Final Report

The role of private rental brokerage in housing outcomes for vulnerable Australians

authored by

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ACRONYMS

ABS	Australian Bureau of Statistics
ACHA	Assistance with Care and Housing for the Aged
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
CALD	Culturally and linguistically diverse
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
DCSI	Department for Communities and Social Inclusion (SA)
DoH	Department of Housing (NSW; NT; WA)
DHHS	Department of Health and Human Services (Tas; Vic)
DHPW	Department of Housing and Public Works (Qld)
DHS	Department of Human Services (Australian Government)
DSS	Department of Social Services (Australian Government)
DVA	Department of Veterans' Affairs (Australian Government)
FACS	Department of Family and Community Services (NSW)
LGBTIQ	Lesbian, Gay, Bisexual, Transgender, Intersex, Queer
NACA	National Aged Care Alliance
NAHA	National Affordable Housing Agreement
NHSC	National Housing Supply Council
NRAS	National Rental Affordability Scheme
NSW	New South Wales
NT	Northern Territory
PRBP	Private Rental Brokerage Program/s
PRBS	Private Rental Brokerage Service (Housing NSW)
PRLO	Private Rental Liaison Officer (Housing SA)
PRSS	Private Rental Support Scheme (Tas)
Qld	Queensland
SA	South Australia
SCRGSP	Steering Committee for the Review of Government Service Provision
Tas	Tasmania
UK	United Kingdom
Vic	Victoria
WA	Western Australia

EXECUTIVE SUMMARY

This Final Report outlines the findings of research investigating the role of private rental brokerage in supporting housing outcomes for vulnerable households in the private rental market.

In the last two decades the private rental market has become increasingly important in providing homes for Australians. It has also become increasingly competitive, particularly at the lower-end, where supply has fallen significantly behind demand. Given the lack of affordable ownership options in many local housing markets, and the contraction of public housing, many households with low or moderate means must now look to the private rental sector for their housing over the longer term.

Government policy has encouraged renters who would otherwise be eligible for social housing to move into the private rental market. This tenure shift has been supported by the provision of several assistance measures for private renters. Those best known and understood are Commonwealth Rent Assistance (CRA) and state and territory Private Rent Assistance (PRA) programs, which provide bond and rent loans to eligible people. Two other elements also exist alongside the best known private rental supports: the National Rental Affordability Scheme (NRAS) (although as the planned further expansion of this scheme was halted by the newly elected Abbott Government in budget 2014/15 thereby limiting its future potential as a supply-side private rental assistance measure) and private rental brokerage.

This report is concerned specifically with private rental brokerage; a previously under-researched measure among private rental supports nationally. Conceptually, we describe private rental brokerage as the 'third pillar' of supports nationally, sitting alongside the much larger CRA measure and, as the research findings reported here note, reinforcing the reach and impact of PRA.

What is private rental brokerage?

> Private rental brokerage activity helps vulnerable households to access and sustain private rental tenancies. It does this through targeted early intervention assistance designed to build tenancy capacity and through building links with the local private rental industry

Private rental brokerage is delivered in some jurisdictions through formal programs under that title: (e.g., in Victoria, where a network of such programs exists). In other jurisdictions private rental brokerage is an activity within agencies' broader housing support function. It goes under a variety of names. It is found within both government and non-government agencies. For ease of discussion and description this report uses the term Private Rental Brokerage Program (PRBP) to describe the many and varied types of private rental brokerage activities being undertaken in the jurisdictions studied. The term 'brokerage' is used to describe the forms of support offered by PRBPs, whose role is to 'broker' the specific assistance needed by individual clients.

Private Rental Brokerage Programs (PRBPs)

PRBPs are found across Australia's system of housing supports.

Some brokerage work sits clearly under the National Affordable Housing Agreement (NAHA) and is provided directly by state government departments. Examples include the RentConnect service in Queensland, the Private Rental Brokerage Service in NSW, the Private Rental Liaison Program in South Australia, the government/community partnerships underpinning Housing Connect in Tasmania and the Housing Establishment Fund in Victoria (see Appendix Table A3).

Other brokerage work occurs within more localised agencies, many in the Third (non-government) Sector. Responsibility for the design, delivery and administration of the brokerage function is driven by their parent organisation and shaped by the exigencies of funding. Funding may come from the NAHA, from philanthropic funds or from agency cross-subsidisation. Structure and funding determine the brokerage activity undertaken and the data collected.

The emergence of private rental brokerage is relatively recent, developing largely in the course of the last decade. The activity is recognisable under a number of labels in Australia including 'tenancy liaison', 'private rental liaison', 'tenancy facilitation' and 'private rental assistance'. Internationally equivalent terms include 'tenancy access' or 'rental access' (England) and 'eviction prevention' (Canada). In operational terms each PRBP is unique. However, PRBPs share similar aims (to assist low income, vulnerable clients to access and sustain private rental market tenancies) and have common, key characteristics: adaptability and responsiveness to local client and market needs.

Currently, private rental brokerage is not identified as a housing assistance measure in national data or research collections, including those managed by the Australian Institute of Health and Welfare (AIHW). It remains an unexplored facet of the shift to private renting in the housing research literature. This is despite awareness of the changing role of the private rental sector and growing anecdotal evidence of the importance of brokerage activity in securing good housing outcomes for some of Australia's most disadvantaged households (Tually et al. 2015).

The challenge for this study was to uncover the cumulative contribution of private rental brokerage work and locate it within the landscape of current Australian housing tenures. To achieve this, the study was structured around the following core research questions:

1. What are PRBPs? What are their roles and features in Australia and internationally?

2. Do PRBPs consistently assist vulnerable Australians to *access* private rental housing and, if so, how?

3. Do PRBPs contribute to the ability of clients to *maintain* private rental tenancies successfully? If so, how?

4. Do PRBPs improve tenancy capability and competitiveness in the long-term and/or achieve other social inclusion outcomes for their clients?

5. How do PRBPs dovetail with broader private rental supports to effect housing outcomes for vulnerable Australians?

To address these questions the research team examined the scant published and unpublished literature around private rental brokerage in Australia and internationally (reported in the Positioning Paper (Tually et al. 2015)), as well as undertaking fieldwork in three jurisdictions (New South Wales, South Australia and Victoria). PRBP workers, management, property managers, landlords and other key stakeholders involved with private rental brokerage were interviewed as part of the fieldwork.

The work of PRBPs

PRBPs are designed to assist low-income Australians to access and sustain private rental housing. They have emerged to help clients strengthen their relative position in a highly competitive marketplace. They work individually with clients to help them navigate the private rental market, through application processes and into accommodation. PRBPs represent the antithesis of a 'one size fits all' approach. Their

work is facilitative: they act as brokers, mediators and, in some cases, managers in the rental relationship between property managers and clients. They work within the parameters set by the local rental market.

The fundamental aim of brokerage activity is to locate, procure and 'patch together' a package of necessary supports to improve the shelter outcomes of vulnerable individuals and households seeking or occupying private rental housing. Private rental brokerage activity may include connecting people with CRA and PRA. As one agency commented: '[Our service is] … not just about finding accommodation, it's a holistic approach to help support people' (Agency, Adelaide).

Most PRBPs build links with local rental providers, to extend opportunities for clients through introductions and recommendations. The reliability, professionalism and good judgment of PRBP workers, their initiative and the rapport built between them and property managers/landlords are key to successful industry relationships. PRBPs work entirely within the expectations of their local market and accept the need for clients to be 'rental ready'.

Because of the heterogeneous nature of their development and their diversity, brokerage activities have remained relatively invisible in policy and research. Their aggregate impact is not captured by existing datasets or reporting frameworks. The work has developed neither a clear professional identity nor a recognised public profile

Success of PRBPs

PRBPs help clients to access information-based assistance, practical and material assistance and/or post-housing support (outreach), depending on the individual's situation.

Accessing tenancies—PRBPs appear to be successful in assisting 'rental ready' clients to access tenancies in the private rental market. Assessing a client's rental readiness was a key professional skill for PRBP workers, critical both to successful tenancy outcomes and the ongoing cooperation of market stakeholders. Many agencies were only funded to assist clients deemed already 'rental ready'. Others could help clients reach that point, provided the client did not have high or complex needs.

Agencies expressed the view that it was very challenging, if not impossible, to assist clients with high needs into private rental.

Sustaining tenancies—Agencies gave many examples of success. Two factors prevent a robust and comprehensive statement on PRBPs' success in assisting clients to successfully sustain tenancies:

→ there is no agreed understanding or shared metric among PRBPs for the phrase 'successfully maintaining private rental tenancies'. This severely inhibits any generalisation about the impact of the programs as a whole.

→ there is no standardised data collection to permit comprehensive analysis. This limits our understanding of the impact and success of private rental brokerage.

Measuring outcomes for clients and private rental brokerage activity/programs was recognised as the 'next frontier' by many services.

Limitations on brokerage effectiveness

PRBPs identified a number of barriers limiting their effectiveness:

→ Absence of affordable rental housing: sending clients into marginal accommodation/tertiary homelessness in (often overcrowded) sharing arrangements; boarding/rooming houses and caravan parks.

→ Discrimination, stigma and stereotyping, especially in respect of Indigenous Australians, clients with a refugee background, survivors of domestic violence and clients with disability (in particular a mental health condition).

→ Lack of appropriate built form housing, especially to cater for large family groups, cultural obligations or disability needs.

→ Rental readiness: almost all PRBPs interviewed for this study would only introduce rental ready clients to the local market. They were not resourced to provide wrap-around services and saw clients with high and/or complex needs as needing social housing accommodation.

Policy and practice implications and challenges moving forward

A number of policy and practice implications are evident from this study. Many of these reflect limited understanding about PRBPs, as well as the context in which such programs operate. This is important given the role that private rental brokerage is expected to play in reducing demand for, and reliance on, the social housing sector as a long-term housing option. In addition the study offers the following recommendations:

Recognition of PRBP contribution

The aggregate contribution of PRBPs and their place as the third pillar of Australia's private rental support programs needs to be acknowledged and reflected in the conceptualisation of such supports nationally.

Consistent terminology

The use of common terminology to describe private rental brokerage activity is essential both to facilitate program and workforce development and for evaluation and reporting purposes. Common terminology has an important role to play in describing and promoting the scope of work undertaken by PRBP workers, the outcomes achieved and supports that they provide, raising public, client and government awareness of the positive private rental brokerage has in housing vulnerable and/or marginalised Australians.

Development of a sustainable workforce

Dedicated funding for PRBPs is needed to ensure a skilled and sustainable workforce is available to house people struggling to find affordable housing in the private rental market.

Improved data collection

The collection of uniform robust data on the number, nature and impact of PRBP interventions is needed at the state and federal levels to recognise the important place of private rental brokerage.

Supply of affordable rental properties

It is imperative that the structural factors associated with housing supply (particularly affordable housing, NRAS housing) are addressed to increase affordable housing options for clients within the existing private rental market.

Australia's system of private rental supports needs an efficient and comprehensive supply side measure; with this constituting a fourth pillar alongside CRA, PRA and private rental brokerage.

Use of marginal rental housing

The increased reliance on marginal housing (e.g. boarding/rooming houses; substandard 'share' arrangements; accommodation in caravan parks and motels) is an undesirable trend among some PRBPs, reflecting a lack of appropriate housing options and the need for more affordable private rental stock.

Issues from limited security of tenure

The standard six or 12 month lease has health and wellbeing impacts for many clients, especially older clients. This is an issue of high importance to policymakers in all states and territories in a climate of high demand for social housing and constrained housing supply. It needs greater attention at the government, services and community levels.

Impact of discrimination, stigma, stereotyping

Private rental brokerage activity is clearly impacted by market failures around addressing the needs of some clients, especially because of discrimination, stigma and stereotyping. Indigenous Australians, clients of refugee backgrounds and clients with disability (especially mental health issues) are particularly vulnerable. Social housing must be available for situations of market failure.

'Rental ready' and clients with high and complex needs

The current requirement for tenants to be 'rental ready' excludes clients with high and complex needs from accessing private rental through most PRBPs. These clients must be assured of access to social housing unless funding is made available for the level of support required to access and sustain accommodation in the private market.

Limited built form

Many clients and households experience difficulties in locating appropriate private rental accommodation because of the limited range of built forms and inherent restrictions in renting private housing (e.g. the cost of home modifications and reinstatement, as well as risk-averse agents and landlords). Groups affected include those with young children, the elderly, Indigenous Australians and clients with disability. Answers must be found for the questions that still remain about the best way to address the issues around the retrofitting of adaptations to existing stock used as private rental properties.

Further research

The findings from the *Crisis' Private Rented Sector Access Development Programme: Final Evaluation Report* (Rugg 2014) and *National Final Report Cross-Site At Home/Chez Soi Project* (Goering et al. 2014) prompt questions around the widespread exclusion of clients with high and complex needs from private rental brokerage activities in Australia. A detailed investigation and comparison of the approaches discussed would be useful in determining how best Australia can ensure that this group of especially vulnerable clients is housed in appropriate, safe and stable accommodation.

1   INTRODUCTION

This Final Report outlines the findings of research investigating the role of private rental brokerage in supporting housing outcomes for vulnerable Australians in the private rental market.

In the last two decades Australia's rental landscape has been redrawn, with the private rental market playing an increasingly important role in housing provision. Housing affordability and the contraction of public housing mean that increasing numbers of households of low to moderate means must look to the private rental sector for housing over the longer term. Private rental thus can no longer be characterised as merely a temporary or transitional tenure between significant life events. For many households private rental is, and will continue to be, their only housing tenure option, with long-term private renting the norm for many over their life course.

The changing pattern of demand around private rental and shortage of affordable housing stock (Hulse et al. 2015) ensures that access to lower-cost options in the sector is extremely competitive. Many tenants find great difficulty in sustaining tenancies; housing stress is widespread and most intense within the lower submarkets. State-based tenancy legislation currently ensures that the private rental market is inherently precarious. Those most in need of private rental may encounter significant difficulty both in accessing and sustaining private tenancies, and find themselves and their families subsequently at risk of or experiencing homelessness (see the findings of Wiesel et al. 2014 for a further discussion of this issue).

A 2005 review of all state and territory private rental support programs identified:

> … gaps in current assistance available through PRSP [private rental support programs]. These include: the provision of information on tenants' rights and responsibilities; a failure to meet moving expenses; a failure to develop the life skills necessary for maintenance of a successful tenancy; limited practitioner knowledge; a failure to adequately address the limitations of both loan and grant schemes; tight eligibility requirements that can lead to those in need missing out; and limited publicity accorded to the scheme. These gaps impact upon clients' ability to access and maintain private tenancies. In so doing, they undermine the explicit aims of PRSPs, and affect their efficiency and usefulness in other areas. (Jacobs et al. 2005: 42)

The review noted two emergent programs then being trialled in South Australia and Tasmania. The South Australian project marked the introduction of Private Rental Liaison Officers (PRLOs), whose role was to broker the relationship between tenants, landlords and real estate agents, in order to provide sustainable (i.e. stable and claim-free) housing options and solutions for their clients. Targeted on-going supports were also provided for six months to tenants supported by state bonds whose tenancies were 'at risk' of failure. The Tasmanian pilot at that time was, as Jacobs et al. noted about providing '… intensive tenancy assistance packages with additional financial and non-financial support to those with short-term financial difficulties' and expanding eligibility for private rental supports to the 'working poor'. Both these pilot projects addressed many of the gaps detailed by Jacobs et al. (2005) and aimed, with persuasive success, to help customers achieve successful (i.e. stable and claim-free) private tenancies. They are both now part of the PRSPs in those jurisdictions and a cornerstone of private rental brokerage activity.

