adult life. He described these housing successes as intrinsically related to his participation in the labour market. He contrasted these experiences in the housing market with his more recent experiences since not having employment. When asked about his self-defined, undesirable homeless accommodation and whether he attempted to access alternative options, Ben explained:

You'll find that if you're not working, nobody will—if you want to get a house, I think the biggest thing is people won't want you in there if you're on the dole. I get more chances on the pension.

Ben believed that his illnesses were irreversible and that he would never again participate in the labour market. In turn, he expressed a view that his only option of accessing housing was through the social housing system. Further, recognising that social housing is targeted, as a priority, at those applicants with high needs, Ben took the view that his status as unemployed rather than the recipient of a Disability Support Pension acted as a barrier to accessing social housing.

Bill, a 58-year-old single non-Indigenous male in receipt of the Disability Support Pension, was residing in transitional housing that was owned by the state, and managed by a not-for-profit organisation. He expressed a desire to access stable housing. When asked about accessing private housing, Bill explained:

I couldn't afford any private stuff. The prices are just ridiculous. By the time you look at the price of that and then you've got to pay your power on top of that, and I've got to save for rego on my car and repairs for my car. There was no money left. I was about \$300 a fortnight short.

Gough was, likewise, a recipient of the Disability Support Pension and was residing in transitional housing. He desired to access stable housing. Gough also expressed barriers to fulfilling this desire in terms of unaffordability. When asked whether he saw the formal private rental market as an option, he confidently said:

I can't afford it mate. There's no way you can live on a pension and rent privately ... Look I struggle on what I pay here. Yeah and it's still a fortune what we pay here for what we've got and I've looked at single units through the general—and they're \$300 a week and that. I can't—my whole pension and more would go toward paying the rent, what would I live on?

Similarly, Melanie a 45-year-old single non-Indigenous woman, explained that when she was living in her car, while she felt unsafe, she did not apply for private rental properties:

Couldn't afford the property on my own; didn't have the bond money; no one you know, the real estate's won't look at you if you're unemployed and one person.

When asked about attempts to access stable housing, Mark, a 52-year-old single non-Indigenous male, outlined barriers consistent with those detailed above:

So, were you applying for private rental over this time, and people were knocking you back because you didn't have money, or did you simply know that you didn't have enough money to even bother? (Interviewer)

I didn't have the money to pay the bond upfront, and two weeks rent upfront. Why would I bother applying for a place? It's a matter of, get the money first. It doesn't take a hell of a lot of nous to work out that if you're not earning \$600 a week, you can't afford to pay out \$250 a week in rent. If you're not—and if you don't have a thousand dollars, why would you bother going to talk to the landlord in the first place? Yes, sure, you can get money through Housing Commission, but it's just a stop gap anyway. You've still got to have two weeks' rent upfront, you've got to have money for the electricity to be connected, et cetera, et cetera. So, you really do still need a grand in your pocket before you can go talking to these guys.

Identical views were expressed by parents with dependent children in Regional North (Ross and Janet), an elderly couple in receipt of the age pension in Regional North (Ted and Betty), and a single male in Regional South (Wayne). Barriers to accessing stable housing in the formalised core private rental market or social housing system were consistently and clearly explained by all research participants as either not having the financial resources to access private rental or the length of time that was required to be allocated a social housing tenancy. While people explained that it was an event or specific situation coupled with their limited financial means that explained their forced exit from the private rental sector, the barriers that they faced in accessing stable housing were framed as exclusively determined by their limited financial means and the long waiting times for social housing. Limited financial means acting as a

barrier to accessing housing had two fundamentally related dimensions: (1) rents were too high, and (2) welfare benefits were too low. It was the latter (specifically, income) that was most emphasised as a means to actually achieve success in accessing housing. People did not speak about the need for rents to be reduced. Nor did they express a need for housing rent subsidies to be increased to assist in making the high rents more affordable. Rather, people emphasised that their not having employment and thereby not having sufficient income to afford suitable housing, was the primary barrier to their accessing housing. People who saw that their disability meant that they could never again be employed believed that being allocated social housing was the only means by which the barriers they faced in accessing stable housing could be addressed.

5.1.2 Strategies

Upon being excluded from stable housing in the core private rental market, there were two broad types of strategies that people exercised. First, people deployed a range of strategies to *get by* and *make do* in various forms of temporary and crisis accommodation. Second, people engaged in strategies with the intention of accessing stable housing. These strategies were not mutually exclusive: some people simultaneously engaged in strategies to access immediate forms of temporary accommodation and also strategies to access more stable housing.

Often people described the strategies they deployed to access housing in the context of their dire or undesirable situation as homeless. As a single mother with six children, Julia was extremely motivated to access whatever type of accommodation she could so that her children were safe and had a degree of stability. She commented that:

It's just not me. It's not the kid's fault that there's six kids in our family. But I first and foremost have to make sure that my kids are housed. We have a huge family, yes, but there's no way in hell's earth we can lob up on anyone's door—it's just too many of us.

It was this compelling desire to have a home for her children that motivated Julia to do whatever she thought was useful to obtain housing. She spoke about the need to constantly contact the social housing provider to ensure that her details were correct and to check on her status. Similarly, even though she was placed on the tenant's database system for an outstanding debt, Julia continued with her efforts to re-enter the core private rental market.

We didn't care. We didn't care if it was a 'lean to' in the middle of a paddock. We didn't care what it was. We didn't care if it was too small, if it was too big, whatever it was, we were applying for any four-bedroom house, even if we had to travel. It didn't matter.

Julia never actually accessed a private rental property after being placed on the tenant database. By virtue of her 'urgent needs' status as a single mother with six dependent children, her continuous efforts contacting the social housing provider culminated in the allocation of a social housing tenancy four weeks prior to participating in an interview.

Winston was another interview participant who described the unacceptability of homelessness as important to the strategies he deployed to actively attempt to access housing when he first moved to a regional city in northern Queensland. Winston's marriage ended and he described a subsequent loss of his owner-occupied housing. Leaving South East Queensland, Winston arrived in Regional North and he explained that:

I didn't know anyone. They told me about the Ozcare men's hostel. So I thought I'd—I rang them up and they said we'll have one here for you, a bed. So I grabbed that and from there I went to [Elizabeth Street] and I pushed and pushed and pushed for Housing Commission. I said I'm doing TAFE, I need a hand, please.

What kind of things did you do? (Interviewer)

The way to tackle—I went down to Tenancy Advocacy and they said well. Look. you can't get a residential housing because you don't get enough money. I said but I'm doing TAFE and stuff like that. No, you can't get a residential housing because you don't earn enough money. I said, oh, what do I do, go and live on the street? Then I went back to the Housing Commission and I said, give me a break. They said we're pushing, Winston, we're pushing. I said well push harder. They said it's a matter of pushing and pushing and pushing and pushing until you succeed in your pushing, Winston.

A number of other research participants likewise explained that, after being forced out of the core private rental market and not having the financial resources to re-enter, they had engaged in various strategies to access accommodation. Unlike Winston and Julia, however, most research participants focused their strategies on gaining temporary and crisis accommodation, in both formalised social or community sectors or through private arrangements in the marginal sector. Indeed, the focus on accessing temporary accommodation is a product of people's overarching views on what constituted the barriers they faced in accessing housing. Because people largely saw the barriers to housing in terms of their not having employment, they focused their energies on accessing the temporary forms of accommodation that they perceived as realistically achievable.

Paul, a 38-year-old single non-Indigenous male, for example, had spent most of his adult life moving from one form of temporary accommodation to the next. He has lived on and off in his car for a number of years, he has lived in boarding houses, share houses and even in formalised supportive housing models. He described diverse strategies such as looking for accommodation through advertised listings, moving into dwellings with friends, and even moving out into a caravan (or his car) in remote bush land to achieve cheap living. Paul described the undesirability of living in various forms of temporary accommodation in terms of the undesirable people (including his friends and acquaintances) that he inevitably had to live with and be close to in this type of accommodation. These problems informed Paul's perception that temporary accommodation with other people was unacceptable and thus perpetuated his cycle of continually accessing other temporary forms of independent accommodation (i.e., his car).

But Paul spoke about broader life problems that had important implications for the housing strategies he did and did not engage in. For instance, after describing the poor health outcomes he attributed to living in his car, he was asked about whether that encouraged him to try and access alternative accommodation:

To a certain degree I was. I was a bit hooked up in the drug scene too, sort of thing. I was taking drugs as well as wasting most of my money on meth [methamphetamines].

The strategies that Paul deployed to access temporary and crisis accommodation were therefore not just related to his desire to live alone, but also mediated by his drug problem. Although it is by no means clear whether Paul's drug problem shaped his strategies to access undesirable and cheap temporary accommodation, or conversely whether his experiences outside of the stable housing market shaped and

perpetuated his drug problem, he certainly expressed the view that his drug problem played a role in the strategies he deployed when outside of the core housing market.

Arthur, another 38-year-old non-Indigenous male residing in transitional housing, spoke about the manner in which an opiate addiction influenced the strategies he deployed to access housing after being forced out of the private rental market. Arthur stayed on the streets a couple of nights immediately following forced exit from a private rental property. To avoid staying on the streets any longer, he explained:

I ended up in a friend's place and I was staying there for a while on the floor. There was three of us. He got me back on heroin and I was there for 12 months. Because I was on heroin and all that I couldn't handle the streets unless I was going out to either steal or break. I already had a charge on me of burglary, break, stealing and some other charge. So I ended up in the park. I had all that on my head with the break and enter, so I really had to get off the street because anything, go down at Holland Park, I was the one to go for the fall.

For Arthur, being out of the core private housing market constituted a significant problem in his life. He articulated these problems, and the strategies he engaged in to respond to his housing needs, however, with reference to his addiction and the associated consequences of addiction, for example, criminal behaviour and the criminal justice system.

