Pathways and choice in a diversifying social housing system

authored by
Ilan Wiesel, Hazel Easthope and Edgar Liu

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# ACRONYMS

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<thead>
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<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABS</td>
<td>Australian Bureau of Statistics</td>
</tr>
<tr>
<td>ACHL</td>
<td>Australian Community Housing Ltd</td>
</tr>
<tr>
<td>ACT</td>
<td>Australian Capital Territory</td>
</tr>
<tr>
<td>AHURI</td>
<td>Australian Housing and Urban Research Institute Limited</td>
</tr>
<tr>
<td>AIHW</td>
<td>Australian Institute of Health and Welfare</td>
</tr>
<tr>
<td>BHC</td>
<td>Brisbane Housing Company</td>
</tr>
<tr>
<td>CALD</td>
<td>Culturally and Linguistically Diverse</td>
</tr>
<tr>
<td>CECODHAS</td>
<td>Comité Européen de Coordination de l'Habitat Social (The European Liaison Committee for Social Housing)</td>
</tr>
<tr>
<td>CIAP</td>
<td>Client Intake and Assessment Process (Queensland)</td>
</tr>
<tr>
<td>CBL</td>
<td>Choice-Based Letting</td>
</tr>
<tr>
<td>COAG</td>
<td>Council of Australian Government</td>
</tr>
<tr>
<td>CRA</td>
<td>Commonwealth Rent Assistance</td>
</tr>
<tr>
<td>CSHA</td>
<td>Commonwealth State Housing Agreement (Australia)</td>
</tr>
<tr>
<td>DETR/DSS</td>
<td>Department of The Environment, Transport And The Regions / Department of Social Security (United Kingdom)</td>
</tr>
<tr>
<td>DIAC</td>
<td>Department of Immigration and Citizenship</td>
</tr>
<tr>
<td>DHS</td>
<td>Department of Human Services (Victoria)</td>
</tr>
<tr>
<td>ESC</td>
<td>English-Speaking Countries</td>
</tr>
<tr>
<td>FaCSIA</td>
<td>Australian Government Department of Families, Community Services and Indigenous Affairs</td>
</tr>
<tr>
<td>HNSW</td>
<td>Housing New South Wales</td>
</tr>
<tr>
<td>LGA</td>
<td>Local Government Area</td>
</tr>
<tr>
<td>LMHS</td>
<td>Loddon Mallee Housing Services</td>
</tr>
<tr>
<td>MA</td>
<td>Mission Australia</td>
</tr>
<tr>
<td>MAHNSW</td>
<td>Mission Australia Housing (New South Wales)</td>
</tr>
<tr>
<td>NAHA</td>
<td>National Affordable Housing Agreement (Australia)</td>
</tr>
<tr>
<td>NBJP</td>
<td>Nation Building and Job Plan</td>
</tr>
<tr>
<td>NESC</td>
<td>Non-English-Speaking Countries</td>
</tr>
<tr>
<td>NPASH</td>
<td>National Partnership Agreement on Social Housing (Australia)</td>
</tr>
<tr>
<td>NRAS</td>
<td>National Rental Affordability Scheme (Australia)</td>
</tr>
<tr>
<td>NSW</td>
<td>New South Wales</td>
</tr>
<tr>
<td>NT</td>
<td>Northern Territory</td>
</tr>
<tr>
<td>OOH</td>
<td>Office of Housing (Victoria)</td>
</tr>
<tr>
<td>PPHA</td>
<td>Port Phillip Housing Association</td>
</tr>
<tr>
<td>QLD</td>
<td>Queensland</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>SA</td>
<td>South Australia</td>
</tr>
<tr>
<td>SEPP</td>
<td>State Environmental Planning Policy (New South Wales)</td>
</tr>
<tr>
<td>SGCH</td>
<td>St George Community Housing Limited</td>
</tr>
<tr>
<td>Tas</td>
<td>Tasmania</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>US</td>
<td>United States</td>
</tr>
<tr>
<td>VCOSS</td>
<td>Victorian Council of Social Service</td>
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<tr>
<td>VIC</td>
<td>Victoria</td>
</tr>
<tr>
<td>WA</td>
<td>Western Australia</td>
</tr>
<tr>
<td>WHL</td>
<td>Women's Housing Limited</td>
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EXECUTIVE SUMMARY

This study seeks to provide a better understanding of how access to social housing and mobility within the Australian social housing system are experienced by tenants, in a time of significant changes to the sector. The Positioning Paper outlines the conceptual and contextual background that informs the study which is currently underway.

Australia’s social housing system has experienced significant changes over the last decade, including:

- Diversification of the social housing system, with around 18 per cent of dwellings now managed by community housing organisations, and a target of up to 35 per cent of social housing to be managed by community housing organisations by 2014 (DHS 2009).

- Initiatives toward integrated waiting lists: all states and territories are required to integrate their public and community housing waiting lists by July 2011, if they have not already done so on their own initiative (DHS 2009).

- Increased targeting of households in greatest need in social housing allocation policies, with 66 per cent of public housing allocations and 75 per cent of community housing allocations in 2008–09 made under ‘priority access to those in greatest need’, and 64 per cent of public housing allocations and 61 per cent of allocations by community housing organisations made to households with special needs (AIHW 2010a; AIHW 2010b).

- Targets set by the Commonwealth government to halve homelessness across Australia by 2020 and offer supported accommodation to all rough sleepers who require it. The policy vision is to assign a more central role for social housing in achieving this target (FaHCSIA 2008).

- Requirements on housing providers to develop new linkages with support providers and programs. These include a range of individualised support programs for people with disabilities, and a variety of preventative, early intervention, crisis intervention and long-term support services for people experiencing homelessness (Commonwealth Advisory Committee 2001; Tually 2007).

- Expectations from providers of all public services to deliver services which are more flexible and responsive to the diverse needs and aspirations of their clients, as a central agenda within the New Public Management reforms (Johnston 2000).

In this changing landscape, pathways into and within the social housing system are shifting. Such pathways are shaped by households’ needs, the number and types of affordable housing options available in their area, the varying formal and informal allocation practices of different providers, and the ability and willingness of prospective tenants to gather information, prepare applications and in some cases relocate to other areas. For some, these changes may potentially improve access into more appropriate social housing placements. At the same time, it is possible that the increasingly intricate array of pathways into a diversifying social housing system may disadvantage some households more than others. In the light of these shifts, this research asks the following questions.

- What are the pathways of entry into and mobility within the social housing system?
- What potential advantages are there in a diversifying social housing system for social housing tenants?
Is there any evidence of some groups being more disadvantaged? If so, why?

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

- Integration of allocation procedures across the various social housing providers to improve efficiency and equity, while maintaining diversity, flexibility and choice.
- Removal of administrative barriers that make the experience of entering social housing more difficult in the context of a diversifying system.
- Development of information and referral mechanisms for prospective, and existing, tenants.
- Procurement, service planning and product development strategies.

**Housing pathways into and within a diversifying social housing system**

The notion of *housing pathways* is used in this study to describe mobility of households. It is useful in explaining the experience of individual households, as well as in identifying common patterns of housing mobility of different demographic groups and over the life-course (Clapham 2002).

The housing pathways of some of the lowest-income Australian households often include multiple entries into, and exits out of, social housing. A study by Seelig et al. (2008) using longitudinal data from 1993–2003 found that income was the single most important determinant of the likelihood of a household to access social housing in the first place, whereas other factors such as disability, age and household structure had more influence on the length of social housing tenancies. However, since the sample years of Seelig et al.’s study, allocation policies have become increasingly targeted at high-need households, and more recent data suggests that special needs now play a more important role in the housing pathways of low-income Australian households (AIHW 2010a; 2010b).

Housing pathways are shaped by the choices of households on the one hand, and the constraints they face on the other. However, in social housing the balance between choice and constraint is weighted toward constraint and applicants and tenants typically have very little choice about where they live. Public service reforms following the New Public Management agenda have placed increased emphasis on expanding the choices available to clients of public services, including social housing. Choice-based allocation models implemented in social housing systems overseas (choice-based letting in the UK and the Delft model in the Netherlands for example) have yet to be adopted in Australia. Nevertheless, the lessons from research overseas about the ways specific allocation policy features may enhance or reduce choice for tenants, and the potential negative impact of such policies on vulnerable households (Kullberg 1997; 2002; Brown & King 2005; Brown & Yates 2005; King 2006; Fitzpatrick & Pawson 2007; Hulse et al. 2007; van Daalen & van der Land 2008), inform the analysis of social housing pathways in the Australian context, as discussed in Chapter 3.

Some constraints on choice are related to the types of households that access social housing, comprising some of the most disadvantaged population groups in Australian society. The data, literature and policy documents reviewed in this report (Chapters 2 & 3) encourage consideration of a range of interrelated factors shaping current pathways into and within social housing in Australia.
AIHW (2010a; 2010b) data suggests that the households entering social housing in recent years are exclusively low-income groups, and predominantly special-needs groups. This may be explained by shortages of affordable housing in the private rental market (Yates & Gabriel 2006), insufficient social housing stock and allocation policies that grant priority to specific population groups, such as special-needs groups.

AIHW (2008a; 2008b; 2010a; 2010b) data on the rising proportions of priority allocations in recent years suggest that prior to entering a social housing tenancy, the majority of households experience crisis and urgent need for housing, often due to homelessness.

Changing housing needs over the life-course may push households toward a social housing tenancy. At different life-course stages (such as ageing) and following life-course events (such as childbirth or divorce), the housing needs of individuals and households may change significantly (Seelig et al. 2008; Rabe & Taylor 2009).

The nature of the housing stock in an area will have a major impact on the housing pathways of local low-income and special-needs households. The number of social housing dwellings available, their size and physical accessibility standards will be key determinants of which households are likely to access a social housing tenancy. Large families, for example, may be disadvantaged in access to a social housing placement in an area where the stock is predominantly two-bedroom dwellings.

For many people with special needs, access to social housing will depend on the availability of support services that are provided by different government departments or non-government organisations, and the effectiveness of coordination between housing and support services (Commonwealth Advisory Committee 2001; Tually 2007).

Different providers may have different policies—and often informal practices—in terms of willingness to accept and maintain the ongoing tenancy of people considered to be problematic tenants (Vizel 2009). Such policies and practices impact on the housing pathways of those tenants, as well as their neighbours who may be impacted by anti-social behaviours, and in extreme cases will leave or try to leave their current social housing tenancy.

Location needs and preferences of households play major roles in shaping their social housing pathways. Households that are more flexible in terms of the location of their home will have more options available and will be less constrained by local factors such as limited suitable stock. However, some households may have more specific location needs and preferences, including a need to sustain community ties as well as formal and informal supports. On the one hand, such specific location needs limit the housing options which are available for a household. On the other hand, in some social housing organisations and jurisdictions, specific location needs increase a household’s likelihood to obtain priority status on the waiting list (PPHA 2008a; 2008b).

The range of allocation regimes in different jurisdictions and organisations in Australia adds further complexity to the array of housing pathways into and within social housing. Chapter 4 of this report reviews formal allocation policies in New South Wales (NSW), Victoria and Queensland public housing systems, as well as a limited number of community housing organisations in each of the states. A number of similarities and differences have been highlighted throughout the analysis.
Public housing (and much, although not all, community housing) in all three states is predominantly allocated to high-need and low-income tenants.

While Queensland and NSW have developed integrated allocation systems across multiple providers of social housing, Victoria is yet to do so.

The integrated systems in Queensland and NSW are different in a number of ways, the most significant of which is that in NSW community housing providers still have greater discretion to apply their own organisational policies in selecting a tenant for a vacancy.

In NSW and Victoria there are separate waiting lists for priority and non-priority (wait-turn) applicants. In Victoria, the priority waiting list (early housing) is segmented according to different categories which grant different levels of priority. In NSW, no such segments exist and priority applications are treated individually. In Queensland, there is essentially no non-priority (wait-turn) list, and the priority waiting list includes four segments. Queensland’s priority segments are defined more loosely than the Victorian segments, based on the circumstances of individual applicants.

Each of the states uses different rules that affect the choice of dwellings for applicants. In NSW and Victoria, an applicant may decline an offer once without losing their priority status; in Queensland, an applicant may lose their priority status the first occasion they decline an offer.

In NSW and Victoria existing social housing tenants seeking to transfer to a different dwelling will typically be able to transfer into dwellings managed by their existing provider. In Queensland, transfers may be made to a dwelling managed by any provider; however, the conditions to be eligible for a transfer are stricter than NSW and Victoria.

Up-to-date data about availability of specific types of properties in specific locations are not readily available to applicants in any of the three states to assist in making an informed choice about where to apply.

Community housing allocation rules are diverse within and across organisations, more so in Victoria and NSW than in Queensland due to the introduction of the One Social Housing System in that state.

