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The construction of social housing pathways across Australia

From the AHURI Inquiry
Understanding and reimagining social housing pathways

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Inquiry into understanding and reimagining social housing pathways

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Contents

List of tables

List of figures

Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
AURIN	Australian Urban Research Infrastructure Network
CHP	Community housing provider
CRA	Commonwealth Rent Assistance
DCSI	Department for Communities and Social Inclusion (SA)
EMTR	Effective marginal tax rate
FACS	Family and Community Services
NDIS	National Disability Insurance Scheme
NRAS	National Rental Affordability Scheme
NRSCH	National Regulatory System for Community Housing
NSW	New South Wales
NT	Northern Territory
QLD	Queensland
STHA	State/Territory Housing Authority
SA	South Australia
TAS	Tasmania
VIC	Victoria
WA	Western Australia

Glossary

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

Executive summary

Key points

- Housing pathways describe the changing experience of housing by tenants and their households over time and space. The impact of the transformation of social housing in recent years on these pathways is not well understood, and we investigate it in this report.

- Accessing and securing social housing is dependent on a range of eligibility criteria, with housing allocated on a priority needs basis. In some jurisdictions, having a low income alone does not guarantee eligibility for social housing.

- Living in social housing means that one's housing can be subject to periodic eligibility reviews, which can also be triggered by (mis)use of premises or by changing household circumstances. For example, an increase in household income, the expansion of a household or when a household member needs to leave due to family violence. The way these issues are monitored and assessed across jurisdictions directly shapes the housing pathways of social housing tenants.

- Moves within social housing can be tenant-initiated or landlord-initiated. Tenant-initiated transfers are most likely to result from changing household circumstances, and landlord-initiated transfers from portfolio or tenancy management. Both tenant and landlord-initiated transfers are constrained by the wider policy context, specifically, a shortage of suitable alternative housing stock to transfer households to.

- Moves out of social housing may also be tenant or landlord-initiated. Previous research has demonstrated that regardless of who initiated the move, tenants often return to the social housing system. Returns to social housing are compounded by the increasing proportion of tenants with complex needs who are likely to require support to live in private housing. The lack of affordable and appropriate housing alternatives to social housing also increases pressure on the sector, including from tenants returning to the sector who have previously left.

- Many of the operational policies that shape housing pathways have been introduced in the context of sustained high demand and a lack of supply. They are therefore arguably designed to manage wait lists by rationing supply. While we are yet to explore the tenant experience of social housing pathways, reimagining social housing pathways likely requires a greater policy focus on ensuring positive outcomes for households.

This report is the first of three project reports to be released as part of the Australian Housing and Urban Research Institute (AHURI) *Inquiry into understanding and reimagining social housing pathways*. This report primarily answers the first question of the Inquiry:

1 How are pathways into, within and out of social housing conceptualised and translated into policy?

Two further project reports will address the issue of pathways in practice (Stone, W: *A social housing pathways evidence-base for policy and practice development*; and Flanagan, K: *Experiencing social housing pathways: bridging the policy and practice divide*), including the experiences of tenants, from a quantitative and a qualitative perspective respectively. The overall Inquiry report will integrate the findings of the three project reports and provide more comprehensive insight into how social housing pathways might be reimagined for positive housing outcomes for current and future tenants across the social and affordable housing system.

The purpose of this report is to examine the formal social housing pathways set out in policy and how these differ across jurisdictions. To do this, the report uses a systems thinking approach to examine how actors, levers, feedback loops, incentives and disincentives influence formal social housing pathways. The discussion presents evidence from a comprehensive policy review, as well as data from interviews and a workshop with key stakeholders, including government representatives and community housing managers.

Key findings

In recent years, social housing has undergone significant transformation, characterised by increased targeting, the expansion of the community housing sector and the reform of allocation processes. These changes have been shaped by social housing operational policies and the wider Australian housing context, which affect the housing pathways of tenants and their households. Housing pathways—the changing experience of housing by tenants and their households over time and space—are not necessarily linear and may refer to changes in tenure, household form, experiences and attachment. The impact of policy on these pathways is not well understood.

Impact of operational policies

Getting into social housing

Pathways into social housing are largely determined by policies that shape application processes and eligibility criteria. These are amongst the most prescriptive of policies shaping the housing pathways of tenants and their households.

- Most Australian jurisdictions now have centralised application processes, meaning that prospective tenants apply once through a single portal, with information shared between government housing departments and community housing providers.

- Pathways into social housing are also dependent on a range of eligibility criteria, with income and assets at the forefront. Each jurisdiction has its own income criteria.

- Other criteria include citizenship and residence status, age and tenancy history.

In practice, meeting the income eligibility criteria alone is often insufficient to get a tenant and their household into social housing, with priority given to people and households with specific or complex needs. What constitutes 'specific or complex needs' varies by jurisdiction, but generally includes disability, poor physical or mental health, experience of family violence, exiting institutions or being homeless or at risk of homelessness. The most common pathway for entry into social housing is homelessness or risk of homelessness (AIHW 2018).

Living in social housing

Operational policies affecting housing pathways or experiences while living in social housing include:

- **Reviews of continuing eligibility:** Most housing authorities have policies in place regarding the eligibility of tenants to continue in public housing, although there is wide variation across jurisdictions in relation to what criteria are reviewed and how often.

- **Rent policies:** Most social housing providers operate a scheme of 'income-related rents', where tenants pay a proportion of their household income as rent (usually 25%). Different types of income (e.g. salary versus benefits) can be assessed differently for the purposes of calculating rent. This system has potential to affect tenants' decision making about employment and earnings.

- **Use of premises by tenants and households:** Tenants are subject to a range of obligations regarding the use of their premises by both members of their household and visitors. Breach of these obligations can result in tenancies being terminated and households exiting social housing.

- **Household change:** Social housing tenants are required to report household change to their landlord, meaning that people leaving or joining a household (e.g. as a result of relationship changes) can affect tenants' use of their homes or entitlement to a particular type of housing.

Moving within social housing

Moving within social housing is generally a result of a tenant-initiated transfer or a landlord-initiated transfer.

- Policies allow **tenants** to apply for a transfer if there has been a change in household circumstances, for example, if a dwelling is no longer suitable (e.g. as a result of overcrowding) or a tenant leaving family violence. Stakeholders suggested, however, that in practice this can be challenging.

- **Landlord**-initiated transfers can occur as part of housing providers' portfolio management (e.g. property or housing estate renewal requiring tenant relocation) or tenancy management (e.g. resulting from tenant conduct or changes in eligibility status).

Moving out of social housing

Exits from social housing may occur when a tenant initiates a transition to private housing or is evicted by their social housing landlord. Operational policy levers exist to facilitate both of these pathways. Policy levers to facilitate moves out of social housing include the sale of dwellings to tenants, provision of private rent subsidies, rental transition programs, financial planning and client-based needs planning. Some policies also target private landlords with a goal of increasing housing affordability and therefore pathways out of social housing. By far the biggest factor impacting moves out of social housing, however, is the availability, or lack, of affordable housing alternatives.

Impact of wider policy environment

As well as operational policies, social housing pathways are affected by the wider policy context in Australia. Key factors are a lack of affordable housing more broadly and a lack of housing supply within social housing that is 'fit for purpose'. These factors limit the consumption of housing for current social housing tenants and those on the social housing wait list. Without feasible alternatives to social housing, meaning safe, secure and affordable alternatives (Muir, Martin et al. 2018), there are limited options enabling smooth pathways into or out of social housing.

Other key influences shaping social housing pathways include the jurisdictional context; the long social housing wait lists, which have led to priority needs assessment and an increase in households in social housing with complex needs; whether households are placed in public or social housing; the state of the private rental market; and the intersection of housing policy with other welfare policies such as the National Disability Insurance Scheme (NDIS). Further research is required to examine the impact of other influences on social housing pathways, for example, families and communities, and this will be explored in subsequent stages of this Inquiry.

Policy development options

Our data shows that several of the policies affecting social housing pathways are strongly influenced by a need to manage the social housing wait list, rather than ensuring positive outcomes for tenants and their households. Application of a systems thinking framework within this research shows that this is not only a result of operational policies, but of the wider policy environment. In thinking about policy development options and reimagining social housing pathways, a focus on positive outcomes for tenants and households should be the priority.

Furthermore, while we have used a systems thinking approach, this has focused only on a policy perspective. A comprehensive systems approach must also examine the role and impact of other influences, including families and communities. This will enable some key questions that have emerged in the findings presented here to be addressed. For example, to what extent do pathways differ for tenants in public, community and Indigenous housing? To what extent are pathways shaped by factors such as the safety and appropriateness of housing and security of tenure? These questions will be further investigated in the second and third reports of the Inquiry, which focus more explicitly on the tenant experience.

The study

This research is part of a wider AHURI *Inquiry into understanding and reimagining social housing pathways*. This Inquiry provides new insights, derived from a systems thinking approach, into pathways into, within and out of social housing, incorporating policy, practice and tenants' lived experiences. This first report focuses explicitly on the policy perspective.

We follow Clapham's (2002) definition of housing pathways as the experience of housing consumption over time and space. Importantly, this is a non-linear definition, which acknowledges there can be multiple pathways into, through and within social housing.

In this report, we examine the role of policy in shaping social housing pathways through a review of current social housing operational policies, with consideration of application processes, eligibility criteria, rent, use of premises, tenant-initiated transfers, portfolio management and tenancy management by landlords. We also examine key factors in the wider policy environment which impact both the operational policy context and the pathways of current wait listed social housing tenants. This includes factors such as the supply of affordable housing more broadly, as well as the availability of appropriate social housing stock.

The policy review is supplemented by interviews and a workshop with key stakeholders from government, community housing and tenant advocacy organisations across jurisdictions. A total of 29 stakeholders were consulted between September and November 2018. The interviews were designed to understand the intent behind operational policies, as well as the perspective of key stakeholders on the factors impacting social housing tenants' pathways. As noted above, how these policies are implemented on the ground and how they are perceived and experienced by social housing tenants will be explored further in the second and third reports of the Inquiry.

1   Introduction

- In recent years, social housing has undergone significant transformation, characterised by increased targeting, the expansion of community housing and the reform of allocation processes. These changes have been shaped by social housing operational policies and the wider Australian housing context, which affect the housing pathways of tenants and their households.

- Housing pathways are the housing experiences of tenants and their households over time and space. They are not necessarily linear and may refer to changes in tenure, household form, experiences and attachment. The impact of formal policy on these pathways is not well understood.

- This report forms the first and foundational part of the AHURI *Inquiry into understanding and reimagining social housing pathways*. It focuses on understanding how social housing pathways are conceptualised and constructed by operational housing policies in Australia.

- In this report we draw on data from a policy review, interviews and a workshop to understand what the housing pathways set out in policy are, how these differ across jurisdictions and the effects of recent policy shifts. We do so using a systems thinking framework, which allows us to examine how actors, levers, feedback loops, incentives and disincentives influence these pathways.

- Importantly, the context, boundaries, feedback loops and levers influencing social housing pathways occur within a broader landscape of human services and private sector interests, not only within the social housing system.

1.1   Why this research was conducted

This report is the first of three project reports to be released as part of the AHURI *Inquiry into understanding and reimagining social housing pathways*. The focus of this report is to understand how the pathways into, within and out of social housing are conceptualised and constructed in and by policy, within and across jurisdictions around Australia. It does so by drawing on existing literature, a policy analysis, complex systems thinking and data from key stakeholders collected via interviews and a workshop.

This report primarily answers the first question for the Inquiry:

2   How are pathways into, within and out of social housing conceptualised and translated into policy?

Further reports from the Inquiry will examine the issue of pathways in practice, including the experiences of tenants, from quantitative and qualitative perspectives. The overall Inquiry report will integrate findings from all three reports to provide more comprehensive insight into how social housing pathways might be reimagined for positive housing outcomes for current and future tenants across the social and affordable housing system.

Within the broad focus set by the research question above, this report is guided by the following sub-questions:

- What are the formal social housing pathways set out in policies? How do these differ across jurisdictions? What are the eligibility criteria for entry, moving within and exiting social housing?
- How has the shift to more diverse social housing provision and other major policy reforms affected social housing pathways?
- How do actors, levers, feedback loops, incentives and disincentives influence formal social housing pathways?
- What are the effects, positive and negative, of wider changes in social policy on social housing pathways?
- What are the implications for policy and practice?
- What role can/should different actors play in facilitating positive social housing transitions and minimising perverse incentives or unintended consequences?

This report is focused almost exclusively on the operational policies that shape social housing pathways. Although the translation of policy into practice is important to the way in which social housing pathways are experienced 'on the ground', the focus here is on **policy intent**.

1.2   Policy context

Social housing is relatively secure and affordable rental housing provided to eligible applicants by state and territory housing authorities (public housing), non-profit community organisations (community housing) and Indigenous organisations (Indigenous housing). First established in the early twentieth century in a small-scale, often experimental way, public housing became an established part of the policy landscape—and the landscape of Australian cities and towns—in the post-war period, when it was built at a large scale to house working class families (Flanagan, Martin et al. 2019). For some of these households public housing was a secure, affordable alternative to owner-occupation; for many, it was a stepping stone to owner-occupation, effected by large programs of sales to tenants.

Over the last quarter of the twentieth century, however, public housing construction declined, and provision became targeted to low-income, higher-need households, including lone persons. At the same time, the structure of the sector diversified, with the advent of the community and Indigenous housing sectors. While the former has continued to grow, including through tenanted stock transfers from public housing, the latter has grown less, and the social housing sector in aggregate has declined relative to the rest of the housing system.

The social housing sector currently houses 812,900 tenants in 396,100 households (AIHW 2018). Social housing is increasingly operating in a resource constrained environment. Between 2011 and 2016, government expenditure on social housing decreased 7 per cent from $1.42 billion to $1.32 billion (Pawson, Parsell et al. 2018). The amount of available housing stock also does not match the growing numbers of households experiencing housing affordability problems (Muir, Martin et al. 2018). Against this background, jurisdictions have, to varying degrees, shifted 'from providing a (permanent) "safety net" to a (temporary) "ambulance service"' (Fitzpatrick and Pawson 2014). As well as introducing greater emphasis on 'housing need' beyond low income, this has seen most Australian states and territories introduce fixed-term tenancies and reviews of continuing eligibility.

1.3   Existing research

In recent years social housing in Australia has undergone significant change. This has included increasing demand in the form of growing numbers of applicants on waiting lists (AIHW 2013),

other unmet demands such as rough sleepers and very low-income households in housing stress, who are not currently on waiting lists (Lawson, Pawson et al. 2018: 60), and hidden demands like those who have their waiting list status temporarily suspended (e.g. NSW social housing applicants who take up Rent Choice private rental assistance (NSW FACS 2018)).

Other changes include the expansion of community housing, the introduction of common access systems in some states, and reform of allocation processes for some state and territory housing authorities. Together, the changes have facilitated a greater mobility of individuals and households within the social housing sector, reflecting both a diversification of 'social housing products' so that the types and extent of assistance they receive vary over time due to their changing circumstances, and changes to government policies and programs. This diversification challenges longstanding concepts of housing mobility such as 'housing careers' and 'housing ladders', which highlight continuous, linear progressions towards an end goal (often owner-occupation). Instead, as Wiesel, Easthope et al. (2012) demonstrate, mobility is more likely circuitous, with some tenants leaving and re-entering social housing as their personal and financial circumstances change. This is similar to Seelig, O'Flaherty et al.'s (2008) graphic depiction of such mobility, with community housing (and Indigenous housing to a lesser extent) playing an increasingly prominent role as an exit option from public housing in more recent years (Figure 1).