Forty-five year old single non-Indigenous woman, Melanie, reflected on her experiences living in her car. She also spoke about personal problems that undermined her efforts and engagement in strategies to access housing:

I've set myself a few goals to get back on my feet and get working and get my own place and get back on track again, because I haven't been back on track since I left the husband, kind of. Yes, just lost that family unity and been just more by myself and don't care so much. Shit happens, I'll just sleep in the car, you know, I can't be bothered looking after myself.

While Melanie was residing in transitional social housing at the time of the interview and had plans to re-engage with the labour market and access the core private rental market, at the time when she lived in her car her relationship breakdown and resultant personal problems left her in a position where she did not feel like looking after herself and thus was not motivated to access housing.

Like Arthur and Paul, the presence of personal problems for Melanie played an influential role in subverting her willingness and ability to engage in strategies to address her self-defined undesirable homelessness experience.

Two other research participants, Tony (aged 49) and Bill (aged 58) also spoke about their lack of willingness to even try to access private rental. Both were residing in transitional housing, and being outside the labour market they did not perceive the core private housing market as a realistic option to even try for:

Oh I'm in no great big rush to get out of here mate. No great big rush ... I would like to have my own kitchen again, but like I said mate it's just—just got to wait and see what happens.

In a similar way, Bill responded to questions about the core private rental sector thus:

Well there's nothing I can do really. There's just no way that I can afford to go into private rent, there's none here, it's all taken up. Just hoping one day that the government will build enough units.

The research participants exercised a range of different strategies when they were excluded from stable housing. There is no clear theme that unites the strategies that people adopted. Rather, strategies to access housing and accommodation (or to not) were a product of people's subjective assessment of their immediate needs and priorities, an assessment of obtainable outcomes, and also strategies were mediated by people's problems and their sense of well-being.

5.2 Service provider accounts: capacities and constraints

5.2.1 Convergence of limited capacities

Throughout the research, service providers focused upon their professional relationships with clients and the limits of their capacities to respond to client needs. As noted in Chapter 4, they emphasised the challenges of engaging with the market on behalf of marginalised householders, and the barriers that face them in their efforts to do so. They also emphasised their limited capacities to go beyond addressing some of the immediate, practical concerns of clients, of 'doing what they can' with limited resources—limited supply of appropriate and affordable housing, and little capacity to stretch beyond provision of specifically funded services. The predicament they repeatedly described might be characterised as a convergence of limited capacities.

Going back to that point about working collaboratively with organisations to try and support either people maintaining tenancies or getting tenancies. I think that's only as good as the capacity of the organisations. That's a big thing that's always in the back of my head. You know you can build these really great relationships but there is this issue of capacity among services that I think, we are continually, you know, one week we do, one week we don't, and we've only got a small resource, so the issue of capacity is a big thing that affects the ability to maintain and develop those relationships further. (Capital City, October 2011)

Later, this theme was elaborated:

... an agent may say, 'Well we understand there are mental health issues. This person has been okay but we're concerned that they're not going to be, you're not going to be able to manage them after four o'clock and on the weekends. Because you're not there and we can't go to you with this problem'. And so it's that sort of lack of resources and we don't have a case management role. We have lots of people who may qualify for that [but] we don't have case management and we don't have the capacity and that's not the nature of our work. So then it's about trying to link in with whoever, it could be Queensland Health, but they have a huge caseload and it's lucky to be able to get the support that people need at those crucial times. (Capital City, October 2011)

Service providers particularly emphasised the limits of their capacities in providing 'extra' services and/or assisting people whose needs fell outside the range of services their organisations were funded to provide. While affirming the benefits of working collaboratively, especially in ways that enabled continuity of services to clients and/or more appropriate and effective packages of support ('wrap-around' support), most service providers expressed no faith and little hope that, under current conditions of funding and accountability, collaboration could lead to service innovation. Consistent with the patterns evident from the online survey of service providers, collaborative efforts described by service providers were client-centred and tightly focused upon (immediate) service delivery. Few service providers saw any possibility of building capacity for what they perceived as a much needed extension of services (housing

and related service provision) through either collaborative engagement with other service providers within the community sector or through investment in relationships with private sector agents or corporations.

5.2.2 An ever-widening gap

Despite policies, programs and products specifically designed to bridge the gap between highly-targeted social housing and unaffordable private rental, the gap appears to be widening. Economic, spatial, ideological, and other cognitive dimensions of this divide are evident in service provider accounts of dealing with situations of forced exit. Their perceptions of the divide between social housing and private rental reflect the increased targeting of social housing provision, ever-changing housing markets in both urban and regional settings, and the problematic nature of new 'mixed' modes or partnership models of provisioning. They also reflect the practical difficulties of working in the 'space in-between' social and privately provided housing.

Although service providers focused squarely upon the broader problems of supply and upon the narrow range of tenancy options and modes of provisioning, invariably they spoke of the challenges of working across and 'in-between' the 'widening gap' between core private rental markets and highly-targeted social housing. Though the problems they encountered in doing so, and the forces of change that produced those problems were felt differently in the different regions studied, service providers, across the board, gave accounts of constantly juggling and jostling to find points of access for clients, being unable to assist many householders 'forced out' of the private rental market, and not knowing where those turned away go for housing.

The strategies that service providers described were focused mainly upon accessing limited housing options either at the core of private rental or at the 'very high needs' end of social housing provision or in highly-targeted fields of emergency accommodation. They emphasised that unless there is an opportunity for early intervention to prevent forced exit, the possibility of assisting accommodation in the core private rental market is extremely limited. When there is no capacity within the service sector to either support private rental accommodation or offer any form of permanent social housing, service providers work to facilitate access to crisis/temporary accommodation under conditions of limited supply and delayed exits from transitional housing. The following excerpt from a group discussion in Capital City clearly depicts well the context of the daily challenges that service providers (and their clients) face in such circumstances:

Capital City Workshop, October 2011:

(Speaker 1) ... certainly when people are coming to us and say they need a letter of support. The department's telling me I need a letter of support to identify all of the barriers of getting into private rental, but also here's my 10 letters of support justifying my various circumstances from medical to cultural, financial ... it becomes this portfolio of need that's presented to try and get onto an ever-increasing waiting list that still is just defined by how long you've been on it. If everybody is trying to manhunt that need, as they should be because they have got to put their circumstances forward, I'd be very surprised if it didn't rival the waitlist it was set to replace.

(Speaker 2) You're right, it's creating a bottleneck at that very high need.

(Speaker 1) I was trying to follow one through the department for somebody and they said I think they'd be housed a lot quicker if they went down to 'high need' because there were so many people on very high needs in front of them that the high need in

that particular suburb wasn't as high so they were on a shorter waiting list than the very high need.

And, a little later in the same conversation:

(Speaker 2) So a housing need that arises specifically from forced exit is temporary crisis accommodation or temporary accommodation.

(Facilitator) Because there's increasing difficulty in any kind of realistic transition to longer-term housing, there is an increasing need for crisis accommodation?

(Speaker 2) And that, in fact, I think I'm right, has almost decreased hasn't it?

(Speaker 1) Well, I would now say we are taking people for twelve to eighteen months instead of three to six. And yes that's decreasing. And that duration of need is required because we have complex families and there are no exit points. But that's the result unfortunately, so yes it has.

Another salient theme in discussions of the widening gap between the formal private rental sector and social housing was the 'distance' between formal and informal spheres of access and provisioning (discussed again in Section 5.3, below). As noted in Chapter 4, the informal spheres, in which affected householders reside between market and state housing access, are, by and large, invisible to community sector service providers. Once householders move beyond the reach of the bridging ties that service providers work with in assisting them to access the core private rental sector, unless (or until) they 'fall' into critical situations of homelessness, service providers lose sight of them.

5.2.3 *The 'not-so-distant' state*

While housing and related service provision in the not-for-profit sector is almost entirely reliant upon state support, service providers highlighted the constraints of working within current funding and operational frameworks. In particular, a centralised intake process for social housing and highly regulated, mostly output-based, funding models were identified as constraining responsive service delivery and capacity building among service providers both within and beyond the community sector.

... [A]pproximately 90 per cent of our funding—90–92 per cent of our funding is directly from the state government. So there's only a small percentage of our funding which is what we consider to be unrestricted and what the government consider to be unrestricted. Which means that our mission and core business as an organisation has had to become very much aligned with what our service agreements say because that's what controls it. (Participant, Regional South Workshop, October, 2011.)

The same participant later explained what they saw as the implications of this relationship with the state in building community capacity around a variety of partnerships for social enterprise:

You know honestly what I think is that—and this is I guess from what I've seen—that government funding ruins community agencies in the sense that it's too prescriptive and it takes the agencies away from having a real purpose. Their purpose becomes their funding and as a result it's really hard to attract interested people from the business sector. Because what we're doing is just funded work. We're not really driving in the community anymore, we're not really innovating, we're not changing much. ... So I guess pulled into that government stuff and then it creates its own little industry where we get that money, we do our service, we report back on it. But to actually get people

involved in the board when that's all you're doing, it's not really exciting. Because these people from the business sector, if they want to get involved in a community agency they want to see a community benefit other than providing accommodation to 20 people in the quarter. (Participant, Regional South Workshop, October 2011)

5.3 Regional variations in strategies and responses

The interplay of the aspects of housing access and service provision identified in this chapter differed among the localities studied revealing the significance and variability of the workings of the market, the state and the community sector in shaping and limiting access to housing. They were emphasised in different ways in each of the three study regions, reflecting both the particular complexities of local housing economies and the common, underlying mechanisms that shape housing access for vulnerable householders in Queensland.