Further analysis of the drivers for such differences in allocation policies and procedures between the three states, and the impact such policies have on the housing pathways into and within social housing, will be based on the empirical research to be conducted in the next stage of this study. In each of the states, a survey will be distributed among 600 community housing, public housing and subsidised private housing tenants (as a proxy for households on the waiting list), in urban and regional areas. Follow-up interviews will take place with 20 tenants and 4–5 administrators of public and community housing in each state.

This study contributes to an emerging body of literature on housing pathways in the Australian social housing system (Beer et al. 2006; Beer & Faulkner 2008; Seelig et al. 2008; Johnson et al. 2010) and on social housing allocation systems (Hulse & Burke 2005a; 2005b; Jones et al. 2007; 2009; Phillips et al. 2009). The current study will add to this knowledge base by providing quantitative and qualitative data obtained directly from social housing tenants about their experiences in accessing social housing, in addition to analysis of data obtained from administrators and housing providers. This study will also provide post-implementation analysis of recent social housing integration reforms in Queensland and NSW, not possible in previous studies conducted prior to the implementation of these reforms.
1 INTRODUCTION

1.1 Background and aims

Significant transformations have been occurring in Australia's social and affordable housing systems over the last decade, including transfer of public housing stock to non-government associations and new programs to increase the supply of affordable housing delivered by diverse providers. Decentralisation and the growing diversity of the social and affordable housing system, with a panoply of administrative bodies and various regimes of allocation, provide important opportunities to increase housing choice for low-income households, while also raising new challenges. The aim of the proposed research is to chart the range of pathways into and within the current Australian social and affordable housing system. A better understanding of the various ways by which people in different places with different abilities, desires and needs, access social and affordable housing will inform policies aimed at achieving higher levels of equity in housing choice for low-income households, and increasing integration and capacity across the system as a whole.

In a decentralised social housing system, often there are no common criteria, nor a single local waiting list through which applicants can access social and affordable housing. As a result, the number and types of affordable housing options available in a prospective tenant’s local area, the varying formal and informal allocation decision rules of different providers operating there, and the ability and willingness of those prospective tenants to gather information, prepare applications for multiple providers and in some cases relocate to other areas, have become even more important considerations than previously in terms of outcomes for individual households. For some, these changes may potentially improve access into more appropriate social housing placements. At the same time, it is also possible that the increasingly intricate array of pathways into and within a diversifying social housing system may disadvantage some households. In light of these shifts, this research asks the following questions.

1. What are the pathways of entry into and mobility within the social housing system?
   – How are such pathways shaped by structures and practices of social housing providers?
   – How are such pathways shaped by the practices and choices of prospective social housing tenants?

2. What potential advantages are there in a diversifying social housing system for social housing tenants?
   – Is there evidence of some households enjoying improved housing outcomes in a diversifying social housing system?
   – Is there evidence of increased housing choice for tenants in a diversifying social housing system?
   – Do tenants value the choices that are offered to them?

3. Is there any evidence of some groups being more disadvantaged? If so, why?
   – Is there evidence of some households experiencing poorer housing outcomes in a diversifying social housing system?
   – What are the implications of a diversifying social housing system for people with high and urgent need for housing?
An understanding of the experiences of people entering and moving within the social housing system, as well as consideration of particular vulnerabilities experienced by different groups, will provide valuable information that can be used to inform policy interventions in the following domains:

- Integration of allocation procedures across the various social housing providers to improve efficiency and equity, while maintaining diversity, flexibility and choice.
- Removal of administrative barriers that make the experience of entering social housing more difficult in the context of a diversifying system.
- Development of information and referral mechanisms for prospective, and existing, tenants.
- Procurement, service planning and product development strategies.

The Positioning Paper outlines the conceptual and contextual background that informs the study which is currently underway.

1.2 National context

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

- Diversification of the social housing system.
- Initiatives toward integrated waiting lists.
- Increased targeting of households in greatest need in social housing allocation policies.
- The rise of the choice agenda in social housing provision.
- New approaches to coordination of housing and support services.

1.2.1 Diversification of the social housing system

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

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

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

- Since the early 1980s, each of the Commonwealth State Housing Agreements (CSHAs) included tied funds for investing in additional community housing—a small proportion of the total national funding for social housing (Milligan et al. 2004, p.9).
Growth in community housing was also achieved through transfers of stock owned by state public housing authorities to management by community housing providers (Milligan & Phibbs 2009, p.12).

The social housing initiative under the Nation Building Economic Stimulus Plan, announced by the Commonwealth Government in February 2009, has been the most significant boost for growth in the Australian social housing sector in two decades. The social housing initiative will provide over $5 billion by 2012 for the construction of over 19,300 new social housing dwellings, and a further $400 million for repairs and maintenance to existing social housing dwellings. The new stock built will be owned and managed by community housing organisations (Australian Government 2010).

Since 2008, Commonwealth and state governments have initiated a number of programs to fund development of affordable housing programs, such as the National Rental Affordability Scheme (NRAS). While access to NRAS is not exclusive to community housing providers, they play a central role in developing NRAS-funded properties, or managing privately owned properties funded by NRAS (Centre for Affordable Housing 2010).

Community housing tenants who are clients of Centrelink are eligible for Commonwealth Rent Assistance (CRA), unlike similar households in public housing. This differential treatment has provided an opportunity for community housing providers to charge higher rents since the tenants' income also increases with CRA benefits. In other words, CRA is another indirect source of funding for community housing (Milligan et al. 2004, p.11).

Currently, 931 mainstream community housing organisations provide approximately 10.5 per cent of the total social housing stock in Australia (see Table 1 below). This does not include Indigenous community housing which represent an additional 7 per cent of the total social housing stock in Australia (DHS 2009, p.17).

Table 1: Community housing in Australia, 2009

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

Source: AIHW 2010a; 2010b

1.2.2 Initiatives toward integrated waiting lists

The growth of community housing, with a diverse range of allocation procedures and priorities, has created a number of challenges for the social housing sector, as noted by Phillips et al. (2009, p.32), including:
Concern about lack of consistency between providers in application and assessment processes.

The need for applicants to identify options and apply with multiple housing providers. For people with a disability, language barrier or other difficulties this situation may become a source of disadvantage.

Duplications of applications impose costs on the service system as a whole, reducing its efficiency.

Lack of shared, updated information on housing options limiting client choice and access, as well as having resource impacts for housing providers and advocates who duplicate effort in sourcing information, referring and advocating for clients.

Lack of transparency and accountability in allocation processes and perceptions of favouritism and ‘creaming’ by some housing organisations.

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

Different states have taken different approaches to integration and are currently in different stages in terms of their progress in integrating their public and community housing systems. Queensland’s One Social Housing System and NSW’s Housing Pathways are both examples of integrated allocation systems, where public and community housing organisations keep a shared register. However, the two systems differ in a number of ways, the most significant of which is the level of autonomy held by community housing organisations to apply their own set of priorities in allocating their vacancies (see Chapter 4 for further detail on these integration initiatives).

1.2.3 Targeting households in greatest need

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

In community housing, a more complex picture emerges. Community housing providers’ allocation policies are framed by their social goals and the conditions of specific funding schemes. Current client profiles in the sector reflect a plethora of past housing schemes, differences between jurisdictions in how this sector has been utilised, and the specific missions of individual agencies. Thus, while a significant proportion of tenants in community housing are low-income and high-needs households, a proportion of higher-income tenants have also been assisted under some initiatives. Further, some community housing providers have specialised in providing housing assistance to a specific population group such as people with disabilities, women or the elderly. However, existing national data on allocations of social housing suggest that overall the proportion of allocations to special needs and priority status applicants is higher in community housing compared to public housing (AIHW 2008a; 2008b; 2010a; 2010b) (summarised in Tables 2 & 3).

Table 2: Proportions of new tenancies allocated to households with special needs 2006–07 and 2008–09 (percentages)

<table>
<thead>
<tr>
<th></th>
<th>2006–07</th>
<th></th>
<th>2008–09</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Community housing (%)</td>
<td>Public housing (%)</td>
<td>Community housing (%)</td>
</tr>
<tr>
<td>NSW</td>
<td>81.7</td>
<td>52.3</td>
<td>71.1</td>
</tr>
<tr>
<td>VIC</td>
<td>54.7</td>
<td>54.5</td>
<td>50.3</td>
</tr>
<tr>
<td>QLD</td>
<td>58.8</td>
<td>64.6</td>
<td>64.6</td>
</tr>
<tr>
<td>WA</td>
<td>58.1</td>
<td>64.6</td>
<td>49.5</td>
</tr>
<tr>
<td>SA</td>
<td>70.9</td>
<td>65.8</td>
<td>67.9</td>
</tr>
<tr>
<td>Tas</td>
<td>51.9</td>
<td>63.9</td>
<td>89.7</td>
</tr>
<tr>
<td>ACT</td>
<td>43.1</td>
<td>48.5</td>
<td>39.5</td>
</tr>
<tr>
<td>NT</td>
<td>NA</td>
<td>66</td>
<td>NA</td>
</tr>
<tr>
<td>Total</td>
<td>67.7</td>
<td>57.8</td>
<td>61.1</td>
</tr>
</tbody>
</table>

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

Table 3: Proportions of new tenancies allocated to households under ‘priority access to those in greatest need’ 2006–07 and 2008–09 (percentages)

<table>
<thead>
<tr>
<th></th>
<th>2006–07</th>
<th></th>
<th>2008–09</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Community housing (%)</td>
<td>Public housing (%)</td>
<td>Community housing (%)</td>
</tr>
<tr>
<td>NSW</td>
<td>75.7</td>
<td>29.8</td>
<td>67.9</td>
</tr>
<tr>
<td>VIC</td>
<td>86.7</td>
<td>68.1</td>
<td>91.5</td>
</tr>
<tr>
<td>QLD</td>
<td>53.5</td>
<td>26.3</td>
<td>56.2</td>
</tr>
<tr>
<td>WA</td>
<td>58.7</td>
<td>31.6</td>
<td>85.1</td>
</tr>
<tr>
<td>SA</td>
<td>84.7</td>
<td>46.5</td>
<td>96.6</td>
</tr>
<tr>
<td>Tas</td>
<td>52.2</td>
<td>93.6</td>
<td>57.4</td>
</tr>
<tr>
<td>ACT</td>
<td>78.2</td>
<td>87.3</td>
<td>95.6</td>
</tr>
<tr>
<td>NT</td>
<td>NA</td>
<td>25.0</td>
<td>NA</td>
</tr>
<tr>
<td>Total</td>
<td>69.6</td>
<td>42.8</td>
<td>75.0</td>
</tr>
</tbody>
</table>

Source: AIHW 2008a; 2008b; 2010a; 2010b
A number of limitations to AIHW data on allocations in social housing need to be acknowledged and taken into consideration.

- A range of very different housing programs are addressed under a single category of community housing.
- Definitions of special needs or priority may change from one jurisdiction to another.
- The data is not fully comparable by years due to changes in data collection methods.

Despite these limitations, the data summarised in Tables 2 and 3 are indicative of a number of trends which require further investigation, in particular:

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

1.2.4 The homelessness agenda

*The Road Home: Homelessness White Paper* (FaHCSIA 2008) was the major policy document outlining the targets set by the Commonwealth Government to tackle homelessness. The central goal of the White Paper is to halve homelessness by 2020 and to offer supported accommodation to all rough sleepers.

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

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

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

1.2.5 The rise of the ‘choice agenda’ in social housing

In the last two decades, public services in various countries around the world have been restructured following paradigmatic shifts such as the New Public Management philosophy. The New Public Management approach responds to criticisms that existing welfare systems were inflexible, uniform and unresponsive to the diverse needs and aspirations of the public. Increasing consumer choice in public services is central to New Public Management reforms.

In social housing the choice agenda has been one of the driving forces behind the introduction of new models of allocation. The Delft model in the Netherlands and
choice-based lettings in the UK are both pioneering attempts to increase choices for applicants to social housing (Brown & King 2005; see Chapter 3 for further discussion on these models).

In Australia, while New Public Management reforms have been central to the restructuring of public services in recent decades (Johnston 2000), choice-based models of allocations in social housing have yet to be implemented with the exception of pilot programs in some jurisdictions and organisations. Compared to the UK and the Netherlands, choice is far more limited in the social housing sector in Australia, which is significantly smaller, with allocations more narrowly targeted at households in high and urgent need. Nevertheless, social housing applicants and tenants in Australia can exercise some limited choices. For example, in some jurisdictions and organisations, applicants to social housing are able to state their preferences in terms of location, have the right to decline a housing offer without losing their position on the waiting list or their priority status, and the right to transfer from an unsuitable placement. The growth and diversity of community housing providers has also created some new options for prospective social housing tenants. In non-integrated social housing systems (such as in Victoria), tenants can choose to which organisation(s) they will submit their housing application. In integrated systems (like NSW) tenants may state in their application whether they prefer community housing or public housing or both.