Figure 1: Mobility into, within and out of social housing
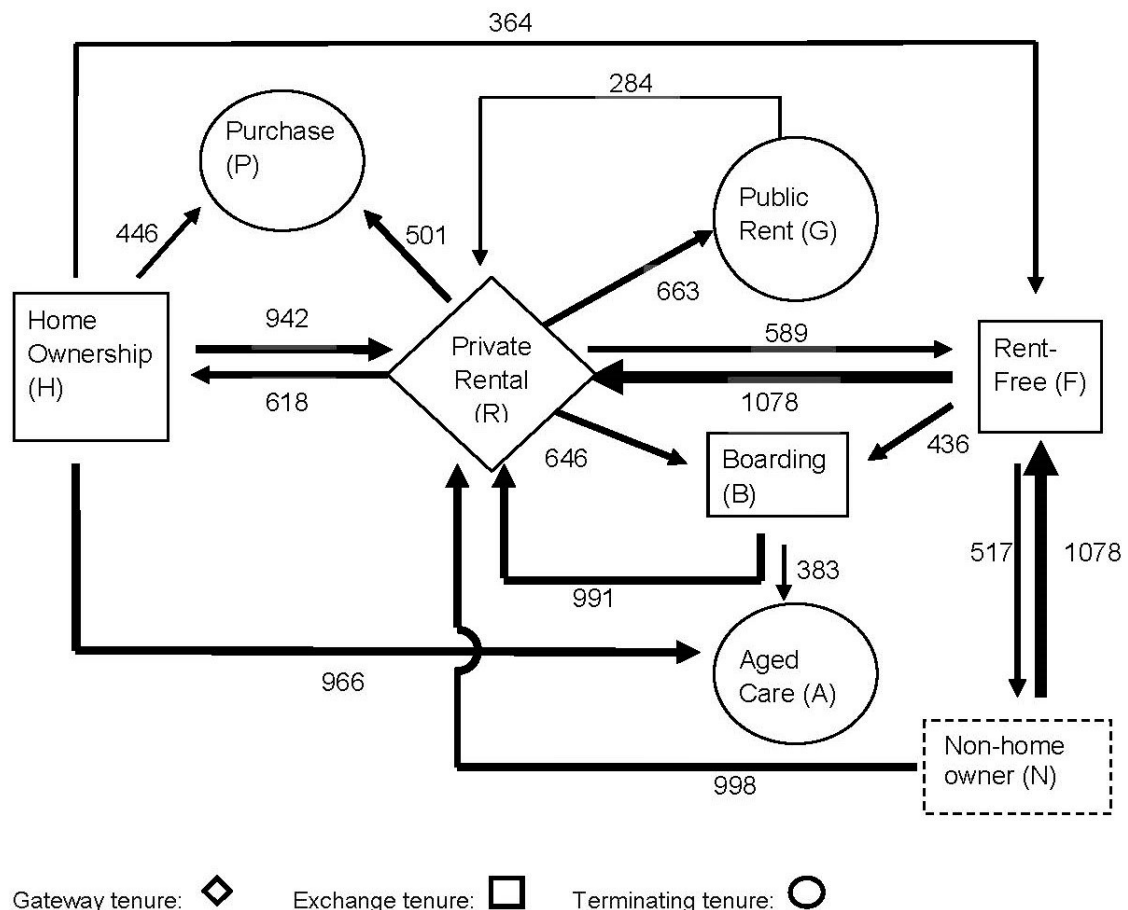
Notes: Numbers refer to incidence of pathway occurring in Seelig, O'Flaherty et al.'s study.

Source: Seelig, O'Flaherty et al. (2008: 29)

In response to this growing diversity and circularity of movement within the system, policy makers are increasingly seeking to introduce policies that enable and promote housing 'pathways'. These policies are intended to improve tenant housing and social outcomes (such as wellbeing and economic participation), but they also function to manage long wait lists and obtain efficiencies in the system. Housing pathways are shaped by formal operational policies that determine how tenants and households move into, within and out of social housing, but also by the relationships and interactions a household experiences in its consumption of housing (Clapham 2002). In particular, housing pathways are shaped by eligibility policies—which differ from jurisdiction to jurisdiction—interacting with life course events and demographic characteristics (Wiesel, Easthope et al. 2012).

A related body of work illuminates the complex interaction of income poverty with high housing costs, limited supply of affordable housing within the private rental sector as well as a geographical mismatch between available rental housing and the employment/educational needs of would-be occupants (Hulse, Reynolds et al. 2015). In what they term a 'tenure neutral' analysis, Stone, Parkinson et al. (2016) analysed the interaction of housing costs and income on potential housing pathways and housing options of lower income households in receipt of income support including housing assistance (such as Rent Assistance) in comparison with low income households not in receipt or eligible for housing assistance. Their findings illustrate key 'sticking' points within housing pathways as well as drawing attention to households potentially residualised to informal spheres of rental markets, which are the least well regulated. Hulse, Martin et al. (2018) and Parkinson, James et al. (2018), in a recent AHURI Inquiry into Private Rental Futures, tease out the interactions between inadequate supply of affordable housing and the impacts on housing pathways of lower income tenants.

While operational policy may establish formal pathways (e.g. setting eligibility criteria), what happens in practice may not always match the theory. Wiesel, Easthope et al. (2012) described in detail the many different factors that both triggered (onset of a sudden personal or health crisis, eviction from private rental, security of tenure) and discouraged (personal choice, stigma of social housing, complexity of application) individuals from entering and moving within the social housing sector. Decisions to apply or move within social housing are also often influenced by disinformation and misinformation—particularly relating to the perceived lengthy wait time, availability of suitable stock, and how this may differ across different types of social housing—that may result from miscommunication between applicants and housing officers, but also recorded cases of discrimination experienced by applicants of minority backgrounds (Wiesel, Easthope et al. 2012). These experiential aspects of tenants' pathways are not considered in this report, but will be discussed in Project C (*Experiencing social housing pathways: bridging the policy and practice divide*) of this Inquiry.

Further, while tenant-initiated transfers within the housing system are possible, little is known about such pathways within social housing. While some research has explored drivers of social housing exits and transfers, the extent of this has been limited, with the focus on tenant-initiated exits and opportunities and risks associated with transitions, including within social housing (for example Wiesel, Pawson et al. 2014). Reflecting on the UK, Australia and New Zealand's introduction of fixed-term tenancies for social housing since the mid-2000s, Fitzpatrick and Pawson (2014) highlight that the housing pathways of social housing tenants may be more unstable than before. They argue that social housing may no longer be considered a safety net but rather a transitory tenure for low-income households and vulnerable individuals.

Fitzpatrick and Watts (2017) argue that such a move is in direct contrast to the long-term residualisation of social housing in these countries, where subsidised housing is increasingly reserved for 'priority' applicants with high and complex needs, conditions that require additional support (other than just accommodation) that may prevent them from attaining employment and further education to 'successfully' transition out of social housing and into other tenures. There

is also evidence (Arthurson and Jacobs 2009; Darcy and Blunden 2014) that such conditions may lead to disincentives for tenants from entering employment in order to remain eligible for social housing, with the security of tenure that it offers often noted as a driver (Wiesel, Easthope et al. 2012).

As well as operational policies, housing pathways are significantly impacted by the wider social policy context, including the available social housing stock, a lack of affordable housing options in Australia (Muir, Martin et al. 2018) and more broadly the impact of neoliberalism on the welfare state. This policy context includes mobility within the social housing sector. In the context of forced relocation initiated by estate-wide renewal, some tenants have reported—on discretion of their tenancy and relocation officers—being given unofficial offers that they could reject without penalty (Pinnegar, Liu et al. 2013). Such unofficial practices, along with instances of discrimination noted above, effectively create what Henderson and Karn (1984) called a dual allocations system where additional eligibility or allocation rules are neither transparent to applicants nor universally applied across the sector.

1.4   Research methods

The project uses a mixed method approach to answer the research questions outlined above. The key concepts and methods used are described below.

1.4.1   Key concepts

Housing pathways

The term housing pathways describes the mobility of households and residents within the housing system. The Inquiry follows the definition by Clapham (2002: 63–64), who 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 particularly encourages studies into housing pathways to take on a social constructionist approach. Through this, residential mobility may not only refer to changes in tenure but also household form, experiences, meaning and attachment. This is distinct from the concepts of 'housing ladder' and 'housing career', both of which highlight tenure change as the principle component. As such, Clapham claims that the concept of housing pathway can more dynamically reflect the non-linear—or even circuitous as Wiesel, Easthope et al. (2012) show in relation to social housing pathways in Australia—nature of residential mobility, in contrast to the concept of 'ladders' and 'careers', which imply a linear progression towards an ideal destination tenure, often cited as owner-occupation.

For many researchers, the concept of housing pathways is preferred as it more strongly reflects and links residential mobility to many housing and non-housing factors, including affordability, housing and life-goal aspirations and interpersonal relationships. Most importantly, the housing pathways concept also reflects on how government policies and legislations may affect residential mobility (e.g. large scale transfer of public tenancies to non-profit management) and experiences of home (e.g. private renters' ability to implement minor modifications such as painting and window coverings).

As it offers a more nuanced understanding of residential mobility and its relationship to evolving family circumstances, housing aspirations etc., the term housing pathways has been adopted by several Australian state and territory governments, though often with slight variations to its original intent.

- In NSW, the voluntary common social housing wait list program is named Housing Pathways. Introduced in 2010, it aims to provide 'a simpler, easier and fairer way to apply for housing assistance in NSW' (FACS 2019), where, through the No Wrong Door approach, eligible individuals and households may apply for housing assistance through any social housing provider and be assisted to access the most suitable services.

- In South Australia, the Pathways Housing Program was an interim accommodation option run by Housing SA, offering short-term leases at discounted rent in some Housing SA properties (DHS 2016). It aimed to best utilise existing Housing SA stock—nominally those that were awaiting redevelopment, major maintenance or sale, or were assessed as being hard to let—as well as assist local housing offices to implement social mix targets through allocation. Following an end-of-leave review, tenants could be offered lease renewal, transferred to a different property, or to other forms of housing assistance if they continued to be eligible.

In these instances, then, 'housing pathway' is used by some government policies to expedite residential mobility into, within and out of social housing. This resonates with Fitzpatrick and Pawson's (2014) critique that social housing is now increasingly viewed, particularly by public agencies, as a transitory tenure, jeopardising the security of tenure that it once offered and continues to be valued by vulnerable households.

The **non-linear conceptualisation of housing pathways** is important since it not only refers to changes in tenure, but also household form, experiences, meaning and attachment. One of the most significant features of the housing pathways approach is its focus on changes and stability in situ, within one dwelling and/or tenure, in addition to any changes or mobility between dwellings or tenure. Hence, in addition to capturing changing dynamics between households and their dwellings, the approach lends itself to analyses of potential administrative possibilities or housing assistance innovation, such as changes in the administration of housing assistance within one dwelling, with or without residential mobility forming part of that change. For example, it can readily accommodate changes in forms of assistance received by households as well as adjustments in housing costs (such as between market and non-market rent setting).

Although the structure of our report may indicate a linear approach to social housing pathways (getting in > living in > moving within > moving out), we apply Clapham's definition by thinking about each of these transition points as separate and multiple pathways that differ for various tenants and households, in different locations, rather than a single pathway from start to finish. However, we recognise that social housing pathways are constrained by the policy context in different jurisdictions as well as the availability of (appropriate) housing (see Flanagan, Blunden et al. forthcoming). We also recognise that different people in different contexts and jurisdictions have different starting and stopping points in how they traverse social housing. How these pathways manifest is explored empirically in related the second and third reports within this Inquiry.

Systems thinking

Complex systems thinking is a key framework for this Inquiry and is applied in this research, and explains how complex problems, such as social housing needs, occur within systems. Systems are made up of interconnected, interdependent elements that work together in a non-linear manner and produce feedback loops (Anderson 1999; Boal and Schultz 2007; Simon 1996; Van Beurden, Kia et al. 2011). Complex systems thinking includes considering the roles that different actors play, how these roles interact, the role of governance and how each actor reacts to the immediate and larger economic and social environment (Bronfenbrenner 1977; 1994). The key systems thinking concepts we draw on are summarised in Box 1.

We particularly draw on systems thinking to understand the role of policy in the construction of social housing pathways, while acknowledging the broader social housing context. For example,

recognising that social housing is interrelated with both the homelessness service system and the private rental sector, as well as other sectors and policy realms such as aged care, disability and domestic violence; and that entries and exits to social housing are influenced by policy and practice in these related systems. The context, boundaries, feedback loops and levers influencing social housing occur within a broader landscape of human services and private sector interests, not only within the social housing system. In housing assistance terms, the focus on social housing happens within the wider context of affordable housing and housing systems as well as the market and system segments that influence the experience of households within these. In brief: using systems thinking allows us to analyse policy intent in context.

Box 1: Key systems thinking concepts (Abercrombie, Harries et al. 2015)

1 **Context**: the cultural, social, economic and political influences on the social housing system and through which it is formed.

2 **Boundaries**: understandings of who and what falls within the context or network of influence on the social housing system.

3 **Actors**: the people or organisations who have the capacity to progress or block change in the social housing system. The systems thinking approach focuses on understanding who the actors are, why they behave the way they do, what motivates them, what risk or constraints they face and what other influences they are also subject to.

4 **Feedback loops**: the 'interconnected set[s] of circular relationships' (Kim 1999: 5) in the social housing system, where one component of the system influences a particular action or result from another component (or multiple other components), which in turn feeds back to influence a particular action or result from the first component. Feedback loops may have intended and unintended effects, as well as positive or negative effects (Sterman 2000: 13).

5 **Levers**: the places within the social housing system where actions or interventions can be implemented to break the existing feedback loops and so create changes in the system (Maani and Cavana 2007).

1.4.2 Methods

Policy review

The project includes a **review** of the operational policies supporting or determining social housing pathways across Australia. The review examines current policies and considers eligibility criteria for entry, moving within and exiting social housing; parameters such as fixed term tenancies, rental subsidies, succession and recognition as a tenant; and the discourse used to describe tenants. It examines the policy settings that shape pathways for certain household types or households that have undergone particular experiences or life stages.

Operational policies for social housing set out what applicants, tenants and associated persons can expect of social housing providers as they make decisions about eligibility, rental rebates, transfers and other matters that arise in the course of a tenancy. In this way, social housing operational policies have a bearing on not only the administrative decisions of housing officers, but also on the housing and household formation decisions of applicants, tenants and associated persons.

Operational policies are a major part of the legal infrastructure of social housing, and the main way in which social housing tenancies are legally different from private tenancies. All Australian states and territories have residential tenancies legislation (called, in most jurisdictions, the Residential Tenancies Act) that applies to both private and social housing. Most provisions of

the legislation apply to both types of tenancy, and prescribe terms of leases, notices and grounds for termination, resolution of disputes about breach and termination through the jurisdiction's civil and administrative tribunal or magistrate's court. Provisions relating to characteristic features of social housing such as eligibility, rental rebates and transfers are almost entirely absent from residential tenancies legislation, and where these features are referred to it is mostly to ensure that the legislation does not impinge on social housing policy; for example, it is common for provisions about rent increases to specify that they do not affect changes to rental rebates.

In all states and territories, the provision of public housing is governed by legislation. Most jurisdictions have also adopted the legislative provisions that form the basis of the National Regulatory System for Community Housing (NRSCH). These provisions state that state and territory housing authorities (STHAs) and community housing providers (CHPs) can enter into social housing tenancies and operate rent rebate systems, but do not prescribe the types of housing assistance that may be offered, eligibility criteria, rebate rates, or the circumstances in which assistance may be withdrawn. In contrast to the social security system, in which types of payments and their terms are largely prescribed by the *Social Security Act 1991* (Cth), the social housing system operates largely through non-legislated policies.

All the STHAs have comprehensive manuals or compendiums of operational policies for public housing published on their websites. In the community housing sector, the documentation and publication of policies has generally increased in recent years, but is still uneven across the sector: some CHPs have extensive policy compendiums published online (although none are as comprehensive as the STHAs'), while some are incomplete or only fact sheet documents that are short on detail.

Key stakeholder interviews and workshop

Interviews with key stakeholders were conducted across all Australian states and territories. The key stakeholders were senior government representatives in portfolios related to social housing, managers of social housing and others (e.g. advocates). The interviews were designed to understand (a) the intent behind policies affecting pathways into, within and out of social housing, (b) how policies are interpreted by those who designed and are administering them and (c) the perspective of key stakeholders on how the policies impact on tenants' housing pathways. The interviews also explored potential improvements to the system that these senior stakeholders wanted, which may affect tenants' social housing pathways, using a systems thinking perspective. Systems thinking questions were used to help identify the levers, barriers and risks, and actors/agents that would be involved in implementing the improvements, and the opportunities that would be enabled by doing so. All interviews were conducted by phone and lasted between 30 minutes and one hour.