In Capital City Region, the 'convergence of limited capacities' was a dominant theme, although the frustrations related to low levels of local discretion, at the agency and network level, was seen as a central aspect of the limited capacities of community agencies, especially in relation to the formation and maintenance of inter-organisational ties. Early intervention was identified as the key to both addressing housing access among low-income, highly vulnerable householders, and to building good relationships with agents in the private rental sector. In Regional South, a focus upon the tensions arising from community agencies' relations with the 'not-so-distant' state was more salient than in other areas and a pivotal focus of service provider accounts of limited community capacity and their (and their clients) positioning in relation to the private rental market. For Regional North, consistent with perceptions in this region of the nature of the problem of forced exits outlined in Chapter 4, the 'ever-widening gap' was the most salient theme in descriptions and analysis of householder and service provider strategies and responses. There were, however, strong commonalities in the accounts of service providers in all regions and these, taken together with householder accounts of their experiences and strategies, have pointed to situational differences in the experiences and strategies of householders and service providers.

5.4 Working in different fields

Householders and service providers alike, have indicated how they do 'what they can' to respond, practically, to obtain acceptable accommodation. Out of their everyday efforts or practices, more or less bounded fields (or arenas) of housing emerge—places, actors and strategies regularly or routinely engaged to find somewhere to live. Working within such fields of housing enables householders and service providers to access and sustain acceptable housing, but it also potentially limits access to housing outside these 'fields'. In this research, it became apparent that affected householders and service providers, who respond daily to the threats and consequences of forced exit, live and work in different, sometimes overlapping but often separate fields of housing.

Householders' housing arenas, though varied, centred on private rental, variously described, including both formal and informal arrangements of tenure. None of the affected householders, whose stories were recorded, recounted any situation where they did not pay something for accommodation or where they saw themselves as *completely* dependent upon friends, family or others for shelter. Prior to experiencing forced exits from private rental, housing stresses and insecurities, most research participants detailed their positive experiences as private renters and less frequently, as home purchasers. People spoke about their successful experiences negotiating the

private housing sectors with reference to their self-defined functioning lives, being employed, and often being in cohabitating relationships. A sense of 'competence' in managing to acquire and maintain access to housing in peripheral and informal markets, and in the informal economy (of kith and kin, and other associates) clearly was evident as a theme in householders' accounts of how they managed after exclusion from 'private rental'. Such a sense of personal competence (being able to afford accommodation, finding it by their own means, and being able to 'make do') gave reason to their remaining in circumstances that, on their own accounts, were not ideal, nor even 'suitable' but, at the time, were 'workable' and acceptable. For as long as it was possible, householders made such 'workable' arrangements for themselves and their families. When such arrangements were no longer possible, when they were 'homeless', they turned to the state (enquiring about and/or applying for what they saw as 'public housing') or directly to the community sector for support. In doing so, they approached a narrow gateway into social housing.

Householders' views on social housing largely accord with assumptions and policy that present social housing as the option of last resort for people with few alternatives. While householders were able to reflect upon the significant waiting lists to access social housing—and some even noted the stigmatised and less than ideal elements of social housing—in the context of the perceived limited capacity to access any form of private rental, social housing was perceived as their only means of access to appropriate housing. At the time of their interview, which was often a time of housing insecurity and housing stress, research participants argued that their current life situation, affected by unemployment and/or disability that precluded engagement with the labour market, subverted their capacities to enter or sustain housing in the private or informal sectors. Through detailed descriptions of the workings of private housing markets and their limited financial means, householders outlined in great detail the economic and social factors that acted as powerful barriers preventing them entering into private rental arrangements. All research participants had spent time in 'peripheral' private rental arrangements (some informal), and all had reached a point where they had seen social housing as the only realistic means available to them for acquiring acceptable housing—affordable, independent living arrangements for their household (be it as single persons or families).

In contrast to householders' strategies that incorporated a range of more or less informal housing arrangements, service provider strategies for housing were clearly situated in the formal economic nexus of market, state, community provision. Consistent with funding arrangements, broader policy frameworks and program requirements, and available resources, community sector housing and service providers work mostly between the core social housing sector (operating under direct program requirements or contractual arrangements with the state) and the core private rental sector (highly formalised and operated mainly by specialist property managers or real estate agents). While enabling the delivery of highly targeted services to those deemed most in need, current funding arrangements and policy frameworks clearly limit the capacity of service providers in the community sector and in cross-sectoral partnerships to work outside these core spheres. Therefore, in responding to forced exits, community service providers operate mainly at one or other end of the public-private divide, either maintaining private tenancies, through advocacy and support services or delivering rental housing through head-leasing arrangements with the private rental sector or delivering a limited range of targeted social housing services to very/high needs clients. There is, for service providers dealing with forced exits, a paucity of practical options in between.

While householders forced to exit private rental accommodation tend to move to peripheral and informal 'rental' accommodation, with or without approaching state or

community sector agencies, community providers have limited capacity to engage with the informal sphere (around housing provision), except in contexts of emergency or crisis. Thus, householders' 'fields of housing', after forced exits, encompassing a range of peripheral and/or informal 'rental' and other housing arrangements, are often disconnected from the fields of housing in which service providers operate. For service providers, these peripheral and informal fields of housing are, for the most part, invisible, and they have little or no capacity for outreach in these arenas. Service providers and householders, by their own accounts, work in different fields of housing. They work together in the state-community sector, under limited conditions of state provisioning (for very high/high needs householders), at critical moments in private rental tenancies (advocacy and support services) and/or at times of emergency or crisis (to secure temporary or crisis accommodation) when no other options are workable.

6 BRIDGING THE DIVIDE

6.1 The total housing economy: householder and service provider perspectives

In this chapter, the aim is to identify ways of bridging the divide between private rental and social housing provision. In Chapters 4 and 5, the insights from the research were drawn together to assess the ways in which householder strategies, service provider practices and patterns of service integration enable responses to situations of forced exit, and the ways in which they do not. The research has demonstrated that the intersection of macro social housing policies and housing market forces, service system responses and householder strategies have come together to perpetuate a divide. An increasing number of people inhabit an 'invisible' space between the highly-targeted social housing system and the formal private rental market. Individual and family householders inhabiting this space following exit from the formal rental market typically apply their limited capacities and resources to obtain accommodation mainly within peripheral sub-markets, and informal housing markets. Such arrangements are often short-term, stop-gap measures that rely on the largesse of associates, friends and family, and limit householders' opportunities for independent living. A limited range of housing, income support and welfare services operate in this space and most are constrained to focus on assisting transitions to affordable options in either the formal private rental market or highly-targeted social housing. Householders and service providers experience frustration and disappointment in limited resources and their lack of capacity to prevent forced exits and assist in making the transitions to stable housing options.

Suggestions and priorities for the future are summarised here as 'stepping stones', 'safety nets' and 'bridges'. The term 'stepping stones' signifies the need for a flexible and wider range of housing products, differing in terms of both housing stock and tenure arrangements, to facilitate better matches of needs and resources, and easier movement within and between different sectors. The term 'safety nets' refers to the importance of programs geared towards sustaining tenancies, and income and welfare supports to facilitate, and support housing transitions. The term 'bridges' highlights the importance of strengthening social infrastructure to facilitate ongoing connections and collaboration among agencies and across sectors to enable more responsive development and delivery of housing products and services.

At the most basic level, the findings of this research confirm previous research findings about the need for an increase in affordable housing in both the social and private sectors, both through supply-side strategies and improved rent assistance measures. Further, the research findings indicate an evident need for a broader range of public-private partnership models for supply of new housing products specifically geared towards closing the gap between market and social forms of access.

Beyond this, strategies for capacity building within the service system and among affected householders are crucial for improving access to limited resources in both the market and social housing systems, and for improving sustainability of a range of informal housing options. There is a clear need to facilitate and support interagency links to build capacity within and across formal sectors of housing provision (market, state, community) and provide a wider range of low-cost and supported housing options for householders at risk. There is also a need to focus upon rebuilding capacity for outreach at the community level, to link formal products and services with forms of housing provision based upon kinship, friendship and other informal social ties at local levels. In contexts of limited supply, it will be important to strengthen and

sustain arrangements negotiated at the informal, community level, and within and between households, and to create legitimate pathways between such informal housing arrangements and both social and market forms of housing.

Among service providers, there also has been a clear call for more flexible, collaborative models for governance of social housing and housing-related services, including performance focused regulation, greater flexibility in funding contracts and capacity to negotiate program guidelines through 'local rules'. The aim of such measures would be to provide more flexibility in matching needs and capacities with products and services to sustain and provide affordable and appropriate housing to those at risk.

It should be noted, again, that this research was undertaken in Queensland, where specific policy settings and market forces are reflected in the findings. Distinctive policy settings that impact on the findings include highly centralised, state controlled access arrangements under the One Social Housing System in Queensland and highly-prescriptive funding contracts. Nonetheless, the findings have wider applicability throughout Australia. The sections that follow present a range of ways of addressing needs that have been highlighted through analysis of householders' and service providers' accounts of their experiences. These then are linked to the current national and state policy frameworks identified in Chapter 2, above.

6.2 Stepping stones

Service providers in all three regions clearly articulated a number of strategic priorities for policy-makers in addressing the persistent shortfalls in supply of social housing, and the widening gap between private rental market and social housing access for low to middle-income households in Queensland. Their suggestions entailed two key strategies—facilitating development of a wider range of housing products and encouraging new models of investment in housing. What they envisaged was centred on improving larger scale initiatives in supply, such as those instigated under the National Stimulus Package and the NRAS, through systematic evaluations; providing more incentives for smaller-scale investment models (e.g. joint equity arrangements, low interest government loans to investors) for social housing provision; and ongoing review of state investment strategies.

Householders' accounts suggest, further, that new models of housing provision might well be extended, beyond the current market-state-community nexus, to encompass and support family and community-based provision.