While the need to provide more choices for social housing tenants is widely accepted, much concern is also raised in the existing literature on the impact choice-based allocation mechanisms may have on vulnerable households who may have more difficulties gathering information about their options, and waiting for better offers. The risk is that the competition that is a central element of choice-based allocation systems can reinforce disadvantages for these households (Brown & King 2005).

1.2.6 New approaches to coordination of housing and support services

Since deinstitutionalisation began to unfold in Australia in the 1980s, housing and support services for people with a disability or mental illness in Australia were mainly provided through community-care facilities. In such facilities, housing and support services are often tied together, delivered by the same provider under a single funding stream. However, in recent years a policy shift in all Australian states and territories has been toward an increase in the provision of services, such as respite and in-home support programs, to allow people with a disability or mental illness who do not require extensive care to receive support services wherever they live, including in social housing (Tually 2007).

Such programs have opened up new housing choices and housing pathways for people with a disability or mental illness. At the same time, the administrative separation of support services from housing has created a new challenge of coordinating the two. People with a disability seeking to receive an individualised support service while living in social housing, for example, may need to apply separately for both, and often they will not be able to access social housing until they have successfully secured an individualised support service (Vizel 2009).

An example for an integrated approach to coordination of housing and support services is the NSW Housing and Human Services Accord signed by a number of government agencies: Housing NSW, the Aboriginal Housing Office, the Attorney General’s Department, the Department of Ageing Disability and Home Care, the Department of Community Services, the Department of Education and Training, the Department of Juvenile Justice, NSW Health and the NSW Police. The Accord is an agreement between these agencies to collaborate on processes of needs
assessments, social housing allocation decisions, support to clients living in social housing and end-of-lease reviews (Housing NSW 2006).

Coordination of housing and support services is also seen as a central feature of effective policies responding to homelessness. Homelessness is increasingly understood as a dynamic pathway which involves multiple movements into and out of housing and support services (Minnery & Greenhalgh 2007). A major challenge in responding to this dynamic nature of homelessness is to link preventative, early intervention, crisis intervention and long-term housing and support services. Further, a widening range of personal circumstances affecting the risk of homelessness is recognised in research and policy (Minnery & Greenhalgh 2007); thus a wider range of support services must be linked with housing provision to achieve better outcomes. A major challenge of integrating housing and support services is that of combining the roles of landlord and support worker:

[I]t is hard to establish rapport with someone you have just taken to task for being in arrears with their rent … The danger is that support service providers who are also tenancy managers will have little incentive to inform clients of their rights as tenants, that they will be tempted to make support conditional on compliance with tenancy rules (or housing conditional on compliance with the support regime), and that clients will have nowhere to turn should a dispute arise (Commonwealth Advisory Committee 2001, p.80).

The various approaches taken in different Australian states and territories in linking support services with housing are therefore likely to play an important role in shaping the housing pathways of people with disabilities, mental illness and people experiencing homelessness into and within social housing.

1.3 The analytical perspective: pathways and choice

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

First, this study contributes to an emerging body of literature on housing pathways in the Australian social housing system (Beer et al. 2006; Beer & Faulkner 2008; Seelig et al. 2008; Johnson et al. 2010) and on social housing allocation systems (Hulse & Burke 2005a; 2005b; Jones et al. 2007; 2009; Phillips et al. 2009). The major contribution of the current study to this knowledge base will be the information obtained directly from social housing tenants about their experiences in accessing social housing and their mobility within the system in a time of significant changes for the sector. Further, the study will provide post-implementation analysis of recent social housing integration reforms in Queensland and NSW, not possible in previous studies conducted prior to the implementation of these reforms.

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

While there is much academic and political interest in studying the pathways out of social housing, this aspect will be addressed only partially in the current study. For practical reasons, the sample of participants in this research will only include existing social housing tenants (in addition to some subsidised private housing tenants as a proxy for applicants on waiting lists). However, considering the revolving door syndrome in social housing (Seelig et al. 2008), we expect that a significant proportion of the participants may have experienced at least one exit out of social housing in the past.
The pathways and choice perspective taken in this study borrows from two separate bodies of literature: literature on choice in social housing and literature on the housing pathways of disadvantaged population groups. The concepts of housing choice and housing pathways are interrelated and complementary in a number of ways.

The housing pathways analytical approach described in Chapter 2 is useful in studying housing outcomes and experiences for social housing tenants. The pathways approach allows consideration of a household’s choices, and the constraints it faces due to market conditions, access policies and procedures and specific needs of the household. Further, the pathways perspective allows us to examine housing outcomes as a dynamic process, rather than at a single static moment in time.

Social housing in Australia is an extremely constrained system, where tenants have very little choice about where they live. Measures which may be taken in social housing systems to increase choice are reviewed in Chapter 3. However, the literature suggests that such measures on their own do not guarantee improved housing outcomes. Particular concern is given to the most disadvantaged households for whom such measures may even have negative impacts.

### 1.4 Terms and definitions

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

- **Housing Pathways / housing pathways**: ‘Housing Pathways’, with capital initials, refers to the integrated waiting list developed in NSW. When spelling ‘housing pathways’ with lowercase initials we refer to the theoretical concept proposed by Clapham (2002).

- **Affordable housing**: this notion may be interpreted more widely, but in this report, following Milligan et al. (2009, p.2), the term is used to refer to housing that is procured directly by community housing providers using a mix of public and private finance for renting at rates that are below market levels to low- and moderate-income households (as opposed to community housing, which is rented to low-income households only).

- **Community housing**: social housing provided by non-profit organisations (community housing organisations).

- **Public housing**: social housing provided by state governments.

- **Social housing**: an umbrella term for community housing, public housing and Indigenous housing. Long-term housing, rented to low-income households at rates which are proportional to the income of tenants (up to 30% of their income), allocated according to assessment of applicants’ needs.

- **Community housing organisations**: non-profit organisations that provide community housing, as well as a range of other types of housing programs such as affordable housing, supported housing, transitional housing and boarding houses.

### 1.5 Structure of the Positioning Paper

The structure of the Positioning Paper is as follows.

- Chapter 2 explores the features of a housing pathways analytical approach, and provides a review of existing international and Australian literature on housing pathways with specific attention to housing pathways that include a social housing tenancy, and the housing pathways of specific demographic groups, such as...
people with disabilities, low-income households, different age groups and immigrant groups.

- Chapter 3 examines the meaning of *choice* in the context of social housing by exploring a range of practices in social housing provision which can increase or hinder choices for tenants and applicants. The UK’s choice-based letting model and the Netherlands’ Delft model are both discussed as major examples of choice-based allocation models. The chapter also highlights some of the risks embedded in choice-based approaches to social housing provision.

- Chapter 4 provides a preliminary desk-based review of social housing allocation policies in the three Australian states included as case studies for this project.

- Chapter 5 presents the methodological approach that will be taken in the next stages of this study.
2 HOUSING PATHWAYS

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

2.1 The housing pathways analytical approach

Clapham (2002, pp.63–64) defines housing pathways as ‘patterns of interaction (practices) concerning house and home, over time and space ... The housing pathway of a household is the continually changing set of relationships and interactions, which it experiences over time in its consumption of housing.’

Clapham encourages a social constructionist approach to housing pathways, which includes several dimensions.

➔ Rather than describing housing mobility as simply movement between different forms of tenure (as housing career research often does), a social constructionist pathways approach allows other changes to be considered as housing mobility, such as changes within the household structure or changes in the experience of living in a home and the meaning that is attached to it (Clapham 2002, p.64).

➔ The dynamics of housing pathways are less linear than those implied by housing career narratives. The housing career approach entails an underlying assumption that households typically experience upwards mobility in the housing market, in terms of physical space, location and tenure with home ownership understood as the end-goal of this career. Rather, from a housing pathways perspective, there is no predetermined end-goal, or destination, for a household, and there may be regressions or variations in direction (Clapham 2002, p.65).

➔ A housing pathway is closely tied with other pathways experienced by individuals or households, such as employment, changing family circumstances and ageing (Clapham 2002, p.65).

➔ A housing pathways approach allows consideration of both choices made by households and the constraints they face, unlike a housing career approach which typically overemphasises choice, or a housing histories approach which typically overemphasises constraints (Beer et al. 2006).

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

Households will travel along a particular housing pathway over time. Sometimes the pathway will be a motorway and they will be travelling along with many others. However, there will be junctions at which choices have to be
made and part of a journey could be along a small track not often frequented or even involve marking out a new trail.

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

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

1. **It allows for a dynamic approach.** This enables consideration of changing household circumstances over time, and thus may contribute to development of social housing policies which are more responsive to such changes.

2. **It enables an understanding of the links between pathways into, within and out of social housing.** An underlying ideology underpinning social housing policy in Australia is that social housing tenancies should serve as a temporary phase in a housing pathway that eventually leads to a tenancy in the private housing market, and ideally homeownership. However, the pathways out of social housing are very much influenced by the pathways into and within the social housing system. The reasons for households to enter the social housing system, the timing of the move, and their housing history previous to that move, all affect the length of their stay in the social housing system (Seelig et al. 2008). A pathways approach is useful in examining these links.

3. **It allows consideration of a wider range of residential mobilities.** Social housing tenants experience various changes in their residential circumstances, beyond moving from one dwelling to another, which a housing pathways analytical perspective recognises as important forms of residential mobility. For example, the extensive sales of public housing units to tenants from the 1950s has meant that many households have moved from a status of public renters to owner-occupiers, while remaining in the same dwelling. Such changes are recognised as a phase within the housing pathway of a household. More recently, the transfer of public housing stock to ownership and/or management by community housing providers may also be considered a form of residential mobility from a housing pathways perspective.

### 2.2 Australian housing pathways

A major study on housing pathways in the Australian context is Beer et al.’s (2006) research for AHURI. The researchers applied some, but not all, aspects of the housing pathways approach in their study, yet preferred using the term housing career to allow higher levels of generalisation. Beer et al. (2006, pp.2–5) associate Australian housing careers in the 21st Century with a number of wider social changes.
The risk society: society as well as individual lives are increasingly organised in anticipation of adverse events.

Demographic shifts in Australia’s population: declining fertility, changes in the life-course, increasing divorce rates, growing life expectancy and overall ageing of the population.

Changing gender roles: increasing women’s employment.

Increased presence of people with disabilities in the community.

Labour market restructuring: manufacturing jobs have largely been transferred to developing countries. Further, in almost all sectors, employment is increasingly contract-based rather than permanent.

Housing market changes: a housing boom since the 1980s resulting in increased housing wealth for some, and increased housing stress for others.

Restructuring of the welfare state, including social housing and housing assistance programs.

Policies encouraging participation in the labour market.

Changes in the perception of housing as a site of consumption and investment.

Beer et al. (2006) find that in the 21st Century there is overall greater diversity of housing careers with more distinctive housing careers for different birth cohorts (generations Austerity, Baby-Boomers, X & Y), changes in the role of housing in the life-cycle such as delayed entry into homeownership, and profound changes in the housing careers of older people and people with disabilities. Beer et al.’s (2006) findings are discussed in greater detail in the following sections.

The residualisation of the social housing sector in Australia has meant that most Australian households have not experienced a social housing tenancy. Nevertheless, in the housing pathway of low-income households, predominantly income-support recipients, social housing plays an important role. Seelig et al. (2008) found that over a period of ten years between 1993 and 2003, of a sample of 5319 recipients of income support from Centrelink living in public housing, 54.6 per cent moved in from private rental and 16.9 per cent from boarding houses. Only 1.9 per cent were either outright or mortgaged homeowners just before moving into public housing (Seelig et al. 2008, pp.23–24). They also note that public rental is a terminating tenure in the sense that more people entered the system in the ten-year period than moved out. Those who did move out of public housing were most likely to return to the same tenure as they had before entering public housing. Seelig et al.’s (2008) study reveals a wide range of housing pathways for income support recipients which include a social housing tenancy. One of the dominant patterns identified is what the authors call the revolving door syndrome: repeat moves into and out of public housing. Thirty per cent of all households who exited public housing but remained income support recipients subsequently re-entered public housing. Figures 1 and 2, and Table 4 illustrate the range of pathways leading into and out of public housing in Australia.
Figure 1: Housing pathways of Australia income-support recipients

Table 4: Pathways leading into social housing

<table>
<thead>
<tr>
<th>Tenure type</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home owner</td>
<td>H</td>
<td>Outright homeowners not renting and not in aged care</td>
</tr>
<tr>
<td>Home purchaser</td>
<td>P</td>
<td>Purchasers not renting and not in aged care</td>
</tr>
<tr>
<td>Aged care</td>
<td>A</td>
<td>Aged care or nursing home</td>
</tr>
<tr>
<td>Private rental</td>
<td>R</td>
<td>Private renters not in aged care</td>
</tr>
<tr>
<td>Public rental</td>
<td>G</td>
<td>Government renters not in aged care</td>
</tr>
<tr>
<td>Boarding</td>
<td>B</td>
<td>Boarders and lodgers not in aged care</td>
</tr>
<tr>
<td>Rent-free</td>
<td>F</td>
<td>Rent-free not in aged care</td>
</tr>
<tr>
<td>Other</td>
<td>O</td>
<td>Other renters not in aged care</td>
</tr>
<tr>
<td>Non-homeowner</td>
<td>N</td>
<td>Cases identifying as 'non-homeowners', but also not identifying rental type</td>
</tr>
</tbody>
</table>

Source: Seelig et al. 2008: 29

Source: Seelig et al. 2008: 52
Figure 2: Pathways out of social housing

Source: Seelig et al. 2008: 53

The figures above illustrate two important insights about pathways into social housing in Australia:

1. The significant role social housing plays in the housing pathways of income-support recipients in Australia.

2. The diversity of housing pathways that lead into social housing. Social housing tenants in Seelig et al.’s (2008) sample typically experienced a range of tenures—particularly in private rental, boarding houses and social housing—before entering a new social housing tenancy.