As detailed in Chapter 2, many low- and moderate-income households have little choice but to seek private rental. This is in part because of the policy-driven tenure

shift away from public housing, and in part because of affordability issues related to home ownership. In the decade since Jacobs et al.'s (2005) report, the challenges around entering and successfully remaining in private rental housing have become increasingly intense for many low-income tenants, who may face homelessness if they have problems accessing private rental or sustaining or renewing their tenancies. A broad range of government and non-government (Third Sector) agencies and services have reacted to these trends and challenges, undertaking activities that are often loosely described as 'private rental brokerage' or, at least in some jurisdictions such as Victoria, referred to as Private Rental Brokerage Programs (PRBPs).

PRBPs (or private rental brokerage activities) respond to local needs and conditions and aim in a holistic manner to assist clients to enhance their tenancy capacity and to access and sustain their tenancy. Many PRBPs liaise actively with the local rental market to expand the opportunities available to clients.

PRBPs complement the three other assistance measures designed to address affordability for lower income private tenants, with these either focussed on relieving the costs of renting or by increasing the supply of affordable rental properties. The three measures include: Commonwealth Rent Assistance (CRA), provided by the Australian Government as income support; help with the provision of bonds, rent in advance and rent in arrears, available through State and Territory Private Rent Assistance (PRA) programs; and, on the supply side, the homes made available within the market at affordable rents through NRAS, the National Rental Affordability Scheme. Together we conceptualise these measures as the 'three pillars' of support for private renters in Australia: CRA, PRA and private rental brokerage. NRAS is not considered a fourth pillar as the scheme is no longer offering new incentives to expand the number of properties offered at a discount to market rent; the result of the then incoming Abbott Government's abandonment of the planned further expansion of the program. The three pillars are each essential to achieve their common purpose but distinct and complementary to the others.

For the purposes of this report, the term private rental support programs (or private rental supports) is used to describe the suite of government and non-government assistance measures designed to support private renters in the Australian housing market (also depicted in Figure 1). PRA programs is the term used to described the predominately financial assistance measures provided to private renters through state and territory government housing departments or agencies or through the non-government sector on behalf of state and territory governments. PRA is funded under the federal National Affordable Housing Agreement (NAHA). Most commonly, PRA programs deliver financial support measures such as bond loans and rent relief. Data is collected about these programs and reported on by the Australian Institute of Health and Welfare (AIHW).

PRBPs are a poorly understood housing assistance measure. In large part this is because of their lack of formal recognition as a key form of support within state and federal policy and practice frameworks and, additionally, because of their diversity in respect to the range of client groups supported and the level and type of supports provided. A key contribution of this research, therefore, has been the development of a clear definition of these programs.

Tually et al. (2015: 2) proposed an initial formulation in the project's Positioning Paper:

> *Private Rental Brokerage Programs* are a flexible, early intervention housing assistance measure designed to support vulnerable households as successful tenants in the private rental market, thereby avoiding eviction and homelessness. To achieve this such programs work with clients to optimise

their success in accessing and sustaining private rental tenancies. This work may involve building tenancy capacity, helping access financial or material assistance, connecting with other relevant services, providing a degree of ongoing support or otherwise as the individual case and resources require.

This formulation has been refined in this Final Report to reflect learnings from our current research:

Private Rental Brokerage Programs work with vulnerable households to help them access and sustain private rental tenancies. They do this by providing targeted early intervention assistance designed to build tenancy capacity and by building links with the local private rental industry.

For ease of discussion and description this report uses the term PRBP to describe the many and varied types of private rental brokerage activities being undertaken within government and non-government agencies across the country (including the more 'formal' and singularly focussed 'programs'). Understanding this is important as how private rental brokerage is funded, delivered, administered *and* described, varies across jurisdictions. In Victoria, for example, PRBP is an accepted industry term. In that state PRBP is a well understood term, reflecting the network of (mostly government funded and Third Sector delivered) programs named as such and in operation across the social services sector. In NSW, the Department of Family and Community Services runs a Private Rental Brokerage Service (PRBS) to assist (and monitor) people with certain needs to access and sustain a tenancy. The PRBS includes support with accessing private rentals called Tenancy Facilitation, which is clearly private rental brokerage activity. In other jurisdictions different terms are used to describe private rental brokerage work. These terms include private rental liaison, tenancy access and private rental assistance, among others. In these jurisdictions private rental brokerage is generally an activity under a broader housing support banner within agencies, rather than being part of a more formalised, visible and understood 'program'. Within all jurisdictions, private rental brokerage is an activity of increasing prominence. For these reasons, a clear definition and shared vocabulary around PRBPs/private rental brokerage activity is warranted. It is also necessary given the other (and widespread) use of the term 'brokerage' ('brokerage funds') within services; 'brokerage' being the term used to mean the untied funds[1] available within agencies to contribute to or cover costs not met by other assistance measures or necessary because of an unexpected or emergency situation. As noted in Chapter 5 many PRBPs also provide 'brokerage' for clients, sometimes to address rental debts, and often to assist clients with purchasing household items, furniture et cetera. The NSW Government uses both terms, with many homelessness services, for example, receiving significant 'brokerage funds' to meet and support the immediate needs of vulnerable people around social support needs, housing, health and education. Many of these homelessness services also engage in private rental brokerage activities to assist clients with accessing accommodation. Examining and clarifying the language around private rental brokerage is a key focus of this research.

PRBPs are not currently described as an identified housing assistance measure in national data or research collections, including those managed by the Australian Institute of Health and Welfare (AIHW). They remain an unexplored facet of the shift to private renting in the housing research literature. This is despite awareness of the changing role of the private rental sector and growing anecdotal evidence of the

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[1] Untied funds are funds provided to, or made available within, an agency that are not tied to, or required to be used for a particular purpose, as stipulated by funding agreements or agency priorities.

importance of PRBPs in securing good housing outcomes for some of Australia's most disadvantaged households (Tually et al. 2015).

We argue that the invisibility of private rental brokerage in respect to formal assistance measures in Australia lies in part in the absence of a common terminology around such work and also in the variety of PRBPs/private rental brokerage activities and supports available to their clients. A further facet is the diversity of funding sources on which PRBPs rely (see Chapter 3). Our research expands the small corpus of knowledge concerning the range, scope and effectiveness of these programs/activities and their place in the suite of supports currently available to private renters (see Chapters 4, 5 and 6, in particular).

This research is both necessary and timely given changing tenure patterns in the Australian housing system and ongoing changes in the provision of housing assistance. Key among these transitions is the now well-established role of the private rental market as home to an increasing number of Australian households, including many more low- to moderate-income households, and the reality that the tenure will need to house more people, including vulnerable and high-risk households or individuals, for longer. It is also timely in view of changing policy priorities in the area of homelessness and an increased focus on brokerage assistance measures across the social services, with these measures aimed at promoting greater independence and self-reliance for vulnerable client groups.

The research builds upon other recent, timely and important research for AHURI by Jacobs et al. (2015) on *Individualised and market-based housing assistance.*

1.1   Research aims and methods

This research addressed seven key aims designed to broaden our understanding of private rental brokerage and its value to vulnerable private renters:

→   to define PRBPs and establish a national evidence base around the role of these programs in the Australian housing system

→   to identify and document the features of PRBPs in Australia and internationally, including replicable successful models of private rental brokerage

→   to examine financing models for PRBPs in Australia

→   to clarify and critically consider the benchmarks currently used to indicate a successful PRBP

→   to examine features which might contribute to the sustainability and cost-effectiveness of PRBPs in assisting vulnerable people to access and maintain private rental tenancies

→   to examine factors that might compromise the effectiveness of PRBPs in achieving their aims and purpose

→   to investigate any benefits to be achieved by the modification, extension, expansion or standardisation of PRBPs within the suite of housing support programs available across the states and territories in the light of present and predicted changes in the role and composition of the private rental market.

Underpinning these research aims were five core research questions:

1. What are PRBPs? What are their roles and features in Australia and internationally?

2. Do PRBPs consistently assist vulnerable Australians to *access* private rental housing and, if so, how?

3. Do PRBPs contribute efficiently and effectively to clients successfully *maintaining* private rental tenancies? If so, what distinctive features of private rental brokerage programs contribute to these outcomes?

4. Is there any evidence that PRBPs improve clients' tenancy capability and competitiveness in the long-term and/or achieve other social inclusion outcomes for those being supported through such programs?

5. How do PRBPs dovetail with broader private rental supports to effect housing outcomes for vulnerable Australians?

The research design for this project utilised a conventional mix of social science research methods (research interviews; desk-based research) for three distinct research stages over a 16-month period from April 2014 to August 2015. Human Research Ethics approval was sought and granted for the project by The University of Adelaide prior to the commencement of stages 2 and 3 (consultations and interviews).

Stage 1 involved a desk-based review of the grey and black literature on private rental support programs to inform the context to the research and outline current knowledge of the role, aims and incidence of PRBPs nationally (and equivalent programs internationally), and their place in the suite of supports available to private renters in Australia. This review forms the basis of the project's Positioning Paper (see Tually et al. 2015).

Stage 2 focused on consultations with stakeholders involved in and with private rental brokerage activity (agency managers and workers; representatives of peak bodies and government agencies; property managers and landlords) to determine:

→ the incidence and geography of PRBPs in Australia

→ models of PRBPs currently in operation

→ defining features of PRBPs

→ outcomes for tenants and agencies including benefits and risks/drawbacks from involvement with these programs.

This component of the research involved initial contact with agencies to scope their involvement in and with private rental brokerage activity. Agencies with or likely to have PRBPs, or a version thereof, were identified initially through an internet search. Some agencies were identified through a snowballing technique employed in the course of the interviews. Agency staff and/or managers were then contacted about the relevance of this research to their day-to-day operations, with face-to-face or telephone interviews conducted with those agreeing to participate. Eighty-four agencies were contacted in the first instance to scope their participation. Interviews with stakeholders were conducted over a six-month period from February to July 2015.

Fieldwork for the project was carried out across three jurisdictions: New South Wales, South Australia and Victoria. These states were chosen after a preliminary examination of the distribution of PRBPs nationally. All three jurisdictions have some form of PRBP within their state housing authority as well as agencies undertaking private rental brokerage activity.

A total of 72 semi-structured interviews were carried out with representatives of agencies involved in private rental brokerage, property managers, landlords and tenants. The vast majority of interviews were with agencies involved in some form of private rental brokerage activity or program. The seeming overrepresentation of agency views in the report is in many ways deliberate; early lessons from the fieldwork determined that agency staff had the ability to clearly articulate both what

these programs do and the types of outcomes they achieve. Interviews conducted with tenants and property managers/landlords broadly demonstrated a lack of clarity in respect to their understanding of their interaction with, and the role of, PRBPs.

We initially proposed to interview tenants about their interactions with, and experiences of, private rental brokerage. This component of the research methodology proved difficult, however, and only 10 interviews were conducted. In large measure this was because the majority of tenants had limited or no recollection of the supports provided to them through brokerage services, which made establishing a robust and relevant account of private rental brokerage from the tenant perspective difficult.

Accordingly, additional agency interviews were arranged to capture further data on programs and their reach, as well as further observations on the results of this assistance. While recognising that the voices of tenants are muted in the findings, we have included their reflections where appropriate.

Gaining access to property managers and landlords also proved difficult. Private landlords proved to be a particularly elusive group for this research, perhaps reflecting their lack of engagement with peak bodies in the housing space. Agency staff and managers were questioned about their interaction with private landlords, with most stating that they did not have relationships with landlords for reasons including: general concern over the standard of housing leased by some private landlords; issues related to rent collection processes (e.g., not being registered for Centrepay); and the invisibility of private landlords in the housing system making them difficult to reach and build links with.

The study relied on staff involved in private rental brokerage to provide the names of real estate agents and landlords with whom they had working relationships. In line with privacy considerations, we were provided only with the names of property managers who had been informed of the research and who had agreed to be contacted by us. Fewer than 50 per cent of real estate agents whose names were provided to us through this process, however, agreed to be part of the study. Those property managers and landlords who were referred to us and declined to be interviewed noted that while they had some contact with housing services and PRBPs, this constituted a minimal part of their day-to-day activities and was not as high a priority as managing rent rolls and finding 'good' tenants.

Hence, in broadening our search for property managers and landlords willing to be interviewed we accessed real estate websites and made cold calls to a further 20 real estate agencies in Adelaide, Sydney and Melbourne. Real estate agencies contacted in this manner were selected on the basis of their location in areas with a high likelihood of interaction with agencies or PRBPs (socio-economic index; established presence of known vulnerable groups). This method of recruitment proved challenging and most property managers contacted in this way who declined to be part of the study were not forthcoming about their reasons. A total of 11 interviews were conducted with this stakeholder group. Three spokespersons from real estate industry bodies were also interviewed (one in each state jurisdiction).

In order to capture outcomes for tenants assisted through private rental brokerage activity, case studies are also included where appropriate.

Stage 3 sought commentary on the findings from stakeholders and agencies who participated in the research interviews (a reflexive process). Three stakeholder workshops were held immediately before the finalisation of the project output (late July 2015) in Sydney, Melbourne and Adelaide. A total of 33 individuals participated including representatives of government and philanthropics working in this space.

The fieldwork conducted as stages 2 and 3 of this study was designed to allow a fine-grain level of investigation of the varied and complex nature of PRBPs in a range of geographic locations. The fieldwork explicitly included programs intended to support identified vulnerable groups in the housing market, for example: Indigenous Australians; people with disability whose support needs cannot be met in the social housing sector; people from refugee backgrounds (including new humanitarian arrivals); people affected by domestic or family violence; older Australians; and people who have previously experienced homelessness. Results of the fieldwork are presented in Chapter 6 in a way that allows readers to reflect on the supports that work best for these groups.

1.2 Report structure

This chapter has introduced our research on private rental brokerage within the context of the private rental supports available in Australia for low- to moderate-income households seeking entry into the private rental housing market.

Chapter 2 provides the context for our study and draws on the research presented in the project's Positioning Paper (Tually et al. 2015). This discussion:

→ presents an overview of changes in Australia's private rental sector

→ provides an overview of the range of private rental supports available to vulnerable Australians seeking housing in the private rental sector

→ positions PRBPs as the third pillar of private rental supports available to eligible low- to- moderate-income renters in Australia.

Chapter 3 outlines the diversity and common features of PRBPs in Australia and their development in the context of contemporary policy priorities. It provides a platform for our engagement with subsequent discussion in the remainder of the report.

Chapter 4 describes the relationship between private rental brokerage and the private rental market. It interrogates the needs of the market in selecting tenants and explores the dynamics of the triangular relationship between PRBPs, their clients and the marketplace. As with subsequent chapters, it is based on our learnings from the fieldwork for this research.

Chapter 5 describes the approaches widely adopted by PRBPs in their work with clients and outlines the spectrum of assistance such programs provide. It also explores the interrelationships between PRBPs and other private rental supports.

Chapter 6 provides a brief overview of the findings as they relate to particular housing cohorts in the private rental market.

Chapter 7 reflects on the research findings and responds to the project's five key research questions, as well as outlining key challenges for policy and practice and future research opportunities.

2 SUPPORT FOR VULNERABLE AUSTRALIANS IN THE PRIVATE RENTAL MARKET

Australia's private rental market has undergone significant transformation over recent decades and has become the default housing tenure for many Australians (Economics References Committee 2015). As Hulse et al. (2012: 15) noted:

> The PRS [private rental sector] is no longer a residual to the 'main game' of home ownership and social rental; it is at the centre of the housing system, giving the system its capacity to cope with external and internal changes in demand.