After approximately half of the interviews had been conducted, a half-day **systems thinking workshop** was held in Sydney (in September 2018) to further explore some of the preliminary findings about social housing pathways. Participants included representatives of government agencies, social housing managers and others such as advocates and social impact representatives including staff with more practical or direct experience in working with tenants (e.g. community-based organisations specialist homelessness services), rather than only people in senior management roles.

The workshop was conducted using a participatory action research format, to facilitate brainstorming, discussing, debating and exploring the roles and intersections between actors and organisations that affect housing pathway behaviours and outcomes. Participants were divided into small groups where they workshopped a vignette about a pathway into, out of or between properties in social housing, unpacking what would be needed to improve or solve some of the common problems perceived for these pathway journeys, based on the preliminary

interview findings. Participants were asked to think about the levers needed for change, the actors/agents responsible for pulling those levers, and the feedback loops to be considered and circumstances required to enable them to do so. Key issues explored included the situation of tenants who are not assessed as having priority needs, the complexities of meeting requests for tenant-initiated transfers and finance options for enabling further pathways out of social housing, where this is the tenants' preference.

Sample

A total of 29 people participated in the stakeholder interviews and workshop: 15 interviewees and 14 workshop participants (Table 1). Participants from NSW were over-represented as this was the location of the workshop and more of the invited participants from NSW were able to attend than those from other jurisdictions. The views of NSW participants (n=13) are balanced out in this report, however, by those of interview participants from other jurisdictions (n=16).

We attempted to recruit at least one government representative and one social housing provider or advocate from each state and territory to gain broad representation in views and experiences in relation to social housing pathways, using both the researchers' and AHURI's policy and practice networks. Representatives from both sectors from each state and territory were achieved for most jurisdictions, and this is a strength of the project.

Table 1: Participants by stakeholder type

Stakeholders	Participants (n)
Government representatives	8
Community housing managers	10
Other stakeholders (e.g. tenant advocacy organisations)	11
Total	29

Source: Authors.

Data analysis

All interviews were audio-recorded and professionally transcribed verbatim, and data was collected at the workshop via (a) collection of artefacts (e.g. team notes, charts produced about actors/agents), (b) an assigned note-taker from the research team at each discussion table and (c) audio-recording and professional verbatim transcription at the end of the workshop where each small discussion group reported on the conclusions of their discussions.

All transcribed data and research notes were imported into NVivo and thematically. Using a combined inductive-deductive approach to thematic analysis, themes were defined in multiple ways. Some themes were established at the beginning of the analysis, including themes based on the research questions (e.g. reflections on pathways in, out and between social housing properties) and on systems thinking theory (e.g. facilitators/levers, barriers/risks/challenges, agents/actors etc). Other themes emerged based on the participants' accounts, particularly those articulating the broad range of influences shaping social housing pathways and describing the variety of improvements they wanted to see for social housing pathways. This approach to analysis resulted in findings that reflect the ideas of participants in their own words and framings.

For reference, the report draws on quotes from the stakeholder interviews and workshop throughout, with quotes attributed broadly to the type of stakeholder they are (either government representative, social housing manager or other stakeholder) and the jurisdiction in which they work.

2   Getting into social housing

- Access, or pathways into, social housing are largely determined by policies that shape application processes and eligibility criteria. These criteria are among the most prescriptive of policies shaping housing pathways of tenants and households.

- Most Australian jurisdictions now have centralised application processes: prospective tenants apply once through a single portal, with information shared between government housing departments and community housing providers.

- Pathways into social housing are also dependent on a range of eligibility criteria, with income and assets at the forefront. Each jurisdiction has its own income criteria. Other criteria include citizenship and residence status, age and tenancy history. Some specialist social housing has additional eligibility criteria.

- Meeting the eligibility criteria alone is rarely sufficient to enable a tenant and their household to enter social housing. Due to demand out-stripping appropriate supply, priority is given to people and households with specific or complex needs. The nature of the needs that are prioritised varies by jurisdiction, but generally includes disability, poor physical or mental health, family violence, exiting institutions or homelessness or risk of homelessness.

- The most common pathway for entry into social housing is homelessness or risk of homelessness according to recent data on housing allocations.

2.1   Pathways into social housing

Current housing policy in Australia has three key narratives concerning pathways into social housing. Firstly, most jurisdictions have a 'no wrong door' approach, with integrated access across public and community housing sectors. However, this approach is usually applied in an emergency or temporary accommodation response. Secondly, there is a narrative about assisting clients with the most complex needs (which, because of wait lists, indirectly leaves those who do not have complex problems beyond having low income on wait lists). Thirdly, in some jurisdictions, such as NSW and Western Australia, there is an increasing narrative about helping 'people avoid long-term social housing tenancies' (FACS 2015).

In practice, the pathways of individual persons and households into social housing are largely administrative, with entry into social housing determined by highly detailed and prescriptive policies for eligibility and entitlement (i.e. the type and location of the property that may be offered to an eligible applicant). There is also a constrained supply of properties that may be offered to applicants. While applicants wait for the premises in which they will ultimately live, they may be subject to numerous assessments and reassessments according to these policies.

Although pathways into social housing differ across jurisdictions, our findings point to two key aspects of the policy framework that shape these pathways:

1 Application processes

2 Eligibility criteria, including priority needs assessment.

2.1.1　Application processes

Most Australian jurisdictions have common housing registrations for **social housing applicants**. Processes by jurisdiction are summarised in Table 2 below.

This process means that in most jurisdictions, except for NT, centralised systems have been developed where prospective tenants apply once and their information is distributed through a single portal and process between the relevant government housing department and all community housing providers:

> So in Tasmania, anyone who believes that they may be eligible for social housing needs to go through the One Door Policy… there's an organisation called Housing Connect which acts as a front door for all public and community housing inquiries. So if you believe that you would like to live in either public or community housing, you would apply through Housing Connect (Other stakeholder, TAS).

Table 2: Summary of application processes by jurisdiction

Jurisdiction	Application process
NSW, QLD, VIC	Common housing registration for public and community housing.
WA	Public housing applicants may opt to be considered for community housing also.
SA	Applicants may apply for public and community housing through the Housing Authority or for community housing directly with CHPs.
TAS	Common housing register through Housing Connect.
ACT	Households apply through community services, opting for either public or community housing or both.
NT	Separate application processes for public and community housing.

Source: Authors' own work based on policy review and analysis of STHA websites.

As suggested by the data above, where there is a central application system, most prospective tenants can nominate whether they would prefer a public or community housing option. Applicants can also nominate geographic locations (allocation zones) in which they would like to receive offers of tenancies.

> People do have some choice about whether they want to move into public or community housing and there are some people who do have those preferences, others who have had a bad experience with one and they haven't wanted to go to another or they just have an opinion about what's going to be better for them or whatever. So there's a little bit of choice happening, but I think increasingly people accept whatever's being offered and increasingly in the areas there will be no choice (Other stakeholder, NSW).

The geographic locations applicants are seeking to live in can also impact on wait list times with differences between and within jurisdictions. Stakeholders spoke, for example, of longer wait list times in areas where social housing is in high demand, especially in urban and remote areas:

> ...for most areas where folks commonly want to live is just a ludicrously long waiting list…if all you have is an inability to compete in the private market, your waiting list is very, very long, so for most of Sydney, over five years certainly, but most places over 10. In some areas even as high as 20 years, people are told (Other stakeholder, NSW).

What's different, it is important to recognise there are differences across the state, so there are sort of small towns, regional towns that don't have enough applicants for the properties that become vacant…you can be housed relatively quickly in some areas, and for some property types (Other stakeholder, NSW).

The introduction of a central application system was described by key stakeholders as an effort to simplify the process for prospective tenants. For example:

So [the old application system] wasn't very consumer friendly if you just wanted social housing. It wasn't easy to apply. You had to apply to many areas. So the Victorian Housing Register allowed people to just put in one application, tell their story once and advise who they would like to apply housing for. So they could tick any range of providers or boxes that they'd like to be considered for. So it made it a lot easier for the consumer at the frontend…I think it's made it a lot easier for people to apply and a lot simpler to apply (Government representative, VIC).

Key stakeholders also noted that the centralised system had benefits for social housing administrators, since it means they have greater oversight over prospective tenants' information, which helps to streamline the process of application and intake to social housing. Further information on the emergence of the common wait list can be found in Burke and Hulse (2003).

There are limits, however, to the sharing of information between public and community housing providers, particularly where it arises from a previous social housing tenancy. In New South Wales, for example, a former tenant may be classified by Family and Community Services (FACS) Housing as ineligible for public housing (because of a serious breach), but they may apply and be eligible for a tenancy through the common register with a community housing provider, and the classification is not disclosed. Sharing of information across jurisdictions is also an issue.

Another challenge mentioned by stakeholders related to getting in to social housing, was the cultural appropriateness of application systems. In NT, specifically, one stakeholder reported a lack of consideration for the cultural needs of Aboriginal and Torres Strait Islander people, in terms of how easy it is to access information (e.g. because of geographical or language issues).

2.1.2   Eligibility criteria

Pathways into social housing are dependent on a range of **eligibility criteria**, as well as the availability of suitable housing stock. These criteria are summarised in Table 3 and discussed in more detail in the following sections.

Table 3: Summary of eligibility criteria

Criteria	Summary
Income	Income eligibility thresholds vary by household size, location and type of social housing (public versus community). Income typically includes wages, salary, benefit payments etc.
Assets	Combined value of applicants' assets may be taken into consideration. Assets typically include housing, land, inheritances, savings etc. Ownership of a private residence usually excludes applicants from eligibility.
Citizenship and residence status	Applicants typically need to demonstrate they are usual residents of the jurisdiction in which they make their application. The definition of 'usual resident' varies between jurisdictions.

Criteria	Summary
Age	Applications are typically restricted to individuals aged 18 or over, with some exceptions. Specific housing assistance types also have eligibility restrictions, e.g. age-specific housing is targeted at applicants aged 55 or over (45 or over for Indigenous applicants).
Tenancy history	A poor tenancy history, such as substantial rent arrears or anti-social behaviour, can result in applicants being denied housing assistance (for a defined or indefinite period).
Priority needs	Social housing is typically prioritised for those with demonstrated housing needs, such as experience of homelessness, domestic and family violence, or other special needs, such as the presence of a person with disability in the household, main tenant younger than 25 or older than 75, or an Aboriginal or Torres Strait Islander household.

Source: Author's own work based on policy review and analysis of STHA websites.

Income and assets

Income criteria were adopted across all jurisdictions in the 1970s, replacing less explicit criteria about 'housing need', in response to concerns that low-income households were not receiving a sufficient allocation of public housing. The income and assets of prospective tenants and households are now at the forefront of decision making. Each state and territory has its own income criteria (summarised in Table 4). Differences across jurisdictions reflect different targeting instituted over time. For example, South Australia's relatively high-income threshold criteria reflects the prominent historical role of the SA Housing Trust in SA's housing system as a provider of public housing for low-income working households, as well as a developer of affordable housing for sale and rent-to-buy. Within each jurisdiction, the current criteria vary according to household size (Table 4) and, in some jurisdictions, household characteristics and geography (e.g. urban versus remote). For example, NSW and WA have disability loadings that increase income eligibility thresholds. Higher income thresholds typically apply for 'affordable housing'[1], which comprises a relatively small component of social housing stock.

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[1] As a housing type, Affordable Housing refers to rental housing provided by CHPs, often in partnership with private finance and developers, for moderate-income households or key workers (Muir, Martin et al. 2018).

Table 4: Eligibility weekly income thresholds by selected household types

Jurisdiction	Single adult ($)	Single adult, one child ($)	Couple, two children ($)
NSW public housing	610	910	1,240
QLD	609	755	999
SA	978	1,279	1,580
TAS	552	954	1,022
VIC 'register of interest'	992	2,047	2,379
VIC 'priority access'	555	995	1,020
WA metro	430		
WA remote	610		
ACT	715	893	1,131
NT	789	1,025	1,369

Source: Author's own work based on policy review and analysis of STHA websites 2018.

Related to income, eligibility is also determined by an applicant's assets. This can either be through specific asset value thresholds, or by deeming an income from assets for the purposes of the income criteria. Assessable assets include savings and other financial assets, and exclude clothing, furniture and cars, with real property assets typically subject to 'special treatment'. Ownership of a house, for example, generally excludes applicants from eligibility. This treatment is longstanding—not owning a house was the original and only criterion for eligibility to tenancies in the first public housing estate, at Daceyville, NSW (Volke 2006). In the current system, ownership of a property can present problems for applicants who inherit property, or who own property in common with an ex-partner. In the latter case, exceptions apply, especially to enable eligibility for women leaving domestic violence.

Other criteria

Other criteria include citizenship and residence status, age and tenancy history. In most jurisdictions, applicants must be aged 18 or over, except for WA and ACT, where applicants must be over 16 years of age. There are, however, provisions for individual exceptions. In addition to citizenship, applicants must demonstrate that they are 'usual residents' in the jurisdiction in which they are applying. The definition of 'usual resident' varies by jurisdiction. For example, in the ACT each applicant must have resided in the territory for at least six months immediately prior to the assessment date. In the case of former tenants, prior unsatisfactory performance (such as anti-social behaviour, accumulation of rent arrears or property damage) may also affect eligibility, and make their eligibility provisional and subject to addressing their debt to the provider, or in some cases render the applicant ineligible for assistance for a defined or period, or indefinitely.

For some specific types of social housing, additional eligibility criteria apply. For instance, it may be necessary for an applicant to be a certain age (e.g. over 55), be Indigenous, or a woman, or have a connection to a specific local area. This is particularly the case where CHPs have specific objectives to assist certain groups, for example targeting low-income women.

Priority needs assessment

As described elsewhere (Lawson, Pawson et al. 2018), there is a shortage of social housing in many areas—this means that 'eligible' applicants are categorised under different waiting lists based on an assessment of their needs. Depending on the location, wait lists can be upwards of 10 years (Muir, Martin et al. 2018). As a result of long wait lists in many locations, social housing policy makers introduced 'need'[2] as an additional criterion for allocating housing outside wait list order. In most jurisdictions, having a low income alone is rarely sufficient to get into social housing. Instead, priority is given to people with specific or complex needs. In 2016-17, 73 per cent of newly allocated tenancies in public housing and 86 per cent in community housing were allocated to tenants in the 'greatest need' (AIHW 2018).While priority needs differ between states and territories, they typically include disability, poor physical health, mental illness, trauma, old-age/frailty, family violence, homelessness (or risk of homelessness), exiting institutions (e.g. prison), or 'complex' needs, referring to a combination of multiple risk factors. This was described by a SA government representative:

> Before it was a 'come and put your name down, and in time, you get a house' kind of situation…[Now] we're finding that because we get so few vacancies per year, we're targeting to those which we call Category One, so they have high, high needs. So they are either homeless or at risk of homelessness; they may have multiple social issues; there may be things like perhaps domestic violence, disability, other [vulnerabilities] (Government representative, SA).

Another stakeholder described how applicants' needs were assessed and categorised in their state:

> So there's something called a priority housing category, people that require urgent housing assistance. That includes people that are homeless or at risk of homelessness. That's probably the top group. The second group is people that are in unsafe housing that's not suitable for their needs. A third group would be people experiencing family violence. A fourth group is people with extensive support needs that mean they can't support themselves in the private market and another category in the priority category is if you're over 55 (Government representative, VIC).

A key pathway into social housing is homelessness or risk of homelessness, with 73 per cent of newly allocated households in public housing going to those who were homeless or at risk of homelessness, and 86 per cent of those in community housing (AIHW 2018). As outlined above, this priority category is often related to additional complex circumstances and support needs that typically require a multi-faceted support response. The 'at risk of homelessness' criteria reflects recognition of the severity of these circumstances, irrespective of experience of homelessness itself.

Stakeholders also suggested, however, that it was possible to influence applicants' position on wait lists, for example, if a tenant has an advocate that can make a strong case for the potential tenant's priority needs. In practice this means knowing someone that knows or understands which 'needs' currently have greatest priority.

> …recently people were told that the waiting list for a priority applicant is over 10 years. What happens in reality is people will find an advocate of some sort of a homelessness worker, who will push someone in FACS to house a person where there's dire need. They might well be on the list waiting for a while, but if you can get

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[2] Income thresholds were initially introduced as a way to prescribe 'need' and tighten eligibility, but as wait lists have increased, policy makers have had to look beyond this.

someone in housing to pull the right levers, then you can get people housed quite quickly which is moving people around a queue and it's mostly based on who gets some form of advocate or who finds the right person (Other stakeholder, NSW).