At the same time, from a social constructionist perspective on housing pathways, Seelig et al.’s analysis is limited in that it is exclusively quantitative and based only on changes in tenure. Such an analysis does not reflect the implications of such changes in terms of the lived experiences of tenants, and does not account for various other forms of mobility into and within the social housing system beyond changes in tenure.

2.3 Demographics of social housing pathways

Households sharing common features such as income level, household structure, presence of household members of certain age or with a disability, or other social characteristics (such as ethnicity) often share commonalities in their housing pathways. In social housing, two interrelated factors may explain the typical housing pathways shared by certain types of households:

→ Capacities and needs of specific social groups.

→ Prioritisation of different social groups in social housing allocation policies.
These factors will impact on the likelihood of a household entering a social housing tenancy and the length of such a tenancy. Seelig et al.’s (2008) study found that income was the single most important determinant of the likelihood of a household to access social housing in the first place, whereas other factors such as disability, age and household structure had more influence on the length of social housing tenancies. However, since the sample years of Seelig et al.’s study (1993–2003), allocation policies have become increasingly targeted at high-need households, and some of the more recent data suggests that special needs now play a more important role in the housing pathways of low-income Australian households (AIHW 2010a; 2010b).

2.3.1 Income groups

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

The range of income levels among social housing tenants is therefore very limited. Social housing eligibility policies include income limits which differ from one state to another but are generally targeted at low-income households. Income levels in social housing are further restricted by priority policies (see Chapter 4 for further details on income eligibility in different states). With a limited housing stock, long waiting lists and increasing demand for social housing, a household’s eligibility alone is not sufficient to ensure access to social housing. Eligible applicants who are considered able to afford private rental will not be granted priority status on the waiting list. In NSW, for example, a household paying rent of up to 50 per cent of gross household income will be considered able to afford private rental and thus will not be given priority status. Only the poorest households are likely to receive priority status, and to access social housing.

Changes in household income over time also need to be considered in discussions about housing pathways. A household whose main income source is unemployment benefits may earn less income than a household whose main income source is a disability pension. While unemployment may be a temporary phase, disability may be a life-long condition. Seelig et al. (2008) found that people receiving unemployment benefits typically stayed in public housing for relatively short periods, with a median of 35–40 fortnights (compared to a median of 90 for their entire sample of households which have at some point lived in public housing). This suggests that it is not only the level of income that influences housing pathways, but also the source and stability of that income.

2.3.2 Life-course and household structure

Life-course events and stages such as graduating from university or entering retirement age, and changes in family composition such as divorce, childbirth or children leaving the parental home, affect the residential circumstances and housing pathways of households (Rabe & Taylor 2009). Similarly, social housing pathways are affected by such life-course events and stages in a number of ways.

Changing housing needs over the life-course may push households toward a social housing tenancy. At different life-course stages and following life-course events such as childbirth or relationship breakup, the housing needs of individuals
and households may change significantly. For example, housing costs in the private market may no longer be affordable, because the household’s income has declined when one of its members has moved out. When a household’s income has not changed, households may require more expensive housing due to childbirth (a larger property) or changing medical needs (a more accessible property). The housing needs of some households are determined not only by their income levels but also by their ability to search and successfully apply for private rental properties. For example, a single mother looking after her children may find searching for an appropriate property more challenging than other households.

Similarly, social housing pathways are shaped by policies that grant priority to households with specific demographic characteristics or structures. Just as important is the nature of the housing stock that is available. In particular, the number of bedrooms in each unit and physical accessibility standards will have a major impact on the types of households that are more likely to access social housing.

In the context of social housing in Australia, Seelig et al. (2008) found that life-course events and stages have had a significant effect on the length of public housing tenancies. For example, single-person households typically stayed in public housing significantly longer than couples (with more than double the median tenancy length); sole parents typically stayed in public housing slightly longer than couples with children; and couples without children stayed slightly longer in public housing than couples with children. Age was also an important determinant of length of tenancy in public housing. In Seelig et al.’s (2008) sample, young people stayed in public housing for shorter periods, while over the duration of nine years, only 33 per cent of aged pension recipients exited from public housing (Seeling et al. 2008, p.51).

2.3.3 Disability

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

Seelig et al. (2008) found that disability pension recipients stayed significantly longer (more than double the time) in public housing than other income support recipients in their sample, and were significantly less likely to exit public housing at any stage during the sampled years.
The social housing pathways of households with a member who has a disability are shaped by their capacities and needs. The following are examples.

→ Due to low participation rates in the workforce, people with disabilities are more likely to experience poverty, and will have limited housing options in the private market. Participation rates are low in general for all people with a disability, but significant differences are evident between men and women, different age groups and different types of disability (ABS 2006).

→ People with physical disabilities require dwellings with accessibility features such as ground floor properties or an elevator, wide entrances to rooms and accessible bathrooms. Such properties are often difficult to find in the private sector, and the scope for modifications in private rental is limited because an owner is not required to allow such adjustments (Disability Council of NSW 2005, p.15).

→ People with disabilities often require assistance in domestic chores such as cleaning, maintenance and taking care of bills, without which it may become difficult for them to sustain a tenancy. At the same time, people with disabilities are more likely to live on their own and therefore require support from a carer who is not a household member (Disability Council of NSW 2005, p.12).

→ Without appropriate support, people with intellectual disabilities may have difficulties gathering information and successfully applying for properties in the private sector, in some cases due to discrimination by landlords (Wiesel 2009).

→ In some cases, a household member with an intellectual and/or mental disability may impact on the household’s capacity to sustain an existing tenancy due to lack of social skills to interact with other household members, neighbours and landlords (Mansell 2007).

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

→ **Prioritisation policies:** people with disabilities may be explicitly prioritised in some allocation policies. In some new social housing units funded under the economic stimulus plan in NSW, for example, a specified proportion of the new stock must be allocated to people with disabilities.

→ **Coordination of housing and support:** access to social housing for people with disabilities depends on the availability of both social housing and support services, and the effective coordination of both (Vizel 2009).

→ **Policies concerning ‘challenging’ or ‘anti-social’ behaviour:** different providers may have different policies, often informal, of whether, where and with whom they accommodate people they consider as having challenging behaviours (Vizel 2009).

→ **Accessibility of the housing stock:** the social housing pathways of people with physical disabilities will depend on the availability of physically accessible stock and the availability of funding to enable modification of existing stock.

**2.3.4 Birthplace and ethnicity**

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

Some features of the social housing pathways of migrants may be related to their unique housing needs.
Preference for specific locations: some birthplace or ethnic groups congregate in specific suburbs or parts of the city. Associated factors include financial constraints and discrimination as well as cultural preferences and community ties (Dunn 1993; Burnley et al. 1997). Hence, the housing pathways of people from different birthplaces and of different ethnic backgrounds are likely to be influenced by the locations where their ethnic community congregates, the availability of private affordable housing and of social housing in these areas, as well as the ways location needs and preferences are addressed in social housing allocation policy.

Lower income: on average, migrants from non-English-speaking countries (NESC) earn almost as much as Australian-born citizens. Migrants from English-speaking countries (ESC) earn, on average, higher incomes than Australian-born citizens. However, migrants from several specific NESC are economically disadvantaged with unemployment rates up to four times greater than the national average, particularly among older immigrants (DIAC 2009, pp.21–22). This implies a higher level of need for social housing among a number of specific birthplace groups.

Larger households for some birthplace groups: among some birthplace or ethnic groups, families are larger than the Australian average, and may require larger houses which are not always available in some locations (Dickman 1995; Foley & Beer 2003).

Difficulties in accessing information: lack of familiarity with Australian housing and legal systems is a major barrier for migrants, particularly those recently arrived (as discussed in Foley & Beer (2003) in relation to refugees). Access to information about social housing options and application procedures is a central factor influencing the choices made by households (see Section 3.2.1 for further discussion on this topic). Some immigrants may be more reliant on advocacy and referral services to gain access to information that would place them in a better position to access appropriate social housing (Brown & King 2005, p.71).

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

Targeting of housing assistance in locations where migrants have stronger community ties (Foley & Beer 2003). The availability of social housing stock in preferred locations, and the extent to which such preferences are addressed in allocation policies, will influence the pathways of households from different ethnic origins.

On arrival accommodation services catering specifically for recently arrived refugees may reduce their risk of homelessness and allow them to lead a more stable housing pathway (Foley & Beer 2003).

Referral and information services provided by social housing providers or by external organisations (general housing advocacy services and community services for specific cultural groups) will play a major role in facilitating access to immigrants.

Eligibility rules used by some housing providers may restrict access for recently arrived migrants who have not yet acquired citizenship.

2.3.5 Indigenous households

The proportion of Indigenous households in social housing is higher than in the total population. However, considering the high proportion of Indigenous households in need of social housing, Flatau et al. (2005, p.vii) argue that Indigenous households are in fact under-represented in social housing, due to a number of factors:
Discrimination by individual housing officers.

Large extended family structures and cultural norms which place emphasis on sharing of resources with relatives and community members place pressure on the management of a household’s tenancy and may lead to overcrowding (see also Nuetze 2000, p.487).

Distrust in service providers among some Indigenous households due to a sense of spiritual homelessness following removal from traditional land and families.

European design of social housing that is often inappropriate for Indigenous households, limiting their control over their environment and isolating occupants from information about the activities of other members of their community.

Lack of skills of living in urban environments and maintaining a tenancy among some Indigenous households.

Prevalence of risk factors such as poverty, domestic violence, incarceration, drug and alcohol abuse.

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

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

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

2.4 Summary

The housing pathways leading into, within and out of social housing in Australia are influenced by factors such as allocation policies and availability of social housing stock, and the specific needs, choices and strategies of individual households and demographic groups.

The housing pathways of the lowest-income Australian households often include multiple entries into and exits out of social housing (Seelig et al. 2008). Seelig et al.
(2008) also found that income is the single most important determinant of the likelihood to access social housing in the first place, whereas other categories such as disability, age and household structure have more influence on the length of social housing tenancies. However, since the sample years of Seelig et al.’s study (1993–2003), allocation policies have become increasingly targeted at high-need households, and some of the more recent AIHW data presented in Tables 2 and 3 suggest that such categories play an increasingly important role in the housing pathways of low-income Australian households.

The housing pathways perspective emphasises the importance of considering both the housing choices made by individual households over time and the constraints they face. For high-need and low-income groups, such as the majority of those households who currently enter social housing in Australia, constraints appear to be significant, and housing choices limited. Much emphasis has been placed in recent debates about social housing on the importance of increasing the choices available to social housing applicants and tenants, by restructuring allocation procedures. The following chapter reviews some of the policies introduced internationally and in Australia aimed at increasing housing choice, and the impact this has had on the housing pathways of households.
3 CHOICE AND CONSTRAINT IN SOCIAL HOUSING

Housing pathways are shaped by the choices of households on the one hand, and the constraints they face on the other. However, in social housing the balance between choice and constraint is significantly distorted since applicants and tenants typically have very little choice about where they live. Despite the constraints facing social housing applicants in Australia, and in many other countries, there has been significant international academic and policy interest in the concept of choice in social housing. This has been influenced by the rise of a neo-liberal agenda in the political life of many countries, accompanied by a parallel re-framing of the public as ‘customers’ who desire more choice in the services they access. This shift has also been central to the New Public Management reforms in the provision of public services, including in health, education and housing service provision (Brown & King 2005, p.63). In housing policy, the choice agenda has had two major impacts.

First, in countries such as Australia, the UK and the US, the choice agenda has promoted a shift away from direct provision of social housing by the state, toward demand-side subsidies to promote housing provision in the private sector (e.g. rent assistance payments to support low-income households to rent privately). The state’s role in directly funding, developing and managing social housing has been gradually reduced through privatisation (Gruis et al. 2009).