Since 1996 the proportion of private rental dwellings relative to owner-occupied homes, and the number of private renter households, has increased noticeably (Hulse et al. 2015). The sector has evolved from a primarily transient tenure between significant life events, to a long-term housing tenure for a wide range of households across income and occupational groups (Hulse et al. 2012; Stone et al. 2013). Among these groups is an ever-increasing proportion of lower income Australians and it is these households that are known to be extremely vulnerable within the housing market (see Hulse et al. 2015; Rowley and Ong 2012; NHSC 2009; Wulff et al. 2009; Wulff et al. 2011; Burke, Stone and Ralston 2011; Yates 2006; Yates and Milligan 2007).

Although there has been a disproportionate increase in privately rented dwellings overall, this has not been uniform across all rental values. Rather, the percentage of rental dwellings available at lower rents which is affordable to households on low incomes has fallen markedly over the same period and that situation continues to deteriorate (Anglicare Australia 2015). At the same time, competition in the rental market has become intense. People who have no choice but to rent now compete with households on higher incomes who ostensibly present a lower risk profile to property managers and compete for properties on the basis of a range of choice and constraint factors (Hulse et al. 2015). Accordingly, the quantum of people experiencing housing stress is large and increasing (Rowley and Ong 2012; Yates and Milligan 2007; Yates 2006), with implications for the sustainability of tenancies and demand for housing assistance.

The following excerpt from a report by the National Housing Supply Council captures the challenges facing the private rental sector:

> Renting is sometimes perceived as the tenure of last resort for lower income households and others who cannot access home-ownership. While the social housing sector provides affordable rental for long-term tenants, it cannot satisfy demand, with the result that the private rental market is the primary source of rental housing for most who would qualify for social housing. Rents are higher and the duration of occupancy is managed by the almost universal device of short-term leases. It is inevitable that the rental market will need to change in order to accommodate increased demand for longer term rental accommodation, and that the policy settings that govern rent assistance for lower income households and the provision of social housing will need to be re-examined in this light. (NHSC 2014: 19)

These changes in the size and role(s) of the private rental sector have seen significant attention directed at the capacity of the private rental market to meet the needs of an

increasing number of low-income households. [2] Such changes have also seen increased demand for existing measures such as CRA and other private rental assistance measures provided by the Australian Government in conjunction with the states and territories. The changes have also highlighted the need for new or evolved housing assistance measures.

This chapter provides the broader context for the study. It briefly summarises the current state of research on private renting for vulnerable households in Australia. A review of the latest information on government housing assistance measures to improve access and affordability for these households is also provided. Importantly, the discussion also presents an introduction to PRBPs—the principal focus of this research. As this discussion highlights, PRBPs are of increasing importance to the housing system, providing a range of practical and information-based resources to highly vulnerable individuals and households. These supports are geared towards supporting their transition into the private rental market and their capacity to remain there successfully in the short, medium and, preferably, longer term. A more detailed review of the private rental market and private rental supports can be found in the Positioning Paper which preceded this Final Report (see Tually et al. 2015).

2.1 The redrawn private rental market

The private rental market in Australia has traditionally been a relatively small sector, serving as a tenure of transition between key points in the housing career (Beer and Faulkner 2009a). Since the 1980s, however, this role has changed, with the sector now contributing a larger proportion of housing to the overall housing market, with significant numbers of households renting for longer periods (Hulse et al. 2015; 2012). The supply of properties to the rental market, however, has been uneven, and the percentage of rents affordable to lower income households has fallen markedly. This has resulted in a loss in absolute terms of low-rent stock and is a situation where there is continued deterioration (Hulse et al. 2015).

2.1.1 A more significant private rental sector

Analysis of the most recent tenure data available for Australia from the 2011 Australian Bureau of Statistics (ABS) Census of Population and Housing (the Census) (Stone et al. 2013) emphasises the increasingly important role being played by the private rental market at the national and state level (see Table 1). This table shows that nationally, the sector has increased its proportional share of the market from 20.3 per cent to 23.4 per cent over the 30 years from 1981 to 2011. Further analysis of the Census data shows that a third (33.4%) of all private renters are now long-term renters (renting for 10 or more years continuously), up from around a quarter of all renters in 1994 (Stone et al. 2013: 25). Notably also, some 45 per cent of all long-term renters are low-income households with incomes in the bottom 40 per cent of the income distribution, and over 50 per cent of all long-term renters are reliant on

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[2] A number of descriptions of what constitutes a low-income household have been developed and used in Australia. This research does not aim to add further to debates around this. Instead the use of the term low-income household is used in a general sense; taken to mean a household whose equivalised gross income falls in the bottom two income quintiles or the bottom two-fifths of the population. This definition is that generally used by the AIHW with regard to housing assistance in Australia (AIHW 2016). Many PRA measures stipulate income and assets limits (and/or rent to income ratios) as part of the eligibility for assistance. These requirements mean that those in receipt of assistance are mostly low-income households and, in many cases, are what the ABS refer to as low economic resources households. 'People with low economic resources (i.e. low consumption possibilities) are those in households in the lowest two quintiles (i.e. 40%) of both equivalised disposable household income and equivalised household net worth' (ABS 2015).

government benefits and allowances as their primary income source (Stone et al. 2013: 31).

These trends are noteworthy, given well-known issues of affordability, accessibility and tenure insecurity, and the risks and reality of financial and housing stress among private renters, in particular. The trends also have clear implications for the ability of private renters to transition through and out of the private rental market and will be reflected in continuing and increasing demand for housing assistance among those most vulnerable to increasing and high rents in forthcoming years.

Table 1: Number and proportion of households occupying dwellings in the private rental sector by state and territory, Australia, 1981 and 2011

| | 1981 | | 2011 | | Percentage |
	Number	Per cent	Number	Per cent	Growth
NSW	339,061	21.1	584,020	24.0	72
Victoria	228,706	19.0	431,520	22.6	89
Queensland	151,523	22.4	415,588	26.9	174
SA	67,603	15.9	117,282	19.2	73
WA	87,318	22.1	175,046	22.0	100
Tasmania	23,900	18.1	35,584	18.7	49
NT	8,854	33.9	14,469	22.6	63
ACT	11,285	16.7	27,955	21.6	148
Australia	*918,250*	*20.3*	*1,801,464*	*23.4*	*96*

Source: Based on Stone et al.'s (2013: 9) analysis of data from the ABS Census of Population and Housing, 1981 and 2011 (Table 1).

The changing role of the private rental market, especially the increase in longer term renting, has attracted increasing attention from researchers and policy makers. Issues of policy significance for more vulnerable households continue to be identified. For example:

→ the poor financial and social outcomes for some renters

→ locational disadvantage stemming from affordability issues forcing many renters into often poorly serviced outer metropolitan areas

→ insecurity of tenure from standard short-term leases, with high associated financial, social and personal costs related to frequent housing moves, sometimes exacerbated by a renter's previous housing history. (Stone et al. 2013; Hulse et al. 2012)

It is not clear how far investors in lower-cost private rental properties are aware of the changing role of the private rental market. As policy settings have increasingly cast it as the primary tenure for lower income and vulnerable households, including formerly homeless people and those battling other forms of disadvantage, landlords and agents have become aware incrementally of changes in tenant profiles without necessarily appreciating the underlying causes for the shift. Nevertheless, well-developed techniques of risk management deployed by property managers to assess prospective tenants, as described by Short et al. (2008), present significant challenges to low-income and vulnerable households.

Accessing, and then sustaining, private rental tenancies may present considerable challenges to many households. As described in the remainder of this report, PRBPs

aim to address these challenges by helping clients to develop tenancy capacity and 'brokering' private rental opportunities with property managers and landlords to maximise rental opportunities and promote better and more stable tenancy outcomes.

2.1.2 Changing housing tenure patterns

Two major shifts in tenure patterns have impacted badly on those seeking lower cost private rental:

→ difficulties in accessing, or remaining in, home ownership

→ contraction in the size of the public housing sector and tighter targeting of social housing overall.

Problems of affordability have contributed significantly to the difficulties of low-income households seeking private rental. Sustained growth in house prices has clearly impacted on supply and demand and therefore on real rents. Many households are now locked out of home ownership as the 'premier' desired tenure option in Australia; others have been forced to save for longer to enter home ownership, calling the private rental sector home for extended periods. Rising prices in inner- and middle-ring suburbs persuade some families to rent rather than buy to secure their location of choice; still others, albeit a small proportion by international standards, have fallen out of home ownership, unable to sustain mortgage payments for reasons including divorce, unemployment or underemployment (Wood et al. 2013).

Ultimately, sustained house price growth relative to income has eroded housing affordability for many households, with the most acute impact felt by those on lower or fixed incomes and those with poor attachment to the labour market (Flood and Baker 2010; AMP.NATSEM 2011).

Limited investment in the social housing sector, along with tighter targeting of social housing supports to high and complex needs households, has forced many vulnerable households into private rental. Waiting lists for social housing nationally are now at almost 50 per cent of the total available dwelling stock. National Housing Supply Council projections of the number of social housing dwellings required to maintain supply at 1996 levels through to 2008 suggested a shortfall of 90,000 dwellings overall (NHSC 2009: 37).

The reality of the limited capacity of the social housing sector to meet demand is succinctly captured in data presented by Hulse et al. (2012: 9), which show that for every household in social housing there are now two low-income households in the private rental sector. The number of people needing support to access and sustain housing in the private rental sector is thus considerable.

2.1.3 An imbalance between housing supply and demand

Australia's housing market remains highly pressured, with the supply of new dwellings failing to keep pace with underlying demand. This demand/supply inbalance has impacted on affordability for many years and is predicted to continue to do so in the foreseeable future, driving the key tenure shifts described briefly above.

Overall (and localised) supply and demand issues continue to be felt most acutely at the low-cost ends of the home ownership and private rental sectors, where competition for affordable dwellings is high. Estimates of the shortfall in affordable dwellings for lower income renters by the National Housing Supply Council suggest 'there is a shortage of 539,000 rental properties that are both affordable and available for this group', with 'available' properties including those which are 'affordable for less affluent households but are already occupied by higher income earners' (NHSC 2012: vii). Research by Wulff et al. (2011) examining trends in affordability for lower income

households based on 2006 Census data revealed similar concerns. Recent analysis of 2011 Census data by Hulse et al. (2015) confirms the continuation of this trend.

Sustained affordability pressures in the private rental market are important policy concerns and a key motivator for this research. The depth and protracted nature of the housing affordability crisis nationally continues to clearly determine demand for housing assistance measures, including for the larger-scale measures, such as CRA, as well as assistance measures administered by the states and territories, such as Private Rent Assistance (PRA) and PRBPs.

2.1.4 Significant rates of housing stress and financial stress

Ongoing and intense housing affordability issues for private renters have translated into noticeable levels of housing stress and financial stress. Again, the impacts here are most acute among lower income earners: in particular, those least able to buffer against increasing housing and living costs because of their reliance on government benefits as their primary income source.

Estimates of levels of housing stress among low-income earners vary according to the measure used and data source (for more detailed discussion see Burke, Stone and Ralston 2011; Rowley and Ong 2012; Stone et al. 2013; Yates 2006). AIHW data indicate that at least two in five private renters experience significant housing stress (AIHW 2013a: 71).

Housing stress, like financial stress, has important implications for vulnerable households. As Rowley and Ong (2012: 14) conclude in their research on housing affordability, housing stress and wellbeing, 'Households that have spent longer in [housing] stress have poorer wellbeing outcomes'. These wellbeing outcomes include social and economic participation outcomes and health outcomes. This is clearly of major concern for those people already marginalised in the housing market, which may include people with disability, Indigenous Australians and people who have been homeless or are at risk of homelessness.

2.1.5 Additional sources of vulnerability

Many low-income households have no choice but to seek private rental housing irrespective of them facing a range of issues that might compromise their capacity to navigate the housing market successfully and to sustain a tenancy. These issues include: disability; ill health or mental health issues; long-term unemployment; the effects of abuse, torture or trauma; drug and alcohol issues and the intergenerational and multiple manifestations of these and other disadvantages, including impacts on their life and living skills (see also Wiesel et al. 2014 for a discussion of public housing tenants moving to private rental).

Vulnerable groups in the housing market are known to include:

→ Indigenous persons (Flatau et al. 2009; Cooper and Morris 2005)

→ people with disability (Kroehn et al. 2007; Beer and Faulkner 2009b; Tually and Beer 2010; Tually, Beer and McLoughlin 2011)

→ humanitarian entrants (see Flatau et al. 2014; Tually et al. 2013)

→ women escaping domestic and family violence (Spinney and Blandy 2011; Tually et al. 2008).

These vulnerable groups are also overrepresented among the homeless population. This points to the need to provide targeted supports to ensure that individuals in these groups do not slip (or slip again) into homelessness and are able to access and sustain appropriate housing. Recent research by Zaretzky and Flatau (2015) for

AHURI investigated these concerns, examining the effectiveness of tenancy support programs under the National Partnership Agreement on Homelessness for vulnerable households.

That increasing numbers of private rental dwellings are being professionally managed has a further potential impact for these vulnerable groups. While this trend could generally be seen as a maturing of the private rental sector, it has two key implications for vulnerable and low-income households seeking private rental housing in a competitive market:

1. They may experience greater marginalisation as risk-averse real estate agents carefully select tenants to minimise tenancy risk and failure (Short et al. 2008).

2. And of significance to this current research, there is increased potential (and need) for agencies and governments to partner (and learn to work) with residential property managers in order to optimise tenancy opportunities for 'rental ready' clients.

This 'partnership' approach is evolving, slowly, in situations where reciprocal advantage can be identified for all stakeholders and an advantage gained for clients. Many PRBPs have moved into this space, completing the spectrum of supports available to private renters by strengthening their capacity to compete in the private rental sphere.

2.2 Supports for private renters

Figure 1 provides a schema of the main supports available to private renters in Australia. These programs, which we refer to collectively in this research as private rental support programs, include the three key assistance measures delivered by the Australian Government and state and territory governments under the National Affordable Housing Agreement (NAHA):

→ Commonwealth Rent Assistance (CRA)

→ Private Rent Assistance (PRA) (largely administered and delivered by state and territory governments and encompassing a range of programs and supports)

→ National Rental Affordability Scheme (NRAS).

The full suite of private rental supports includes a number of quasi- or non-governmental programs delivered by the not-for-profit sector, sometimes on behalf of government, to assist vulnerable renters to access or sustain private rental tenancies. These assistance measures patch together, dovetail with and enhance other housing (and sometimes non-housing) supports to promote access to and sustain tenancies for private renters. They constitute the Private Rental Brokerage Programs (PRBPs), referred to in this report. Because there is a range of housing assistance measures available to private renters, some households may be eligible for, and/or in receipt of, multiple forms of assistance from a range of providers.