Data from our key stakeholders suggested that jurisdictions differed somewhat in terms of which applicants are prioritised. Interview and workshop data suggest that in most jurisdictions the focus is on people with priority needs; a focus consistent with national policy frameworks. In WA, one stakeholder discussed how a more sophisticated data system is currently being developed to better understand the profile of people on the wait list and to assess and rank their needs via a vulnerability index.

Interviews with key stakeholders also indicated that the focus on priority needs was more dominant in public housing compared to community housing. For example, in remote NT, where private rental housing stock is limited and almost all rental housing is social housing, allocation based on priority needs is less pronounced.

Some stakeholders also discussed how policy priorities change and influence who may be considered most in need of social housing. For example:

There's absolutely no doubt in practice that particular subgroups are given preference…there used to be a program that was a bunch of social workers who would work with prisoners so that when they got out of prison [they had somewhere to live]…That program got cut, and the minister at the time… said, 'I make no apology for preferencing single mums and victims of domestic violence over ex offenders' (Other stakeholder, TAS).

2.1.3 On the waiting list

While making an application for housing assistance is typically governed by a principle of 'no wrong doors', an applicant's place on the waiting list is continually checked and, if an applicant is found to be ineligible, or simply does not respond, they may be suspended or removed. This is an area where some housing authorities have recently sharpened their practice: for example, in New South Wales, applicants who do not respond to the annual check on eligibility are removed from register, whereas previously they were suspended and could be reinstated with previous application date. To mitigate the harshness of the new policy, a non-compliant applicant may still be reinstated where there was no response because they were homeless and not getting mail, experiencing domestic violence, in custody, or bereaved. Also, an applicant found to be ineligible because of a rise in household income may be reinstated where the ineligibility was for a period of not more than 12 months. An applicant's place on the register may also be conditional on paying debts from previous tenancies or assistance. For example, in New South Wales, if an applicant owes more than $500 and is not making regular repayments, they will be suspended from offers, and if they owe more than $500 and not paying, they will be removed from the register.

The maintenance of eligibility while on the waiting list is even more exacting than maintaining eligibility in public housing under the 'continuing eligibility' regimes that most housing authorities have introduced (discussed at 3.1 below). This is because waiting list eligibility reviews are more frequent (annual), and the income thresholds that are applied are lower. Research in Western Australia by Dockery, Feeny et al. (2008) shows that unemployment rates are higher on the waiting list than in public housing, indicating that the eligibility rules of the waiting list are a more powerful work disincentive than policy settings for those in social housing. How people manage life on the waiting list—and their waiting list housing pathways—deserves further research.

2.1.4   Allocations

Social housing is allocated as properties become available and are offered by landlords to priority applicants, then wait list applicants, whose room entitlements and locational needs and preferences match the property. The only 'choice' admitted by this system is in applicants' locational preferences, and in that the applicant may decline a property offered. However, refusing an offer is risky: applicants are allowed to refuse only a limited number of offers before they are suspended from further offers or removed from the register entirely. In New South Wales and the ACT, the policy is that an applicant can refuse two offers before they are removed from the register; in South Australia and Victoria, the policy is to allow refusal of two offers before relegating the applicant to the least priority. Tasmania provides for one refusal, then suspension from further offers for six months. Queensland provides for two refusals; after the first refusal the applicant is moved to the back of the register, while on the second refusal they are removed from register and cannot reapply for 12 months. Western Australia and the Northern Territory provide for one refusal only, then removal from the register.

For some years social housing policy makers have been interested in the possibility of implementing 'choice-based letting' (CBL) systems (Pawson and Hulse 2011), which have the dual objectives of allowing tenants greater choice in their housing and in facilitating the formation of intentional communities in social housing neighbourhoods. However, CBL has not been incorporated into any of the registers. There was a small initiative in CBL in NSW FACS's housing relocation of public housing tenants from Millers Point, but research by Melo Zurita and Ruming (2018) indicates that it was experienced as a lottery, rather than choice, and its context —the dispersal of a social housing community—was the opposite of intentional community formation.

Policies around signing applicants up as tenants differ across jurisdictions. In NSW public housing, generally one member of a household signs the tenancy agreement, though FACS Housing will enter into a joint tenancy where it is requested and all the co-tenants are eligible. In Victoria, the Department asks all eligible household members with independent incomes to sign as co-tenants, while in Western Australia the authority signs up partners as co-tenants, unless there is a good reason not to. ACT Housing nominates signatories at its discretion. Policies in the other jurisdictions do not make express provision.

Finally, incoming tenants may be required to pay a bond, depending on the jurisdiction and the landlord. Generally, most community housing landlords require payment of a bond, as does Housing SA (one week rent). In Western Australia and the Northern Territory, tenants with poor history may be required to pay a bond; and NSW FACS is introducing 'risk assessed bonds' for some public housing tenants. Neither Victoria nor the ACT require bonds in public housing. In Tasmania, legislation has recently been introduced to permit incremental bonds in community housing, to assist tenants who might have difficulty accumulating a large sum upfront.

2.2   Summary

Getting into social housing is dependent on a range of eligibility criteria, with income a key determinant in the context of social housing availability. Overall, social housing is allocated on a priority needs basis. In practice, this means that having a very low or low income alone is rarely a pathway into social housing. Instead, the primary pathway into social housing is via homelessness or risk of homelessness, followed by other circumstances that require deep and/or consistent support, such as presence of disability, mental health issues, violence etc. within a household. The need for shelter alone is rarely enough to trigger entry into social housing. This is in part a rationalisation response—there is insufficient supply of social and affordable housing and so the system prioritises people with the greatest needs—but other factors may also be at play. Policies may be designed and implemented under the influence of

ideologies, such as that of the 'deserving and undeserving poor' or the imperative to fund a reactive response rather than investing in a preventative one.

3   Living in social housing

- Operational policies impacting on housing pathways or experiences while living in social housing include: 1) reviews of continuing eligibility; 2) rent policies; 3) use of premises by tenants and households; and 4) household change.

- Most housing authorities have policies in place regarding the eligibility of tenants to continue in public housing, although there is wide variation across jurisdictions about what criteria is reviewed and how often.

- Most social housing providers operate a scheme of 'income-related rents', where tenants pay a proportion of their household income as rent (usually 25%). Different types of income (e.g. salary versus benefits) can be assessed differently for the purposes of calculating rent. This system has potential to affect tenants' decisions about income, particularly in relation to employment.

- Tenants are subject to a range of obligations regarding the use of their premises by both members of their household and visitors. Breach of these obligations can result in tenancies being terminated and households exiting social housing.

- Social housing tenants are required to report household change to their landlord, meaning that people leaving or joining a household (e.g. as a result of relationship changes) can impact tenants' housing journeys.

In this chapter we apply a 'housing pathways' approach to review operational policies impacting households living in social housing. Because this approach means paying attention to the relationship and experience of a household and their housing as the household changes (as per Clapham 2002), the focus of this chapter is on the ways operational policies respond to and shape the changing lives of households and their members, largely whether households stay eligible for social housing after they have accessed it. As well as examining operational policies about eligibility reviews, other policies that impact on whether a person or household stays (or leaves) social housing are also reviewed, including policies on rent and rent rebates, use of premises and household change. The third Inquiry project will significantly extend the review and data presented in this chapter; giving voice to tenants' experiences of social housing pathways.

3.1   Reviews of continuing eligibility

Policies for reviewing social housing tenants' continuing eligibility have the capacity to significantly impact social housing pathways. They are considered controversial by some, because they are arguably at odds with the objective of security of tenure and social housing as an enabling platform, and can potentially undermine the preparedness of tenants to undertake education and training, or take up employment opportunities, that might begin to establish a greater level of independence. Security of tenure was enshrined as an objective of the Commonwealth-State Housing Agreements (CSHA) until the 1996 CSHA replaced it with an objective of 'housing assistance for the duration of need'. However, it has taken time for the concept to be operationalised—even now it is not uniform across jurisdictions—and where it is in place, applies mainly in public housing rather than social housing.

It is now the policy of most STHAs to review the eligibility of tenants to continue in public housing, although there is great variation across jurisdictions in terms of **what** is reviewed, and the **frequency** with which reviews occur. These policies are summarised in Table 5.

Table 5: Summary of public housing policies on continuing eligibility

Jurisdiction	Frequency of reviews
NSW	Towards the end of a fixed term tenancy, a review is conducted based on income eligibility thresholds (same as moderate income rent rate thresholds). If ineligible, the tenant is required to move out, unless they satisfy one of several exceptions, including where moving would place a vulnerable child or person with disability at risk, result in overcrowding or homelessness, or disrupt employment or education (in which case they may be offered a two-year fixed term). The regime does not apply to tenants continuously in a public housing tenancy from 1 July 2005 (indeed, they cannot be given the relevant termination notice).
QLD	Since July 2012, new tenants sign a three-year fixed term agreement, which is reviewed towards the end of the term. Where the total assessable income of the tenant and their partner is more than $80,000, they will be ineligible to continue in public housing, and have four months to move out.
SA	Continued eligibility reviews are based on conduct and property ownership, not income.
WA	Reviewed annually, usual eligibility criteria apply. Six months to move out (two years in the northwest).
ACT	If tenant and partner's total income is more than $94.855.70 per annum for two years, there will be a further assessment of their housing need, considering 'age, disability, financial status, assets and liabilities, carer responsibility and serious health conditions'.
NT	For tenants in urban public housing, reviews are conducted annually, at the end of fixed terms and on the expiration of rental rebate periods. For tenants less than 55 years, the review applies the usual income and assets eligibility criteria; for tenants aged 55 years and older, the review considers under-occupancy.
TAS	Continuing eligibility is reviewed, based on income and tenant conduct.
VIC	Department does not conduct continuing eligibility reviews.

Source: Author's own work based on policy review and analysis of STHA websites.

3.2   Rent

Paying rent is a basic requirement for living in social housing and, following the process of entry to social housing itself, is a key link between households and the social housing administration. While this contact is mostly routine and unremarkable, it has a powerful effect on housing pathways, as defined by Clapham (2002).

STHAs and most other social housing providers operate a scheme of income-related rents, whereby most social housing tenants pay rent in an amount equivalent to a proportion of their household income—usually capped at 25 per cent. The term 'income-related' somewhat obscures how the system works. Tenants are liable to pay rent in the amount nominated in their tenancy agreement, as increased from time to time. The overall rent is generally set to reflect similar properties in the private market. Social housing providers then apply a non-cash rebate to the rental accounts of tenants eligible for the rebate, calculated to reduce the amount

demanded to 25 per cent (or other proportion—see below) of the household's income. When income changes, so too does the rent. Where the tenant is not eligible for a rebate, or the rebate is withdrawn, the market rent is due. Also, where the market rent is lower than 25 per cent of household income, the household will pay market rent, even though they may otherwise be eligible for a rebate.

The income-related rents system has the potential to shape housing pathways in numerous ways. As rent setting depends on the tenant's household income, the interaction of rent setting with eligibility criteria has the potential to affect tenants' decisions relating to incomes, especially decisions about work—effects often framed as 'work disincentives' (see Hulse and Randolph 2004). It is also important to acknowledge the system's potential to affect decisions about a tenants' household composition. The need for ongoing reviews of rents, also means that the relationship between social housing tenants and landlords is characterised by surveillance. Where members of a household change their education or employment and hence income circumstances this can also affect rent and eligibility. Examples can include children of head-tenants who gain employment as part of a regular coming of age, yet who may need to leave the dwelling in order to be take up opportunities or risk jeopardising the family tenancy.

3.2.1   Differences in treatment of types of income and household members

As noted above, rent is usually calculated at 25 per cent of household income. However, different types of income are sometimes assessed differently in rent setting calculations. For example, the amount of rent that is deducted from Family Tax Benefit and some other family payments is generally capped at 15 per cent of household income. In community housing, where tenants are eligible for Commonwealth Rent Assistance (CRA), landlords calculate the rebated rent to capture all the tenant's CRA entitlement, and their non-CRA income at the usual rates.

Across jurisdictions there are other variations. These include QLD's provision for a tax allowance to work-related income (salary, wages) so that income-related rents are effectively after-tax income-related. QLD also excludes the working income of household members aged 24 or younger (with the exception of the tenant or tenant's spouse) from its assessment. Other anomalies include, for example, some jurisdictions excluding the income of tenants in their rent calculation after their 100th birthday.

Rent-setting policy in NSW, particularly, has the potential to shape housing pathways, since the policy has a sliding scale from 25 to 30 per cent, for public housing tenants whose household incomes are in a band of so-called 'moderate incomes'. The upper threshold of the band, at which the 30 per cent rate applies, is the same amount as the threshold for continuing eligibility; households with incomes in excess of the band are not eligible for a rent rebate and so pay market rent. In practice, this policy stipulates that if one person in a household's income is in the 'moderate' income band, the whole household is assessed at the 30 per cent rate, even if the moderate income belongs to a household member (such as a young person).

The assessments outlined here can create incentives and disincentives for tenants to keep their household income at certain levels, so as not to affect their rent.

3.2.2   Work disincentives

Work disincentives are often measured in terms of effective marginal tax rates (EMTRs): i.e. how much of an additional dollar of income is lost to tax, benefit withdrawal and other dependent costs—including, in the case of social housing, rising rents. Simply put, income-related rents add 25 percentage points to EMTRs. The NSW moderate income policy, however, adds on average 50 percentage points to EMTRs in the moderate-income range. The interaction of the different factors can significantly increase the actual EMTR faced by a household.

Several jurisdictions have policies that are intended to mitigate work disincentives. In Queensland, if a Centrelink recipient starts work, they may apply for a rent freeze for six months. NSW has a similar, if more tightly prescribed, 'Start Work Bonus', which is a grace period of up to 26 weeks in a year from increased rent from work income. The bonus may be accessed only where a tenant or household member goes from unemployed to employed and may be limited or refused where Family and Community Services (FACS) considers it is being misused.

Work disincentives are mitigated differently in Victoria, through its system of 'fixed rent periods', by which household incomes and, consequently, rents are reviewed in February and August each year. During that period, rent will not rise if a household's income increases, but may go down if income decreases. Similarly, ACT social housing landlords review incomes and rents every six months, with provision for downward revisions during the six-month period.

3.3   Use of premises

Social housing tenants are subject to a range of obligations and requirements regarding the use of their premises. Some 'conduct' obligations are prescribed by residential tenancies legislation and apply to both social housing and private tenancies. However, social housing also has some distinct policies and practices and, increasingly, legislation makes special provisions regarding social housing tenancies. Social housing landlords have also implemented specific requirements regarding the extent to which tenants occupy, or are absent from, their premises.

3.3.1   Conduct

Residential tenancy agreements impose a range of obligations on tenants regarding their conduct, including criminal offending (i.e. premises not to be used for illegal activities), relations with neighbours (i.e. tenants not to cause a nuisance or interfere with neighbours' reasonable peace, comfort and privacy), property care (i.e. prescribed terms about cleaning and damage), and dealings with the landlord's employees and contractors (i.e. provisions about access to the premises, and provisions for termination of the tenancy where the tenant causes or threatens harm).

Although these obligations largely apply to social housing and private rental tenancies alike, they are particularly evident in social housing, because a social housing landlord is often the common landlord for a whole building or neighbourhood. For this reason, Martin (2015: 83) characterises public housing neighbourhoods as 'communities of contract', with contractual obligations 'woven into the social fabric of public housing neighbourhoods, such that contracts may be envisaged as reinforcing, or even substituting for, other more informal relations of obligation and order in a community'. Breach of these obligations and related proceedings can result in tenancies being terminated and households leaving social housing. Data is patchy, but research indicates that social housing landlords are heavy users of tenancy legal proceedings, relative to other landlords and their respective shares of the rental sector (Martin 2015; Martin, Habibis, et al. forthcoming). As a result, social housing landlords become involved in a wide range of interpersonal conflicts, from arguments between neighbours about garbage bins to acts of serious violence. Furthermore, proceedings for tenancy termination can act as a parallel system for prosecuting criminal offences—especially drug offences.