Second, the choice agenda has also had a major influence on reforms within the social housing system in some countries, particularly the Netherlands and the UK which implemented reforms in allocation policies (the Delft model in the Netherlands and choice-based letting in the UK). The central aim of these reforms has been to increase the choices available to applicants over their dwelling (Brown & King 2005). This chapter reviews some of the major studies on these reforms, and provides insight into the question of how social housing allocation procedures can increase or limit the choices available to applicants and tenants about their housing, as well as the potential for policies and procedures based on the choice agenda to have a negative impact on particular household types.

3.1 Perceived benefits of a choice-based approach to social housing allocation

The consideration of a social housing applicant as a consumer in exercising choice over their dwelling has a number of appeals.

First, the choice-based approach is seen to be better able to respond to the expectations and aspirations of the public and to provide a more effective match between applicants’ needs and aspirations and available dwellings. This position is reflected in this statement from the former UK Prime Minister:

The public, like us, want education and health services free at the point of use – but they don’t want services uniform and undifferentiated at the point of use, unable to respond to their individual needs and aspirations. (Tony Blair 2003, in Brown & King 2005, p.59)

Second, allowing customers to choose a housing product is expected to achieve gains in efficiency through a reduction in costly bureaucracies, for example through simplifying rules and procedures for housing allocation (Greener & Powell 2008, p.68; van Daalen & van der Land 2008, pp.319–320). This has an added appeal where the bureaucratic nature of top-down allocations systems have been criticised for contributing to the stigmatisation of social housing (Fitzpatrick & Pawson 2007).
Third, the choice-based approach is seen to fundamentally change the relationship between the landlord and the applicant, empowering the applicant by enabling them to choose their dwelling (Brown & King 2005, p.63). Associated with this is the idea that enabling applicants to choose their preferred service will force providers to compete for clients and hence improve the quality of their services.

Finally, allowing applicants to choose their housing may lead to improvements in commitment to the community and community cohesion (Fitzpatrick & Pawson 2007), as well as feelings of responsibility and pride toward their dwellings (Greener & Powell 2008). In turn, it is expected that tenants will take better care of their dwellings and rental turnover rates and residential instability will decrease. This position is reflected in the UK government’s Green Paper (DETR/DSS 2000 in Fitzpatrick & Pawson 2007, p.173):

Applicants for social housing who are more involved in decisions about their new homes are more likely to have a longer-term commitment to the locality. This will promote more sustainable communities ... It will increase personal well-being, and help to reduce anti-social behaviour, crime, stress and educational under-achievement.

In summary, a choice-based approach to social housing provision is widely expected to encourage a better allocation of public resources and services and better outcomes for tenants. The following sections discuss the lessons from research overseas about the ways specific allocation policy features may enhance or reduce choice for tenants, and the potential negative impact of such policies on particular types of households.

3.2 International examples of choice-based letting approaches

The most prominent example of the promotion of choice in the provision of social housing is the introduction of choice-based letting. While Australia does not have choice-based letting systems in place (with the exception of pilot projects), the lessons learnt from these experiments overseas about what choice actually means in the social housing context are valuable in enabling a better understanding of which aspects of social housing provision are considered as barriers to, or enablers of, housing choice for tenants. In addition, lessons learnt overseas will be valuable as choice-based approaches to lettings receive more attention in Australia’s social housing system. Indeed, recent submissions to the inquiry into the adequacy and future direction of public housing in Victoria from the Victorian Council of Social Services (VCOSS) and Women’s Housing Ltd. (WHL) have both recommended the consideration of choice-based letting ‘to improve the appropriateness of housing allocations and tenant satisfaction’ (VCOSS 2010), improve transparency about allocation processes, and take into account tenant preferences (WHL 2010). A choice-based letting scheme is also currently being piloted in Wyalla in South Australia in an area of low housing demand (McGregor Tan Research 2006, p.65) and this pilot has attracted the interest of the Public Bodies Review Committee (2006) of the NSW Parliament (Hulse et al. 2007).

The two most prominent international examples of choice-based lettings are the Delft model in the Netherlands and choice-based letting in the UK. Brown and King (2005, p.64) provide a summary of the major characteristics of both the UK and Netherlands models:

In these systems, applicants, who are deemed eligible by the landlord, are able to make bids for vacant dwellings that are advertised in a range of ways, including the internet. They may only respond when the property is deemed
suitable for their needs and this determination is in the hands of the landlords. The landlord will also have a mechanism allowing vulnerable households to override the normal bidding system. This may be done by setting up a time-limited card system that will prioritize such bids over those made by applicants on the housing register. These cases will already have been determined by the landlord according to statutory requirements, national guidelines and local policies. Indeed, in some high-demand areas, and dependent on the landlord’s means of determining priority cases, this might be the main route into housing even though a choice-based system might be formally in operation. Successful bidders will then proceed through the offer process but will not be penalized if they reject an offer. Finally, the results of the successful lettings will be advertised so enabling unsuccessful households to see how well they fared in the bidding round.

In this section, we provide a brief description of these models and introduce some of the concerns that have been raised regarding their effectiveness. In the following sections, we discuss in more depth the arguments around the effectiveness of a choice-based approach in social housing.

3.2.1 The Delft model (Netherlands)

Choice-based lettings were developed in the late 1980s in the city of Delft in the Netherlands (Kullberg 1997). The New Public Management agenda was gaining increased support in the Netherlands during this period, focusing on consumer choice in the provision of public services (Brown & King 2005, p.63). This new policy agenda was also in line with the decentralisation, privatisation and deregulation of housing policies in the country that had started in the early 1980s (van Daalen & van der Land 2008, p.318). However, the new system was not simply introduced as a result of a changing political climate; it was also introduced in response to criticism of the existing points-based system (Kullberg 1997). This system was seen as inefficient, with up to 60 per cent of properties being refused by applicants, even in high-demand areas (Kullberg 1997). Concerns were also raised surrounding the potential for non-transparent decisions (van Daalen & van der Land 2008), for example through the instigation of ethnic distribution policies (Kullberg 1997; van Daalen & van der Land 2008). At the time, around 40 per cent of all Dutch households lived in social housing, and the vast majority of the social housing stock was managed by housing associations (CECODHAS 2010).

Under the point-based system people applied to a housing waiting list and were ranked according to specific needs, as well as how long they had been on the list (van Daalen & van der Land 2008). However, there were multiple housing associations active in any one municipality and there were differences in procedures, eligibility criteria and definitions of need among them (van Daalen & van der Land 2008). This led to concerns about the lack of transparency and unequal opportunities for applicants (Kullberg 2002, p.318; van Daalen & van der Land 2008). The introduction of the Delft model allowed for increasing standardisation of allocation procedures between housing providers. During the 1990s the Delft model was adopted by the vast majority of local councils in the Netherlands (van Daalen & van der Land 2008, p.317) and new sub-regional or regional systems incorporating more than one council were developed (van Daalen & van der Land 2008, p.320).

The criteria for allocation were more transparent than under the previous system (Kullberg 1997; van Daalen & van der Land 2008). Under the Delft model, allocation criteria are divided into four categories. These are (van Daalen & van der Land 2008, p.320):
Access criteria: which applicants are allowed to register and bid on certain properties.

Suitability criteria: provide vulnerable groups more opportunities to bid for properties (e.g. low-income large households).

Ranking criteria: determine which applicants are qualified for a particular property (e.g. duration of registration and length of residency).

Priority criteria: give priority to applicants in an unbearable situation (e.g. asylum seekers, people whose current property is facing demolition, people who have to move for medical reasons).

However, this approach has received criticism ‘for its discriminatory effects, caused by the labelling of lettings (with access criteria) and the use of selection criteria’ (van Daalen & van der Land 2008, p.320). Furthermore, van Daalen and van der Land (2008, pp.317–8) report:

High demand in local housing markets, including social housing, due to trailing housing production and rising house prices as well as the increased involvement of housing associations in policy debates on segregation, integration of ethnic minorities and the overall livability of residential areas, have exacerbated the mismatch between the CBL system and the social housing sector it serves. These concerns are discussed further in the following sections.

3.2.2 Choice-based letting (United Kingdom)

In the late 1990s, the Delft model was used as a basis for the introduction of a choice-based letting system in the UK (Brown & King 2005). As had been the case in the Netherlands, needs-driven allocation systems had received significant criticism in the UK, not least ‘the complexity and unpopularity of the ‘points-based’ approach that predominated by the late 1990s’ (Fitzpatrick & Pawson 2007, p.169). Criticism had also been directed towards the perverse incentives said to be generated by this system, such as households attempting ‘to have themselves accepted as homeless if this is perceived to be their only realistic route to rehousing’ (Fitzpatrick & Pawson 2007, p.170).

Nevertheless, it was not until the publication of the Housing Green Paper in 2000—Quality and Choice: A Decent Home for All—that choice emerged explicitly as a central value underpinning the UK’s housing policy (Brown & King 2005, p.59). Following the Netherlands’ Delft model and other local UK initiatives, by 2005 there were more than 70 choice-based letting schemes in operation in the UK (Fitzpatrick & Pawson 2007, p.174).

Approaches to prioritising applicants differ between different social landlords using choice-based letting in the UK. However, Fitzpatrick and Pawson (2007, p.174) explain that by 2004, most had adopted ‘a structure of needs-related bands, within which applicants were prioritised according to waiting time’.

There was a national evaluation of English choice-based letting schemes in 2004 (Marsh et al. 2004). This review found that consumers valued the transparency of the approach and that it was administratively possible to introduce the approach in both high- and low-demand areas (although the numbers of bids received for properties varied greatly). The biggest concerns were around the provision of support for vulnerable households entering social housing through a choice-based letting system (Fitzpatrick & Pawson 2007, p.174). These concerns are discussed further in the following sections.
3.3 The tenant experience: effective choice

One of the major concerns with the choice-based approach to the allocation of social housing is that the responsibility to secure an appropriate property is placed more strongly in the hands of the applicant. While this may have a number of benefits, such as increasing feelings of empowerment among tenants, a series of concerns have been raised about the equity implications of this process.

Brown and King (2005, p.72) argue that the idea of choice, or the ability to decide between alternatives, presupposes competition. In turn, this presupposes that there will inevitably be losers in the competition, which is what welfare in the form of a safety net is supposed to prevent (Brown & King 2005, p.73).

Such concerns about the choice agenda in public service provision are largely related to the notion of effective choice, or the ability to act, which is reliant on access to resources (Brown & King 2005, p.61). Such resources can include information, finances, a current suitable residence, and a supply of appropriate properties from which to choose. Indeed, housing choice is always bounded by a series of constraints, which include the incentive structure within which people operate the information they can access (Brown & King 2005, p.68). For example, how imperative is it that an applicant is housed in the near future (are they homeless?), that their property meets the needs of their household (do they have specific needs such as a large property, or a property with disabled access?), or that they live in a particular area? These concerns with the choice-based approach can be summarised as follows.

→ Some tenants have access to more information than others on which to base their decisions when choosing an area and a property in which to live.

→ Some tenants are in a better position to wait for an appropriate dwelling than others, and to compensate if they make a poor choice.

3.3.1 Access to information

Those applicants who have more information in a competitive system tend to have better outcomes. The information applicants have about a particular property, a particular area, and how to use the application system all mediate their housing outcomes. This means that certain groups of people are more likely to be disadvantaged in a choice-based system, including migrants, people from outside the area and people with limited literacy skills (including computer literacy skills). Indeed, research in the Netherlands evaluating the Delft model found that while the advertised allocation model is preferred by applicants over the previous waiting list system, households on low incomes and from minority ethnic communities (overlapping groups) had difficulties in understanding the new allocation system and had poorer housing outcomes as a result (Kullberg 2002). Similar concerns were raised in the UK context (Brown & King 2005, p.71) with support mechanisms for vulnerable households identified as a central weakness in the implementation of choice-based letting systems (Marsh et al. 2004, p.71).

The range of housing choices available for households depends on their access to information about application and priority procedures, the properties that are available and the areas in which those properties are located. The more information people have (and are assisted to obtain) about their choices, the better able they will be to make informed choices and trade-offs. For example, by providing people with information about how long they are likely to have to wait to access a property in particular areas, people are better able to make trade-offs between waiting time and a desirable area.
3.3.2 Ability to wait, or to make amends for a poor choice

The issue of trade-offs is an important one. In particular, those applicants who are able to wait tend to move into better-quality accommodation (Clapham & Kintrea 1986). Indeed, some studies have found that the most disadvantaged households—unskilled, unemployed, single-parent families and ethnic minorities—were more likely to be housed in unpopular areas or housing estates, since wealthier households were able to wait for better offers (Clapham & Kintrea 1986, p.54). This, in turn, reinforces the stigma attached to such areas or estates. This finding from a study of social housing provision in Glasgow (Clapham & Kintrea 1986), where offers of housing were made to applicants (unlike the choice-based letting approach), is particularly relevant to the Australian context.