Figure 1: Key support measures for private renters in Australia, 2015
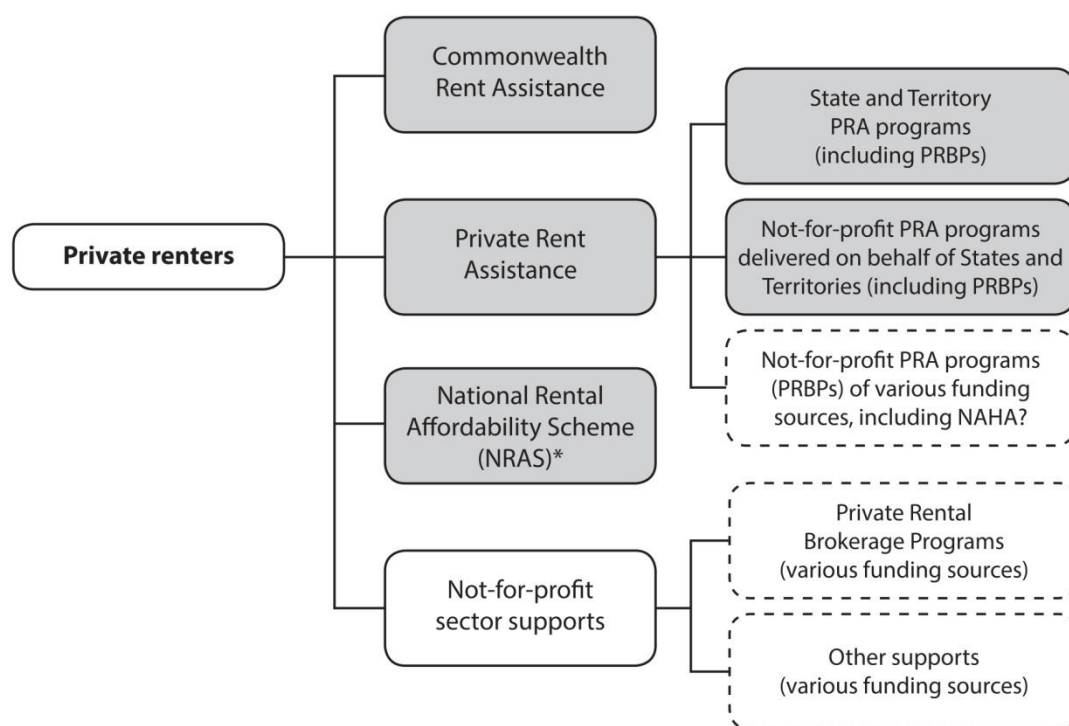
Source: adapted from AIHW (2013a: 110)

Shaded boxes denote known NAHA funding.

* As part of Budget 2014/15 the Australian Government announced it will not proceed with Round 5 of the NRAS and future funds have not been allocated to this program, curtailing its place among private rental supports nationally.

Notes: Other sources of support for establishing and/or maintaining private rental tenancies include: emergency or crisis assistance programs, such as the DSS Emergency Relief program delivered by some 700 not-for-profits across the country; some settlement services for newly arrived humanitarian entrants; disability support programs for eligible people with disability; and Specialist Homelessness Services, including domestic violence services. These diverse 'other' programs have varied funding sources and are therefore difficult to capture more than indicatively in a simplified schema of key supports. Nevertheless, many of these programs intersect with or complement the support measures in Figure 1. Previous research (e.g. Tually, Beer and McLoughlin 2011; Tually et al. 2013; Oakley and Bletsas 2013) indicates that they can be vital elements in the arrangement (brokerage) of support assembled by agencies and their staff to assist vulnerable private renters.

2.2.1 Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) is by far the largest support program for eligible private renters with some 1.3 million income 'units' (1,343,431 individuals and families)[3] in receipt of the payment in June 2015 (SCRGSP 2016: G.5). CRA is a demand-based income supplement paid to eligible private renters in receipt of a pension or benefit (e.g., Newstart or the Disability Support Pension) or who receive more than the base rate of Family Tax Benefit Part A.[4] The subsidy is the responsibility of the Australian Government Department of Human Services. It is a non-taxable means-tested payment, with the rate of support received by eligible individuals dependent on household and family circumstance, type of rental

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[3] Up from 1,315,385 income units at June 2014 (SCRGSP 2015: G.7).

[4] CRA is also provided to eligible recipients of Department of Veterans' Affairs allowances (DVA 2016; SCRGSP 2016).

accommodation[5] and the amount of rent paid (DSS 2016a; DHS 2014; SCRGSP 2014: 17.51). In the financial year 2014–15, $4.2 billion was spent on this assistance measure (up from $3.9 billion in the previous financial year and $3.3 billion in real terms in 2010–11), with individuals and families in receipt of CRA receiving an average of $3,127 per annum to improve their rental affordability circumstances (SCRGSP 2016: G.5).

CRA is important in the context of this research for two reasons. First, as noted above, it is the most widespread and arguably best known support measure for private renters, targeted specifically to assist the lowest income and most disadvantaged individuals and groups in the housing market. The 2016 volume on housing and homelessness in the *Report on Government Services 2015* (SCRGSP 2016) highlighted that over three-quarters of all CRA recipients (77.8%) were paying rents that met the minimum threshold for the maximum rate of CRA for their circumstances.

Secondly, CRA has a positive impact on rental affordability for a large majority of households in receipt of the payment:

> Nationally in June 2015, 68.5 per cent of CRA recipients would have paid more than 30 per cent of their gross income on rent if CRA were not provided. (SCRGSP 2016: G.6)

In saying this, however, it would be remiss not to point out that there remain ongoing criticisms of the structures behind CRA including: its complexity; its calculation; its failure to take account of regional variations in private rental markets; eligibility issues; and the overall cost to taxpayers. Its efficiency as a support payment has also been questioned (Welfare Rights Centre NSW and National Welfare Rights Centre 2013; Gronda and Costello 2011). Even after receipt of the payment, some 40 per cent of low-income 'units' receiving CRA remain in housing stress (AIHW 2014: 67, 2013a: 114; SCRGSP 2016: G.6). These factors have seen ongoing calls for a review of CRA to ensure its efficiency and effectiveness as the key support payment for struggling private renters.

2.2.2 Private Rent Assistance

A third aspect of government-directed housing assistance for private renters in the suite of private rental support programs is referred to as Private Rent Assistance (PRA). PRA programs sit under the NAHA framework, with responsibility for their administration resting with state and territory governments.

The support provided through PRA programs varies somewhat between jurisdictions. All the programs, however, are designed to assist eligible low-income earners with tenancy establishment costs, most commonly through bond guarantees or bond loans. In many cases assistance is also available for rent in advance/arrears as well as assistance with some costs associated with moving within the private rental market. Many PRA programs also provide information or referral services related to the establishment and sustainability of tenancies.

PRA programs are structured and delivered differently among the states and territories. In most states and territories responsibility for the delivery of such assistance rests with a government department, generally Housing, Human Services

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[5] CRA is provided to people in a range of types of private rental housing, including some renters living in retirement villages, people permanently resident in caravan parks, community housing tenants, eligible people in share housing arrangements and, in some situations, people paying board or lodging (DHS 2014; SCRGSP 2014: 17.51).

or Community Services departments. The Tasmanian State Government, however, has outsourced the delivery of its private rental program to not-for-profit organisations.

The most recent data[6] available on PRA by jurisdiction (financial year 2012–13) shows the value of such assistance at around $115 million, spread among 90,490 households and almost 118,000 instances of assistance. These figures represent an overall downward trend in the financial support provided (see Table A1 and Table A2 in the Appendix for comparison), with the AIHW analysis noting a number of data caveats including differences in data reporting from previous years (NSW), and data being unavailable (as in the case of Victoria) (AIHW 2014: 69; AIHW 2015: supplementary Table 5.7).

Based on the data available for the financial year 2012–13 the AIHW noted that:

→ bond loans averaged $992 per household per annum (almost equal to the average amount of $991 provided in the previous financial year)

→ rental grants, subsidies and relief averaged $984 per household per annum (down from $1,114)

→ relocation expenses averaged $214 per household per annum (down marginally from $217)

→ other assistance averaged $506 per household per annum (down from $606) (AIHW 2014: 69–70; AIHW 2013b: 78–79).

A summary of the types of assistance provided in each jurisdiction under PRA is presented in the Appendix at Table A3. A more detailed summary of government supports can be found in the Positioning Paper for this project (Tually et al. 2015, Chapter 3).

2.2.3 National Rental Affordability Scheme

The other key national assistance measure for private renters of relevance here is the National Rental Affordability Scheme (NRAS). Introduced in 2008 by the former federal Rudd Government, NRAS was promoted as a long-term commitment by the Australian Government in conjunction with state and territory governments to increase the supply of affordable rental housing outside the social housing sector (AIHW 2013b: 12; DSS 2016b). The scheme aimed to 'encourage large-scale investment and innovative management of affordable housing' (DSS 2016c), offering financial incentives to investors to build new rental housing and offer it at 20 per cent below market rent to eligible tenants for a period of 10 years. The federal commitment to the scheme was in the form of financial incentives to investors, with state and territory governments contributing either cash or in-kind support.

The NRAS program has now largely been abandoned, with the former Abbott Coalition Government (which came to office following the Rudd Labor Government) declining funding of the planned fifth round of the program and imposing tighter conditions on incentives. Nevertheless, many NRAS properties delivered or reserved under the first four rounds of incentives remain in the marketplace, as noted in the data presented in Table 2. As these data show 7,180 incentives were reserved at 31 December 2015, meaning that when the properties these incentives are attached to are delivered to the market, some 37,217 NRAS properties will exist nationally, and

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[6] Differences in the structure and delivery of Private Rent Assistance between jurisdictions have complicated reporting and have led to concerns about the accuracy of overall output data (AIHW 2015; 2014; 2013b; 2012; 2011). Along with tighter targeting of this type of housing assistance generally, this may, at least in part, explain variations in the number of households assisted through such programs, as well as instances of support (see Tually et al. 2015 for further discussion).

mostly in major cities (DSS 2016: 3–4). NRAS thus offers another form of housing assistance for eligible private rental tenants who have secured such housing, however, as NRAS is not a continuing program and properties are only required to be offered at below-market rents for 10 years NRAS does not constitute a permanent (or of-scale) form of private rental support.

Table 2: Incentive status by state/territory

State	Incentives allocated[1]	National %	Incentives reserved[2]	National %	Total incentives	National %
ACT	2,003	7	381	5	2,384	6
NSW	4,148	14	2,590	36	6,738	18
NT	679	2	404	6	1,083	3
Qld	10,158	34	204	3	10,362	28
SA	3,502	12	152	2	3,654	10
Tas	940	3	617	9	1,557	4
Vic	5,433	18	695	10	6,128	16
WA	3,174	11	2,137	30	5,311	14
Total	*30,037*	*100%*	*7,180*	*100%*	*37,217*	*100%*

Source: DSS (2016d: 3)

Notes:

[1] Incentives allocated is dwellings tenanted or available for rent.

[2] Incentives reserved is dwellings not yet delivered of those approved.

NRAS housing was mentioned in some interviews conducted for this research, most often with regard to the need to expand the program or to deliver an alternative supply side measure to significantly bolster the stock of affordable properties for private renters. This latter point was in fact raised in most interviews (whether NRAS was discussed specifically or not), with the supply of affordable housing considered of critical importance in establishing and sustaining housing outcomes for vulnerable individuals and groups.

Curtailment of the NRAS program clearly leaves space and need for an efficient and comprehensive supply side measure within Australia's system of private rental supports; with this measure to constitute a fourth pillar alongside CRA, PRA and private rental brokerage.

2.2.4 Private Rental Brokerage Programs

CRA and PRA each aim to help clients by reducing housing-related financial stress, such that the costs of establishing a tenancy and paying rent are more manageable. NRAS was designed to help clients by increasing the stock of affordable rental housing. Private Rental Brokerage Programs (PRBPs) aim to help the clients themselves, usually through advice, information, introductions and timely support, in order that they can compete successfully for rental properties in a competitive market and sustain their tenancies over the longer term. The assistance offered is shaped by, and tailored to, the client's particular circumstances. Programs are provided by a diverse range of government and non-government organisations.

To date private rental brokerage has been a little examined assistance measure. There has been anecdotal evidence of an increasing demand for their services and informal reports in the sector of their effectiveness in supporting vulnerable tenants to

avoid homelessness. Because the programs have developed locally, individually, and over time in a range of jurisdictions, no all encompassing definition of these programs exists and, despite their common aims, they have not acquired a professional identity, limiting their visibility among private rental support programs nationally.

PRBPs provide key bridges both between social housing and private rental and between homelessness and private rental (for a discussion of related issues see Wulff et al. 2009; 2011; Yates 2006; Yates and Milligan 2007). They also provide an important bridge designed to link clients with other relevant NAHA supports, as well as assisting clients with information, advocacy and education in a variety of domains including, but not limited to, housing. Many programs also work with clients to build their living and life skills for example, as well as providing or referring them for financial counselling or help with budgeting. These broad activities of PRBPs help to build clients' tenancy capacity: that being, the skills and knowledge necessary to manage a tenancy independently in the private rental market. PRBPs therefore assist some of the most disadvantaged people in the housing market to navigate the maze of available supports and connect with the assistance most likely to improve their housing and personal circumstances.

PRBPs are also policy enablers. They help translate policy-driven tenure shifts into reality for vulnerable Australians who must refocus their expectations from public or social housing to the private rental market. PRBPs complement the three other assistance measures described earlier in this chapter (CRA and PRA, and the curtailed NRAS) by increasing awareness and facilitating access to their assistance. Finally, and most clearly, PRBPs are tenancy facilitators, helping clients to access and sustain private tenancies. In aggregate, the work of PRBPs constitutes the third pillar of Australia's private rental supports (alongside CRA and PRA).

The remainder of this report builds on and extends our understanding of private rental brokerage and the vehicles through which it is delivered. It does this by examining the profile of PRBPs: the nature of the supports they offer and the roles they play in supporting housing outcomes for different vulnerable groups. It considers the impact of the work of PRBPs and identifies remaining strategic support deficits. Reflecting on the findings of the research, the report provides a clearer picture and definition of 'brokerage' assistance: two components currently missing from the housing assistance and private rental market literatures.

3 PRIVATE RENTAL BROKERAGE

In their historical overview of Australian public housing policy, Jacobs et al. (2010: 25) identify the 1970s to the 1990s as the period when 'the Australian Government … aligned many economic and social policies with free market principles. Among social policies, the housing policy was one of the early subjects of such an alignment'. During those decades Commonwealth State Housing Agreements introduced the first components of Australia's current suite of private rental support programs. The suite has evolved to address four principal predictable challenges presented by the private rental market to low-income households. These are:

1. establishment costs on entry to a tenancy

2. ongoing rent costs in a market with minimal rent regulation

3. unpredictable rental housing supply

4. a private rental 'system' that is a maze of disparate (often unfamiliar) information, documentation, negotiation requirements and expectations that must be mastered to successfully obtain and maintain a tenancy.

The responses to cost and supply challenges (1 to 3 above) are provided through unitary federal or state and territory government schemes (detailed in the previous chapter). They are clearly identifiable, highly visible and reported on annually.

The fourth challenge, mastering the 'system', is being met through PRBPs or private rental brokerage activities. Unlike the other three responses PRBPs have emerged individually and over time: their identity is individual; their remit is local; their funding is drawn from a variety of sources. They are found within a wide range of auspicing organisations: predominantly Third Sector (non-government and not-for-profit) organisations, but also, in some cases, state and territory government departments. Their reporting commitments are directed by the diversity of their funding structures. In many cases their 'footprint' is found only in the records and reports of the agency where they are based.

In this chapter we consider the features of PRBPs as a component of Australia's suite of private rental support programs and outline their policy context. We then consider some of the reasons for such an important facet of the current housing landscape remaining so heavily under-researched. The discussion is drawn in large part from the interviews with agencies involved in private rental brokerage activity and property managers/landlords conducted for this research, as well as from the more limited interviews with clients and a review of the grey and black literature in relevant areas.

3.1 A neoliberal shift in housing provision

The emergence and evolution of both Third Sector and state government-directed PRBPs is an important trend in housing assistance in Australia. As noted in the project's Positioning Paper (see Tually et al. 2015) their work:

→ is clear acknowledgement of the challenges facing disadvantaged private renters in the housing market, particularly those on lower incomes who would traditionally have been housed in the social housing sector and for whom this is no longer a housing option.

→ is evidence of a broadening of housing assistance into non-financial realms, recognising that a range of flexible approaches is needed to address the multi-dimensional factors impacting on individuals' access to housing, as well as the sustainability of tenancies.