It is apparent from regional profiles presented in Chapter 3, and from the accounts of housing service and housing providers, that recent supply-side policy initiatives have been welcome. Overall, however, the divide between private rental and highly-targeted social housing supply is perceived to be ever widening. Recent initiatives appear to have eased lengthy waiting times for social housing in some areas (though this was mostly perceived by service providers as reducing a substantial backlog and allowing, at most, some flow through from transitional housing). NRAS has provided 'safeguards' in the private rental sector through regulating rents, thus easing housing stress among some low to middle-income wage earners. Service providers called for the continuation of such schemes, based on systematic evaluation, and for their extension to provide for a more varied range of housing stock and tenure arrangements, and levels and targets of state subsidy or incentives (for market-based tenure).

Specific proposals, based on service providers' practice knowledge in local and broader state housing settings, centred on the role of the non-government, community

sector. They entailed a range of options—from increasing supports (or incentives) for community sector involvement in cross-sectoral partnerships for housing investment and delivery, through to broader-based management contracts. These included proposals for managed intra-household and share household tenancy agreements in appropriate housing units, transitional tenancy agreements (same house, new landlord), rent-to-buy schemes, and some innovative, local seasonal/emergency accommodation options, using mobile or temporary dwellings. Service providers offered accounts of some such schemes operating successfully on a small scale, in their agency and/or within their networks or regions. For example, an agency in Regional North establishes affordable share-tenancies for at-risk residents who are able to provide low-level support (housework, companionship) for elderly and/or disabled home-owners, assisting them to remain in their homes by sharing accommodation. Other examples of innovative responses to housing need that were recounted by participants included proposals to extend housing options by using temporary housing erected in vacant showgrounds at times of high seasonal demand (e.g. harvest seasons) to accommodate the population overflow and to protect the most vulnerable, local tenants from forced exit from the private rental sector. Across all regions, service providers saw the potential for promoting investment in affordable rental housing by small-scale investors through localised, state-community sector-investor partnerships.

While service providers saw such options potentially emerging from action in the community sector, their proposals were always qualified in terms of the current limits on their capacities to go beyond providing narrowly defined, funded services and responding to immediate needs of clients. Service providers also pointed to the range of regulatory bodies (from local councils and planning authorities to health services and legal authorities, including the Family Law Court¹⁶) and other stakeholders (real estate agents, building industry, and caravan park owners, for instance) whose support would be necessary, in particular circumstances, to facilitate development and delivery of a wider range of more flexible housing options.

Importantly, and not surprisingly, among the suggestions proffered by service providers were strategies to deliver housing, in much more flexible ways, to a wider range of income groups experiencing housing stress. Rent-to-buy schemes were also envisaged as feasible in carefully assessed circumstances, as a way of facilitating housing transitions for those able to exit social housing, thereby freeing up existing social housing or funding the supply of new social housing either directly by the state or via the market.

In Regional North, where, on the back of the mineral resources boom, rapid regional growth is affecting housing markets, including rental markets, service providers saw the impacts on resident low to middle-income householders as significant 'social impacts' that had not been adequately accounted for in assessments of the impacts of mining in the region. They called for greater weight to be given at local and state levels to 'community responsibility' provisions in planning/development approvals, specifically in relation to the supply of affordable housing for low to middle-income households, what one participant called a 'bricks and mortar levy'.

In contrast to service providers, few householders envisaged 'new' forms of provisioning in the contexts of the market or the state. For householders affected by forced exit (in a variety of circumstances), the 'alternatives' to the core private rental market on the one hand, and state provided housing on the other, were many and

¹⁶ The Family Law Court was mentioned, specifically, on several occasions, because of the perceived impacts of residential restrictions related to access to children in joint custody arrangements.

varied, more or less accessible, more or less secure. For some who were eligible, community rent schemes had provided access to affordable and appropriate housing when no other was available; for others, shorter-term, transitional social housing arrangements provided temporary accommodation while waiting for permanent, state subsidised housing. Many of the householders, however, whether or not they might have been eligible for social housing assistance, at different times in their lives had established 'workable' housing arrangements, albeit not always sustainable ones, outside the formal sectors of market, state and community housing. Householders variously articulated the features of acceptable or workable housing arrangements—affordable, negotiable, independent, and 'private' were fundamental features—but they took a variety of material and social forms (material and social conditions).

Householders' housing aspirations and their accounts of what had 'worked' for them suggest that new models of housing provision might well be extended, beyond the current market-state-community nexus through support of 'hybrid' state-market-informal arrangements and more flexible building/planning codes, to facilitate different forms of multiple occupancy, and/or modular housing. Further research is warranted to better understand what enables sustainability of informal 'private rental' arrangements, what leads to breakdown, and what sorts of supports might increase sustainability of satisfactory alternative forms of rental. In retreating from direct housing provision, the state typically has looked to the market and/or formalised community sectors for supply-side partnerships, and the community sector has increasingly looked to the state (for 'welfare-oriented' supports) in delivering social housing. Moreover, greater attention to (re)building bridges across the divide between the formal and informal sectors appears warranted, especially at the community level. Consideration might usefully be given to mixed-economy models developed in other service sectors, such as home-based health, aged care and childcare (carer's allowances, building modifications, family day care for children) to support and sustain 'workable' housing arrangements established through informal ties such as family. Such models of housing pose considerable ethical, policy and practical challenges. Alongside enthusiasm for the prospects of such innovative approaches, concerns about rights to privacy and independence, questions of appropriate levels of monitoring and accountability, and challenges around deciding and ensuring appropriate housing standards arose in discussions of such alternative approaches among service providers. At the same time, this study has highlighted the significance for householders of access to informal rental accommodation to bridge gaps in housing access in the formal housing economy, and the potential to link some forms of informal rental to the service sector in ways that can support tenants' independence and sense of self-efficacy as well as provide the benefits of formal social supports for quality assurance, and build legitimate pathways to the formal sector.

6.3 Safety nets

The analysis of both service provider and householder accounts of their experiences has pointed also to the importance of improving householder capacities and competencies through supports to sustain formal tenancies through early intervention, and of strategies to achieve better matches between capacities and supports, especially in the context of housing transitions.

Early intervention

At all stages of the research, and in all regions, service providers (both government and non-government) were clear in advocating greater emphasis (through resource allocation and interagency capacity building) upon strategies to enable early intervention and tenancy sustainment programs, to maximise and maintain access to

appropriate and affordable housing. As noted in Chapter 4 above, they saw significant potential in early intervention strategies for reducing the incidence of forced exit and the subsequent implications for both householders and the service system. Service providers also saw early intervention as an opportunity for building relationships both within and beyond the social housing and related service system, including with the private sector.

Though not all service providers who participated in the research were familiar with the Queensland State Government RentConnect Program, among those who were, it was seen as an important buffer supporting high needs, vulnerable tenants to access market housing. RentConnect officers involved in the research confirmed that their clients were mostly (and increasingly) 'high needs' tenants who were financially able to sustain a tenancy in the private rental sector. Service providers recounted numerous stories of successful, early intervention via collaborative, client-focused service provision for tenants with complex needs, including financial vulnerabilities. Tenant advocacy service providers' stories of 'retrieval' of tenancies, in particular, indicated that the need for and benefits of early intervention are not only concentrated at the 'high-needs' end of the spectrum but are broad-based, affecting a range of household types and circumstances. Service provider accounts clearly indicated the importance of early intervention services and suggested the need for more systematically integrated and more extensive, upstream services, including more (and variously targeted) public education and advocacy programs to build 'market competencies' among tenants.

Importantly, service providers saw well-integrated 'packages' of professional support services as genuinely increasing tenant capacities to compete for access or remain in the private rental sector. They saw guarantees of support (including rent guarantees) that could be offered in such contexts of integrated service delivery as genuine 'bargaining chips', incentives for property managers to re/consider higher risk tenants, where costly investments of time and resources in tenancy sustainment could be managed by support services rather than the private property manager. There was recognition, however, that success in building stronger and broader cross-sectoral working relationships around tenancy sustainment was highly dependent upon *successful* intra-sectoral and intra-organisational integration, and upon effective delivery of support services for vulnerable, high-risk tenants to maximise the chances of sustaining tenancies and to maintain good working relationships across the sectoral divide. In all of this, investment in building capacities (time, personnel, resources and systems) within the state-social sector to engage collaboratively with other agencies and agents on a continuing basis was seen as fundamental.

Significantly, early intervention was seen not only as a strategy for increasing tenant capacities on a one-by-one basis but as a site for 'bridge building', within organisations, and within and across service sectors. Service providers recognised much greater potential for sustained collaboration among agencies, and private sector agents, working upstream to maintain existing tenancies and to 'ensure people are housing ready' (Brisbane, December 2011), than at sites of interaction further downstream, when notices to remedy breaches or notices to leave had been issued, or following tenancy exits. The importance of continuity in service provision at both the client level (through continuing work with individual clients) and at the system level (through on-going collaboration) was also highlighted by service providers as crucial to client and service system outcomes.

Supported transitions

While early intervention to sustain tenancies was prioritised as a strategy for managing housing needs among low-income, vulnerable tenants, the importance of a

broader base of supports to facilitate tenancy transitions (within and between different sectors) was also emphasised by service providers. As noted in Chapter 5, above, in several contexts, the lack of adequate supports, sensitive to local market conditions, was cited as leading to apprehension on the part of both tenants and service providers in relation to exits from transitional housing into the private rental market. Service providers, in all regions, called for 'different programs with different income-rent structures that match the [varied] needs of people on the [social housing] register' (Brisbane, December 2011). They emphasised the need to provide for transitions from social housing to full private rental housing in a much more graduated manner than is possible under current eligibility and service system requirements, and constraints on supply.