Indeed, van Daalen and van der Land (2008, p.325) note that in the case of the Netherlands, low-income households were disadvantaged by choice-based allocations and were increasingly segregated—with the most disadvantaged households concentrating in low-demand areas, and vice versa (van Daalen & van der Land 2008, p.319). This required responses in the form of increasing regulation of the housing allocations system in an attempt to create more mixed neighbourhoods (van Daalen & van der Land 2008, p.319).

Similar concerns have been raised in the UK context. Fitzpatrick and Pawson (2007) explain that penalties for refusals are absent in choice-based letting systems because there are in fact no ‘offers’ to reject. This in turn means that the ability to wait becomes a major advantage for households seeking a secure tenancy of good quality, compared to the traditional needs-based allocation approach (Fitzpatrick & Pawson 2007, p.176). Furthermore, as well as being better able to wait, wealthier households are more likely to be able to deal with the consequences of a poor housing choice, such as by moving again if they can afford the costs associated with relocation (Brown & King 2005, p.72).

3.4 Operationalising choice in the provision of welfare

As discussed above, there is a tension between the free-market ideals underlying the choice-based lettings approach and the welfare requirement on governments to minimise inequalities between households and provide a safety net for the most disadvantaged households. The degree to which such considerations are a pressing concern is also mediated by the extent to which the supply of housing stock is constrained. Indeed, the extent to which housing applicants (customers) can exercise effective choice in a choice-based letting system is informed by the local housing market and the availability of dwellings that are appropriate to their needs (Brown & King 2005; Marsh et al. 2004). This is an issue not only of the supply of adequate numbers of appropriate social housing dwellings, but is also influenced by the broader housing market. Van Daalen and van der Land (2008, p.322) explain that in areas with a high demand for housing, and high prices in the private rental and owner-occupied housing markets, more middle-income households will also apply for social housing, placing them in direct competition with lower-income households and households of higher need.

It is for this reason that mechanisms have been built into these systems to take into account the needs of vulnerable groups and to ensure that these people are housed as quickly and appropriately as possible, without having to compete with less vulnerable households who have more resources (money, information & time) at their disposal.
Where such changes are implemented, and especially in situations of constrained housing supply, the choices available to individual applicants are reduced, as are the benefits assumed to flow from such an approach, including administrative savings and efficiency.

Indeed, King (2006) has argued that housing policy in the UK has been controlled by supply-side interests, and that demand-side subsidies are more attractive and would empower tenants and enable genuine choice. However, the extent to which effective choice can be exercised by housing applicants in a private housing sector is also highly questionable, especially where those housing markets are constrained and housing options are limited.

At the beginning of this chapter we outlined four assumed benefits of a choice-based approach to social housing allocation. We now address each of these assumed benefits in turn.

3.4.1 Assumption 1: A choice-based approach is better able to respond to the expectations and aspirations of the public, and people’s aspirations can be better matched with available dwellings through a more market-based approach.

Tenant satisfaction surveys undertaken in the UK and the Netherlands do indicate improved satisfaction with a choice-based lettings approach over previous wait-turn points-based approaches (Brown & Yates 2005). However, there is evidence that certain groups are disadvantaged by the choice-based approach, especially those without the resources to make informed choices, or to wait for a more appropriate dwelling (Brown & Yates 2005; Kullberg 2002).

Furthermore, Fitzpatrick and Pawson (2007, p.173) explain that the idea that people’s aspirations can be better matched to available dwellings is reliant on households’ preferences being significantly diverse so that the market can be used to distribute them in the most efficient manner, thereby collectively improving their housing outcomes. However, where the majority of households have similar housing preferences (e.g. for or against particular locations or property types), there will continue to be winners and losers in the allocation process as ‘housing outcomes can only be redistributed rather than (collectively) improved through the exercise of choice’ (Fitzpatrick & Pawson 2007, p.173).

A further benefit of the implementation of choice-based approaches in respect to meeting the aspirations of the public has been identified in the UK. A report undertaken for the Office of the Deputy Prime Minister ‘suggested that choice-based letting had great potential in providing clear guidance to social landlords on the ‘product’ that customers want and was helping to modernise social housing’ (Centre for Comparative Housing Research 2002, p.29 in Hulse et al. 2007, pp.50–51). Hence, in providing information about which types of dwellings are more or less preferred by applicants (which get the most bids for example), the choice-based system can be used as a mechanism for developing future social housing that better meets the aspirations of applicants.

3.4.2 Assumption 2: A choice-based approach enables gains in efficiency to be achieved through a reduction in the costs and inefficiencies of bureaucracies, for example through simplifying rules and procedures for housing allocation.

Because of the observed inequities in housing outcomes for certain groups, as well as the welfare agenda of governments and housing providers, a series of additional criteria have had to be added to choice-based letting systems to ensure that
vulnerable groups can access housing. At the same time, some changes have been made to allocation policies to encourage social mix in different areas. These additional requirements necessarily complicate the procedures for housing allocation and reduce the cost savings that may be made as a result of simplified procedures. Furthermore, any savings that do eventuate must also be balanced against the significant costs involved in setting up a new housing allocation system (Hulse et al. 2007, p.3).

3.4.3 Assumption 3: A choice-based approach will fundamentally change the relationship between the landlord and the applicant, empowering the applicant by enabling them to choose their dwelling, and forcing providers to compete for clients.

There is some evidence that social housing customers value the increased transparency offered by a choice-based approach to social housing allocation (Marsh et al. 2004). While applicants are able to choose their dwellings, they can choose only from a reduced list of alternatives provided to them by the landlord. Furthermore, where housing supply is constrained, applicants may find that they have little, if any, choice over their dwelling, or their landlord. Indeed, the choice-based models we have discussed in this chapter were developed in countries with a significantly larger social housing stock than that of Australia. While 21 per cent of the housing stock in the UK and 35 per cent in the Netherlands is social housing (UN Habitat 2009, p.10), the figure is only 4.5 per cent in Australia (Milligan & Randolph 2009, p.19). With such limited social housing stock, a system based on housing those in greatest need is perhaps inevitable, and there is far less scope for choices to be made.

3.4.4 Assumption 4: A choice-based approach allows applicants to choose their housing, resulting in improved commitment to the community and community cohesion, and increased feelings of responsibility and pride toward their dwellings. In turn, it is expected that tenants will take better care of their dwellings and rental turnover rates and residential instability will decrease.

Again, the degree to which this is the case is largely determined by the degree to which housing applicants can actually exercise effective choice.

3.5 Summary

The housing pathways of households are influenced by their own choices on the one hand, and the constraints they face on the other. The balance between choice and constraint seems to be significantly distorted in social housing where applicants and tenants often have very little choice about where they live.

Major constraints on choice are related to the bureaucratic nature of some social housing allocation procedures, the limited availability of social housing and the profile of the social housing stock. Nevertheless, there is a growing expectation from housing providers to develop allocation mechanisms which allow greater choice. These include mechanisms to make the application process easier (e.g. through integrated waiting lists) and to help people access information about how to use the system, properties that are available and areas in which those properties are located. The more information people have (and are assisted to obtain) about their options, the better able they will be to make informed choices and trade-offs. Allowing applicants to apply for a specific property advertised publicly (rather than applying for housing in a certain area), to refuse an offer without being penalised, or to transfer to a different property after being housed, are also ways to increase housing choice in social housing.
Some constraints on choice are related to the type of households which access social housing—some of the most disadvantaged population groups in society. Households with a very limited capacity to collect the necessary information about social housing, to prepare effective application forms, and just as importantly to wait until they are offered a suitable placement, are further constrained in their choices. The emphasis that is placed on increasing choice in allocation of social housing does not necessarily serve to improve housing outcomes for such disadvantaged households. On the contrary, in some circumstances, the competition that is central to choice-based allocation systems can reinforce disadvantage for these households. There is a tension between the free-market ideals underlying the choice-based lettings approach and the welfare requirement on governments to minimise inequalities between households. Governments and housing providers must constantly walk a fine line between the benefits assumed to result for tenants from increased choice and their social welfare priorities. Van Daalen and van der Land (2008, p.317) explain:

[H]ousing associations would rather do away with long waiting lists and find the right balance between doing justice to those customers needing urgent housing and those seeking a dwelling in the longer term to better suit their needs, thus improving the efficiency of housing allocation.

The success of a choice-based approach in terms of its welfare outcomes appears to depend on both the way in which housing providers negotiate this tension, and the nature of the broader housing market within which they operate.

Based on these understandings, the following chapter, which reviews the allocation policies in three Australian states—Victoria, Queensland and NSW—identifies those elements which may impact on the choices available to applicants in general, and to vulnerable households in particular (such as penalties on refusing an offer, transfer policies, and prioritisation based on needs assessment).
4 PRELIMINARY POLICY REVIEW FOR SELECTED STATES

This chapter provides a review of allocation procedures in the three Australian states selected as case studies for this project: Victoria, Queensland and NSW. The information presented in this chapter is based on a desk-based review of publicly available policy documents and academic literature.

Allocation policies and procedures in each of the states are analysed with reference to four major criteria:

1. integration of waiting lists
2. eligibility criteria
3. prioritisation of applicants
4. range of choices available to applicants and tenants about their dwellings. This includes information that is available to applicants, rules concerning decline of a housing offer and transfer policies.

The rationale for choosing Victoria, Queensland and NSW as case studies was the differences between the three states in terms of the status of their integration initiatives, as elaborated below. The review includes policies of public housing authorities as well as a general overview of allocation policies in community housing organisations in the three states. Figures 3, 4 and 5 at the end of the chapter illustrate the potential impact of the different allocation procedures on the pathways into and within social housing. This review provides some preliminary background for further in-depth qualitative inquiry into the housing pathways into and within the social housing systems in each of the selected states.

4.1 Victoria

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

4.1.1 Integration

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

Like other states, eligibility for public housing in Victoria is primarily based on the applicants’ incomes (see Table 5) and assets.

Table 5: Income eligibility for public housing in Victoria, 2010

<table>
<thead>
<tr>
<th>Housing type</th>
<th>Household type</th>
<th>Income limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public housing</td>
<td>Single person</td>
<td>$459</td>
</tr>
<tr>
<td></td>
<td>Couple with no dependents</td>
<td>$764</td>
</tr>
<tr>
<td></td>
<td>Family* with one dependent child</td>
<td>$798</td>
</tr>
<tr>
<td></td>
<td>Each additional dependent child</td>
<td>$34</td>
</tr>
<tr>
<td>Supported housing</td>
<td>Single person</td>
<td>$459</td>
</tr>
<tr>
<td></td>
<td>Couple with no dependents</td>
<td>$764</td>
</tr>
<tr>
<td></td>
<td>Family* with one dependent child</td>
<td>$798</td>
</tr>
<tr>
<td></td>
<td>Each additional child (0–12 years)</td>
<td>$89</td>
</tr>
<tr>
<td></td>
<td>Each additional child (13–17 years)</td>
<td>$120</td>
</tr>
</tbody>
</table>

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

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

- Australian citizenship or permanent residency
- Victorian residency
- no ownership of real estate
- receipt of an independent income
- minimum age requirements
- no history of eviction for tenancy breaches, other than arrears, within the past 12 months, as a public housing tenant or resident.

4.1.3 Priority

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

- police witness protection program
- Victorian emergency management procedures
- recurring homelessness
- temporary absence category
- corrections locational transfers (joint project with Department of Justice)
- redevelopment transfers
- supported housing
- special housing needs
- property management transfers
- conversion program (households in privately owned dwellings purchased with financial assistance from OOH applying for conversion of their dwellings into public housing).
Offers of housing are made to suitable applicants in each of these categories, by the order of these categories as listed above, unless the vacant property has special features (such as accessible amenities) in which case it will be offered to those who require that type of housing.

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

4.1.4 Choice

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

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

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

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

4.1.5 Other types of housing assistance

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

4.2 Queensland

4.2.1 Integration

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

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

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

4.2.2 Eligibility

All applications under the One Social Housing System are subject to Australian citizenship and Queensland residency, asset and income tests. Household income is assessed by household type (see Table 6), although at least one tenant in the application must have a minimum weekly income of $184.88 (including pensions and other government allowances) for at least four continuous weeks immediately prior to application (QLD Department of Communities 2010a, p.5).