→ can arguably be seen to reflect the (neoliberal) shift in the relationship between politics, economy and society in Western nations such as Australia, especially in terms of social support.

→ can be seen as part of an overall trend in the delivery of social care.

Neoliberalism has markedly reshaped the political-economic settlement of welfare capitalism with the dismantling of protections and social supports of the post-war era, which Clarke (2005: 452) argues has led to the 'abandonment of the citizen'. This reshaping of relationships between the state and individuals reflects a shift from individuals being 'passive recipients' of welfare to being active and self-sustaining (Clarke 2005: 448). The roll-back of state welfare and the revisioning of individuals as 'consumers' of social services has seen a refocusing on individual 'choice' as both an expectation and experience. This change requires individuals to become 'the bearers of responsibilities as well as rights' (Clarke 2005: 451), and is evident in the approach to and administration of social services which emphasises personalisation, a more marketised and privatised system of support, and the individual assuming more risk and responsibility for their circumstance (Ferguson 2007; Needham and Glasby 2014; Scourfield 2010).

Private rental brokerage activities are one example of the emergence of intermediaries working to 'broker' the best and most appropriate support 'packages' for clients with particular needs who are unable to manage and address their own 'risk' alone. Such approaches are being seen in the reform of service delivery within both the aged care and disability sectors in Australia. Examples include the *Living Longer Living Better* aged care sector reforms which emphasise Consumer Directed Care (NACA 2013) and the 'support broker' role played by Local Area Coordinators under the National Disability Insurance Scheme (Productivity Commission 2011), currently being rolled out. Other more localised and international examples of similar approaches are discussed in Tually et al. (2015, Chapter 4).

The broadening of housing assistance into non-financial realms can be seen as a significant step forward, addressing this major gap in private rental support programs identified more than a decade ago by Jacobs et al. (2005). Nonetheless, and despite their role as one of Australia's three pillars of support for private renters, the aggregate contribution of PRBPs has remained largely unexamined. The remainder of this chapter considers some possible explanations.

3.2   Common features

PRBPs are found across Australia's system of housing supports. Some sit clearly under the NAHA and are provided directly by state government departments. These include the RentConnect service in Queensland, the Private Rental Brokerage Service in NSW, the Private Rental Liaison Program in South Australia and the government/community partnerships underpinning Housing Connect in Tasmania and the Housing Establishment Fund in Victoria (see Appendix Table A3).

Other more localised examples of PRBPs also exist. These programs have a much looser relationship with government, with responsibility for the design, delivery and administration of their services driven by their parent organisation, usually in the Third Sector. Such programs are funded in a variety of ways from sources including the NAHA, philanthropic funds and agency cross-subsidisation. How PRBPs are structured and funded very much shapes both the activities they undertake to support vulnerable private renters and the data they collect.

PRBPs can thus be grouped broadly into three models reflecting their funding structures:

- → fully government administered and delivered

- → administered and delivered by an agency on behalf of government

- → fully funded and delivered by the Third Sector (often with some level of philanthropic support).

Private rental brokerage has emerged to help clients strengthen their relative position in a highly competitive marketplace. Primarily they work by helping clients to access information-based assistance, practical and material assistance and/or post-housing support, depending on the individual's situation. Many PRBPs work with local property managers and landlords to increase rental opportunities for their clients. This engagement can be intensive and demanding. Promoting and utilising links with the real estate sector is a highly distinctive feature of many, but not all, PRBPs. Chapter 4 provides a more detailed discussion of these relationships.

While PRBPs are diverse in respect to the client groups supported and the supports provided, all work individually with clients to help them navigate their way through formal application processes and into accommodation. They represent the antithesis of a 'one size fits all' approach. PRBPs can offer a range of personal/social supports relevant to the individual's circumstances and may provide or help clients to access practical assistance such as: access to a computer and printer for property searches; bus tickets to attend property inspections; the organisation of whitegoods where circumstances demand; and assistance with setting up automatic rent payments (see Chapter 5). When necessary, PRBPs can connect clients with CRA and PRA programs and other relevant external supports.

Few programs provide the whole spectrum of assistance. Program budgets or funders' aims often restrict the extent of post-housing support (outreach) which programs can offer, or may limit their assistance to clients who are 'rental ready' and know their rights and responsibilities as tenants. However, within the remit of a program the aim of PRBPs is to locate, broker and 'patch together' a package of necessary supports to improve the shelter outcomes of vulnerable individuals and households seeking or occupying private rental housing. As one agency noted: '[Our service is] … not just about finding accommodation, it's a holistic approach to help support people' (Agency, Adelaide).

3.3 Characteristics

The decentralised, localised and somewhat idiosyncratic manner in which PRBPs have evolved is one of their outstanding features. The programs vary in name, funding sources, resources, scope of service and governance. Some provide assistance to a particular vulnerable group, for example youth, people with disability or women escaping domestic or family violence. They cannot trace a common origin in the provisions of one Act, Order or Agreement, like CRA, nor were they all introduced at the same time. Private rental brokerage activities/programs have been established over time to fill the gaps which have compromised the effectiveness of other private rental supports and to meet the specific needs and circumstances of individual clients. As such, they are reflexive and responsive to the needs of marginalised client groups and vulnerable individuals who have difficulty in accessing and operating successfully within mainstream private housing markets. Their differences and their incremental spread, however, have masked the extent to which they are all performing the same or similar roles. No-one has formally aggregated their work or its impact.

The core business of PRBPs is encompassed in terms such as: 'tenancy liaison', 'private rental liaison', 'tenancy facilitation', 'tenancy support' and 'private rental assistance'. 'Tenancy access', 'rental access' and 'eviction prevention' are terms used

by similar programs in England and Canada. As such, the form and contribution of PRBPs in Australia has been viewed as largely heterogeneous, rather than homogeneous (Tually et al. 2015). This contrasts with the broadly understood 'access work' that appears to have relatively high recognition across the English housing sector, related policy audiences and client groups (see Rugg 2014; Rugg and Pleace 2013).

3.4 Workforce issues

3.4.1 Skills and attributes

Stakeholders commented on the importance of having the 'right' workers and on the qualities necessary for an effective worker whose role includes liaison with the local rental industry. They stated that workers needed to be experts in navigating the private rental market and alert to market expectations as well as to their clients' needs. They also needed to be able to establish rapport with industry professionals and landlords, despite often coming from 'a different world'. All stakeholders agreed that having the 'right' type of staff was critical to program success.

Property managers and landlords were unanimous about the qualities desirable in liaison workers. They stated that liaison workers needed to be 'competent', 'empathetic', 'trustworthy', 'professional', 'passionate' and 'dedicated' to a three-way partnership model of working; one that recognised and balanced the interests of the PRBP, the client and the property managers/landlords. Interviews with tenants revealed similar views and highlighted the importance of individual staff members as clients sought a tenancy.

3.4.2 Recruitment challenges

One issue for agencies was the recruitment of appropriate personnel, given the demanding and distinctive range of personal and professional qualities identified above. The problem was viewed as exacerbated by the absence of an agreed title for private rental brokerage activity generally (Victoria being the exception here as noted earlier), as well as the lack of a standard or agreed title for the role performed by workers. The absence of a professional identity made it difficult to identify the cohort of workers which constituted the pool from which agencies might recruit. It also made it more difficult to publicise the work, and thus to encourage interest in private rental brokerage activity as a career choice. Industry and government recognition of the specialist nature of the work through an accepted occupational title was viewed as potentially aiding recruitment.

Rugg (2014) commented on recruitment matters in a recent review of the Crisis Private Rented Sector Access Development Programme in England:

> … getting the right individual in post was the key to scheme success. Indeed, it was thought that even where an organisation was well able to manage the work then the scheme would fail if the right staff member was not recruited. Few of the organisations had been able to appoint staff with direct experience in access work, but it was generally felt that the people who were appointed had relished the pace of access work and the challenge of its particular configuration of activity. It was clear that personality played a substantial role in the success of particular schemes.
>
> …
>
> Landlords needed to trust and even like the individual scheme worker and where personal relationships did not develop then it was unlikely that the scheme would prosper. (Rugg 2014: 21)

Access schemes need 'access workers'. The term indicates with some precision the area of expertise at issue. Australian PRBPs and their workforce would benefit from an equally universally understood role title recognised across the sector, for example, private rental facilitation worker.

3.4.3 Succession planning

Another issue facing PRBPs in Australia is the reliance many programs place on the drive and passion of a very few key workers. These workers are the repository of much of the expert knowledge of networks, approaches, resources and key contacts essential to PRBP work. In some cases these individuals have developed liaison programs and initiatives from scratch. The relationships and expertise on which PRBPs are based and which dictate their success need not only a particular type of energy but also time (intellectual capital).

Many stakeholders, including property managers and landlords, expressed concern that very little attention seemed to be paid to succession planning. Given the nature of the work, and the importance of building and maintaining local cross-sectoral relationships between agencies and residential property professionals, successful succession planning is key to the sustainability of programs and to effective program outcomes.

3.4.4 Training and development

Given the lack of a professional identity among PRBPs, it is perhaps not surprising that formal training and accreditation for those who work in this area is yet to evolve. However, many agencies and staff reported a need for improved training around important aspects of their work. Few agencies had the financial resources to undertake much formal training. Areas of special concern included training in workload management, as well as training to meet demand in particular areas such as budgeting assistance, industry relationships and liaison and assisting clients with more complex needs.

In an area of work that is now quite well established and moving towards maturity, the skill set and personal qualities necessary for success are increasingly clear. Professional development and recognition is essential for services to continue to evolve in line with changing needs. As Rugg (2014: 31) commented of English access workers:

> Third sector agencies should give better consideration to ongoing professional development for access scheme workers. Access work is not a poor relation of housing support work or social work. A good access worker will combine support skills with market acumen, and the ability to place the right client with the right landlord at the right time. This level of operational skill needs to be rewarded through some level of qualification.

As private rental becomes increasingly the dominant long-term alternative to home ownership in Australia, liaison work—engagement between agencies, clients and private rental providers—will remain integral if vulnerable low-income households are to be successfully housed. Consideration needs to be given to recruitment, development and recognition of their expertise to harness individual strengths while ensuring a consistent and evolving service. Clearly there are opportunities here to strengthen PRBPs with adequate funding of services to facilitate the necessary training and mentoring opportunities including succession planning.

3.5 A uniform reporting framework

Another consequence of the structural diversity of PRBPs and private rental brokerage activities is the absence of uniform reporting conventions for the breadth of activities they undertake. It is therefore difficult to evaluate their activities holistically and robustly.

The current reporting framework for Specialist Homelessness Services in Australia mandates monthly reporting on a range of variables that allow the assessment of client outcomes through a national database managed by the AIHW: the Specialist Homelessness Services Collection. The Collection includes socio-demographic data; the services required by and provided to the client; and the client's circumstances prior to contacting the homelessness service and then during and after the receipt of support. Support for clients often ceases when their immediate needs are met or the person's case management goals are achieved. From this nationally collected data, achievements are measured across a range of domains including housing, education, labour force engagement and income status. In housing, for example, three variables are considered: dwelling type; housing tenure; and conditions of occupancy. Many, but by no means all, PRBPs contribute to this dataset.

Currently, measuring outcomes for private rental brokerage activity depends on the way programs are set up, the funding agreements under which programs are resourced and the initiative of individual agencies. This study found that funding guidelines and funders' requirements determined the reporting framework for individual programs which, in turn, impacted on the extent to which such data were available for public release and scrutiny. Moving beyond the data routinely collected by the AIHW, there exist a range of means by which outcomes are measured by agencies: for example, through tools such as Outcomes Star and Personal Outcomes Measures, plus case studies and follow-up surveys.

The success of a program for the most part is measured by the number of clients assisted with the service required. For PRBPs this would generally translate to the securing of private rental housing or evidence of the ability to successfully sustain a current lease and maintain a property. Because services are not funded or designed to provide longitudinal information on tenant rental capacity or housing experience, it is difficult to track long-term outcomes and impacts resulting from client engagement with PRBPs.

A recent evaluation report of Homelessness Innovation Action Projects for the Victorian Government (KPMG 2015) highlighted a strong need for capacity building in the housing/homelessness sector to support outcomes monitoring with a view to enabling outcomes-based funding approaches into the future. It recommended that capacity building should incorporate:

→ 'the development of frameworks, tools and guidelines to support outcome measurement

→ approaches that build technical data management analysis skills in the sector

→ sufficient resourcing to enable services to employ dedicated resources to drive partnerships and collaboration, and are accountable for the management, monitoring, and analyses of outcomes-based data.' (KPMG 2015: 7)

The challenge of robust outcomes measurement for programs designed to assist change over time is considerable. This is partly because the outcomes related to such change are frequently easiest to capture in a qualitative sense, that is through research interviews and individual case studies. While these methods are useful,

descriptive, important and gaining validity in evaluation frameworks, [7] the reality remains that program funders best understand and prefer quantifiable measures which can demonstrate impact (measurable outcomes) and value for money (Tually et al. 2013).

It is apparent from the current research that much more needs to be done to capture and analyse data on the suite of activities undertaken by PRBPs using both qualitative and quantitative data collection and analysis tools. Discussions with agencies revealed a clear appetite for such reporting; however, they highlighted a need for increased information, education and training for/about approaches to data collection and analysis and adequate resources to establish and maintain robust reporting systems. The UK Crisis project's toolkit *Making it count: value for money and effectiveness indictors for use by private rented sector schemes*, is designed to assist agencies engaged in tenancy access work to 'assign robust costings to the services they deliver and demonstrate that it makes sound financial sense to invest in PRS access support work' (Rugg and Pleace 2013: 4). The toolkit offers one potential model for PRBP reporting in Australia.

Research under way into social impact and outcomes measurement in Australia (e.g., Muir and Bennett 2014) may also indicate fruitful future directions for improved and more informative data collections on the work of PRBPs. This may particularly be the case as funders—especially philanthropic ones—become more focused on social impact (Tually et al. 2013). Addressing outcomes measurement for PRBPs will greatly assist the policy, practice and research communities, as well as funders, when examining the scope and impact of private rental brokerage work.

3.6   Summary

This chapter has located the work of PRBPs (and private rental brokerage activities) within the suite of supports for private renters in Australia. The discussion has outlined their broad characteristics and considered the ways in which their emergence reflects recent developments in policy and practice: in particular, the tenure shift from public housing to private rental. The chapter also highlighted the complexity of PRBPs in respect to governance; their range of client groups, funders and resources; scope of services; and the fact that they lack a holistic, all encompassing framework to describe their activities.

PRBPs demonstrate responsiveness, flexibility and a commitment to the needs and circumstances of their client groups. However, their structural differences and incremental spread have limited the development of a shared vocabulary within and across agencies. This has implications for the development of coherent and consistent standards across the sector and associated workforce recruitment, specialisation, development and training. The totality of the work of PRBPs has not been recognised. As such their contribution to the effectiveness of the suite of private rental assistance measures currently available in Australia is not fully recognised, acknowledged or clearly understood.

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[7] According to Judd and Randolph (2006: 97), qualitative methods can 'offer more insightful assessments than quantitatively based approaches' in the assessment of social policy and social housing policy. They argue for the development of a national framework for the effective evaluation of programs. This framework would 'maintain a balance between quantitative and qualitative methods' (Judd and Randolph (2006: 111).

4 WORKING WITH THE PRIVATE RENTAL MARKET

Individuals and households with low incomes and resources are at a considerable disadvantage in competing for and securing housing in the private rental market. PRBPs assist them to compete successfully and to sustain their tenancies. Key to the success of PRBPs is the extent to which staff in such services engage effectively with local property managers and advocate successfully on behalf of their clients.