It was also recognised by service providers that the means to facilitate successful transitions from informal housing arrangements into formal, private rental market tenancies other than via transitional periods in social housing, must be strengthened. This will require not only the supply of a much more varied mix of housing types and tenancy arrangements but also a significant shift in risk-management practices in the private rental sector (*cf* Short et al. 2008), and means by which householders can have informal housing arrangements verified in their rental/housing 'histories'. These are all matters for consideration by both policy-makers and state-community and market sector providers genuinely interested in closing the gaps in housing provision.

6.4 Bridges

This research began with a clear focus upon interagency connections, and a particular interest in cross-sectoral links, as bases for enhancing housing pathways for those forced out of private rental tenancies. Interagency networks and system capacities have remained at the centre of this enquiry. The study has made clear the practical limits of service provider capacities to maintain and extend interagency connections and establish ongoing networks for collaboration in service provision and new housing initiatives. It has also highlighted some of the limiting aspects of a highly centralised system of governance in the social housing sector.

Interagency networks and system capacities

As reported above (Chapters 3–5), working ties among agencies are predominantly single-client focused and arise from practical engagement with householders who present to services. Typically, such engagement occurs in critical or urgent contexts and is most likely to involve agencies in the state-community sector. There is evidence from the state-wide survey, supported by service provider accounts in all regions, of cross-sectoral connections including private real estate agents and landlords. By all accounts, these ties also arise from practical engagement with (and alongside) individual households—to maintain or negotiate tenancies. Substantial and sustained links between community agencies and private sector agents have been forged around head-leasing arrangements, provider partnerships, and housing management. There was little evidence that such working ties, however well-established, were enabling development of collaborative approaches in housing provision, beyond the client level or providing genuine capacity to move beyond current modes of engagement, at the local level.

It was apparent from consultations with service providers that capacities to enhance housing provision through collaboration or integration of services are hampered not only by the lack of material and organisational resources (money, time, personnel) but also by ideological tensions between 'welfare' and 'market' positions.

Policy frameworks, and social planning or regional development initiatives established at regional, state or national levels and currently unfolding at the local level have supported partnership models for supply of affordable rental housing for key workers and new (or refurbished) social housing stock. These have addressed the market shortfall in affordable housing for low-middle income households and some of the backlog of high need householders on long waiting lists. However, even with extended supply, service providers still are dealing, on a daily basis, with greater demand or need than can be met, and new initiatives are perceived as having done little to bridge the gap between conventional 'market' and 'welfare' modes of provisioning. Clients must either have the capacities to compete in the market (financial and personal) or present with 'very high' needs for housing (homelessness, significant disability, mental illness, children at risk, and young people exiting from care). Service providers continue to work, without sufficient resources or organisational capacities, to provide housing to a wide range of clients in need. Their connections with other social sector agencies and agents in the private sector continue to be activated mainly in the process of seeking vacancies and/or housing supports (health, emergency financial assistance, etc) that might enable clients to access housing.

Nonetheless, service providers do envisage ways in which access to housing might be broadened and improved through more collaborative work, within and across sectors of provisioning, at all levels. In particular, as noted above, they focused upon opportunities in early intervention but also upon the need for support for capacity building *per se*. And, while they emphasised the fundamental need to address shortfalls in housing supply, they also focused squarely upon the need for changes to governance frameworks to allow greater flexibility and innovation at the grass-roots level.

Capacity building

The strength of working ties among organisations within the community sector and between the community and key state agencies was evident in the results of the state-wide survey and confirmed in consultations with service providers. Though active partnerships exist and joint initiatives in program development have occurred, and are highly valued by service providers, these appear to be formed mainly in circumstances where (top-down) targeted funding or program initiatives encourage collaboration among agencies to meet program or planning requirements. Bottom-up, action-based intra-sectoral and inter-sectoral networks, also, have emerged in all regions in response to critical local or regional needs. However, such local initiatives, as recounted by service providers, appear highly dependent upon personal or particular professional commitments, and have been markedly constrained by limited resources (in contexts where formal funding provides only for highly targeted service-delivery), and hampered, in some instances, by opposition from state and/or private sector stakeholders.

Though pessimistic (perhaps realistic) about the prospects of broad-based community action, and the practical limits of their organisational capacities, service providers envisaged the possibilities and benefits of bottom-up strategies responding to local needs and conditions in private rental markets, and persistent shortfalls in social housing provision. Throughout their discussions of capacity building at the inter-sectoral and community levels, two key aspects were highlighted by service providers—the need for support for capacity building *per se* within agencies and among service providers across state-market-community sectors, and for outreach, to build community and householder capacities jointly at the local level.

Firstly, service providers in all regions emphasised the limits on resources (time and funds) that could enable them to engage in capacity building activities *per se*, in the

context of existing relationships within and across service sectors (non-government, state and private). Current working relationships, as noted above, are characterised by a pragmatic focus upon client-by-client service delivery, and limited under funding agreements governing the use of funds and the activities of service providers employed in funded positions. There was a clearly articulated desire among service providers in all regions to be able to strengthen and extend collaborative working relationships at all levels—from on-the-ground cooperation in providing more responsive services to clients through to interagency planning and program development and partnerships for cooperative investment in affordable housing supply. At the same time, frustration was expressed repeatedly, particularly in relation to current state funding and accountability mechanisms, because there was little leeway to allocate resources to build or extend relationships within or across sectors of provisioning, much less to establish new relationships that might bring philanthropic support or ‘social investment’ for new housing initiatives. Service providers felt constrained in engaging with a wider range of providers in the private sector and being more pro-active in ‘marketing’ their services to secure additional housing stock for management or head-leasing. Under present conditions of limited resources and tight governance, wherein service providers already are working to capacity, they are highly constrained to work in limited fields of housing, situated between the core private sector and the state, and innovative local responses linking community-based housing provision and service delivery are effectively stymied.

Nonetheless, in all regions, service providers recounted the success of small-scale or one-off, community-based responses to critical housing conditions, as examples of what could happen if more resources (time, people, money, and systems ‘on the ground’) were allocated for capacity building activities. They pointed to the value of actions such as joint meetings among service providers and managers, inter-organisational strategic planning, systematic sharing of information and resources and community-based development planning geared towards finding and implementing immediate solutions to identified critical needs but perceived more flexibility in the use of existing resources as a prerequisite for such action.

The second aspect of the need for capacity building articulated by service providers related to the limits on their capacities for ‘outreach’. They felt unable to engage with clients and others outside the conventional sectors of provisioning, in a wider range of circumstances, in ways that might facilitate and enable access to social housing and private rental support, extend information and advocacy services to build tenant competencies and, importantly, support ‘workable’ housing arrangements outside the formal sector. It appeared that only those services with additional organisational resources (outside state funding agreements) had capacity to engage in any such outreach, or innovation, or to link up their own services (e.g. across health and housing) in innovative ways, to respond to particular needs and opportunities in local communities. Where they had done so, they had channelled targeted state and community resources to responsive service provision and had ‘formalised’ intra-household or community arrangements, providing guidelines and protection to parties involved. Overall, however, organisational capacities for outreach are extremely limited and highly localised.

New governance frameworks

As noted in Chapter 5, a salient theme in all discussions with service providers (including housing managers), was the problem of working with the ‘not-so-distant’ state to achieve responsive service delivery in the social housing sector at the local level. Across the board, among service providers, there is strong commitment to the principles of justice and accountability that inform the One Social Housing System in

Queensland. It is clearly apparent, also, from the state-wide survey of interagency links, and in the composition and outcomes of research participant workshops, that in all regions (though in different ways) state employees and community (not-for-profit) sector service providers work closely and effectively in delivering services to those most in need. At the same time, the lack of subsidiary or discretionary control over resources at the organisational or local network level is a matter of some concern to service providers. The centralised bureaucratic system for processing all applications for housing assistance in Queensland is endorsed by service providers as a mechanism for achieving justice and efficiency in the delivery of scarce resources. At the same time, it is seen as hampering responsive delivery of services at the local level, and constraining upstream intervention by delaying delivery of services or limiting the range of services that can be delivered at the point of contact (e.g. a community centre).

From the perspectives of service providers, greater flexibility in service delivery would allow development of more effective ways of managing dual risks—on the one hand, householders becoming trapped in dependency upon the state/social sector and, on the other, householders exiting with too few supports or stepping stones. Inadequate support for exit from social housing was seen to lead to a high risk of recycling through the social housing system (again through a process of centralised application) after repeated ‘failure’ in the private rental sector. Service providers reiterated their need for greater control over the allocation of resources (e.g. more flexibility in applying income limits), timing of allocations and/or housing transitions (in response to particular family or personal needs such as children’s schooling, access to health facilities or neighbourhood ties, specific transport needs, etcetera), greater product control (in matching needs to housing stock and tenure arrangements) and/or more opportunities for responsive service improvement. Presently, as noted above, with little flexibility or capacity to transition clients through a gradual step-down in housing and housing-related supports, both householders and service providers are more likely to opt for maintaining a level of security in social/transitional housing than risk early exit and repeated failure in the private rental sector, a tendency that is evidently exacerbating ‘blockages’ in transitional housing.

6.5 Policy implications

These findings reiterate the need for housing supply-side interventions across the social and private rental sectors, and suggest the importance of facilitating supply options emerging in the informal rental sector. There is a clear need for increased investment in social housing supply especially for singles and families who are unable to afford or sustain private rental and do not have the relational resources to negotiate informal accommodation options. However, even with increased investment, the small scale of the social housing sector in Australia cannot adequately address demand, and the findings of this study indicate that social housing may not be the most appropriate or preferred option for many who have experienced forced exits from the private rental sector. In addition, social housing policy directions emphasising time limited social housing tenure increase the urgency for a broader, more flexible, and graduated range of options to support those occupying the space, or transitioning, between social housing and the formal private rental market. In order to facilitate these options, attention should be directed to:

- The research and evaluation of NRAS impacts as the scheme scales up, to better understand the housing needs that NRAS is addressing, the characteristics of NRAS residents in different markets and the potential for NRAS to benefit those who are unable to access and sustain private market tenancies.