<table>
<thead>
<tr>
<th>Household type</th>
<th>Maximum gross household weekly income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person with no children</td>
<td>$609</td>
</tr>
<tr>
<td>Single person with one child</td>
<td></td>
</tr>
<tr>
<td>Couple with no children</td>
<td></td>
</tr>
<tr>
<td>Two single people</td>
<td></td>
</tr>
<tr>
<td>Single person with two children</td>
<td></td>
</tr>
<tr>
<td>Couple with one child</td>
<td></td>
</tr>
<tr>
<td>Two single people with one child</td>
<td></td>
</tr>
<tr>
<td>Three single people</td>
<td></td>
</tr>
<tr>
<td>Single person with three or more children</td>
<td></td>
</tr>
<tr>
<td>Couple with two children</td>
<td></td>
</tr>
<tr>
<td>Three single people with one child</td>
<td></td>
</tr>
<tr>
<td>Tow single people with two children</td>
<td></td>
</tr>
<tr>
<td>Four single people</td>
<td></td>
</tr>
<tr>
<td>Couple with three or more children</td>
<td></td>
</tr>
<tr>
<td>Five single people</td>
<td></td>
</tr>
<tr>
<td>One couple with two children and one single person</td>
<td>$999</td>
</tr>
<tr>
<td>Two couples with one or more children</td>
<td></td>
</tr>
<tr>
<td>One couple, one single person and two or more children</td>
<td>$1,121</td>
</tr>
<tr>
<td>Other households with five or more people including two adults</td>
<td></td>
</tr>
</tbody>
</table>

Source: QLD Department of Communities 2010a: 6
In addition to the income assessment, an applicant must meet at least one of five additional criteria to be eligible for social housing:

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

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

4.2.3 Priority

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

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

4.2.4 Choice

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

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

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

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

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

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

4.2.5 Other types of housing assistance

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

4.3 New South Wales

4.3.1 Integration

NSW is the second Australian state to introduce a common access system for social housing. Housing Pathways was introduced on 27 April 2010 and was developed jointly by Housing NSW (HNSW), the state’s public housing provider, and a number of partner community housing organisations. Community housing providers can choose to participate in the program. To date, 27 community housing organisations, which manage the bulk of community housing in the state, are participating in Housing Pathways (see Table 7).

According to HNSW, the Housing Pathways program was developed to deliver a more efficient and streamlined service to tenants applying for social housing. This systemic shift in social housing application and allocation is partly the result of a public bodies review, commissioned by the NSW Legislative Assembly, which reported its recommendation in October 2006 (Public Bodies Review Committee 2006). As the community housing sector continues to grow in NSW, it was seen by the Committee as a logical move to streamline the allocation system, removing duplications to the application and allocation processes.
Table 7: Community housing provider partners in Housing Pathways

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

Source: Housing NSW 2010a

A ‘No wrong door protocol’ was introduced as part of the Housing Pathways system in NSW. Under this protocol, eligible applicants can apply for social housing at any HNSW local office as well as all the offices of any of the participating community housing organisations. The amalgamated application form allows the clients to apply for public housing, community housing, or both at the one entry point; applications for other forms of housing assistance can also be made using the same form. This was designed to reduce the number of applications that clients made and to facilitate speedier service delivery. All providers are expected to follow a standard procedure of assessment. All participating community housing organisations can register new clients on the shared waiting list. Providers are expected to register an application regardless of whether it is for housing in their own organisation or others. Any participating provider should also use the common register to select the applicant to whom they make an offer (Housing NSW 2010a; 2010b).

4.3.2 Eligibility

Income eligibility limits have been determined by HNSW, and community housing providers are required to follow these limits.

Table 8: Maximum income limits for Housing NSW social housing applications, 2009

<table>
<thead>
<tr>
<th></th>
<th>Housing NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult (single)</td>
<td>$460</td>
</tr>
<tr>
<td>Each additional adult</td>
<td>$155</td>
</tr>
<tr>
<td>Child (under 18 years)</td>
<td>$235</td>
</tr>
<tr>
<td>Each additional child</td>
<td>$80</td>
</tr>
<tr>
<td>Disability allowance</td>
<td>$80</td>
</tr>
<tr>
<td>Exceptional disability allowance</td>
<td>$155</td>
</tr>
<tr>
<td>Example: Couple with two children</td>
<td>$930</td>
</tr>
</tbody>
</table>

1 Table and supporting paragraph revised, June 2012
4.3.3 Priority

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

1. Unstable housing conditions:
   - Homelessness, imminent homelessness, living in crisis or emergency accommodation, living with family or friends who are unable to provide longer-term accommodation, living apart from immediate family members because of a lack of appropriate housing alternatives.

2. Current accommodation is inappropriate for their basic housing requirements:
   - Severe overcrowding, substandard property conditions (extreme damp, dangerous or unhealthy conditions), lack of essential facilities (water, electricity, bathroom, kitchen), needing secure accommodation to take a child out of care, specific housing requirements for a person with a disability or a severe and ongoing medical condition.

3. Risk to the physical or mental health of an applicant:
   - Domestic violence, sexual assault, child abuse or neglect, threatening behaviour by one or more household members against another occupant, torture or trauma and additional risk factors taken into consideration for refugee women.

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

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

4.3.4 Choice

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

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

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

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2 Text revised, June 2012
Transfer applications for existing tenants are also assessed under the Housing Pathways system. For current tenants who wish to transfer to a different property, applications must be made with their current housing provider which will be responsible for assessing the application. Transfers can be nominated for properties offered by the applicants’ current housing provider or to a different provider (both community and public). In a case where an applicant is relocated to a dwelling managed by a different housing provider, an agreement between both providers is required. Approved transfer applications are entered into the NSW Housing Register where all participating housing providers may make an offer of housing. Allocations are assessed in the same manner as per all other housing applications according to each housing provider’s allocation policy. Transfer applications are also categorised as either priority or wait-turn. Priority applications may include applications on the grounds of:

- Risk of violence, neglect or threatening behaviour.
- Medical condition or disability which requires relocation.
- Serious and ongoing harassment.
- Compassionate grounds (e.g. being closer to a family member who needs care).
- Severe overcrowding.
- Family breakdown or separation.
- Tenancy re-instatement (for tenants who had to vacate a property under circumstances beyond their control, such as moving into residential care facility).

Wait-turn applications include applications on the grounds of:

- Moderate overcrowding.
- Under-occupancy (excess bedrooms).

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

4.3.5 Other types of housing assistance

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

Rentstart is a series of four subsidy options. Under Rentstart, Housing NSW may pay up to 75 per cent of bond directly to the Rental Bond Board on the eligible client’s behalf. Additional assistance may be provided under the Rentstart Plus, Rentstart Tenancy Assistance and Rentstart Move schemes, where in addition to bond payments, financial assistance in the forms of advanced rent or payment to cover rent arrears may be provided (see Table 9). Applicants who are eligible for public housing and are victims of domestic violence can apply for additional assistance under the Start Safely Subsidy scheme for up to 12 months (Housing NSW 2009a). In addition

³ Text revised, June 2012
to rental subsidies, clients may also be provided with brokerage services that aim to assist in finding and applying for a private rental tenancy.

Table 9: Rentstart subsidies, HNSW

<table>
<thead>
<tr>
<th>Rentstart Standard</th>
<th>Up to 75 per cent of bond paid directly to the Rental Bond Board; limited to once per 12-month period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 50 per cent of bond may be provided if client has received 75 per cent bond within the preceding 12-month period, or HNSW was unable to be refunded previous bond assistance</td>
</tr>
<tr>
<td>Rentstart Plus</td>
<td>For clients facing severe financial barriers to private rental, housing stress or are homeless</td>
</tr>
<tr>
<td></td>
<td>Up to 2 weeks (3 weeks for furnished accommodation) advance rent or up to 4 weeks rent in temporary accommodation in addition to 75 per cent bond</td>
</tr>
<tr>
<td></td>
<td>Up to 75 per cent of payment for key money or security bonds for caravan parks, boarding houses and hostels may also be provided</td>
</tr>
<tr>
<td>Rentstart Tenancy Assistance</td>
<td>For clients in private rental property facing eviction because of arrears incurred due to unexpected costs (car accident, funeral arrangement, unexpected illness or injury)</td>
</tr>
<tr>
<td></td>
<td>Up to 4 weeks of rent arrears may be provided within a 12-month period</td>
</tr>
<tr>
<td>Rentstart Move</td>
<td>For clients leaving the public housing sector because they have been assessed as ineligible for lease renewal</td>
</tr>
<tr>
<td></td>
<td>Up to 75 per cent of bond paid directly to the Rental Bond Board, with clients ineligible to reapply for any Rentstart assistance within the next 12 months</td>
</tr>
</tbody>
</table>

Source: Housing NSW 2008; 2009b; 2010c

4.4 Community housing allocation procedures

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

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

In NSW, some community housing organisations are Housing Pathways partners and allocate their community housing stock to applicants on the common register. However, unlike Queensland, affordable housing stock managed by community housing organisation is not currently allocated through the common waiting list. Further, each organisation may apply its own set of allocation priorities when selecting a tenant for their vacancy.
In Victoria, each community housing provider applies its own set of procedures and priorities when allocating any of their properties on top of OOH’s minimum eligibility criteria.

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

1. **Target groups.** Some community housing providers have defined their mission as providing housing services that will cater to people with specific types of housing needs or from target social groups. Hence, some organisations may prioritise or maintain an allocation quota for people with disabilities, elderly people, women, singles and other groups.

2. **Income-mix strategies.** The financial model of some community housing providers includes an income-mix strategy to ensure that they maintain sufficient revenue from rent and yet are able to provide housing to some low-income and high-need tenants. In such cases, a major consideration made when determining to whom a vacancy will be offered is the income level of the applicant and how it fits in the organisation’s income-mix strategy. In Loddon Mallee Housing Services (LMHS), for example, a community housing organisation operating in Victoria, an income-mix formula has been devised to ensure that across the range of properties supplied by the organisation (including community housing and affordable housing properties) the following mix of tenants is maintained:

   - Thirty-five per cent of LMHS’s tenants earn $51 000–81 000 per annum, and pay market rent less 10 per cent.
   - Thirty-five per cent earn $24 000–51 000 per annum, and pay market rent less 20 per cent.
   - Thirty per cent earn $0–24 000 per annum, and pay market rent less 30 per cent.

3. **Local residency and local ties.** Some organisations require applicants to demonstrate local ties in order to be approved as tenants. The Port Philip Housing Association (PPHA), for example, was established by the Port Phillip City Council in Victoria in 1986 and most of its properties are funded at least partly by the Council. For these properties, applications are only open to those who already reside within the City of Port Phillip and can show extended ties to the City, such as length of current residence; former long-term residents who wish to return to the area will also be given priority (PPHA 2008a; 2008b).

4. **Scoring systems.** Some organisations use a scoring system to prioritise applicants. Scoring systems allow consistent consideration of a wide range of different types of needs and circumstances in selection of applicants. Wentworth Community Housing in NSW, for example, uses a formula to calculate a score for each applicant, based on current housing circumstances, disability or health problem, risk of violence, abuse or harassment, age, specific target groups and other considerations (such as current housing costs, long wait on the waiting list and local ties).

### 4.5 Summary

Analysis and comparison of the social housing allocation policies in Victoria, Queensland and NSW highlight a number of conclusions.
Public housing (but not all community housing) in all three states is predominantly allocated to high-need and low-income tenants.

While Queensland and NSW have developed integrated allocation systems across multiple providers of social housing, Victoria is yet to do so.

The integrated systems in Queensland and NSW are different in a number of ways, the most significant of which is that in NSW community housing providers still have greater discretion to apply their own organisational policies in selecting a tenant for a vacancy.

In NSW and Victoria there are separate waiting lists for priority and non-priority (wait-turn) applicants. In Victoria, the priority waiting list (early housing) is segmented according to different categories which grant different levels of priority. In NSW, no such segments exist and priority applications are treated individually. In Queensland, there is essentially no non-priority (wait-turn) list, and the priority waiting list includes four segments. Queensland’s priority segments are defined by the range of barriers a household is likely to face in trying to access private rental.

Each of the states uses different rules that affect the choice of dwellings for applicants. In NSW and Victoria, an applicant may decline an offer once without losing their priority status. In Queensland, an applicant may lose their priority status the first occasion they decline an offer.

In NSW and Victoria existing social housing tenants seeking to transfer to a different dwelling will typically be able to transfer into dwellings managed by their existing provider. In Queensland, transfers may be made to a dwelling managed by any provider but the conditions to be eligible for a transfer are stricter than NSW and Victoria.

Up-to-date data about availability of specific types of properties in specific locations are not readily available to applicants in any of the three states to assist in making an informed choice about where to apply.

Community housing allocation rules are diverse within and across organisations, more so in Victoria and NSW than in Queensland due to the One Social Housing System.

Figures 3, 4 and 5 illustrate the potential impact of these differences between the three states on the possible pathways into and within social housing. The information that could be collected through desk-based review is inherently limited and cannot provide a full understanding of the complexity of allocation processes and their impact on applicants, for a number of reasons.

The rationale for certain procedures and differences between states is not explained in such documents.

The complexity of allocation procedures is not fully captured in such a general review, since within each organisation there is often a range of different housing programs and products with specific allocation procedures for each.

Informal practices, which are not evident in formal documents, play a major role in how different organisations allocate their dwellings.

The following chapter explains how these issues will be addressed in the following stages of this research project.
Figure 3: Decision points for social housing applicants in NSW

Figure 4: Decision points for social housing applicants in Queensland

Figure 5: Decision points for public housing applicants in Victoria
The previous chapters addressed questions of pathways and choice in a diversifying social housing system. This discussion was based on material collected predominantly through a desk-based review of academic literature and policy documents. The following stages of the research project will address the same questions through empirical work.