This chapter examines the relationships between PRBPs and local private rental markets. The discussion draws first on the AHURI study *Risk-assessment practices in the private rental sector: implications for low-income renters* (Short et al. 2008) to outline the expectations and priorities of the private rental market and the context for PRBP work. It then turns to our research findings from the current study to examine this aspect of PRBP activity.

4.1 The 'suitable' tenant

The first point to note here is that PRBPs work entirely within the expectations of their local market. They accept the need for clients to meet the market's (generally unwritten or unspoken) expectations of a 'suitable tenant'. They acknowledge that any deviation in respect to their client's ability to satisfy the basic requirements as stipulated in a tenancy application will undermine the tenant's ability to compete successfully in a risk averse market.

In the commercial context of private rental, landlords (and, on their behalf, property managers) have been found to present 'a pragmatic response to the "problem" of providing affordable housing to low-income and/or high-needs applicants—it's not their problem' (Short 2008: 38). Short quotes a property manager:

> We're not social workers, and if they're coming in to apply for a property, they have to meet the criteria … that everyone else does. (Short et al. 2008: 38)

PRBPs must therefore find acceptable ways to demonstrate to property managers and landlords the suitability of their clients for private rental housing.

Short et al.'s (2008) study (see Chapter 5, in particular) showed that landlords and property managers framed their assessment of tenant risk or acceptability around two fundamental matters:

→ the ability to pay the rent, promptly and in full ('ability to pay')

→ the ability to care for the premises to an appropriate standard ('ability to care').

In most cases private rental tenancies are professionally managed. It is the manager or agent's role to perform due diligence, check the credentials of applicants and perform risk assessment on behalf of the landlord. In selecting tenants, Short et al. (2008) identified an initial 'sort out' that eliminated from the list of applicants any who could not provide evidence of both ability to pay and ability to care. In principle, objective evidence was necessary:

→ *Ability to pay* was assessed primarily by calculating the applicant's 'rent to income' ratio. Where rent comprised more than 30 per cent of an applicant's income, the risk of non-payment was seen as probably unacceptable, even if payment in previous tenancies (evidenced by references) had been prompt and in full.

→ *Ability to care* was primarily demonstrated through written references from previous property managers confirming suitability and the absence of the applicant's name from any tenant 'blacklist'. A range of other types of written support might also be considered in this context (e.g., letters of support from

agencies), but often these types of support were viewed as less reliable and received a less predictable reception, open completely to interpretation by agents/landlords.

When 'unsuitable' applicants had been removed from the list, remaining applicants were 'ranked'. This further risk assessment/selection process could be tacitly informed by subjective assessment and influenced by an agent's previous experience of tenancy outcomes, although still framed in terms of predicted risk of inability to pay and/or inability to care for the rental property.

At this point, undisclosed preferences, prejudices, presumptions and discrimination can shape the result. No precise reason need be given to unsuccessful applicants: rather, they might be told that there was a 'more suitable' candidate.

Short et al. (2008: 38) reported that:

> Key capabilities of a 'most suitable tenant' are clearly articulated—'financial capability' and 'ability to care (for the rented property)'. … beyond expecting that applicants will have adequate income (a resource) to pay rent, property managers expressed expectations that tenants can demonstrate that they are capable of managing their financial resources effectively. Further, 'suitable tenants' will be able to prove their knowledge of the processes of application, presenting relevant documents at the time of application to demonstrate that they are capable of doing what is required to 'care for the property', and show, by their personal deportment and manners, that they are capable of conducting themselves in a way that presents no risk of damage or misuse of the property, nor risk of annoyance to neighbours.

The issue of perception for low-income applicants was pervasive:

> … presenting as 'suitable' may be problematic for low-income householders. Property managers associate low-income status with a range of particular personal characteristics and circumstances that generally are interpreted as signs of risk in property rental; low-income, a factor that in itself is read as a sign of 'inability to pay', is also associated more generally with a lack of resources and, at least potentially, limited or constrained capabilities. (Short et al. 2008: 47)

4.2   Engagement with industry

The extent of engagement with local property professionals ranged from intermittent to very close. Many programs reported pursuing more intensive engagement with local rental professionals and aimed to increase options for their clients through advocacy, negotiation and personal introductions. This required an awareness of current local market conditions and relationships with market providers built on professional confidence and trust. This, in turn, required significant worker initiative and program resources with outcomes influenced to some extent by the vagaries of personal rapport. Figure 2 presents a schema of the spectrum of relationships between PRBPs and real estate agents/landlords developed from the findings of this research.

Figure 2: Schema of common features of relationships between PRBPs and real estate agents/landlords

Provide clear understanding of partnership model of working

Provide constant and ongoing management of relationship between agency, client and agent/landlord

Be face of agency to agent/landlord

Establish relationship where agent/landlord directly contacts agency when property is available

Put forward best client for property ('back winners')

Ensure client has understanding of tenancy and all necessary paperwork to sustain tenancy

Be agency contact for early intervention (before tenancy or other crisis)

Be available to agent/landlord at any time landlord/client has an issue

Be contact for agency only after crisis

Keep agent/landlord abreast of actions to manage tenancy issues

Provide/secure intensive tenancy support

Negotiate shorter 'trial' lease for tenant

Be available for any tenant with at risk tenancy (rare)

Be guarantor on lease (very rare, client group specific)

Undertake constant relationship building/networking to maintain links with existing agents/landlords and to recruit/build relationships with new agents/landlords

Attend (first/a few) property inspections with client and agent

Manage relationship between agency, client and landlord

Agencies described the significant work needed to initiate relationships with property managers and several approaches to the task:

> [We] have spent three to four months going around to all the real estate agents to explain to them the program and to get them to understand what we do and to help us. [We] follow with letters, emails, Christmas cards, breakfast meetings at [our] agency. We were able to get a really good number on board. [Our] Program Co-ordinator sends emails to property managers explaining [the] needs of clients and [the] real estate agent replies and offers inspection times … [the] client then has priority option on that property. These relationships are why we are able to house lots of our clients. (Agency, Melbourne)

> A very careful approach was taken by earlier housing officers firstly to target real estate agents by asking if they have any tenancies at risk, is there anything you are concerned about with your tenancies and explaining we are a support program that may be able to assist and support tenancies. Once we were able to demonstrate the agency was able to get the tenancy back on track we ask if they have any properties that may be available and having shown we are able to help they are much more willing to open up tenancies for our client group knowing they are attached to the support program. These relationships allow us pre-market access to properties and allow us to house people with no rental history. (Agency, Melbourne)

Once established, such relationships must be actively maintained:

> I spend a lot of time building rapport with agents … going to 'Tupperware parties', to pick up business [contacts]. Agents use the PRLO [Private Rental Liaison Officer] as their link to Housing SA … I am the spokesperson for the agency. They [real estate agents] are very grateful for that rapport. I go to inspections. Agents have 15 minutes then when I can talk to them about things. Some agents are very open with me. (Agency, Adelaide)

Trust, and a good reputation for sound judgement and reliability, were viewed as particularly important facets of relationships between agency staff and property managers if housing options were to be increased and realised for clients. Agencies and workers involved in market liaison emphasised the absolute need for relationships of trust and honesty. They emphasised that it needed to be evident that the workers could accurately assess their clients' suitability before recommending them to agents: in other words, that workers understood current market expectations and could apply them. If post-housing support had been promised—for example, an intervention to help save a troubled tenancy—it was vital that this be provided promptly. For many agencies the key in building their relationship with property managers was emphasising that while they were not able to 'guarantee how a tenancy will go', they could 'guarantee … support' for their client (Agency, Adelaide).

Interviews with real estate agents across the three states confirmed the value of the relationships built between them and the PRBP workers. Many acknowledged that it was the agency worker who had made the initial contact and maintained the relationship. On this point, one landlord emphasised that effective workers were 'passionate, committed and competent' (Private Landlord).

4.2.1 Mutually beneficial relationships

To flourish in the commercial context of the market, PRBP liaison must be mutually beneficial to all parties: the clients, who must be offered opportunities for housing; the agents/landlords, who must obtain some commercial advantage; and the PRBP or

agency, which must be able to burnish its reputation for competence and reliability and demonstrate its ability to deliver on its claims to all parties.

Agencies, programs and workers with a 'track record' of success were in a stronger position to help subsequent clients. Working case-by-case, they were not dismantling structural barriers such as covert discrimination, stigma or stereotyping; however, arguably patterns of success might in time modify market assumptions, benefit future clients and continue PRBP success.

Agencies outlined some of the benefits of their relationships with property managers:

> We have built relationships with real estate agents in the area. [There are] four [we] work closely with. [The relationship is] reciprocated by them approaching directly with properties. [The] real estate agents call the service if [a client] need[s] early intervention. [We also] have a good relationship with other agencies [locally]. (Agency, Adelaide)

> It is important to build relationships with real estate agents and understand their point of view. Landlords are looking for payment of rent and continuity of tenancy. (Agency, Melbourne)

One private landlord commented: 'We work as a team to get an outcome'.

Increased opportunities for clients could arise in various ways:

→ reliance by property managers on PRBP recommendations in regard to 'risky' clients

→ preferential notification (pre-market opportunities) to the agency of upcoming rental opportunities

→ willingness by local real estate agencies to grant 'trial' or 'probationary' tenancies to clients, with potential for renewal after a successful initial term if no risk materialised

→ offers of hard-to-let properties to agency clients.

When successful in winning tenancies, clients obtained both the short-term benefit of their accommodation and the longer term benefit of a good rental record and references. They also developed a stronger understanding of the market and the way it worked. These are valuable gains and especially important if a client was likely to remain in the same locality. As one Melbourne worker commented:

> The real estate agents are quite a small market and they talk to each other. [Clients] don't have to be actually blacklisted to get a bad name because real estate agents talk. (Agency, Melbourne)

Benefits for property managers or landlords generally came through reduced administrative costs or stability of income by, for example:

→ saving on advertising costs

→ letting hard-to-let properties, perhaps at reduced rent but for longer rental terms

→ relying on PRBPs for due diligence/trusting their assessment

→ relying on PRBPs for tenancy management; early intervention for problems.

One agency described how this could be streamlined:

> Workers have set up MOUs [Memoranda of Understanding] with agents for them to contact straight away [if an issue arises], that is with rents etc. [The]

agent comes to the worker, to take the burden off the property managers. (Agency, Adelaide)

Within these arrangements, PRBPs are sharing the burden of tenant selection with real estate professionals, proposing applicants who they endorse as likely to succeed. PRBPs may also share some of the burden of tenancy management if they offer themselves as primary 'trouble shooter' or provide ongoing support to the tenant. Both strategies reduce costs, protect the stream of rental income and manage risks of damage or disturbance for the agents. They help the tenant to maintain stable housing and build a good tenancy record. These actions also help to maintain each program's reputation as a reliable and competent actor in the private rental market.

Nonetheless, and despite successful advocacy, agencies were able to unhesitatingly identify client groups who faced higher, or even insuperable, barriers in accessing private rental because of persistent stereotyping and discrimination by landlords and tenants. These groups included those on a low-income who were: young; older; Indigenous; with disability; had a background of family/domestic violence; or of refugee background, especially newly arrived immigrants. Chapter 6 discusses the experience of PRBPs working with these groups. Here it is appropriate to note that without support and advocacy, people in these groups would be unlikely to access private rental and, even with advocacy, Indigenous clients and clients with disability often remain excluded from the private rental market.

4.2.2 Barriers to effective engagement

While staff in the PRBPs interviewed for this study generally endeavoured to be aware of trends and conditions in their local rental market, not all were able to engage in significant liaison work. That said, all agencies understood its value:

> [Other organisations] have relationships with real estate agents who can advocate in the real estate market. As a small program here, we have limited resources and maintaining those relationships with real estate agents is really hard. They are from a different world. It does take a lot of time and a lot of effort and programs need to put that as a focus if that advocacy is going to be successful. (Agency, Victoria)

Some local circumstances did not seem conducive to close connections:

> It takes a lot of our time to find people who are not hostile to our client group. It's such hard work to hunt down people willing to take our client group. (Agency, Adelaide)

> Staff engage with real estate agents, as they do with clients, to keep and build relationships. Sometimes it can be combative. We come across landlords and agents who actively discriminate against set groups within our client group … [Our] agency works at breaking down community barriers, educating real estate agents about racism. (Agency, Melbourne)

One worker in Victoria commented that close liaison was impractical when clients were thinly spread across large geographic areas, because the chances of regular business with any particular real estate agency were low. They noted that liaison was more likely, and more useful, in a more local service.

Some agencies saw another challenge in the high turnover among property managers:

> Liaising with the local real estate agents is hard because there is such a rapid churn of real estate agent staff. You would have to be constantly building

those bridges and there isn't time or money to spend on that. (Agency, Adelaide)

This churn of staff, however, was also seen as an opportunity for the continuous expansion of networks and partnerships. If contacts moved within the local area they potentially provided an introduction to their new firm which could be added to their list of established connections. This style of networking was a feature of those PRBP models strongly focused on industry liaison.

4.2.3 Private landlords

Very few agencies reported working directly with private landlords. A number of reasons were cited for this:

→ difficulty reaching this group

→ no economies of scale (most landlords having only one or two properties)

→ concerns relating to sub-standard properties

→ problems with security and safety

→ no Centrepay facilities (making it harder to manage the risk of rent default and thus tenancy failure)

→ (sometimes) no landlord insurance, which compromised the agency's own policies and procedures.

In addition, some workers had found that private landlords were not receptive to applications from clients who needed support. This point was succinctly summarised by the worker at an agency in Victoria who commented that:

The biggest hindrance to [our] people getting a house is not the real estate agent but the owner of the property, especially if they have an emotional attachment to the property. They think, for example, young mums will have parties. We came across properties in our area owned by VicRoads that are easy to rent because it's not emotional. (Agency, Victoria)

Interviewees were divided about the value of further exploration of direct relationships with private landlords. The absence of both a centralised listing service for privately owned and managed properties and an active body representing private landlords were seen as substantial barriers.

However, one agency in Victoria had created an opportunity by establishing a not-for-profit real estate agency, providing professional services to both landlords and tenants. In the context of declining housing affordability and their commitment to end homelessness, they described this initiative as 'providing opportunities for people who are at risk of homelessness due to being priced out of the market, or who are currently experiencing homelessness' (HomeGround 2015). Profits from the agency are reinvested in the service to expand its capacity.

Arguably one of the best approaches to understanding the ways of working between agencies and the real estate industry is through a brief examination of the Private Rental Liaison Officer Program (PRLO) operating within Housing SA (see Case Study 1). The PRLO program is a PRBP model that is strongly centred around building and sustaining links between PRLO workers and the real estate industry (including, in some cases, private landlords), with workers noting the importance of meeting the needs of tenants (their clients) and landlords (and themselves) in securing successful housing outcomes for their clients. Accounts of successful engagement with the private rental sector because of the assistance provided by PRLOs were quite common in South Australia. Case Studies 2, 3, 4 and 5 in the next

chapter provide a window into outcomes for tenants through the liaison between PRBP workers and agents/landlords.

Box 1: Case Study 1—Private Rental Liaison Officer Program, Housing SA

Housing SA delivers a comprehensive and 'formalised' PRBP known as the Private Rental Liaison Officer Program. The Program provides intensive one-on-one assistance for people having difficulty with the processes of obtaining and maintaining private rental housing (SA DCSI 2014a; 2014b). The Program is delivered by designated Private Rental Liaison Officers (PRLOs, with one PRLO based within each of Housing SA's regional offices.

The Private Rental Liaison Program is provided by Housing SA both in addition to, and as an adjunct to, provision of PRA, which provides assistance with bonds, rent in advance and rent in arrears. Access to PRLO assistance for clients is largely contingent on being in receipt of PRA.