- The development of incentives to encourage new, smaller-scale partnerships, especially between small-scale investors and third sector providers/managers.
- The development of incentives for expanding the supply of rental accommodation options for low-income singles—for example, technical advice, interest subsidies or low interest loans and planning concessions for homeowners to make alterations or additions to their homes to encourage renting to low-income singles with ‘fonzie flats’, ‘grannie flats’, ‘youth studios’, and the like, encouraging innovation in housing and homelessness programs to enable step-down subsidies and support over time to support transitions to the private rental market.
- Giving further consideration to broadening income targets for different forms of housing assistance, in relation to housing market conditions or housing stress indicators as well as householder needs.

Beyond the fundamental issue of supply, attention should also be given to improving access, maintenance and transitional supports through:

- Improving funding models for housing and homelessness services to explicitly resource engagement with private market and informal sectors that aim to connect early with those at housing risk and to support the sustainment of existing accommodation options and the expansion of housing opportunities across all sectors.
- Strengthening and extending private rental housing support programs, including Tenancy Advice and Advocacy services, RentConnect (including the extension of eligibility to low-waged households living under housing stress), and Home Stay tenancy support programs.
- Facilitating information services on a wide range of accommodation options—boarders, sharing, etcetera, and developing appropriate regulatory and other measures in order to extend ‘rent by the room’ approaches that are widely used in student accommodation.
- Tailoring program and service responses to local housing market conditions and client needs.

The findings of this research also point to the importance of reviewing aspects of the One Social Housing access system in Queensland and, in particular, the costs and benefits of opening a variety of access channels including through networked community agencies. The articulated policy in most jurisdictions is to develop access arrangements that provide up-front assessment and access to a range of housing assistance options and to ‘match for success’. There is little evidence that such policy aspirations are being achieved in practice in the regions studied in Queensland.

More generally, the study also raises questions about constraints on service provider flexibility and effectiveness that are imposed by overly tight program specifications and funding conditions. Greater flexibility in service delivery models and use of funding by individual service providers within localities or regions could encourage innovation that takes advantage of local opportunities and improve outcomes.

Finally, the study has pointed to the lack of resources for outreach, collaboration and program development at the community and regional levels. In responding to this, policy-makers could build on the experience of past consultative planning for housing such as CSHA consultation and planning in the early 1990s; engagement of community/social housing regional networks in capital works planning; and recent Homelessness Local Action Planning as models for local, cross sectoral engagement in building networking capacity and advancing locally driven solutions.

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APPENDICES

Appendix 1A: Online survey of housing service providers in Queensland



Bridging the Divide Survey (Final Version)

QA This survey represents the first step in a larger research project on the experiences of low income households excluded from the private sector in Australia. The project is funded by the Australian Housing and Research Institute (AHURI) and is being conducted by a team of researchers at The University of Queensland, led by Dr Patricia Short. As a first step we aim to understand linkages among community organisations and businesses that provide housing, accommodation and/or related services. We are particularly interested in identifying services for people experiencing difficulty in sustaining tenancies in the private rental sector and who may not be eligible for, or may have difficulty gaining access to, public, or other, social housing.

If you are a large organisation, we would like a copy of this survey to be completed by each of your service outlets. Please forward this survey to them. The best person to complete the survey will have an overview of how service providers link up with other human service organisations and/or individuals or businesses in the private sector, from both a strategic and operational perspective. If you do not think that you are the right person to complete this survey, kindly pass it on to the relevant person responsible for services in your area.

If you are a direct service outlet only one person per service outlet should complete the survey so please determine who that person should be before proceeding with the survey.

The survey will take approximately 20 minutes to complete. Participation is completely voluntary.

Confidentiality

All information you provide will be treated as confidential. The names of individual persons are not required in any of the responses. The survey is being conducted by the Institute for Social Science Research (ISSR) at The University of Queensland. Contact details of potential participants have been obtained through publicly available information and will only be used for the purposes of the survey.

Ethical Research

This study adheres to the Guidelines of the ethical review process of The University of Queensland and has been approved by The University of Queensland and Social Sciences Ethics Committee (Clearance #2010000950). Whilst you are free to discuss your participation in this study with project staff, if you would like to speak to an officer of the University not involved in the study, you may contact the Ethics Officer on 3365 3924.

Right to Withdraw

You may withdraw at any time without penalty.

Further Information About the Project

Feedback on the project will be provided to all organizations invited to participate in this survey. Progressive reports will be published on the AHURI website, www.ahuri.edu.au. Should you require any further information or assistance, please contact Nicola Seage by phone on 07 3346 9687 or by email at n.seage1@uq.edu.au. **Consent to Participate** Your consent to participate is given when you complete and submit the questionnaire. Please confirm...

- I have read the research information pertaining to this research project and understand the nature of the research and my role in it. (1)

Q1.1 Please confirm the name of your organisation (Names of organisations will be coded and deleted before analysis)

Q1.2 What best describes your organisation?

- Not-for-profit (1)
 State Government (2)
 Local Government (3)
 Other (please specify) (4) _____

Q1.3 Please tell me the post code of your service outlet by selecting from the options below? (If your unit is part of a larger organisation, please record only the postcode of your unit)

- The postcode of my service outlet is... (1) _____
 I do not know the postcode of my service outlet, but my suburb is... (2) _____

Q1.4 Approximately, what is the total number of full time equivalent employees in your service outlet?

- Less than 5 (1)
 5-10 (2)
 11-20 (3)
 21-50 (4)
 51-100 (5)
 101-200 (6)
 201-500 (7)
 501-1000 (8)
 More than 1000 (9)

Q1.5 Approximately, how long has your service outlet been in operation?

- Less than 2 years (1)
- 2-5 years (2)
- 5-10 years (3)
- 10-20 years (4)
- More than 20 years (5)

Q1.6 What is the core business of your service outlet?

Q1.7 What is the range of services offered by your service outlet? (Please tick all that apply)

- Tenancy Advice (1)
- Financial Advice (2)
- Tenant Support Services (5)
- Providing housing-related information (3)
- Brokerage to access accommodation (4)
- Rent Guarantees (6)
- Private rental establishment assistance e.g. bond loans, rent subsidies (12)
- Financial support to assist and maintain housing (13)
- Crisis or short-term housing (7)
- Transitional housing (8)
- Long-term housing (10)
- Other (please specify) (11) _____

Q1.8 Are any of the services provided by your service outlet funded under the Road to Home initiatives?

- Yes (1)
- No (2)

Displays Q1.9 If Q1.8 is Yes

Q1.9 Please indicate which initiative/s are funded under the Road to Home and name the specific project funded.

Q1.10 Are any of the services provided by your service outlet funded under National Rental Affordability Scheme (NRAS)?

- Yes (1)
- No (2)

Displays Q1.11 If Q1.10 is Yes

Q1.11 Please indicate which initiative/s are funded under the National Rental Affordability Scheme (NRAS) and name the specific project funded.

Q2 In this section, we will be asking about the other organisations, groups, agencies and/or individuals that you link up with in the course of any work you do to enable your clients to access or sustain housing. This includes those with whom you have shared information, shared resources, engaged in joint planning, programs or partnerships or referred/received clients to/from, either on a regular basis or from time-to-time.

In your list, please include any real estate managers, private landlords, private rental agencies, other private sector property managers as well as other housing, accommodation or related service providers.

We ask you to provide us with the full names but these will be coded and deidentified before analysis.

We have allowed space for you to list up to 20 organisations, groups, agencies and/or individuals. If there are more, please use your judgment to identify the most important and/or frequently contacted.

1	(1)
2	(2)
3	(3)
4	(4)
5	(5)
6	(6)
7	(7)
8	(8)
9	(9)
10	(10)
11	(11)
12	(12)
13	(13)
14	(14)
15	(15)
16	(16)
17	(17)
18	(18)
19	(19)
20	(20)

Q3 Please check the boxes below to indicate the main activity for each of the organisations, groups, agencies or individuals that you identified previously.

Carried forward from Q2	Real Estate Manager (1)	Private Landlord (2)	Private Rental Agency (3)	Other Private Sector Property manager (4)	Other Housing, Accommodation or Related Service provider (5)
(1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(14)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(15)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(16)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(17)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(18)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(19)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(20)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q4 Please check the boxes below to indicate the type of links you have with each of the organisations, groups, agencies or individuals that you identified previously. (Please tick all that apply)

Carried forward from Q2	Shared Information (1)	Shared Resources (2)	Joint Planning (3)	Joint Initiatives or Partnerships (4)	Referrals In (formal or informal) (5)	Referrals Out (formal or informal) (6)
(1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(10)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(11)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(12)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(13)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(14)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(16)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(17)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(18)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(19)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(20)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q5 How important are your links with each of these organisations, groups, agencies or individuals in increasing your organisation's capacity to assist clients to access housing, accommodation or related services.

Carried forward from Q2	Not important (1)	Very little importance (2)	Some importance (3)	Fairly important (4)	Very important (5)
(1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(14)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(15)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(16)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(17)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(18)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(19)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(20)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q6 Thinking about the organisations, groups, agencies and individuals you have indicated you link up with to assist your clients, please indicate the location of each of them.

Carried forward from Q2	Within our local area (1)	Outside our local area but within our broader metropolitan area or region (2)	Outside our metropolitan area or region but within Queensland (3)	Outside of Queensland (4)
(1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(14)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(15)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(16)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(17)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(18)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(19)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(20)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q7 To get an idea of the way your organisation works with others to enable clients to access housing, accommodation or related services, please could you advise of the following.