From a housing pathways perspective, conduct obligations under tenancy law may also impact householding decisions and experiences. For example, tenants are generally liable for the conduct of other household members and visitors, and misconduct on the part of these persons can put a tenancy at risk. This can be the case even where a tenant is not a participant, and in some circumstances, where they have no knowledge of the misconduct. Vicarious liability charges tenants' domestic and social relations with legal consequences and may mean that

tenants are expected to themselves police or act against household members' misconduct. This is also discussed in Chapter 5: Moving out of social housing.

3.3.2   Occupancy and absence

Social housing providers typically require that tenants personally occupy the premises, do not consent to tenants sub-letting the premises, and are not absent from the premises for periods longer than those set out in their policies. While the specifics of these policies vary by jurisdiction, occupancy (and absence) is one way of social housing operationalising the principle of 'housing need', such that frequent or extended absences raise questions as to a tenants' 'need' for housing. In NSW and Victoria, for example, a tenant must advise their landlord if they are absent for more than six weeks, although tenants are entitled to an absence of up to six months (and longer in exceptional circumstances). Some absences, such as a short prison sentence, residential rehabilitation or an extended hospital stay, may be allowed and a concessional rent charged (e.g. $5 per week in NSW).

3.4   Household change

The ways in which households change is central to the housing pathways of social housing tenants. For example, if someone joins or leaves a household, social housing tenants are required to report this to their landlord and it may change their status regarding eligibility and therefore pathways within or out of social housing.

3.4.1   New household members

Partly as a result of the income-related rent system (described above), tenants are required to notify their landlord when a new person joins their household. This is because the income-related rent system is based on the income of the whole household. Policies distinguish between occupants (whose income is counted towards the household, and so whose presence in the household must be notified to the landlord) and visitors (whose income is not counted, and so whose presence is generally not notified). Definitions of an occupant vary between jurisdictions. For example, in Victoria, an occupant is generally a person who stays more than three nights per week, for four weeks; in the Northern Territory, a person staying longer than two consecutive weeks is classified as an occupant. Where additional occupants are not reported, policy states that the tenant may lose their rental rebate, go into rent arrears and possibly lose their tenancy. They may also be guilty of criminal offences. For example, section 69A of the Housing Act 2001 (NSW) states that failure to advise of a change in circumstances, with the intention of receiving a benefit, is a criminal offence punishable by three months imprisonment.

If permission is not granted for tenants' household changes, the policy framing suggests there may be consequences such as the rental rebate being withdrawn unless the unauthorised occupant leaves. However, the extent to which this plays out in practice requires further investigation. For the most part, this possibility is not expressly countenanced with detailed provisions in the relevant policies. In the Northern Territory, policy states that 'the visitor may be asked to leave if, in the view of the department, it appears that the person is not a 'genuine temporary visitor'. In NSW, FACS Housing's rental rebate policy provides for the application of 'visitor sanctions', by which specific tenancies or a group of tenancies in a specific building are required, as a condition of the rebate system, to notify FACS Housing where visitors stay more than three days (rather than the usual 28 days). These provisions were introduced in 2008 but appear to be used infrequently.

The impact of these policies on housing pathways is such that tenants are required to assess and manage their domestic and social relationships, defining the people they have a

relationship with as either occupants or visitors. This means social housing tenants' personal relationships have material consequences for their housing pathways.

3.4.2 Household separation

In addition to people joining a household, there are potential consequences for tenants if a member of their household leaves. In multi-person households[3], often only one or some members of the household will be party to the tenancy agreement. If this tenant(s) leaves or dies, and only non-tenant household members remain, social housing landlords manage the question of continued occupation under policies for 'recognition as a tenant', or 'transfer', 'change' or 'succession' of tenancy (the name of the policy varies by jurisdiction).

In Queensland, Tasmania and the Northern Territory, a non-tenant in this situation may be granted a tenancy agreement if they satisfy the eligibility criteria for a new tenancy, and considering their relationship to the tenant, how long they have lived at the premises and the hardship that would result from refusal (Tasmania specifies a minimum 12-month period of occupancy). In South Australia a tenant's partner is entitled to the tenancy without regard to income eligibility, while a non-partner household member must meet eligibility criteria and have been an occupant for at least 12 months. In Victoria and the ACT, the focus is on an assessment of the household member's needs and connection to the dwelling ('Is the property their home?' is the guidance in the Victorian policy), and the hardship that would result if they were required to leave.

NSW has a more detailed policy. Under the 'Changing a tenancy' policy, where a tenant dies or leaves for prison or institutional care, a non-tenant household member may apply for 'recognition as a tenant'. However, where a tenant leaves in other circumstances, non-tenant household members will be required to leave, even if they are going to apply for assistance in their own right. In the limited circumstances where recognition as a tenant is available, all applicants who apply within six weeks of the tenant's death or departure are offered a six-month 'provisional lease', while their application for 'recognition' on a longer lease (two, five or ten years) is determined. Those who apply after six weeks will only get a three-month provisional lease, without prospect of recognition on a longer lease. Generally, however, household members are eligible for recognition only where they have been an approved additional occupant for two years and satisfy the initial eligibility criteria (including the income criteria) and the additional criteria for priority housing—i.e. they have an urgent need for housing and are unable to satisfy that need in the private rental market. If the applicant fails to establish their eligibility according to the priority criteria at that time, there is no further opportunity to have needs assessed over the course of the six-month provisional lease. Policy expressly states that 'they must vacate the property at the end of the provisional lease, even if they are [at that stage] approved for priority housing assistance'.

3.5 Summary

This chapter has outlined factors impacting on social housing pathways once households are living in social housing. It has shown that most jurisdictions conduct periodic reviews of eligibility, and that eligibility can be reviewed at other times, triggered by use/misuse of premises, absence from the property and when household members join or leave a property. Policies impacting on households living in social housing, affect the experiences and decisions made by tenants about how they live and their domestic or social relationships, all of which is part of tenants' housing pathway. The interaction of household circumstances and composition

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[3] That is, a group of two or more people, living within the same dwelling.

dynamics with social housing eligibility and rent setting and the ways these are monitored and assessed across jurisdictions, directly shape the social housing pathways of tenants and would-be tenants.

4 Moving within social housing

- Moving within social housing is generally a result of a tenant-initiated transfer or a landlord-initiated transfer.

- Policies allow tenants to apply for a transfer if there has been a change in household circumstances, for example, if a dwelling is no longer suitable (e.g. as a result of overcrowding) or if a tenant is leaving family violence. Stakeholders suggested, however, that in practice such transfers can be challenging due to supply constraints.

- Landlord-initiated transfers can occur as part of housing providers' portfolio management (e.g. housing renewal) or tenancy management (e.g. resulting from tenant conduct or changes in eligibility status). Portfolio management can result in tenants being moved to alternate properties if their current property or housing estate is being redeveloped.

While the previous chapter examined policies impacting pathways or experiences of tenants and households while living in a social housing dwelling, this chapter looks primarily at policies impacting moving between dwellings in the social housing system. In most cases, this means transfers between dwellings, but the terminology of 'transfers' is also used when a tenant or household remains in their dwelling, and the management of the tenancy and property is transferred to another social housing landlord (typically from a public housing landlord to a community housing landlord). Here we specifically examine tenant-initiated transfers and landlord-initiated transfers.

4.1 Tenant-initiated transfers

Tenants seeking to move within the social housing system can apply for transfer or seek a mutual exchange with another tenant. Tenant-initiated transfers may be due to locational preferences or changed housing needs. For example, a dwelling may no longer be suitable if there has been a change in household circumstances, or a tenant may be leaving family violence. While there is a policy intention to allow tenant-initiated transfers, in practice this can be challenging due to types and stock of dwellings available. This will be investigated further in the third report of this Inquiry, focussed on tenant experiences.

4.1.1 Applications for transfer

Jurisdictions manage requests for voluntary internal transfers within social housing in much the same way as they manage initial applications for housing assistance: through the waiting list, subject to provisions for out-of-turn allocations for priority cases. Significantly, applicants for transfer must satisfy the eligibility criteria for entry into social housing—so households whose income has increased past the thresholds will not be eligible to transfer within social housing.

Stakeholder interviews revealed that applying for a transfer can be a lengthy and difficult experience for some applicants: 'When people do ask for transfers, it's very hard to get one' (Other stakeholder, TAS). Although not specified in policy, one interviewee suggested that tenant-initiated transfers are 'prioritised below the new applicants' (Other stakeholder, NSW). Consistent with the priority needs assessment for new applicants, interviews with stakeholders

indicated that those most likely to be successful in their application for a transfer are those with complex or particular needs (e.g. medical needs, family violence):

> It's only those people who have demonstrated a high need that we are transferring (Government representative, SA).

Findings from the stakeholder workshop also suggested that there is greater flexibility for transfers within CHPs, but transfers across providers (either between CHPs or between CHPs and public housing) can be challenging. The extent to which this plays out in practice will be examined further in the third report examining tenant experiences of social housing pathways.

Stakeholders suggested that challenges around transfers have been compounded by the shift of properties to CHPs. This is because transfers are generally only available within CHPs, but CHPs are usually responsible for a relatively small number of houses. This was described by an interviewee as follows:

> The view is that if you want to transfer, you can only transfer [within] the organisation that you're with…when the major player was just Housing Tasmania, it was a lot simpler to ask for a transfer and to get one, because there was a significant number of properties that were available that you could transfer to, both within the suburb you lived in, neighbouring suburbs, and the other end of the state (Other stakeholder, TAS).

This sits somewhat at odds with the rhetorical justifications often presented in favour of growth in the community housing sector, which are largely about how an increased number of providers will provide tenants with a greater range of choices.

4.1.2　Mutual exchange

Some jurisdictions provide an alternate route for moving between properties called a tenant exchange program, where tenants can exchange properties with another eligible tenant. In many cases, the tenants use their own means and networks (e.g. social media, dedicated Facebook groups) to find suitable people to exchange with. This mutual exchange can be an effective way for tenants to move between properties, avoiding the wait lists described above, and is encouraged by some providers:

> Basically, if you're a tenant on a transfer list you need to find someone that's prepared to take your property and swap with them (Government representative, VIC).

There are, however, limitations to mutual exchanges. Firstly, in all jurisdictions, mutual exchange is only possible between tenants housed with the same provider (i.e. exchange between public and community housing or between CHPs is not possible). This was explained by a key stakeholder in NSW:

> A lot of people try and swap between [public and community housing], increasingly the Department and community housing providers, everybody is referring only to social housing, they try and minimise the differences…the consequences of trying to hide the differences between public and community housing is that people are quite often trying to swap or trying to move within different providers, but the systems don't allow for that (Other stakeholder, NSW).

As such, while generally considered a more effective pathway for tenant-initiated transfer, mutual exchange still has some limitations as a pathway for moving within social housing. The combination of these limitations with the waiting times for formal applications for transfers means that it can be hard for some tenants to move between properties when they need to.

Stakeholders in jurisdictions with a high Indigenous population also spoke of a lack of understanding of Indigenous cultural practices regarding movement between homes, making it

difficult for Aboriginal and Torres Strait Islander people to move between properties and locations.

> *Before the public housing model was implemented after the intervention, each town camp had its own incorporated housing association. So there [was] a group of leaders and senior people from the community who would make decisions about how the allocations [of houses would work] and make decisions…An example would be in the case of where if someone had passed away in the house, culturally the other people living in that house, the family members would not live in that house anymore. So, prior to the public housing model, that community would resolve the situation by arranging a house swap with another family or another group who could move into that house. It was done fluidly. Under a public housing model, we've got cases where people have passed away in the house and the family members want to transition or swap houses with another member in the community and it's agreed by the community that's a good outcome. But, with the public housing model, they aren't willing to transition that tenancy between households. So culturally that's an example of where the model is too rigid (Community housing manager, NT).*

Recent AHURI funded research suggests the potential benefits of creating enhanced flexibility within social housing sectors, including potentially across public and community housing boundaries, of dwellings of a range of types and sizes and even within and across jurisdictional boundaries (Sharam, Byford et al. 2018).

4.2 Landlord-initiated transfers

Tenants in the social housing system can also move between properties as a result of landlord-initiated transfers. Landlord-initiated transfers can be a result of portfolio management (e.g. housing estate redevelopment), tenancy management and changes in entitlement status.

4.2.1 Portfolio management

Landlord-initiated transfers can result from housing portfolio management. This involves the government or community housing providers relocating tenants to another property when their current property is rezoned for new construction or when an existing social housing estate is redeveloped or renewed. In such cases, it is 'built into the policy and legal requirements of the provider' (Other stakeholder, NSW) that government and community housing providers must find tenants another location to live in. In such circumstances a tenants' current needs are considered (as opposed to their needs when they entered their tenancy), but in practice this may be negotiated between the tenant and landlord. However, tenancy terms (e.g. length of the lease) are likely to remain unchanged: 'All those people have the right to more or less the same conditions as if they were moving out' (Government representative, VIC).

Victoria is one example of a state in which there has been a large-scale program of redevelopment. They have redeveloped several of their large social housing estates and have implemented a team that interviews all the tenants to help find alternative accommodation:

> *It's actually been remarkably successful because we've spent a lot of time in the engagement process and the finding alternative accommodation process. The complexity in shaking up the system from a system perspective is that in Victoria the government has given a guarantee to every tenant that's moving that they have the right to move back onto the estate in a similar property and not be disadvantaged (Government representative, VIC).*

Other jurisdictions that have had a large program of re-development include NSW and SA. Some examples of major social housing renewals are summarised in Table 6. In many states

and territories, relocation of tenants for redevelopment purposes accounts for the majority of moves within social housing. In some cases, new mechanisms are introduced to facilitate matching tenants to be relocated with suitable new homes. My Property Choice in NSW, based on the principles of choice-based letting, is one such case, although it has been criticised for turning genuine needs into a lottery of chance (Melo Zurita and Ruming 2018).

Table 6: Examples of social housing renewal

Jurisdiction	Renewal programs
NSW	Communities Plus
	Communities
	Neighbourhood Improvement Program
SA	Renewing Our Streets and Suburbs
	Better Places, Stronger Communities
VIC	Public Housing Renewal Program

Source: Author's own work based on policy review.

Another 'portfolio management' type transfer may occur where premises are head-leased (typically from a private owner), and the head-landlord terminates the head-lease. This situation is more common in community housing and can disrupt a tenants housing pathway and require a provider to seek an alternative housing arrangement for the tenant or terminate a tenancy.

Relatedly, though outside social housing as usually defined, there will be an increasing incidence of this type of transfer as NRAS[4] subsidies end and private owners pull them out of affordable rental management by CHPs (Muir, Martin et al. 2018). The emerging challenge here may be CHPs seeking to find affordable rental or social housing tenancies for current NRAS clients or somehow finding ways to cover the lost NRAS incentives for NRAS incentive holders, which can include CHPs themselves.

4.2.2 Tenancy management

A further type of landlord-initiated transfer happens as a result of issues with a tenancy. This may be a result of a) tenant conduct or b) changes to eligibility status. With regard to tenant conduct, this could be, for example, neighbourhood disputes, anti-social behaviour (e.g. violence) or complaints about a tenant from their neighbours. In these cases, tenants can be relocated to another property. One interview participant noted that it can be helpful in responding to problems and achieving better outcomes for tenants:

> It often really helps if we move people to another place, and really helps to sustain their tenancy and settle it down (Government representative, NT).

As with tenant-initiated transfers, there can be a long wait for an alternative property to become available: 'So, any internal transfer depends on a property becoming vacant, like it does for anyone off the wait list' (Government representative, NT). For this reason, while there is policy to relocate tenants who enact or experience anti-social behaviour, such transfers may be a long time coming, meaning the situation will continue unresolved and potentially escalate.

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[4] NRAS is the National Rental Affordabiity Scheme—an Australian Government housing affordability initiative, started in 2008, to increase the supply of new and affordable rental dwelling. In summary, the scheme provides financial incentives to those who build and rent dwellings to people on low to moderate incomes at a rate that is at least 20 per cent below the market value rent.

Alternatively, the 'solution' found may be that the tenant is evicted from social housing, an outcome which may compound complex needs and risk of homelessness.

Transfers may also occur as a result of changes to tenant's eligibility status for their current housing. This can occur when a property is no longer suitable for the person based on the relevant eligibility policies and they are therefore asked to move. This may occur, for example, if a person lives in a property on the basis of someone else's eligibility (e.g. a family member) and that person passes away or leaves the property. The housing provider may then decide not to allow the person to continue to reside in the property and will instead move them to an alternate location (see previous chapter):

> There's another [pathway] where it's a transfer because that property is no longer suitable for the person, under the policy. So if for instance, the person is under-occupying or someone has passed away or left the household, they decided not to allow that family to stay in the building, stay in the property. They will move them as well and offer them an alternate premises, but it's their choice whether they can take it or not. But the option is there to take another property (Other stakeholder, NSW).