PRLOs often work with clients with an issue or issues impacting on their ability to secure housing. Such issues may be purely housing related (i.e. risk of homelessness or prior experience of homelessness; no rental history or a limited rental history or poor rental track record), or may be unrelated to housing but have a distinct housing impact, such as mental health issues or disability.

Discussions with a number of PRLOs in South Australia showed they generally provided the whole range of assistance outlined in Figure 2, with the level and intensity of assistance determined by client needs and capacity.

A significant component of the work undertaken by Housing SA's PRLOs as part of the agency's PRBP since its establishment has been building links with landlords to improve the likelihood of access to properties for clients.

All of the PRLOs interviewed about their brokerage approaches stressed that it was absolutely essential to:

→ build trust with the agents who might be able to help

→ build relationships based on honesty

→ to not recommend clients whose needs were so complex they were unlikely to succeed as a private rental tenant.

Reputation and rapport were thus key in this regard, with a PRLO's reputation as honest and reliable in their recommendation and support of clients proving to be absolutely fundamental to a successful practice. One PRLO stressed: 'Agents contact me when issues arise. I make myself available immediately'.

The partnerships established between PRLOs and landlords helped clients of PRBPs in many ways. Being alert to taking the option of hard-to-let properties in locations that could work for a client which were basic but satisfied Occupational, Health and Safety requirements, for example, could give a client a much needed foot in the door in a competitive housing market. This approach was proven to be especially useful in situations where uncertainty remained about a client's ability to maintain a good tenancy record.

Premises that were old but clean if maintained to the satisfaction of the landlord could also result in a positive reference for the tenant and the ability to apply for better premises in the future and, again, build confidence and trust between PRBPs, landlords and hopefully the broader property market, with benefits for future clients of the PRLO/agent relationship.

Numerous agencies actively working in partnership with real estate agents to secure housing for their clients reported such approaches, especially when trying to meet the needs of harder to house (and harder to support) clients.

Discussions with stakeholders about the PRLO activities showed great respect and support for these positions generally, as well as for the PRLO model.

> It would be great if we had access to something like a pool of the people [landlords] the PRLO use. (Agency, Adelaide)

> I'd like to have a PRLO within the office to liaise with agencies and also to do early intervention … We need a PRLO full time—[that] would be perfect. (Agency, Adelaide)

As reported in Housing SA's Annual Reports, their Private Rental Liaison Program has provided in the order of 1,350 to 2,000 people with information about obtaining accommodation each year for the last few years, with around 550 to 750 people assisted into the private rental market. While these numbers may seem small compared with the number of people seeking PRA from Housing SA, when considered against the number of new housing allocations they are not insignificant.

4.3   Assessing rental readiness

To be 'rental ready' implies that the client can demonstrate that he or she needs no, or little, support to manage a tenancy independently. Measures of rental readiness are somewhat subjective and can be influenced by external factors such as housing supply and demand, property type and price. In a competitive rental market the threshold for rental readiness set by agents or landlords will generally be higher than in a depressed market where properties sit idle.

It is not immutable but rental readiness always requires a threshold capacity to pay promptly, to care for the property and to avoid damage or disruption. These basic measures, however, mask the need for a broad range of competencies, including:

→ experience of the market

→ a basic understanding of tenant and landlord rights and responsibilities

→ budgeting and money management skills

→ an appropriate standard of housekeeping

→ independent living skills

→ adequate interpersonal skills.

PRBPs are designed fundamentally to work *with* the market and *within* the parameters of expectation, risk tolerance and risk aversion set by the market. They are not designed as alternatives. Very few PRBPs are funded to provide the extensive wrap-around services that characterise other highly intensive housing support measures, such as the Housing First approach (discussed in the context of overseas experience in the final chapter of this report).

Most agencies and PRBP workers interviewed for this research believed it was essential that the client was 'rental ready' when recommended by the program. To recommend someone who was not rental ready was considered to waste limited resources, damage the reputation of the program (and the worker), compromise their market liaison work and result in a bad tenancy history and lasting problems for the client.

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[8] Available from http://dcsi.sa.gov.au/services/housing-sa/annual-reports.

Assessing rental readiness was widely considered by agencies to be key to the success of PRBP support for clients and therefore to programs overall:

> Our [early intervention] program has a focus on getting and supporting people into private rental, not public housing, so [we] have a focus on building rental readiness skills. (Agency, Melbourne)

> Assessment of private rental readiness is important. Our program is suitable for private rental ready people and from information sessions [we hold] some clients decide they are not ready. (Agency, Melbourne)

> We don't like setting them up to fail. (Agency, Melbourne)

The manager of a Specialist Homelessness Service in Adelaide noted the importance of an accurate assessment of private rental readiness in brokering support for their clients:

> [Our clients are] supported by [their] case manager to look at private rental options at the point [they are] deemed private rental ready. If [they] aren't [ready], then [we] look at alternative accommodation—which is generally crisis accommodation or transitional (up to 12 month stay). (Agency, Adelaide)

Agency staff interviewed were quite blatant about the importance of rental readiness for clients:

> We don't put forward clients to real estate agents [who] we don't think will succeed. (Agency, Adelaide)

> We aren't silly about who we put forward for private rental. We don't set them [clients] up for failure. (Agency, Adelaide)

Others noted that 'experience show[ed] who to back and who not to' (Agency, Adelaide).

Real estate agents and property managers noted that 'trust' and having confidence that agency workers would only recommend low needs, 'rental ready' clients was key to their ongoing relationship. It was also fundamental that any promised support for the client was provided promptly and effectively. PRBP workers have, and are valued for, a professional understanding of the roles and (realistic) expectations of landlords and for judging the level of rental readiness needed.

> [The worker] is excellent at screening tenants for the private sector. Where it's worked really well is she sees [her role] as being about a partnership. She gives me a tenant. She messages them to follow up. She moves them in etc. Other people [staff] don't screen them properly. They take no responsibility. (Real Estate Agent, Adelaide)

> The PRLO follows up … she asks the right questions of tenants. She knows what to ask (and this can be taught!). She follows up on everything, interviews tenants well. Makes the tenants' [applications] work (get together relevant documents, Centrelink statements etc.). Makes them [the tenant] responsible. She knows that if she doesn't look after me she loses access to 85 places to put people. (Private Landlord)

Nevertheless, not even careful screening can always avoid tenancy failure:

> We do get some hard clients in with agents. [Our program] team keeps supporting them as we know there will be problems. The tenancy may not be maintained but we hang in there. We do what we can to the best of our ability. (Agency, Adelaide)

We understand there is a cost against the business [for the cases that don't work]. If the PRLO has done everything possible then it's bad luck; some tenants can't be helped. (Private Landlord)

Some PRBPs were only funded to work with clients who were clearly already 'rental ready'. Others worked directly with clients to develop tenancy capacity or brokered assistance from other sources. Chapters 5 and 6 consider the details of these and other aspects of PRBP work with clients.

Our research highlighted a major unmet need in respect to rental readiness. Put simply, clients with moderate or high support needs were unlikely to find private rental housing through PRBPs as these were not funded or structured to provide the level of assistance required on any regular basis to these clients. Rental readiness is therefore paramount. Clients with high and complex needs are therefore excluded from mainstream rental markets because of this. PRBPs accept these limitations in order to engage the private marketplace in housing provision for other low-income tenants. Their prescribed role is to facilitate access for these households to private rental and assist them in sustaining their tenancy. The assumption of the market is that clients with high and complex needs will find social housing. Given other market constraints noted earlier in this report in relation to the provision of public housing and social housing, the potential for perceived 'high risk' client groups to be 'never rental ready' places them at severe risk in Australia's housing market.

4.4   Accessing private rental: availability and affordability

The fundamental aim of PRBPs is to assist clients to access and sustain a private rental tenancy. Accessing properties, however, was reported as highly challenging in many instances. Availability and affordability were highlighted as the paramount challenges faced by clients and PRBP workers, with these sometimes seemingly insuperable:

Affordability determines needs in many ways. (Agency, Adelaide)

[The] biggest problem is I get a client who is property ready but there is no property to suit their needs. (Agency, Adelaide)

There's a really clear cohort or percentage of young people that are coming through the access points who are just needing private rental. Support into private rental is the only support they require. (Agency, Melbourne)

Agencies kept a close eye on local market conditions. Markets could be affected not only by imbalances between supply and demand but also by other external factors. Workers in one area, for example, noted that local landlords had become '[State] bond-shy', unwilling to accept applicants with state/territory PRA bond guarantees because they perceived long delays and unpredictable outcomes in cases before the Tribunal.

For clients and agency workers, affordability challenges continue to be compounded by the rent to income benchmarks set for eligibility for PRA measures (bond loans/grants and rent in advance or arrears), and the costs associated with sustaining a tenancy in a highly pressurised rental sector.

Many people don't believe the cost of properties and what [HSA] bonds will allow … The Bond [allowed under PRA in SA] for [some] single[s] [is] $145 week. (Agency, Adelaide)

Some properties are just above the [Housing SA] affordability benchmark. (Agency, Adelaide)

> Some local agents still look at 33 per cent of income for affordability. This makes it impossible for our clients on a benefit. (Agency, Victoria)

> Most clients are already in the private rental market but can't afford to stay where they are. (Agency, Adelaide)

> For those women who move to Newstart when their youngest is eight years old, this immediately makes the rental property they are in unaffordable. (Agency, Melbourne)

> We access private rental where possible but it's a real challenge. (Agency, Sydney)

> Over the last five to seven years the market has been leaving our people behind. (Agency, Victoria)

These challenges were reported as most acute for single person households and those on certain Centrelink income support payments such as Newstart and, particularly, Youth Allowance. This reality was noted by one service manager in Adelaide—the cheapest housing market of the three examined—who commented that:

> [We] have to switch people's thinking about private rental to share housing for singles. When they don't believe us, we show them. (Agency, Adelaide)

4.4.1 Shared tenancies

Shared tenancies were considered the only option for many of the single people supported by PRBPs. Agencies were generally reluctant to step in to arrange groups to share, although some helped to 'mine' clients' own networks for possible share housing arrangements. One agency in Sydney would help to introduce potential sharers at informal agency events and was willing to help groups already formed to find share accommodation. Agency staff emphasised that the decision to form a group had to come from clients themselves.

An agency in Victoria described in detail the challenges for some groups in this regard:

> With the cost of renting, those on Newstart or Youth Allowance need to share. In [program name] we try to highlight the benefits of sharing not only from a cost perspective but [as providing] social networks, cohabitation skills, safety, enjoyment. We have held 'find a flatmate events' for people looking to share, [this] allows face-to-face meetings, creates an environment where people can meet—those [people] with a spare room in their property or people looking for a place. Sharing, however, can be difficult for some young people who may have been living in transitional housing for an extended period of time, in situations of abuse and overcrowding. They often just want peace and quiet but they need to begin by sharing and hopefully the next move can be [to] something more preferable to their needs. (Agency, Melbourne)

Agencies in New South Wales commented with particular force about the impossibility of single clients finding private rental without sharing. One commented that clients on Newstart 'can't afford rental alone and can barely afford shares' (Agency, Sydney).

The legal status of people 'sharing' a tenancy can be ambiguous. Questions arise as to whether people in such tenancy arrangements are co-tenants, sub-tenants (if so, who is the head tenant?) or boarders. Each status confers different rights and responsibilities and affects the degree of security of tenure each resident enjoys. In the sometimes volatile dynamics of shared accommodation, such technicalities can be

either overridden or manipulated, adding yet another layer of complication to this housing option. Many agencies expressed concerns for their clients because of these complexities.

Similarly, the distinction between a multi-party tenancy arrangement and a boarding/rooming house is not necessarily apparent without close examination of the parties' agreement. Many advertisements for 'share houses' are technically offering places in unregistered, and possibly illegal, boarding or rooming houses. Accommodation of this type is frequently and increasingly overcrowded (e.g., 15 people living in a two-bedroom apartment); often sited in multi-storey buildings; frequently requires residents to sleep in shifts (Dow 2015a); and can require tenants to sleep in tents or sleeping bags on balconies (Dow 2015b, 2015c). This creates fire risks, provides insanitary conditions and is highly exploitative of the residents.

One Melbourne agency described the situation thus:

> It's no secret in the private rental market that overcrowding is just crazy. I haven't seen people sleeping in bathrooms but we have worked with people living in intense overcrowding. Three or four to a bedroom. It is happening a lot. It is really bad in one way. For a lot of people, living in that housing is a way for them to be in control and to manage themselves out of homelessness. I don't think the solution is for everyone to have a support worker. It's not a good situation that they're living in. Usually it's while they are studying or finishing off their study and trying to transition from Centrelink payments into work. (Agency, Melbourne)

This comment was made in the context of 'sharing'. It may describe both shared tenancy arrangements and illegal boarding or rooming house arrangements. Boarding and rooming houses are discussed in the following section as 'marginal accommodation'.

4.5 Accessing 'private accommodation': the marginal housing market

In some cases, lack of affordable rental properties saw clients assisted into marginal housing such as boarding/rooming houses or caravan parks: accommodation options regularly classified as 'tertiary homelessness'. A study for AHURI by Goodman et al. (2013: 4) pointed to this:

> The drivers in terms of supply and demand are directly related to levels of unemployment and retirement and the shortage of affordable private rental housing. These factors put considerable pressure on the market and provide landlords with a high degree of selectivity, discrimination and power over their tenants. The number of single and family households residing in marginal housing has increased significantly in recent years. A shortage of social housing and a tight private rental market has forced many low-income households or those with poor records in rental housing to rely on marginal rental housing.

Boarding/rooming houses are described in a recent AHURI study as:

> … buildings containing multiple bedrooms or units that are supplied on a furnished basis and provide shared access to communal facilities such as kitchens, bathrooms, laundries and living areas. They are let on a weekly basis to multiple, unrelated residents, with the numbers and letting arrangements the subject of state-specific legislation in Australia's federal system of government. (Dalton, Pawson and Hulse 2015: 5)

After many years in decline, this sector has begun in more recent years to expand and diversify. Dalton, Pawson and Hulse (2015: 7, 18–19) identify a number of types of contemporary boarding/rooming houses. These include:

→ some 'traditional' boarding/rooming houses providing cheap accommodation to 'the most vulnerable in society'

→ old boarding/rooming houses that have been upgraded

→ conventional suburban houses that have been discreetly converted for multiple occupation ('mini' boarding/rooming houses)

→ 'New Generation' boarding accommodation in inner city locations that has been purpose built or provided in modern buildings.

Unfortunately, apart from the traditional type of boarding/rooming house, much of this accommodation is now unaffordable for those on the lowest incomes, such as those on social security benefits. It was suggested by several of our interviewees that this was a result of tactical and exclusionary price setting, supported by market demand. However, market conditions have favoured the development of the overcrowded apartments and houses described earlier by agencies. Many of these apartments and houses are technically boarding houses, unregistered and, because of the risks they pose, illegal.

Despite recent changes in 2012 to the legal regulation of boarding/rooming houses in both Victoria and New South Wales, questions remain about the reach and effectiveness of the new regimes (Dalton, Pawson and Hulse 2015). Even where, as in Victoria, there are now prescribed minimum standards for rooms, facilities and common areas, it is unclear whether all relevant properties have been identified and registered. Equally unclear is the strength of the bureaucratic appetite for compliance or enforcement.

Goodman et al. (2013) found that residents' experiences of safety and security in boarding/rooming houses was an issue for them. Many residents were thus keen to move into independent affordable accommodation and some were on waiting lists for social housing. Residents commented negatively about personal and property security; amenity; privacy; levels of cleanliness of common areas and facilities; and the behaviour of other residents. Goodman et al. (2013: 36–37) summarised the situation thus:

> … rooming houses tend to be places where low-income people are concentrated. Many experience multiple forms of disadvantage including vulnerabilities associated with ageing, alcoholism, mental illness and drug addiction. These forms of disadvantage are often associated with anti-social behaviours that are disruptive in the shared domestic environment of a boarding/rooming house. For most who live in rooming houses the choice is limited, with other forms of accommodation either unaffordable, in short supply or otherwise beyond their reach.