	Yes (1)	No (2)
Your organisation/unit has formal procedures for processing referrals TO other organisations, groups or individuals. (1)	<input type="radio"/>	<input type="radio"/>
Your organisation/unit has formal procedures for processing referrals FROM other organisations, groups or individuals. (2)	<input type="radio"/>	<input type="radio"/>
Your organisation/unit makes INFORMAL referrals TO other organisations, groups or individuals (3)	<input type="radio"/>	<input type="radio"/>
Your organisation/unit INFORMALLY processes referrals FROM other organisations, groups or individuals. (4)	<input type="radio"/>	<input type="radio"/>

Q8 This is the end of the survey. Before closing the survey, if you would like to make any further contributions, or comments, please take a moment to do so by writing in the box below.

Appendix 1B: Coding procedures, network analysis

1. Participant organisations and nominated services were coded.
2. Where participant organisations were also nominated by other participants, only one code was given.
3. Community organisations and private sector organisations each had a single code, for example Salvation Army had one code but they had a number of different services attached to them; Ray White Real Estate had a single code although there were many service outlets in different areas.
4. Government services were coded by department, for example Department of Communities and Department of Justice each had a single code.
5. In some cases different participants referred to the same organisation by name but might not have agreed on whether it was a private sector service. In other cases this information was missed completely. An internet check was made to resolve inconsistencies and find missing information for classification. In all, this type of recoding affected only 12 nominated services.

Appendix 2A: Participatory Rapid Appraisal of housing service provision, service integration and client pathways.

Workshop 1

In the first half of the workshop, participants will focus upon consolidating, evaluating and interpreting what is known about the incidence of forced exits from private rental, the housing problems arising from such circumstances, and housing services responding to situations of forced exit from private rental in their local area/region. The aim of the workshop is to assess, in a collaborative manner:

- The extent and nature of the problem of housing stress and the incidence of forced exit among private renters in the local area/region.
- The capacities of local service providers to respond to situations of forced exits (either independently or in collaboration with other providers).
- The accessibility of appropriate housing and housing-related services.
- Service provider's understandings of the client experience in seeking accommodation.

In keeping with the central focus of this research upon organisational capacities to bridge the divide between the private and public/social sectors of provisioning, workshop participants will be asked to explore the prevalence and nature of 'bridging ties' within their local area/region. The term 'bridging ties' refers to those working relationships that exist between organisations in the public/social sector, on the one hand, and private property owners/managers and/or real estate agents on the other.

The workshop will be conducted in two sessions with a morning/afternoon tea break in between. Both sessions will last approximately one hour.

In the first session, participants will be presented with a statistical summary of demographic, housing and housing related variables for their local area/region. These data will be drawn from public sources such as the Australian Bureau of Statistics, the Queensland Office of Economic and Social Research (OESR), and the Queensland Department of Communities.

Data from the Phase 1, state-wide survey of the *Bridging the Divide* project will also be presented to provide a broad picture of service density and service integration across Queensland for consideration and evaluation by workshop participants.

Using these materials as reference points, participants will be asked to identify, on the basis of their professional experience and working knowledge:

- Typical pathways of contact and referral, and housing outcomes of clients who have experienced forced exit from the private rental sector.
- Sources of more detailed and /or contrary evidence of the range of services, service integration and client pathways in their local area.
- Cases for more detailed study of client pathways and outcomes, based upon de-identified client case records.

Participants will be asked to gather data from such sources for consideration and evaluation at a second PRA Workshop to be held 4–5 weeks after the first.

In the second session of the workshop, participants will be asked to address the following key research questions:

1. What housing and non-housing needs arise in circumstances of 'forced exit' from the private rental sector, among different categories of householders?

2. What, if any, particular problems arise in the processes of housing transition, following forced exit from the private rental sector, and for whom?
3. How do householders (and their supporters) obtain housing following 'forced exit' from the private rental sector? What assists people to obtain relatively stable housing and in what impedes their efforts to do so?
4. Do current modes of housing service delivery, service integration and inter-sectoral partnerships address the needs of householders who have experienced forced exit the private rental sector?

In addressing these questions, participants will be asked to draw upon their professional experience and working knowledge of their local area/region, and upon their knowledge of client circumstances and the private rental sector in their local area/region. Issues arising in discussion will be documented and participants will be asked to summarise the discussion at the end of the session.

Following the workshop, participants will be asked to continue gathering data (based upon the work done in the first session of the workshop and focused around the questions addressed in the second session). They will be provided with templates for data collection and collation, and will have access to online resources and research assistance.

Workshop 2

A second workshop will be held 4–5 weeks after the first. The same participants will be asked to attend.

The aim of Workshop 2 is to consolidate information/data gathered following Workshop 1 and to engage with participants in sharing evidence and evaluating the extent to which the 'new' evidence gathered provides new insights on the key research questions discussed in Workshop 1.

A particular focus of Workshop 2 will be to identify opportunities and strategies for improving responses to the needs of householders affected by forced exit from the private rental sector. Particular emphasis will be placed upon opportunities, constraints and strategies for bridging public/social provision of housing and private (market) provision.

Workshop 2 will also be organised in two sessions, each of approximately one hour with a morning/afternoon tea break in between.

The first session will be devoted to collaborative assessment of 'new' evidence provided by participants and researchers. This will include a preliminary report based upon convergent analysis of householder interviews conducted in the interim between the workshops, and an overview of comparative evidence emerging in other study areas. The session will conclude with a collaborative summary of findings related to key research questions.

The second session of Workshop 2 will focus upon the key constraints or barriers to improving services and housing supports for low-income households facing or affected by forced exit from private rental. Participants will be asked to consider these issues in the light of the evidence compiled in the first session.

The session will conclude with a focus upon strategic policy and program recommendations. Focusing upon the key research questions, and drawing upon their professional experience and working knowledge of housing service provision, participants will be asked to identify and list the strengths and weaknesses of current policy frameworks, the opportunities they perceive for improvements in service delivery and service integration in the current policy environment, and the changes to

the policy environment that they perceive as necessary for service improvement to better meet the needs of householders affected by forced exit from the private rental sector.

Appendix 2B: Service Provider Interview Guide

Interviews are to be conducted in a conversational style with emphasis upon listening and allowing the participant to provide their own account of the issues raised, based upon their professional experience and working knowledge of service delivery in the field of housing and housing related services, and of the specific issues arising from participatory research (Participatory Rapid Appraisal) workshops.

All service provider interview participants will be either participants of the PRA workshops conducted in Phase 2 or service providers referred to the researchers by PRA participants because of special expertise or professional/work experience in service areas directly relevant to the research.

1. Service provider role	Would you mind telling me exactly what your role is in [the organization you work for], and what experience you have had in providing housing assistance to clients affected by forced exit from the private rental sector?
2. Issues arising from PRA workshops.	<p>In the research workshop/s held recently, several issues or questions arose that all participants agreed we should know more about.</p> <p>Could we work through these issues/questions and ask you to comment or elaborate on them, from your perspective as a [service provider role/position/status]?</p> <p>Interviewer Instruction: Show the participant the full list of issues/questions that have arisen in workshop/s.</p> <p>I plan to run through the issues/questions in the order in which they're listed but if you think they would be best dealt with in a different order, grouped differently, please let me know.</p>
3. Focus on 'critical issues'.	<p>Of these issues, which of them would you say were the most significant for your organization and why? How do you think this impacts on people affected by forced exit from private rental?</p> <p>Interviewer Instruction: In attending to the reasons that these issues are seen to be important, focus upon policy issues, organizational resources and infrastructure, service integration and client-related concerns. Pay particular attention to any mention of 'bridging ties'/intersectoral relations, and explore further by asking neutral questions such as 'Why is that?', 'Why do you say that?' 'How did/does this happen/' 'Who was/is involved?'</p>
4. Questions based on the theoretic triangle (Dervin, 1992, 1994, 1999) for each 'critical incident'.	<p>When dealing with [critical issue], what helps/ what works? ...what hinders?</p> <p>Interviewer Instruction: In asking about what helps/hinders, focus upon policy frameworks, housing and housing-related programs, service providers, modes of</p>

	<p>operation/service delivery, service integration and client interests/concerns. Again, pay particular attention to any mention of 'bridging ties'/intersectoral relations, and explore further by asking neutral questions such as 'Why is that?', 'Why do you say that?' 'How did/does this happen/' 'Who was/is involved?'</p>
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Appendix 2C: Service provider data collection template

Client						
	Service provision	Contact with/referral to another service. <i>Please record whom you contacted/referred the client to in the cell below:</i>	Contact/referral	Contact/referral	Contact/referral	In this column, please provide a basic description of client (e.g. age, family composition, at-risk or homeless) and what happened. If you have referred the client to or contacted another organization/business, please note very briefly why you referred to/contacted the particular organisation/s.
Client 1	<p>Please indicate if you:</p> <p><input type="checkbox"/> Assisted client , no referral or other agency contact or <input type="checkbox"/> Were unable to assist client in any way</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing relationship <input type="checkbox"/> Ad hoc approach</p> <p><input type="checkbox"/> Private business <input type="checkbox"/> Public organisation</p> <p><input type="checkbox"/> Local <input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private <input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local <input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private <input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local <input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private <input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local <input type="checkbox"/> Non-local</p>	
Client 2	<p>Please indicate if you:</p> <p><input type="checkbox"/> Assisted</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p>	<p>Provider: _____</p> <p><i>Please tick:</i></p>	<p>Provider: _____</p> <p><i>Please tick:</i></p>	