5.1 Empirical approach

The empirical investigation will be based primarily on qualitative research methods, which include in-depth interviews with social housing tenants, recipients of private rental subsidies (from state housing authorities, not CRA) and administrators in social housing organisations. At the same time, a survey distributed to social housing tenants and recipients of private rental subsidies will also allow some complementary quantitative analysis.

The research methods have been designed to address three major factors shaping the pathways into and within the social housing system in Australia:

1. **Social variations.** The methods selected will seek to identify social housing pathways which are associated with households with specific characteristics, such as disability, age, birthplace and gender.

2. **Institutional variations.** Three state public housing authorities and around eight community housing organisations will participate in this study. These organisations are operating at different scales and within different wider legislative and institutional settings. This allows analysis that teases out the role of institutional structures in shaping the housing pathways into and within the social housing system.

3. **Spatial variations.** The study will seek to chart and explain variations in the housing pathways into and within the social housing system for people living in different geographic areas. The method described below will allow analysis which addresses variation between three states, and between urban and regional areas in each of the states.

The empirical methods selected derive from the analytical perspective taken in this research, which is described in this positioning paper as *pathways and choice*. This approach takes into consideration the choices made by prospective social housing tenants, but also the constraints they face due to their own residential needs, market conditions, and institutional structures and practices, including allocation procedures. The interviews with housing providers will help identify and better understand the various factors enabling or constraining access to social housing. The surveys and interviews with tenants will help better understand how tenants experience and respond to such constraints, and the range of pathways into and within the social housing system that consequently emerge.

5.2 Tenants survey

A survey of social housing tenants is currently being conducted, primarily as a tool to recruit participants for in-depth interviews, but also to gain a quantitative indication of how the experience of entering social housing differs for different types of households, in different jurisdictions, geographic areas, sectors and organisations.

The survey was distributed with the assistance of social housing organisations in NSW, Queensland and Victoria, including public housing authorities and two or three community housing organisations in each state.
In each of the three states, surveys were distributed as follows:

- 200 surveys distributed among public housing tenants in two regions: one urban and one regional. The surveys were distributed equally between urban and regional areas, and thus are not proportional to the actual distribution of public housing tenants in the regions. This bias has been necessary in order to achieve sufficient numbers of responses in the regional areas, and will be taken into consideration in analysis.

- 200 surveys distributed among tenants in two or three community housing organisations operating state-wide. Our original intention was to distribute surveys to community housing tenants in the same regions selected for public housing tenants. However, the size of the sample that could be achieved this way would have been insufficient, and therefore larger geographic areas were targeted for community housing.

- 200 surveys distributed among recipients of rental subsidies from Housing NSW. While recipients of rental subsidies are living in private rental rather than social housing, they are included in the sample, since they provide insight into the experiences of those who are on the waiting list for social housing, have not yet been offered a tenancy but were offered some assistance in securing a private rental tenancy. The inclusion of rental subsidy recipients in the sample will allow analysis of the increasingly important, yet little researched, role of rental subsidies in shaping the pathways into social housing. In Victoria and Queensland, the application for a bond loan is separate from the application for social housing, therefore bond loan recipients are not necessarily listed on the waiting list for social housing; however, it is likely that a relatively high proportion of them are. Therefore, in Victoria the survey was also distributed to 200 recipients of a bond loan. In Queensland, we have not been able to distribute the survey to bond loan recipients.

In total, 1600 surveys were distributed across the three states.

The participating organisations were provided with a box of printed surveys enclosed in stamped envelopes. They then added labels with addresses of their tenants who fit our selection criteria. Some organisations also chose to attach their own cover letter to our survey. Each survey was sent with an enclosed reply-paid envelope to allow tenants to mail back the complete questionnaire directly to the research team, with no cost to themselves.

In Queensland and Victoria, organisations were asked to distribute the survey to the first 50 or 100 tenants (depending on the size of the number of participating organisations in the area) who have entered their current social housing placement in since 1 April 2010, for two reasons:

1. Targeting tenants housed recently (last six months) will assist the researchers to understand the impact of more recent policies on their housing pathways.

2. The tenants will be able to provide a richer account of the experience of entering their current placement if it is still fresh in their minds.

However, in NSW, we decided to distribute our survey to tenants who were housed between 24 to 18 months ago. Our concern was that a sample of tenants who were housed since April 2010—very soon after the introduction of the new Housing Pathways allocation system—will mainly reflect the noise of early policy implementation difficulties, rather than more essential problems and potentials of this allocation system. Following completion of the current project, we will seek to conduct a follow-up study with tenants in NSW who will be housed under the Housing
Pathways system after it has matured. We will then be able to compare the experiences of tenants housed under the old and the new allocation systems.

The survey was distributed to tenants for whom the current tenancy was their first with their current housing provider, as well as tenants who transferred from another tenancy with the same organisation. This ensured that our sample addressed the question of pathways into as well as within the social housing system.

The survey was translated into Chinese and Arabic for distribution, to allow participation of tenants from culturally and linguistically diverse (CALD) backgrounds. Chinese and Arabic were identified as major language groups among social housing tenants in the three states. The providers were asked to distribute the translated surveys to households within the sample which required them.

Indigenous tenants were not specifically targeted, but were also not deliberately excluded from the sample. Similarly, households with a member with a disability were not specifically targeted; however, due to the high proportion of social housing allocations made to people with special needs, it was assumed that a significant proportion of our surveys will have reached tenants with disabilities.

The distribution of surveys by sectors and regions was not proportional to the distribution of the social housing stock. This is because numbers for tenants in regional areas and in community housing would have been too small to be meaningful using such an approach.

The survey was designed in consultation with senior officers in the public housing sectors of the three states, as well as senior managers in participating community housing organisations, to ensure that the questions are comprehensible and relevant to tenants in different jurisdictions, sectors and organisations. Following their advice, slight variations in the language used were made to surveys sent to different jurisdictions, but the survey sent remains largely similar.

5.2.1 Analysis of survey

We do not expect the results of our survey to be representative of the full population of tenants who have entered their current tenancy in the selected time period. Despite our efforts to translate the surveys, we expect a lower participation rate among CALD households. We also expect a lower participation rate among tenants with certain types of disability who will not be able to complete the survey without support. The first stage of analysis of survey responses will compare the demographic characteristics of survey respondents with that of the wider target population, to identify the extent of such biases.

Analysis of the survey will seek to identify relationships between the following factors:

- past tenancies
- reasons for applying for social housing
- experience of applying for social housing
- current and future housing preferences
- specific household characteristics.

Analyses will examine these relationship within and across jurisdictions (Victoria / Queensland / NSW), geographic areas (urban / regional) and sectors (public housing / community housing / subsidised private rental). Analysis will be used to examine, for example, whether tenants in one state, sector or geographic area find the application process more difficult from others, or whether their reasons to apply for social housing are different. Further, analysis will help identify a relationship between households
with specific characteristics (e.g. a tenant with a disability) and certain housing pathways (e.g. a number of previous public housing tenancies or past episodes of homelessness).

5.3 Interviews with tenants

The survey will provide us with information about tenants and allow us to seek a diversity of participants in terms of specific household characteristics, type of tenancy and past housing experiences for follow-up interviews. There are three major aims for the interviews with tenants:

1. To chart a range of pathways into and within the social housing system, as described by the tenants themselves.

2. To reflect on how wider changes in the social housing system are experienced by prospective social housing tenants.

3. To identify capacities, strategies (trade-offs) and residential decisions made by households seeking a social housing tenancy in light of the constraints they face.

To recruit tenants to participate in a follow-up face-to-face interview, a prize-draw for movie vouchers was used as an incentive to increase participation rates. The selection of tenants for interview will not be representative of the total population of tenants, given the limited number of interviews to be conducted. Nor would the selection be proportional to the distribution of social housing tenants in different geographic areas and sectors. We will conduct, for example, a similar number of interviews in public and community housing, and in urban and regional areas. We will also seek to interview individuals within disadvantaged groups, such as people with disabilities, immigrants and the elderly, as well as other groups identified through the survey.

Sixty current social housing tenants and recipients of rental subsidies (20 in each state) will be interviewed about their past housing circumstances and their experience of accessing their current tenancy. The interviews will be semi-structured, and organised around the following themes.

- **Pathways into social housing:** past housing experiences; reasons to apply for social housing; the social housing application process; the experience of being on the waiting list for social housing.

- **Pathways within social housing:** reasons for and process of transfers between social housing tenancies if applicable; impact of changes in the household or their housing provider during their current or previous tenancies.

The structure of the interview will generally follow a chronological order, moving backward from questions related to the applicant’s current social housing tenancy to questions related to tenancies and housing experiences in the past. The interviews will be conducted by members of the research team, will be audio-recorded with permission of the participants, transcribed and coded using NVivo.

Analysis of the interviews will take a social constructionist approach, based on Clapham’s (2002) housing pathways framework. The housing pathways of tenants will not be described simply as movements between different addresses and tenures, but also as changes within a household or changes in the discourses and meanings that tenants attach to their homes and their circumstances.

The small sample and the qualitative nature of the interview will not allow quantitative comparisons. However, it is anticipated that this approach will allow for an exploration
of major themes across jurisdictions, rental sectors and demographic groups, as well as the identification of issues that concern specific groups of tenants.

5.4 Interviews with providers

Twenty interviews have been conducted with administrators of public housing, community housing and affordable housing across the three case study states, following three major objectives:

1. To chart the range of formal and informal pathways into social housing (expanding the charts developed in the previous chapter).

2. To gain a deeper understanding of how and why certain allocation policies are designed and implemented in different organisations, sectors and jurisdictions.

3. To examine how the practices and capacities of existing and prospective tenants (as identified through the tenant interviews) are taken into consideration by administrators in development and implementation of social housing allocation procedures.

In each of the states, interviews were held with a number of senior social housing policy officers located either in the head office or a regional office, and with managers in different community housing agencies. The participants have also provided important advice on the design and distribution of the tenants’ survey. Additional interviews will be conducted with service providers after completion of the interviews with tenants. Analyses of the in-depth interviews with service providers will add significant value to the desk-based policy review, by illuminating the rationale for the formal policies and their implementation in practice, as well as the impacts of informal allocation procedures and practices.

Detailed analysis of findings from these interviews will be presented in the Final Report, however, a number of emerging themes are presented below.

5.4.1 Emerging themes

A number of themes emerged from the initial analysis of interviews that were conducted with housing providers in the three states. These themes will be further developed in the next steps of data collection, analysis and writing.

1. Governance implications of integration initiatives:
   - New forms of regulatory requirements applying to community housing providers in the context of integrated waiting lists and the diversification of social housing.
   - New strategies among housing providers to comply with, resist, or bypass centralised policies.

2. Organisational challenges:
   - Growth of community housing providers raises concerns about maintaining the organisations’ ‘community spirit’ and the more personal service associated with it.
   - Variation in capacity of housing providers to develop equitable, flexible and responsive access systems.
   - Required changes in workloads, organisational structures, cultures and training following integration initiatives.
   - Potential and actual risks associated with the increasingly central role of technology in facilitating access systems.
3. **Geographic variations:**
   - Complexity and variation in social housing supply/demand balances in different locations emerging as a central factor shaping social housing pathways.
   - Variation in impact of centralised allocation policies in different locations.
   - Difficulties in engaging regional organisations and offices in reforms led by central offices.

4. **Prioritisation dilemmas**
   - The potential and risks associated with the policy drive to simplify prioritisation and access procedures.
   - The pros and cons of different prioritisation models (e.g. complex scoring systems versus simplified priority/non-priority categories).
   - Tension between considerations of tenants’ choices, tenants’ needs, and social mix in allocation policies.

5. **Major barriers to tenants’ choice**
   - Limited information provided to applicants about their options and the status of their application.
   - Increasing focus on households in high and urgent need in allocation policies reduces potential for choice.

5.5 **Summary**

The empirical investigation for this project will include analysis of the housing pathways into and within the social housing systems of three Australian states: Victoria, Queensland and NSW. In each of the states, a survey of 600 community housing, public housing and subsidised private housing tenants, in urban and regional areas will be conducted, with 20 follow-up interviews with tenants and a number of administrators. The data collected will be analysed to address the following objectives:

1. Identification of various ‘access regimes’ operating in different states, regions and types of social housing.
2. Charting the pathways into and within social housing for different types of households to:
   - Develop a better understanding of the choices, strategies and trade-offs made by tenants in their quest for social housing tenancy.
   - Identify potential advantages and disadvantages for different groups in a diversifying social housing system.
3. Offering concrete policy recommendations to refine existing allocation and referral policies and practices to address the challenges identified in analysis.

Overall, the study will provide insight into the way social housing tenants experience access into social housing and mobility (or lack thereof) within the system, in a period of significant changes to the Australian social housing sector.
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