Tenants may be moved if a death, relationship breakdown or adult child moving out of home means that the property is now deemed too large for the number of occupants, and a tenant is therefore required to move to a smaller home.

Stakeholders described how these types of transfers can be difficult and sensitive for tenants, reflecting the strength of the relationship between place, community connections, housing and wellbeing. This will be explored further in the third Inquiry report, but was explained at length by one participant:

> I think it was a bit of a political process…the kind of assumption in Victoria is that public housing is a tenure for life, that you can have unlimited tenure and that there's no expectation that you should move from the property that you were first allocated as your circumstances change.

> So a good example might be someone with a family of three or four children. They're occupying a four bedroom house. The children may have grown up and may have moved out and it might just be a single person now living in a four bedroom house. The system would say we would like to allocate you to a smaller household to allow someone with a bigger family to utilise the household with more bedrooms, but in practice it's been very politically difficult to move people. There's an expectation that people have a right to age in place and that the property that they're in is their home. So politically and operationally it's been very difficult to effect those changes (Government representative, VIC).

Due to these kinds of challenges, sometimes tenants may dispute the requirement to move and, as a result, legal dispute and resolution processes can occur:

> In some circumstances it's difficult to insist that people move to different accommodation…So in order to ask someone to move—if someone doesn't want to move from one premises to another—you'd have to go through a legal process, essentially through the Victorian Civil and Administrative Tribunal (Community housing manager, VIC).

4.3   Summary

This chapter has demonstrated issues impacting on movements within and across social housing, and shown that such moves can either be tenant-initiated or landlord-initiated. Tenant-initiated transfers are most likely to result from changing household circumstances. While policy

intent certainly allows tenant-initiated moves or transfers, the extent to which this occurs in practice, including potential differences across providers, requires further investigation.

Landlord-initiated transfers may result from portfolio management (for example, as properties are redeveloped) or tenancy management (which may occur as a result of changes to eligibility or to manage neighbour disputes, for example). Both tenant and landlord-initiated transfers appear to be constrained by the wider policy context, specifically, a shortage of suitable alternative housing stock to transfer households to. The extent to which this may differ across jurisdictions and providers, also requires further investigation.

5   Moving out of social housing

- Exits from social housing may occur when a tenant initiates a transition to private housing or is evicted by their social housing landlord. Operational policy levers exist to facilitate both pathways.

- By far the biggest factor affecting moves out of social housing is the availability, or lack thereof, of affordable housing alternatives. This is discussed further in Chapter 6.

- Policy levers to facilitate moves out of social housing include the sale of dwellings to tenants, private rent subsidies, rental transition programs, financial planning and client-based needs planning. Some policies also target private landlords with a goal of increasing housing affordability and therefore pathways out of social housing (e.g. NRAS).

In this chapter we discuss policies regarding exits from social housing. This is currently an area of special interest to policy makers within the context of a reform agenda, or emerging reform agenda, in many jurisdictions that assumes the desirability of 'transitioning' from social housing to 'housing independence' (FACS 2015). However, as discussed in Chapters 3 and 4, operational policies that are intended to facilitate exits from social housing might instead be regarded, from the perspective of households, to impact rules and conditions for remaining within their homes or within the social housing sector. This chapter focuses on policies that apply past the point of 'whether' a household will remain or leave: that is, where a tenant has determined that they will leave, or where the tenancy has been terminated by an external authority (typically the state or territory's Civil and Administrative Tribunal, or a court) and the social housing landlord has a legal right to take possession of the dwelling again.

5.1   Transitioning to private housing

Most moves out of social housing are initiated by tenants (Wiesel, Pawson et al. 2014). Historically, between the 1950s and1970s especially, most households leaving social housing moved into owner-occupied housing, including, for many, by purchasing their public housing dwelling. However more recently, most tenant-initiated moves are into private rental housing. Today most STHAs still have policies regarding property sales to tenants, but there is greater focus on facilitating moves into private rental housing. Having said this, stakeholders also pointed to a lack of data about the reasons people move out of social housing.

Given the stress on the social housing system some states and territories have levers to encourage tenants to move out of social housing and into the private rental market. These levers include rent subsidies, rental transition programs, financial planning and client-based needs planning (Tually et al. 2015; Tually, Slatter et al. 2016; Wiesel et al. 2015). Some of these levers are initiatives that work with tenants directly. These include, for example, NSW FACS Housing 'RentStart Move', which is a loan for part or all of the bond that an exiting tenant will pay on commencing a private tenancy. Eligibility for RentStart Move is restricted to persons who are moving out voluntarily, or as a result of an eligibility review, and who have less than $5,000 in savings. Another example, of client-based needs planning, was described in an interview by a QLD community housing manager:

We will work with the client on a plan…if it is that the client needs to save up money for their bond or for their rent…we will extend leases…we've got budgeting, we've got it's called Tenancy Planning…you identify the barriers with the client and then you work with the client to try and address those during the time that they're within that tenancy to try and get them to a stage where they can sustain a tenancy, whether it is into long term housing, whether it is into private rental market (Community housing manager, QLD).

Other levers are initiatives aimed at private landlords, to work with them to try to increase the affordability of private rental properties for former social housing tenants. This was described by a government representative in Tasmania:

So we've got a private initiative where we're providing incentives to private landlords to make them affordable private rentals, which is reasonably well located [and] available to low-income folks who need that type of property…And this would help give a pathway out of social housing (Government representative, TAS).

Additionally, some jurisdictions provide assistance to tenants to enter into home ownership. For example:

…we've got home ownership assistance products as well. We're trying to move people who have probably done well in public housing or in community housing and providing them with a shared equity scheme called Home Share to actually move out their social housing into home ownership (Government representative, TAS).

Nevertheless, some jurisdictions provide no, or limited, assistance to tenants moving out of social housing. In some places, this is because of historical and cultural understandings of social housing as 'a house for life'. In other locations, it is because of a generational gap in policy—in previous eras when social housing was more accessible for households on low incomes but without complex needs, many tenants naturally moved on to the private market over time. As the cohort living in social housing has shifted to people with complex needs, the likelihood of households being in a position to move out of social housing has decreased (and the levels of assistance required to do so have subsequently increased), and policies have not changed to reflect this.

Experiences of moving out into the private housing market

For those people who move out of social housing and into the private housing sector, particularly the private rental sector, it is often not an easy process. This is due to the lack of affordable, secure and safe housing (Muir, Martin et al. 2018), as well as the intersection of stigma and the administrative requirements (e.g. credit history) of living in the private market:

There are several issues affecting people's ability to move out of social housing and move into the private rental market. The issue of people's lack of renting history, stigma of social housing and casual employment status…This has the potential to impact on people with lower income (Other stakeholder, NSW).

Structural factors such as the lack of affordable, stable and safe housing means that even when tenants do leave the social housing system, this may not always be a permanent change. Tenants often experience a **cyclical situation** resulting in the need for social housing again:

They give up their public housing, they go into the private market, they can get a cheaper place initially, but obviously you've got much less security and much less control over rents, and so some of those people then find their way trying to get back into the [social housing] system. But it's not so easy once you're out to get back in (Other stakeholder, VIC).

Key stakeholders particularly noted these challenges for tenants on a very low income and emphasised the difficulties of returning to social housing once having left for the private market. In many respects then, pathways out of social housing for private rental accommodation is perceived as high risk for tenants. This is despite the fact that, from a policy perspective, many jurisdictions appear to desire this, where possible, due to the high demand on social housing properties.

5.2 Eviction

As eluded to in Chapter 4, there are several reasons why tenants may be evicted, including tenancy issues such as neighbourhood disputes, anti-social behaviour or complaints about a tenant from their neighbours, rental arrears, a lease coming to an end and changes to eligibility.

Eviction as a pathway out of social housing is, however, contentious. There are complexities around how evictions are managed in the social housing sector. For example, while a tenant may be evicted because they are no longer eligible for social housing based on their income level, they may have limited capacity to take on and manage a tenancy in the private rental market. This raises a question about the rationale for the eviction:

> So, the increasing intention is to evict people who...can house themselves in the private market. They have some capacity to do that. [But] usually that is only a measure of income, rather than real capacity for themselves to house themselves or that the private market would actually realistically house them (Other stakeholder, NSW).

Stakeholders also discussed how the complex needs of tenants, which may have been the basis of their entry into social housing, can also be the basis on which an eviction is served. For example, a tenant with severe mental health issues may have challenges maintaining a tenancy.

> We still see too many what we would call, preventable anti-social behaviour evictions. So they're usually evictions where the person is displaying the behaviour that got them into public housing in the first place (Other stakeholder, VIC).

> Because they may be hoarding, the property may get into such a point of disrepair because of how they're maintaining the property, and they themselves may not even have their basic health needs being met. But unfortunately, there's nothing currently within law or legislation to support, to ensure that that client's basic health needs are met and that the client doesn't end up homeless (Community housing manager, QLD).

Another complexity is that evictions are not always implemented transparently. Interviews revealed that tenants may not be told the true reason they are being evicted, which minimises their opportunity to address or appeal the eviction. In other cases, there is a view that eviction is used unnecessarily, when other measures might work better:

> I mean a big issue in Tasmania at the moment, particularly with the public housing body, is their choice to evict tenants because the lease is ending…So rather than telling the tenant that they're being evicted due to nuisance or because they haven't paid the rent or because they've got a pet or whatever the reason is—instead of listing the breach, the public housing body chooses to just say 'We're kicking you out because your lease is ending'. So that is definitely a huge concern for us. We believe that tenants should be told the true reason for their eviction, because it's clearly not because their lease is ending (Other stakeholder, TAS).

I think our general feeling is we just see too many evictions. Just too many evictions because nobody can be bothered trying the alternative or that the processes are just messed up and nobody knows what to do or seems to know what to do to make it better (Other stakeholder, VIC).

A final complexity is that the jurisdictions and CHPs each implement evictions differently. While some may evict tenants for tenancy issues, such as anti-social behaviour, others may move the tenant to another property instead or implement a program to help the tenant address their behaviour. Some advocates noted that evictions can contribute to the cyclical nature of exit from and re-entry into social housing, where evicted tenants repeatedly cycle back into the system, with experiences with the homelessness system often occurring between the cycling through social housing:

[When someone does get evicted on the basis of anti-social behaviour, where do they typically go? Where would they end up living?] Well, all kinds of places really. Sleeping rough, going into private rooming houses, quite often they just go back through the homelessness service system. So you get evicted out of public housing, you just turn up somewhere else in the homelessness service system and then you might start on the pathway of going into some kind of temporary accommodation, then some transitional accommodation, then serving out your sin bin period for public housing and then trying to get back into public housing, or trying to short-circuit that by going into community housing (Other stakeholder, VIC).

This last point highlights that, while seen as a pathway out of social housing, eviction is not necessarily a desirable outcome, may contribute to inefficiency in the social housing system, and place stress on other related systems, such as homelessness services or crisis accommodation.

5.3   Summary

This chapter has shown that moving out of social housing may be tenant or landlord-initiated. Where tenants choose, or are seeking, to move out of social housing, there are a number of policy supports for them, such as rent subsidies and rental transition programs. Landlords may initiate pathways out of social housing by evicting tenants, who may have breached their contract, for example. In these circumstances, previous research has demonstrated that tenants often return to the social housing system, mainly because of the gap between social and private housing both in terms of security and affordability. Challenges around moving out of social housing are compounded by the increase in social housing tenants that have complex needs (as a result of increased levels of targeting) and are therefore likely to require increased levels of support to live in private housing, and because of the shortage of affordable housing, and a lack of viable alternatives to social housing.

6 Influences on social housing pathways: a systems thinking analysis

- As well as operational policies, social housing pathways are affected by the wider policy context in Australia. Key factors are a lack of affordable housing and a lack of housing supply within social housing that is 'fit for purpose'. These factors limit the possibilities of housing consumption for current social housing tenants and those on the social housing wait list.

- Other key influences shaping social housing pathways include the jurisdictional context; the long social housing wait lists, which have led to priority needs assessment and an increase in households in social housing with complex needs; whether households are placed in public or social housing; the state of the private rental market; and the intersection of housing policy with other social policies such as the National Disability Insurance Scheme (NDIS).

- Further research is required to examine the impact of influences on social housing pathways, for example, families and communities, and this will be explored in subsequent stages of this Inquiry.

The previous chapters have reported the influence of operational policies on social housing pathways. In this chapter we apply a systems thinking framework to examine influences of pathways from a more holistic policy perspective, one that considers the roles of different actors in the policy process and the broader policy environment. We also examine the context, boundaries, feedback loops and levers influencing policy settings around social housing pathways. This chapter draws primarily on findings from key stakeholders.

6.1 Policy context

As noted in the introduction, operational policies for social housing sit within a broader, resource constrained policy context, which has resulted in an increasing focus on 'priority needs' assessments within social housing. The prominence of such assessments in housing allocations, however, varies across jurisdictions, with our key stakeholder interviews and workshop highlighting this and other factors which impact policy directions in each jurisdiction (Table 7).

A lack of housing stock that is fit for purpose was mentioned by several interviewees, and clearly affects pathways into social housing and time spent on wait lists. For example:

> Our wait list, like other states I think, is growing in terms of older people and middle-aged single people. So what we're finding is, we really...Our stock's a bit mismatched and, you know, housing assets aren't easy to replace (Government representative, NT).

The lack of appropriate housing stock has also affected other initiatives aimed at easing pathways into social housing. For example, a government representative reported that streamlined application systems:

> Made it a lot easier for people to apply and a lot simpler to apply but of course because of the shortage of social housing it hasn't necessarily made it easier to get a

house, because as I said, there's a massive shortage and a big queue to get in (Government representative, VIC).

One way jurisdictions are addressing the suitability of housing stock is through renewal programs. While discussed in Chapter 4 in the context of landlord-initiated transfers, this is also relevant to pathways in a broader policy sense. In the shorter term, housing renewal has direct consequences for current tenants and their households who may be required to move out of their properties. However, over the long term strategies of renewal should provide more housing stock and stock that better matches the needs of households.

In Victoria, the government here is doing public housing renewal across nine estates I think, and because they're doing the public housing renewal, that will tie up the waiting list and reduce allocations for that period or time, until the slightly new supply comes on stream. Over that period of time, the situation will get worse, year on year. So it's not a solution to the underlying problem, which is more demand than the system has supply to deal with, and the continuing targeting that flows from that (Other stakeholder, VIC).

It takes a long time to do these sorts of [renewal projects]. One of the biggest ones we did was called Westwood, at the parks area of north western Adelaide. That was a 15-year project, to look at changing some of the profile of that housing (Government representative, SA).

Table 7: Jurisdictional context

Jurisdiction	Key stakeholder findings
NSW	• There is no single minister with responsibility for housing within the NSW government, which may have led to a disjointed approach to housing policy.
	• There has been a strong program of moving social housing from the public sector to community housing, shaping the context of social housing. For example:
	We were the only jurisdiction that decided to transfer the title of assets that were built under the nation building and economic stimulus program. That has resulted in considerable new supply…by community housing providers (Government representative, NSW).
VIC	• Successive changes of state government has resulted in a lack of consistent housing policies.
	• Policy has not had a major focus on transitioning tenants out of social housing.
	[There's been] a lack of clear foresight in relation to housing policy in Victoria—for a long time. We've had a succession of governments that have sought to prepare policy, only to find it's taken them most of the term (Community housing manager, VIC).
SA	• Housing stock does not reflect the demographic needs of tenants in SA.
	• There has been a strong cultural narrative around the Housing Trust, which has shaped the perceptions of social housing, including the notion that tenants should have a house for life.
	If you look back at the history of the SA Housing Trust, it was very much building houses in industrial areas for working-class families (Government representative, SA).