	<p>client , no referral or other agency contact or</p> <p><input type="checkbox"/> Were unable to assist client in any way</p>	<p>relationship</p> <p><input type="checkbox"/> Ad hoc approach</p> <p><input type="checkbox"/> Private business</p> <p><input type="checkbox"/> Public organisation</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	
Client 3	<p>Please indicate if you:</p> <p><input type="checkbox"/> Assisted client , no referral or other agency contact or</p> <p><input type="checkbox"/> Were unable to assist client in any way</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing relationship</p> <p><input type="checkbox"/> Ad hoc approach</p> <p><input type="checkbox"/> Private business</p> <p><input type="checkbox"/> Public organisation</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p> <p><input type="checkbox"/> Public</p> <p><input type="checkbox"/> Local</p> <p><input type="checkbox"/> Non-local</p>	
Client 4	<p>Please indicate if you:</p> <p><input type="checkbox"/> Assisted client , no referral or other agency contact or</p> <p><input type="checkbox"/> Were unable</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing relationship</p> <p><input type="checkbox"/> Ad hoc approach</p> <p><input type="checkbox"/> Private business</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p>	<p>Provider: _____</p> <p><i>Please tick:</i></p> <p><input type="checkbox"/> Pre-existing</p> <p><input type="checkbox"/> Ad hoc</p> <p><input type="checkbox"/> Private</p>	

	to assist client in any way	<input type="checkbox"/> Public organisation <input type="checkbox"/> Local <input type="checkbox"/> Non-local	<input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	<input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	<input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	
Client 5	Please indicate if you: <input type="checkbox"/> Assisted client , no referral or other agency contact or <input type="checkbox"/> Were unable to assist client in any way	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing relationship <input type="checkbox"/> Ad hoc approach <input type="checkbox"/> Private business <input type="checkbox"/> Public organisation <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	
Client 6	Please indicate if you: <input type="checkbox"/> Assisted client , no referral or other agency contact or <input type="checkbox"/> Were unable to assist client in any way	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing relationship <input type="checkbox"/> Ad hoc approach <input type="checkbox"/> Private business <input type="checkbox"/> Public organisation <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	Provider: _____ <i>Please tick:</i> <input type="checkbox"/> Pre-existing <input type="checkbox"/> Ad hoc <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Local <input type="checkbox"/> Non-local	

1 – 8 = Define action or pathway

Appendix 3A: Householder histories and pathways

Household participant	Basic demographics at time of interview	Earliest housing/accommodation mentioned					Most recent housing/accommodation (prior to interview) mentioned
Regional South							
Julia	Female, single, 6 dependent children, social housing, Rosewood	Private rental (various) Regional South City and Regional South rural areas	Private rental Hervey Bay	Holiday cabins Hervey Bay	Staying with former partners family	Crisis accommodation Regional South rural	2 transitional housing dwellings Regional South rural
Wayne	Male, 59 yrs living in community housing in Regional South rural, nr Regional South City 1 (10 mths)		Private rental, Coastal NSW (12 months)	Staying with sister in granny flat (free) in Regional South City 2 (3 mths)	Caravan owned by friends (12 mths)	Emergency centre at high school (2 wks)	Motel in Regional South rural (2 wks)
Pam	Female with son 17 yrs, community housing in SW Qld (6 mths)			Lived in PNG (no details)	Staying with friend/contact in Regional South City 2 (2 mths)	Rented "car shed" / "shed" possibly garage (3 mths)	Sub-letting shared home (illegal boarding house?) (5 mths)
Regional North							
Ben	Male, single, no dependents, social transitional housing Regional North City 1	Formal private rental (various) including Queensland SE coastal 1 area	Home purchaser	Informal and private accommodation travelling around Australia	homelessness	Crisis accommodation	
Barton	Male, single, no dependents, social	Various hotels and temporary	Lived with mother and sister	Homelessness (rough sleeping)			

	transitional housing Regional North City 1	lodges					
Tony	Male, single, no dependents, social transitional housing Regional North City 1	Owned housing	Crisis accommodation	Different transitional housing			
Kevin	Male, single, no dependents, social transitional housing Regional North City 1	Private rental – share house with friends	Living with mother				
Winston	Male, single, no dependents, social transitional housing Regional North City 1	Two previous owner occupied dwellings (Queensland SE coastal 1)	Crisis accommodation	Different transitional housing			
Gough	Male, single, no dependents, social transitional housing Regional North City 1	Private rental (various) Queensland SE coastal 1	Living in carport of sister's house	Private rental (informal access and tenure)	Hospital (2 years)	Father and stepmother	
Bill	Male, single, no dependents, social transitional housing Regional North City 1	Owner occupied (NT City)	5 different private rentals Capital City	Informal private rental (owned by daughter) in Capital City	Living temporarily with adult daughter (Regional North City 1) and her family	Homeless (sleeping in car)	
Melanie	Female, single, no dependents, social transitional housing Regional North City 1	Various private rentals (Capital City and Regional North City 1)	Social housing	Homeless (staying temporarily on various friend's couches)	Homeless (sleeping in car)		
Paul	Male, single, no dependents, social	Living with parents	Various short term and	Homeless (residing in car)	Different transitional	Psychiatric ward (involuntary)	

	transitional housing Regional North City 1		informal private rental, including accessing through friends and advertised	two occasions	housing	patient)	
Chris and Noreen	Married couple with son 15 yrs and daughter, 20 yrs , private rental accommodation at Regional North Coastal, near Regional North City 1 (18 mths)			Private rental arrangement of family home in Regional North City 1 while parents working at mines (5 yrs)	Stayed with friends in Regional North Coastal (2 wks)	Private rental in Regional North Coastal (6 yrs)	Private rental in Calen (near to Regional North Coastal) (4-5 yrs)
Kathleen	Female, 53 yrs, 2 sons (14 & 16 years), public housing in Regional North City 2 (4 wks)				Private rental on Queensland SE coastal 2 (12 months)	Living with cousin (4 months) in Park Street (nr Regional North City 3)	Private rental in Park Street (nr Regional North City 3) (3 yrs)
Ted and Betty	Married couple, male, 71 yrs, female, 68 in public housing in Regional North City 1 (area?) (3 wks)			3 x Private rental (no details)	Travelling in own caravan (12 mths)	Private rental in WA City (12 mths)	Own caravan (5 yrs – travelling 1 year – Regional North Coastal 4 years)
Ross and Janet	Married couple with 4 children 14-19 yrs (at home), CRS Community housing provider (2 mths) – publically owned			Private rental (4 years)	Community housing (CRS) in Regional North City 1 (5 yrs) – privately owned	Community housing (CRS) in Regional North City 1 (6 mths)-privately owned	Community housing (CRS) in Regional North City 1 (2.5 yrs)-privately owned

Capital City							
Arthur	Male, single, no dependents, social transitional housing Suburb A	Private rental (both informal and formal)	Rough sleeping	Crisis accommodation (various)	Informal private rental with friends/associates	Homeless (rough sleeping)	Supported housing facility (Suburb B)
Tim	Male, single, no dependents, social/transitional accommodation Suburb B	Formal private rental (with mother)	Informal private rental, including share houses and a friend's garage	Lived interstate with mother and stepfather	Crisis accommodation	Incarcerated	Crisis accommodation
Stanley	Male, Indigenous, single, no dependents, social/transitional accommodation Suburb B	Staying temporarily with various family members	Homeless (various) boarding houses	Homeless (rough sleeping) Capital City and North Qld City			
Mark	Male, single, no dependents, social/transitional accommodation Suburb B	Two private rental properties	Long-term private rental caravan park	Adult daughter with her family	Staying temporarily on friend's couches	Crisis accommodation	
David	Male, single, no dependents, social/transitional accommodation Suburb B	Several private rental properties NSW City	Various crisis accommodation (Capital City and Queensland SE coastal 1)	Various boarding houses (Capital City and Queensland SE coastal 1)			

*Tony and Winston disclosed that they exited home ownership, rather than private rental. They were included in the study as both individuals, while residing in transitional accommodation, described their continued exclusion from and inability to access rental housing through market mechanisms

Appendix 3B: Householder/Resident Interview Guide

Interviews are to be conducted in a conversational style with emphasis upon listening and allowing the participant to construct their own account of their circumstances and the factors influencing them and shaping their experience and circumstances. The interview protocol is based upon a 'sense-making interview' strategy developed by Dervin (1992, 1994, 1999).

Biographical/ demographic details	<p><i>Who do you live with?</i> <i>How old are they? ...and what about yourself?</i> <i>Main source of income?</i> <i>Work/ employment options?</i> <i>Chronic health problems? ... disability?</i> <i>Aboriginal or Torres Strait background? CALD?</i></p>
Housing history/ timeline	<p><i>Where are you living now ...? How long have you been there?</i> <i>and before that? ... How long were you there? What was the main reason you moved from there?</i> <i>and what about before you were living at ...? ...How long were you there? What was the main reason you moved from there?</i></p> <p>Interviewer Instruction: Start time-line and household membership record. Record tenure, terms of tenancy, locality/ies, housing mobility, household composition/transitions.</p>
3. Focus on a 'critical incident' (beginning with the most recent incident of 'forced exit' recorded in the timeline).	<p><i>Thinking about this difficult period when you had to move from ____, tell me what was happening at that time?</i></p>
4. Questions based on the theoretic triangle (Dervin, 1992, 1994,1999) for each 'critical incident'.	<p><i>What was the most difficult part? What were the things that really made it hard to deal with? ... people/things who/that made it difficult or seem to hinder you?</i> <i>What did you do (then)? Who helped? How did they help?</i></p> <p>Interviewer Instruction: In asking about the people who helped/hindered, focus, as and when appropriate, upon service providers. In asking 'what happened next', link the participants account to incidents recorded on the time-line and also map pathways through/into/ out of the service system.</p>
5. Focusing (by R.) on the time-line.	<p><i>Have I got it right?</i> <i>Are there other things you think are important here?</i> <i>Can you tell me more about any of the events or times noted on the time-line?</i></p>

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