Jurisdiction	Key stakeholder findings
WA	• The remote context of much of WA has affected social housing in WA, with high costs of building in remote areas.
	• Previous national funding schemes for remote social housing are being discontinued in WA
	The Commonwealth has been funding remote housing in WA…the Commonwealth has agreed to continue funding in NT and QLD, but it's not agreed to do so in WA. So that's going to have a very big impact on the availability of accommodation in remote WA (Government representative, WA).
NT	• Social housing represents a small revenue base in NT, despite having a significant proportion of the population living in social housing
	• The community housing sector is small relative to other states—there are only a few CHPs.
	• A large proportion of social housing stock is in remote communities, which means it is expensive to maintain and renew.
	• The high proportion of Aboriginal and Torres Strait Islander tenants means there is a strong need to provide culturally appropriate housing.
	• There has been a large expansion of social housing in a relatively small period, following the intervention, which has represented a challenge for government. For example:
	Before the intervention occurred, the public housing system had about 5,000 properties. Within a year they went from managing 5,000 properties to now managing double that, with half of the stock in remote communities in varying condition. Any organisation that experiences that sort of growth…would really struggle to do it well. I think the Department of Housing has been constantly trying to play catch up from that large dramatic change (Community housing manager, NT).
TAS	• TAS has a volatile economy compared to some jurisdictions, meaning it can be particularly risky for tenants to leave social housing:
	People are fearful of taking employment and leaving their secure public housing or community housing property, for fear that they just won't be able to stay in a private rental. It's the security of it.

Notes: This table is not exhaustive and is based only on key stakeholder perceptions.

Source: Author's own work based on key stakeholder analysis.

6.2   Summarising influences on social housing pathways

In addition to the policy context, throughout the preceding chapters we have highlighted a range of factors influencing social housing pathways. In Table 8 below, we summarise these influences and highlight some additional issues raised in our qualitative data analysis. This range of factors interacts with the overall level of social housing availability across jurisdictions.

Table 8: Summary of influences

Influence	Description
Complex needs	In order to manage the high demand on social housing, providers are head leasing private properties. However, with the increasing number of people with complex needs entering social housing, a disruption in one property with a tenant with complex needs may then result in a landlord/investor discontinuing several properties from head leases, making it hard for social housing providers to maintain housing stock.
	Social housing providers are funded to provide housing, and not generally funded to provide education in daily living skills, social work or case management services for people with complex needs. Such supplementary services might help in sustaining tenancies.
Ideology, culture and history	A history of 'house for life' policies in social housing means that in some locations there is a high level of community expectation of remaining in social housing indefinitely, which can at times conflict with current policy changes towards a 'duration of need' approach.
	In previous decades, social housing targeted working-class families. This means that a lot of the housing stock is sized for families, not the individual tenants who are increasingly coming into the social housing system now.
Funding	There is a funding and policy gap to support capital investment in social housing (Lawson, Pawson et al. 2018). This presents barriers to expanding and ensuring appropriate stock. The funding gap is compounded by several factors:
	• There is no policy framework for mandating private developers to include social housing in their funded projects.
	• Arrangements for the transfer of funding from the Australian Government to state governments for social housing can be complicated.
	• There is a lack of clarity of the funding implications of current developments in the sector, e.g. the transfer of stock from public to community housing.
	• Building further social housing in some locations (e.g. remote NT and QLD) comes with additional construction costs based on geography.
Operational issues	High staff and service funding turnover in the social housing sector contributes to lack of stability in the social housing system and to a lack of flow-through or continuity of information about housing and service availability and tenant circumstances. High staff turnover is linked to burnout and vicarious trauma among staff, who are often dealing with many disadvantaged and traumatised clients at a time (e.g. people with complex needs, homeless people).
	• Staff turnover can also mean that housing departments and organisations spend a lot of time trying to keep up with their current workload, and do not always have time or opportunity to reflect more systemically on how well their services are operating.
	• The service funding turnover means that community housing providers may be competing to keep tenants/clients on their books, so that they can retain funding, and this may at times be at the expense of transferring tenants/clients to other providers who can provide better outcomes (e.g. more suitable housing).

Influence	Description
Split between public and community housing	The transfer of housing stock from government to CHPs has had several implications: • It has taken time for CHPs to establish their processes and expanded responsibilities. • Some participants perceived there is a danger of CHPs operating more like private enterprises and being less responsive to tenants, although other participants said that generally tenants have better outcomes with CHPs than with government. • There is less transparency around CHPs policies compared to government, meaning it can be harder for CHP tenants to access information about tenancy rules. • CHPs are not answerable to an Ombudsman or external review process (unlike public housing), which means there is less quality control.
Private rental market	In some jurisdictions, e.g. NT, private rental markets are thin because of the broader housing conditions of the area (i.e. most housing being social housing or other government-owned housing), and therefore there is a constrained pathway to private accommodation for many social housing tenants. Across Australia, private rental accommodation is not viewed as a genuine alternative to social housing (Muir, Martin et al. 2018).
Intersections with other policy	The introduction of the NDIS may increase demand on social housing. The NDIS funds supports for people with disability to live independently, but, for the vast majority of NDIS participants, not the costs of housing, so more people with disability may apply for social housing if they have support to live independently. This has potential to increase the number of people with complex needs (particularly disability) entering social housing properties. The introduction of the NDIS is also likely to result in the removal of other support services that may have supported tenants with mental illness (psycho-social disability) to sustain a tenancy, which may put additional strain on social housing providers if they need to step into the gap. Similarly, interactions with broader policy settings such as income support thresholds, payment eligibility for parenting and caring and other payments with wide population takeup shape the demand for social housing among key population groups.

Source: Author's own work based on key stakeholder analysis.

6.3   A systems thinking approach to reimagining social housing pathways

Based on the issues with housing pathways described in previous chapters, in this section we apply a systems thinking approach to begin to reimagine social housing pathways. We do this not only by examining what this 'reimagining' looks like under different themes, but also by looking at the levers (where actions or interventions can be implemented), actors (people or organisations who have capacity to progress or block actions) and barriers, risks and opportunities that may result from the actions proposed (included as a table under each thematic heading). The focus of this report on policy perspectives does, of course, mean that further research is required to consider reimagining housing pathways from other perspectives, such as tenants and practitioners.

6.3.1 Social (and affordable) housing supply

The supply of social (and affordable) housing is limited, which contributes to long waiting lists for social housing placement and a lack of realistic alternative housing options for tenants (Muir, Martin et al. 2018). Key contributors to this are a lack of policy coordination across jurisdictions focussed on increasing housing supply and a funding gap for building further housing. Many participants in this research noted that addressing the supply of social (and affordable) housing is a lever for addressing many other problems with social housing as well—without a solution to the housing supply problem, many of the solutions to other problems either will not work or will simply require an adjustment of resources within a system that remains under-supplied and highly constrained:

> I don't think it's possible to make any improvements really, other than tinkering, as long as you've got supply constraints. It becomes a technocratic exercise, and the technocratic exercise is what is the most efficient way to allocate limited resources?… So this is literally like figuring out who gets the lifeboats on the Titanic when there's not enough lifeboats to go around. I'm not convinced that that is genuine improvement. I don't view that as genuine improvement, and as long as we keep doing that, the system cannot get any better other than in a technical efficiency sense (Other stakeholder, VIC).

An economically viable and sustainable way of increasing social (and affordable) housing supply is needed. While there may be various ways to do this, one suggestion from interviewees was to close the funding gap and thus having the finances and capital to build more affordable homes across a range of price-points and circumstances. Generating the necessary finances requires coordination across stakeholders and jurisdictions.

An alternative option to expand the availability of affordable housing without new building investment, is to consider strategies such as head leasing private properties.

Table 9: Systems thinking: social (and affordable) housing supply

Levers	Actors/agents	Opportunities	Barriers and risks
• Implement a national housing strategy that sets out clear targets to increase social and affordable housing. • Increase investment to fund increased housing supply, either through direct allocation of government funds or other mechanisms to catalyse capital (e.g. loan facility, guarantee, further funding through tax revenue).	• Australian Government (in a leadership role) • State governments • Private sector • Tenants groups, community groups and peak housing associations (to feed into the development of a national housing strategy) • Aboriginal land councils • CHPs • Landlords	• Sustainably addressing the supply of social (and affordable) housing, so that more people can be housed more appropriately and effectively. • Enabling action and social change on housing affordability, a key and longstanding problematic policy issue. • Social procurement and investing in local communities (e.g. Indigenous	• Financial risk held by government in providing loans and guarantees. • Risk of government relying on the market to provide solutions to housing supply, without properly engaging in their role of catalysing the market through e.g. loans and guarantees, because of the financial risk. • Difficulty of deciding on and effectively

Levers	Actors/agents	Opportunities	Barriers and risks
• Cooperation between Australian and state governments to increase housing supply.	• Real estate agents	communities in remote areas) by enabling roles for them in the construction of more housing can have other social benefits, e.g. employment and upskilling of these communities.	implementing a national housing strategy that is useful and acceptable to multiple stakeholders and jurisdictions.
• Encouragement of particular types of private investors (e.g. mining companies) to invest in housing for local communities with whom they have an association or to whom they pay royalties.			• High cost of both land and building may be prohibitive. One may be higher than the other in some areas (e.g. particularly high costs of building in remote areas).
• Implementing inclusionary zoning, where private investors must include a percentage of social and affordable housing in their new developments.			• Challenges of different stakeholders (e.g. different levels of government; private sector) understanding each other's needs and motivations in filling the finance gap.
• Cooperation with Aboriginal land councils, who may be asset-rich in land, but not have the resources to build Indigenous social housing on it.			• Landlords who own multiple head-leased properties can revoke all of them after a bad experience with one tenant, meaning that head leasing is not a stable property source.
• Further consultation to enable a realistic understanding of how and the extent to which the private sector can or cannot contribute to closing the funding gap, and what circumstances need to be in			• Difficulty of creating a critical mass of head-leased properties, as each is negotiated individually—i.e. scaling limitations.

Levers	Actors/agents	Opportunities	Barriers and risks
place to best facilitate their role.			
• Effective communication of benefits of head leasing to potential landlords and real estate agents.			

Source: Authors own work based on data analysis.

6.3.2 Private rental market

The instability of the private rental market makes it an unattractive and unrealistic option for many tenants looking for pathways out of social housing or alternatives to living in social housing. Short tenancies, high rental payments and frequent increases in rent are all problems which heighten the instability of this sector and which may prevent tenants from seeing it as an appealing, appropriate or even possible alternative to social housing.

Changes to private rental laws and practices could potentially improve the attractiveness, possibility and feasibility of private rental as a pathway out of social housing and as an alternative to social housing. Changes that increase the security and stability available to tenants would be beneficial. This could potentially include changes to lengthen available tenancies, to decrease the cost of rent, especially for low-income tenants, and to moderate the frequency of rent increases. In some cases, legal and regulatory changes would be required, whereas in other cases it would be more informal changes to the practices of landlords and real estate agents. Better collection of information about the rate and frequency of current rental increases could also play an important role, as there is not always a clear understanding of the extent to which increases are currently occurring. Victoria is currently doing work to address this issue.

Table 10: Systems thinking: private rental market

Levers	Actors/agents	Opportunities	Barriers and risks
• Regulation of the rate and frequency of rent increases supported by clear information about the extent of increases that are currently occurring. • Changes to private rental legislation that ensure tenants have more rights in rental properties and have longer term tenures (e.g. as in European countries).	• Landlords • Real estate agents • Government (as regulators), including national and state level treasurers and federal finance minister • Policy makers in central agencies	• Creating more affordable housing available to people on lower incomes, with less associated debates about eligibility and priority needs. • Recognising that some solutions to social housing problems sit outside the social housing sector and that there is a continuum across the different parts of the housing sector.	• Complexity of regulating private rental market. • Political resistance to changing negative gearing laws. • Difficulty of generating cultural change in relation to property investment.

Source: Authors own work based on data analysis.

6.3.3 Housing assistance and other supports

Currently tenants, or potential tenants, may not be aware of alternative housing supports to social housing (e.g. other forms of housing assistance) or other welfare supports they may be entitled to. While more of these supports would be beneficial, clearer information about what these supports are and how they can be accessed may also be useful—especially for those who might be able to afford a less heavily-subsidised alternative to social housing if given the right supports and price-points.

Table 11: Systems thinking: housing assistance and other supports

Levers	Actors/agents	Opportunities	Barriers and risks
• Creating and showcasing new models of housing assistance and other supports (e.g. products based on NRAS or a co-op model), so tenants understand what the options are and the respective benefits and drawbacks.	• Government (as funders of the range of different supports and products). • Housing departments • Non-government organisations • Community organisations	• Enabling more choice for tenants at their entry-point to housing support. • Housing more tenants more quickly in a greater range of affordable ways.	• Difficulty of collaborating across the different parts of the housing support system to showcase a range of different supports and products which may be managed by different parties. • Lack of viable alternatives or support products to be promoted.

Source: Authors own work based on data analysis.

6.3.4 Tenants' financial situations

Currently there are disincentives for current and potential social housing tenants who want to improve their financial situation:

- they think an improved financial situation may lower the system's perception of the priority of their need for social housing, and

- they may have to (or may fear they may have to) give up their placement in social housing, and hence their housing security, if their income increases and they are no longer eligible for social housing.

Creating a more flexible system in terms of interaction between social housing eligibility and activities to improve tenants' income over time could help ameliorate this challenge for social housing tenants (and their pathways). Such an approach could involve STHAs or CHPs actively capacity building with social housing tenants (or potential tenants on waiting lists for social housing) to assist them to improve their income, while addressing income-related impacts associated with work.

Table 12: Systems thinking: tenants' financial situations

Levers	Actors/agents	Opportunities	Barriers and risks
- Review policies which may create disincentives. - Introduce more capacity building programs for employment, for social housing tenants. - Introduce arrangements to allow for flexible subsidy levels, depending on need, so that tenants can stay in their home but shift their type of housing support (e.g. social housing to affordable housing or to purchasing the house as their own home). - Research into opportunity costs of limiting social housing eligibility based on small increases in income.	- Government (as regulators) - Human services providers (to deliver capacity building programs) - Social housing providers (housing departments and CHPs) - Researchers	Greater stability for tenants and greater sustainability for the social housing system (and general housing support system) overall.	Generally houses are assigned to specific programs or types of housing support, not to tenants, and changing this would require a high level of coordination across the spectrum of the housing system.

Source: Authors own work based on data analysis.

6.3.5   Policy to support pathways 'out of' and 'beyond' social housing

Many jurisdictions note that there is a lack of support or appropriate support for tenants who would like to move out of social housing, including in policy of pathways into or between social housing. In particular, there needs to be support to enable tenants to make genuine choices about their housing, both within and beyond social housing. As noted above, this requires addressing the shortage of affordable and appropriate housing. However, housing choices and transitions may also be supported by addressing some of the root causes that make it difficult or unappealing for tenants to move into other housing situations. This policy and program development could potentially cross several areas, including:

- Better access to products and services to help make other housing solutions more affordable (e.g. subsidy programs for tenants, shared equity schemes, progressive purchase schemes)

- Programs to assist better employment outcomes and income generation among low-income tenants, so that they can be financially independent and afford other housing options

- Better coordination between social housing and other parts of the housing system (e.g. affordable housing, private rental).

Table 13: Systems thinking: policy to support pathways out of social housing

Levers	Actors/agents	Opportunities	Barriers and risks
• Well-defined and coordinated strategy at a government level for pathways out of social housing. • Cooperation between government, NGOs and the private sector to enable alternative housing products and services, with clear pathways of access. • Consistent funding for alternative products, services and programs. • Better quality data and modelling of how many tenants might take up the alternative products, services and programs if they were available.	• Government • Non-government organisations • Community organisations • Private sector • Tenants groups and other community groups (to provide advice on what pathways out will be appealing and appropriate)	• Housing more tenants more quickly in a greater range of affordable ways. • Reducing social housing wait lists and easing stress on the social housing system. • Opportunity to link to other social policy solutions—e.g. improving employment outcomes through social procurement programs.	• Difficulty of coordinating multiple parties to act together on alternative products, services and programs. • Risk that government strategy does not match what other stakeholders (e.g. non-government sector, community organisations and the private sector) are able to provide. • Risk that government strategy promotes pathways out of social housing that are not appealing to or appropriate for tenants. • Risk that programs 'cherry-pick' tenants who may benefit most from them. • Cost of providing such programs can be high. • Lack of stability in ongoing policy and funding contexts may make it difficult to implement and sustain such products, services and programs.

Source: Authors own work based on data analysis.

Viewed holistically, future policy supporting housing pathways into, within and from social housing are likely to increasingly need to respond to the dynamic needs of a range of household types and support needs (Stone, Parkinson et al. 2016). A wide lens approach is consistent with systems thinking as well as with national calls for policy redesign rather than smaller-scale change. This is particularly evident in light of the extent of housing assistance need apparent among households eligible for housing assistance and able to access social housing; those eligible but unable to access social housing due to rationing pressures; and households experiencing housing-related poverty but not eligible for housing assistance. Clapham (2018) and Burke, Stone et al. (2019 forthcoming) point to the current economic, social and policy context as one that requires a far-reaching reformation, rather than ongoing 'patching' of a system designed to deliver assistance of a temporary variety to support households directly into work (Groenhart and Burke 2014). Using this wider lens, pathways 'out of' social housing might be reframed as a more nuanced suite of supports to assist households beyond social housing occupancy, yet within a continuum of housing assistance support.

6.3.6   Collaboration

The complex nature of providing housing solutions means that many parties are involved in social housing pathways, but there is not yet the levels or types of collaboration needed to optimise social housing pathways. This is true between parties that together influence the social housing sector and housing supply directly and where the social housing sector needs to collaborate with other parts of the human services system.

A greater extent and quality of collaboration is required between key parties with the capacity to influence social housing pathways, including:

1   Collaboration between government, CHPs and the private sector to consider ways to maximise affordable housing supply, thereby providing more options for realistic alternatives to social housing. This would capitalise on the land and regulatory power of government, the housing development and management capacity of CHPs, and the innovation and finance of the private sector.

2   Collaboration between providers of social housing (STHAs and CHPs) and other parts of the human services system (e.g. employment services, health and mental health, disability, drug and alcohol, Centrelink, Indigenous groups), to better service people with complex needs (so that they can maintain tenancies) and better support improved employment outcomes among tenants generally; so that tenants have access to income from which to pay for alternative housing options to social housing, if they choose to.

Table 14: Systems thinking: collaboration

Levers	Actors/agents	Opportunities	Barriers and risks
• Extend policy settings that support consortiums of government, CHPs and the private sector in the affordable housing space (e.g. as per Homes for Victorians initiative). • Leadership by government to either mandate, incentivise or otherwise enable aspects which will catalyse other actors (e.g. inclusionary zoning, subsidies, loan guarantees, cheap finance, bond aggregator). • Leadership by Australian government to create consistency. • Consider what role local governments might play, as parties who know their local communities. • Review funding levels to other human services areas to ensure they are well resourced, so that they can conduct their work effectively in collaboration with providers of social housing. This is	• Australian government • State governments • Local governments • CHPs • Private sector, including housing developers, financiers and banks and other financial institutions • Housing departments • CHPs • Other human services providers (e.g. employment services, health and mental health, disability, drug and alcohol, Centrelink, Indigenous groups) • Government (as funders and regulators) • Other related groups who can have a positive impact on helping tenants to access services (e.g. Indigenous elders and traditional healers, Aboriginal land councils)	• Extending housing supply in ways that are affordable to government in the short term, with follow on benefits of more tenants accessing more affordable housing more quickly.	• Difficulty of matching and coordinating the interests of very different stakeholders in finding a mutually agreeable way of working together. • Complexity of changing policy settings, particularly in a context of regulatory instability. • Risk taken on by Australian government (e.g. in subsidies and loan guarantees) may be a disincentive for them to act. • Silos, and at times a lack of trust, between existing actors and systems are difficult to bridge. • Flexible funding is difficult to implement, especially where different human services are competing for a discrete overall amount of funding from government. • Constraints in one human service area may have follow on effects to how effectively tenants can access other supports —e.g. if/where Centrelink

Levers	Actors/agents	Opportunities	Barriers and risks
particularly important for the range of providers who service people with complex needs, as their support may be vital to this group maintaining tenancies.			payments are not high enough for rental payments under all housing support schemes, this affects the extent to which tenants can take up alternatives to social housing.
• Create mechanisms for collaboration between different human service agencies working with tenants, so tenants can choose a lead agency that they most trust.			• Time it takes to establish successful collaborations
• Engage with groups not traditionally drawn in to housing support, but who may have a positive impact, e.g. Indigenous elders and traditional healers, Aboriginal land councils.			• Debate in sector about role of housing providers in supporting tenant outcomes beyond housing.

Source: Authors own work based on data analysis.

6.3.7   Complex information

Complex and inaccessible information about/for social housing (e.g. application forms, tenancy agreements, statements of tenants' rights and responsibilities) can make it difficult for tenants and some service providers to understand how to enter, exit and/or move between social housing properties, and difficult for tenants to understand their obligations while living in social housing.

The development of (a) more accessible information about social housing pathways and (b) simpler options for accessing information would be beneficial for all tenants, and especially for groups such as Indigenous tenants, those who have low literacy, impaired capacities and/or do not speak English as their first language. There have been successful trials of information with simplified text and pictures/photos and of more personalised information that cites the names of tenancy managers or other key service providers, rather than only the names of organisations. There is however a need for more widespread use of such information. There have also been calls for information to be more easily accessible—for example, more CHPs could list their

policies on their websites, and more information could be provided online in general (while also providing other avenues for information access for the significant proportion of social housing tenants who do not have high levels of digital access or digital literacy).

Table 15: Systems thinking: complex information

Levers	Actors/agents	Opportunities	Barriers and risks
• Consultation on how information is presented and understood by tenants. • Ensure information, meets the needs of tenants and local communities. • Collaboration between housing providers to produce consistent accessible information, that is streamlined and not duplicated. • Resourcing to social housing providers to develop accessible information.	• STHAs • CHPs • Tenants groups and other community groups (to provide advice on accessible information)	• Greater transparency and accountability. • More understanding by tenants of their rights and responsibilities living in social housing, with potential to ensure they navigate the system well and fulfil their obligations. • Less risk of tenants being taken advantage of where they do not know the details of tenancy laws. • More trust and genuine engagement, and less frustration between tenants and housing and other service providers.	• Small CHPs required to develop accessible information without appropriate resources. • Increased tenant knowledge may result in a larger volume of complaints or appeals to housing departments and CHPs than they have the capacity to deal with.

Source: Authors own work based on data analysis.

6.3.8   Data systems

There are inconsistent data and systems across jurisdictions to support social housing pathways. This makes activities such as triage into appropriate housing options and prioritisation of tenant needs difficult. It also makes it difficult to understand the characteristics of those tenants who do successfully transition out of social housing, preventing the identification of tenants with similar characteristics who can also be supported to do so.[5]

The development of integrated data and systems is important to support triage and prioritisation of tenant applications for social housing (based on both need and capacity), and to understand

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[5] Data issues are explored in greater detail within a related project within this Inquiry (Stone et al. 2019 forthcoming).

the characteristics of those who transition out of the social housing system. This would likely be a system managed by government, but to which different authorised parties, including CHPs and potentially other human service providers, would have access. It would prevent the need for tenants to repeat their information and story multiple times to different providers, prevent duplication of services and supports, and provide clearer information on which to make policy, practice and programming decisions (Pettit, Liu et al. 2018). Examples of such approaches exist in the end homelessness space nationally, offering potential lessons for actions in this area (e.g. the Adelaide Zero Project, Western Australian Alliance to End Homelessness). Furthermore, while such systems are currently being developed, there appears to be substantial work to ensure system and data transparency, user and research access and planning abilities and functionality at a system-wide level.

Table 16: Systems thinking: data systems

Levers	Actors/agents	Opportunities	Barriers and risks
• Development of an integrated data system, and support for all relevant organisations to use it effectively. • Collection of more thorough data on social housing exits, on which to conduct analysis and modelling of transitions out of social housing.	• Government • Housing departments • CHPs • Other human service providers • Data and system developers and analysts	• More efficient working of current social housing pathways, once supported by better data and flow through of information to different providers. • More insight into social housing transitions, with which to make well informed policy, practice and programming decisions. • Better matching of social housing properties with tenant needs, based on more accurate data.	• Privacy concerns, and not all tenants necessarily giving consent for information sharing in an integrated system. • Difficulties of developing and maintaining integrated systems, including formal accountabilities and responsibilities.

Source: Authors own work based on data analysis.

6.3.9   Tenancy transfers

There are costs for landlords when tenants transfer between properties and when tenancies end. These costs include staff and administrative time involved in transfers, property maintenance and repair involved with re-leasing arrangements, and the administrative cost of maintaining a person's tenancy while transferring between properties. Such costs affect CHPs especially, but also non-government organisations and public housing providers. The impact of such costs puts a strain on providers of social housing and creates financial disincentives to transfer tenants.

A solution to the costs associated with tenancy transfers is increasing the size of the community housing sector. With greater size, comes greater capacity, allowing costs to be evened out over

a larger portfolio. A potential way forward here is governments transferring more housing stock to the community housing sector.

Another area for consideration is the collection of more data regarding the costs associated with tenancy transfers. There needs to be more understanding of what costs to landlords are, so that better and more targeted services can be provided to tenants.

Table 17: Systems thinking: tenancy transfers

Levers	Actors/agents	Opportunities	Barriers and risks
• Re-organising administrative and maintenance tasks to be less costly, so that transfers can be implemented with less costs to landlords. • Mechanisms to provide housing that is better targeted to tenants' needs, so they move into properties that they can stay in for a long time to minimise costs to landlords. • Collection of data to understand what the costs to landlords are and to understand what could reduce the costs.	• Researchers • Providers of social housing (housing departments and CHPs) • State governments	• Achieving a greater understanding of the costs of social housing from the landlord perspective, with the follow-on benefit of a better service being provided to tenants. • Better practices to ensure tenants find a suitable dwelling that they can live in for the long term and/or can more easily transfer when they need to.	• Lack of collaboration and information sharing between the housing sectors, creating difficulty in collecting data across housing providers.

Source: Authors own work based on data analysis.

6.4   Summary

In this chapter we have applied a systems thinking lens to look beyond the operational social housing policies and how these impact social housing tenants' pathways and consumption of housing. The systems thinking lens allows us to explore the impact of the wider policy context on the sector, as well as the existing and potential social housing pathways. Such pathways are clearly impacted by the lack of housing stock that is fit for purpose and a lack of viable alternatives to social housing, namely a shortage of affordable, safe and secure private housing.

This chapter has begun to explore how some of the challenges of the policy context may be addressed, including examining the levers or places where actions or interventions may be implemented, and the opportunities and barriers associated with such actions. However, consistent with the findings of our systems thinking, further research is required to understand the role and experience of other influences on social housing pathways, including individuals, families and communities.

7   Policy development options

7.1   How do social housing operational policies affect social housing pathways?

Drawing on Clapham's (2002) definition of a housing pathway as the changing experience of housing by tenants and their households over time and space, we found that social housing pathways are shaped by operational policies in various ways. Firstly, social housing policies shape tenants' pathways or experience of getting into (or moving into) social housing, of living in social housing, of moving within or between social housing properties and of leaving (or moving out of) social housing. Importantly, however, there is no single, linear pathway. Rather tenants' experiences of housing vary according to their household characteristics and experiences, their social housing provider and the jurisdiction in which they live. Secondly, while policies vary across providers and jurisdictions, all agencies have operational policies that determine the experience of tenants and their households. These include policies about:

- Application processes
- Eligibility criteria (for entry and continuing)
- Rent
- The use of premises by tenants
- Eviction processes
- Tenant transfers
- Change in household circumstances
- Portfolio management by landlords.

As the discussion in this report shows, we need to know more about how these operational policies are implemented in practice, for example, how they are interpreted on the ground by service providers, what pathways actually look like for social housing tenants and their households and how these pathways or journeys are experienced. We will do this in subsequent stages of this Inquiry using quantitative, longitudinal administrative and survey data (report two of the Inquiry) and in-depth qualitative interviews with tenants and service providers (report three of the Inquiry). The final Inquiry report will bring together and reflect on the alignment between formal policy, what happens in practice and tenant experiences.

7.2   What other policy context affects social housing pathways?

The housing pathways and experiences of tenants and their households are shaped by the broader policy context and environment. While such policy contexts are largely out of scope for this project (and the subject of many other works by AHURI), two major policy considerations are worthy of reiteration.

7.2.1   Affordable housing

Significantly, housing pathways for social housing tenants are affected by the supply of affordable housing nationally, and as expressed within each jurisdiction and regional housing markets. Without feasible alternatives to social housing, meaning safe, secure and affordable alternatives (see Muir, Martin et al. 2018 for further discussion), there are limited options for pathways into or out of social housing. Homes for enabling movements away from social housing for low-to-moderate income households must be fit for purpose: well maintained, in locations tenants want to live, reflecting their local communities, and appropriately-sized for the

increasing numbers of single people entering the social housing system. Increasing the supply of affordable housing means not only developing a national strategy to support this but also finding the capital to fund it. As discussed elsewhere (Muir, Martin et al. 2018), this means exploring different finance mechanisms, such as social impact investing, to ensure the viability of affordable housing.

7.2.2   Appropriateness of social housing stock

Another key factor affecting social housing pathways is the adequacy and appropriateness of the existing social housing stock. The design, features and characteristics of the existing social housing stock not only affects pathways into social housing, for example determining the wait times for tenants as housing allocations are dependent on housing that meets people's needs, but also pathways within social housing. The latter may result from tenants requiring transfers, for example due to changes in household size, and also from the renewal of existing stock, as social housing providers redevelop houses and estates to ensure they are fit for purpose. Again, this requires coordinated strategies to align housing stock to expressed demand/need and requisite funding to accompany such strategic thinking about the future of the social housing stock and system.

7.3   How can social housing pathways be reimagined?

What is clear from our findings—both from the policy review and key stakeholders—is that several of the policies affecting social housing pathways are strongly influenced by a need to manage the social housing wait list, rather than ensure positive outcomes for tenants and their households. The systems thinking framework shows that this is a result, not only of operational policies, but also the wider policy environment within which the social housing sector operates. In thinking about how to move towards positive outcomes, we draw on a range of our findings to explore some of the ways policy might start to reimagine social housing pathways.

7.3.1   Funding

Addressing housing affordability and the adequacy of social housing stock requires funding investment. Such funding investment would allow not only the development of more affordable homes for tenants by closing the funding gap involved in building or refurbishing, but also for financing a better range of programs to support tenants through the housing system. It may include more funding for programs such as private rental subsidies and rental brokerage/access supports. We note, however, that different funding sources may be needed for different types of social and affordable housing (which may include government and private funding) to ensure that pathways match household needs and that resources are used effectively and efficiently.

7.3.2   Collaboration and coordination

Improved collaboration and coordination within the housing system would support tenants to navigate not only their social housing pathway, but their housing pathway more broadly. This would involve collaboration between multiple stakeholders: Australian government, STHAs and CHPs, the private sector, landlords and real estate agents, and tenants' groups, community groups and peak housing associations, as well as providers across a range of other areas of the human services system (e.g. employment services, health and mental health, disability, drug and alcohol, Centrelink and Indigenous groups). Further, it would involve improved connections and information flow coordinating social housing with other parts of the housing support system, including with crisis accommodation providers, transitional housing, supported accommodation and specialist homelessness services.

7.3.3   Improved engagement with and personalisation for tenants

Another factor mentioned by research participants was improved engagement with and personalisation for tenants. Reimagining social housing pathways may require resourcing for better provision of information about social housing to improve tenants' experiences, and adopting a more 'person-centred' approach to assess and meet the needs of tenants and their households. These points will be investigated further in the third Inquiry report, which will examine social housing pathways from the perspective of tenants.

7.4   Final remarks

Based on the data presented in this report, we have begun to answer some of the research questions of our over-arching Inquiry into understanding and reimagining social housing pathways. In particular, the report has used a systems thinking approach to examine the formal policy context that shapes housing pathways—looking at both social housing operational policies and more briefly, the wider policy environment. While beneficial, we recognise that policy development is both contested and contextual, and as such this report only presents one perspective of social housing pathways, which may be entirely different from the perspectives of tenants and front-line service providers. Key questions that remain, for example, are the extent to which pathways may differ for tenants in public and community housing, as well as the extent to which pathways are shaped by factors such as the safety and appropriateness of housing and security of tenure. These themes will be further investigated in the second and third reports of the Inquiry, before the findings are brought together in a final Inquiry report focused on the alignment between formal policy, what happens in practice in terms of social housing pathways and tenant experiences.

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