Among our interviewees, boarding/rooming houses were seen by some agencies as the only route into the private housing market for particular clients, although this may prove to be a *cul de sac* for them. Workers noted that property managers frequently placed little weight on references from such accommodation, seeing the occupant's responsibilities as different in kind from those in a tenancy. Clients who move into marginal accommodation may therefore be trapped in that sector, irrespective of careful behaviour and prompt payment. Effective advocacy from a PRBP may help if people in such precarious housing are looking to a move to 'mainstream' private rental.

For several reasons, therefore, boarding/rooming houses were clearly a controversial area, with many agencies flatly refusing to assist people into them for fears about client safety as well as concerns about the cost and quality of such accommodation and experiences of exploitative and unscrupulous practices. Concerns varied between the jurisdictions studied. Two services in outer metropolitan Melbourne summarised their concerns:

> There are not a lot of housing options for singles. The accommodation that is available is boarding houses. We have a list of registered boarding houses. There are a few boarding houses we don't use because the rent is too high. If someone's on Newstart then their 55 per cent [of income benchmark] is $175. Some boarding houses are about $200–$230. (Agency, Melbourne)

> We only work with registered boarding houses. Twenty years ago [we would] never place a young person, let alone a family, in a boarding house. Now it may be the only option and can be long-term. [We] have families that stay in boarding houses for months. (Agency, Melbourne)

This interviewee added:

> Some families are so shocked and horrified that through bad luck [loss of employment for example] the only option is a boarding house. However, we try to move families really quickly to lessen the impact, particularly on children. (Agency, Melbourne)

Overcrowding can easily occur in this segment of the market. Another agency operating in Melbourne commented:

> There is a rise in suburban boarding houses and no longer traditional city boarding houses. This impacts private rental availability. Private companies take houses at the lower end of the market and divide rooms by [bed] sheets. [Landlords] rent out rooms for $210 per week. (Agency, Melbourne)

This worker noted a further concern about boarding/rooming houses in Melbourne:

> [Our] agency takes a strong stance not to use unregistered boarding houses but boarding house providers get around this by saying we have registered boarding houses and two weeks after [a] client goes in they end up in an unregistered boarding house. (Agency, Melbourne)

While there are issues with the standards in, and regulation of, boarding/rooming houses,[9] a number of agency representatives in Adelaide and Sydney took a more positive view of some local options, perhaps reflecting the diversity of options now emerging in this sector. One worker in Sydney commented that boarding/rooming houses could provide 'a saving grace for singles'. Another Sydney interviewee observed that, while the private rental market 'doesn't work' for singles, 'rooming houses may be OK, or they may not be. Licensed rooming houses may be OK but some are not appropriate depending on the individual client' (Agency, Sydney).

An Adelaide interviewee described the recent emergence of several 'mini boarding houses' as positive:

> We are fortunate because quite recently we met an entrepreneurial lady who has opened up four or five boarding houses [in outer Adelaide]. She did her research and contacted a number of generic services to see if what she was doing was acceptable from the point of view of clients and what services are

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[9] See Dalton, Pawson and Hulse (2015) for further discussion around registered versus unregistered boarding/rooming houses.

wanted. She has opened women-only and mixed gender small properties. She has presented to the agency and the regional housing roundtable. This entrepreneur has been very open and transparent and services need her boarding houses. (Agency, Adelaide)

Elsewhere in outer Adelaide other agency workers reported local boarding/rooming house operators who were providing good quality accommodation and who allowed a local agency worker to visit residents regularly and assist with their shelter and non-shelter needs (part of a program to support 'at risk' people living in boarding/rooming houses).

Like boarding/rooming houses, caravan parks were also raised as an area of concern by PRBP workers. Opportunities for being housed in these parks, however, remained highly localised. One Adelaide worker who declined to use boarding/rooming houses had assisted clients with children into caravan park accommodation. Although far from ideal, she commented that it was more affordable and provided more privacy and better facilities (including kitchens, laundries, showers and play areas) than motel accommodation or boarding/rooming houses.

Unfortunately, the amenity, safety and security of tenure of much marginal housing is variable. Regulation varies across jurisdictions and most compliance or enforcement responsibility is fractured across local government authorities, leaving residents relatively unprotected (Greenhalgh et al. 2004; Dalton, Pawson and Hulse 2015). This sector may be highly inappropriate for disadvantaged or vulnerable clients. Nevertheless, they may find themselves trapped in it indefinitely because there is no available public housing, no affordable community housing and no accessible private rental housing.

Our research found that in many cases vulnerable clients had been forced into potentially unsafe and insecure marginal accommodation from the long-term security and affordability of public rental housing as a direct consequence of changes in social housing policy. Should this trend continue, as seems likely, then there is a clear need for broader and more effective regulation of this sector and the extension of supports to people in marginal housing to ensure that their safety, health and wellbeing are not compromised.

4.6   Summary

This chapter has outlined the relationship between PRBPs and the private rental market. PRBPs facilitate low-income clients' use of private rental housing by building relationships with the local rental industry and helping clients to satisfy market expectations. Notably, PRBPs bear the burden of establishing and cultivating these industry links.

The discussion notes the central role of the market's selection practices and processes. It details the criteria clients must meet for their tenancy application to succeed. The discussion notes that PRBPs are designed to work with the market and within the parameters of the market's expectations, risk tolerance and risk aversion. These constraints allow little room for flexibility, but PRBPs are able to use their market links to extend housing options for clients if a mutually advantageous deal can be struck. Clearly, PRBPs are successful in helping clients to prepare for and access housing in the mainstream rental market.

Several factors, however, limit their success. Clients must be rental ready—a market requirement that excludes clients with high and complex needs. Market selection procedures can mask decisions based on stereotyping, stigma, prejudice and discrimination. PRBPs observe that these impact strongly on some client groups, who

are excluded or deterred from private rental and consequently face homelessness. Finally, all agencies noted the extreme lack of available and affordable private rental which increasingly forces low-income clients to accept marginal accommodation. Such accommodation, classified as tertiary homelessness, includes overcrowded premises, caravan parks and boarding/ rooming houses, many of which are illegal or unregistered. These housing options offer little security of tenure and limited protection from unscrupulous landlords through official regulators.

5   WORKING WITH THE CLIENT

PRBPs can be described as the third pillar of Australia's private rental support programs alongside CRA and PRA. CRA and state and territory PRA measures are designed to strengthen the financial position of low-income households, assisting with establishment costs and ongoing housing affordability. They also sit alongside the NRAS which was designed to improve housing supply in a market of unmet housing need. As the future planned expansion of this scheme was curtailed by the then incoming Abbott Government NRAS cannot be seen as a fourth pillar within private rental supports nationally; leaving a significant gap in terms of a workable and much needed supply-side intervention for private renters. Unlike the two other pillars and NRAS, PRBPs aim to help clients promote their capacity to navigate and perform in the private rental market, strengthening their relative position in a highly competitive environment. By working with clients and the local rental market, PRBPs help clients to achieve, as closely as possible, the attributes of the market's 'most suitable tenant'. As discussed in Chapter 4, they do this by liaising with the local market to expand the opportunities available.

For clients, PRBPs assist by helping them to access assistance necessary for them to approach the market. This assistance may range from simply giving clients access to a computer and printer for property searching, through to providing comprehensive information and training followed by post-housing support. PRBPs connect clients to sources of support, 'brokering' the assistance necessary to suit their individual needs.

Like the issues facing their clients, PRBPs are diverse. They vary widely in size, geographic scope, client group(s), professional focus, networks, budgets, funders and governance. This chapter surveys the breadth of supports potentially available to clients and accessed through PRBPs. It is structured around the key ways PRBPs work with clients to improve access to private rental. To accompany the discussion in this chapter, we have developed a schema of the types of support provided by PRBPs from the research findings (Figure 3).

5.1   Flexible individual support

The paramount commitment of a PRBP is to help clients address their specific needs in accessing and succeeding in private rental. Their brokering of support is highly individual, driven by and tailored to the needs of each client. It takes account of individual personal and housing circumstances, resources, knowledge, experience and life skills (see Case Studies 2, 3, 4 and 5 in this chapter). Representatives of PRBPs interviewed emphasised the focus on the individual client as a defining feature of their activities:

> … The agency works from a transdisciplinary support model whereby there is a professional team to call on that can provide expertise in the areas of drug and alcohol, education, property management, health needs and services and employment. In addition the client has access to a support worker and a housing access worker. This allows for the provision of holistic support where needed. (Agency, Melbourne)

> We do what we need to for the individual. (Agency, Adelaide)

One Sydney interviewee summarised their role as working 'in partnership with the client, but with the client in control'.

Figure 3: Schema of the types of support provided by PRBPs

Columns (left to right):
- Provide information on housing market
- Provide information on housing options (private rental focused)
- Provide information on how to find housing
- Provide information on relevant social supports
- Provide information on/educate tenant about tenant/landlord roles and responsibilities
- Determination of housing needs, location and affordability
- Access to computers for house searching
- Advice, help and/or examples of/about lease applications
- Help with writing applications, finding suitable references, cover letters
- Photocopying IDs/references, etc
- Assistance with filling out relevant forms (state housing authority applications, leases)
- Link to/secure Private Rent Assistance (bond, rent in advance, rent in arrears)
- Link to other agencies for housing assistance (rare)
- Address past issues impacting on access to housing assistance (debts, blacklists)
- Route planning
- Provide bus tickets/taxi vouchers
- Provide housing reference (rare – mainly Specialist Homelessness Services)
- Socially support other client needs (language, access issues, etc)
- Financially support specific client needs (government and/or private brokerage monies)
- Provide clothes for client to attend inspection (very rare)
- Direct liaison with real estate agents/private landlords to secure properties
- Arrange property inspection (rare)
- Take client to inspections (rare)
- Attend inspection with client (rare – client group dependent)
- Offer property to tenant (rare)
- Be guarantor on lease (very rare)
- Provide information on/educate tenant about tenant/landlord roles and responsibilities
- Refer to other agencies for long-term support
- Link (in some cases provide) furniture, goods and food for tenancy
- Assist with concessions for and set up of utilities
- Provide information on tenant advocacy and advice services
- Monitoring of lease (usually 6 weeks; sometimes up to 6 months)
- Assist with life/living/tenancy skills
- Attend (first/a few) property inspections with client and agent
- Provide/secure intensive tenancy support (hoarding, squalor, etc)
- Assist client with finding subsequent property (rare, but increasingly common)

Category bands:
- Information based assistance
- Practical and material assistance
- Post-housed support (Housing outreach)

Focus arrows:
- Expectations management focus
- Empowerment and self-help focus
- Management of relationship between agency, client and landlord

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Flexibility was noted repeatedly as crucial to PRBP work, driving the evolution of programs and securing their success:

> Our working style is flexible and client-needs driven, within the limits of the funded programs. (Agency Sydney)

> [We] try to be very flexible about what's needed and provided. (Agency, Adelaide)

> Sometimes it might just be light touch we provide as part of the case management. At other times it might be specific interventions … It depends on what are identified as the issues. (Agency, Melbourne)

The diversity of clients' situations is indicated by the following comments:

> Some tenants are supported quite quickly—it's a situational thing. Some just need immediate financial support—rent in arrears etc. … [We] might support them for six weeks. (Agency, Adelaide)

> What we offer is pretty basic support. It will be sitting at a computer and finding websites. (Agency, Melbourne)

> Many clients only need basic assistance; most just to the planning stage—planning routes to properties etc. (Agency, Adelaide)

> [We] don't have to help with living skills. Most are quite capable. Sometimes the support worker has already worked on these issues before they come to us. (Agency, Melbourne)

> [We have] some clients [who] need quite a lot of hand holding … some [who] are there as it's their first time searching for accommodation. (Agency, Adelaide)

5.2 Promoting self-reliance, independence and resilience

In placing clients at the centre of their practice, workers were also quick to emphasise the importance of enhancing clients' self-reliance and independence. This was considered an important aim of all programs, especially those funded by NAHA:

> One of the things we are particularly big on is building capacity. For us, it's very important that the young person develops the ability to look for and obtain private rental themselves … For us it's about making sure they understand what resources are available. We would never do applications for them. We talk to them about what support is available, to make that process as easy as possible. (Agency, Melbourne)

> I expect clients to be proactive. I don't encourage laziness or dependency. Most [clients] are capable [of finding a private rental] with coaching. (Agency, Adelaide)

> We support all clients to find private rental. [We] don't find accommodation for them, but give them all the tools to find it. (Agency, Adelaide)

> I empower people, to get them out of their comfort zone, by not doing everything for them; [it] gets them out to other services and facilities etc. (Agency, Adelaide)

> Clients in this program [youth] are capable of sourcing properties, they just need assistance getting into a property and then they receive case management support. (Agency, Melbourne)

> We are very skills-based here … We like to build up the skills of the person we work with. We do a lot of work with the young person to help them make those calls to real estate agents themselves. (Agency, Melbourne)

> If we are doing more than the client [to find them a house], then we need to revisit their case management plan; motivate them another way. (Agency, Adelaide)

Similarly, an agency worker in Melbourne told us:

> We explain what the PRBP can do for the client and what the client can do. We do not do everything for them … when it is time to close the client's case they have all the information they need to be capable to do everything they need in relation to housing. (Agency, Melbourne)

Client-centred practice accepts and works with the client's current needs, capacity and understanding of the market. A housing worker at a homeless persons' support centre in Adelaide, for example, noted that their clients were often 'desperate' and therefore:

> We take on the difficulties of the situation [for clients] until they can do it for themselves … It's about walking people through it [housing support], sticking with them. That's the key—rather than constant referrals. (Agency, Adelaide)

The same worker added:

> People are much more receptive, and it makes more sense, if they get the information they need at the right time. (Agency, Adelaide)

Resilience was seen as important. One agency in Sydney commented that 'building resilience could help with the sharing option, given costs of private rental in Sydney' (Agency, Sydney). Many agencies mentioned the number of applications or length of time often needed by clients before obtaining a tenancy. Resilience was needed to endure the numerous rejections and the slow progress. An agency in Melbourne referred to clients making more than 20 applications before securing a tenancy, commenting that 'you have to be stable and active and putting in applications for a long period of time'. (Agency, Melbourne)

The importance of building self-reliance, independence and resilience is demonstrated in the following case study, which summarises the gamut of support provided to a young family over a number of years by a PRLO in South Australia. This case also highlights the clear importance of private rental brokerage work in terms of ongoing or post-housing support, as discussed later in this chapter.

Box 2: Case Study 2—Intensive brokerage support for a young family

A woman in her late twenties moved to South Australia from Victoria to escape family issues and was now in a private rental property in southern Adelaide. Upon arrival in Adelaide she stayed with her boyfriend's (now husband's) family. This living arrangement was difficult because the accommodation was crowded with so many people under the one roof. Families SA became involved with the family and referred her to the region's PRLO (within Housing SA).

The PRLO helped her secure her first rental property and, after several rent increases over four years, she was able to find her second property by herself. She attributes being able to find her second property to the knowledge about the housing market she gained from the PRLO, having a good rental history, and the tenancy and general life skills taught to her by the PRLO.

With a more stable home life the respondent commented that she has been able to work part-time and her husband full-time. She did note, however, that they were struggling more with housing costs since her husband's recent change in employment:

> $330 [rent] a week hurts us; we are struggling … Hubby has changed jobs, with [a] wage cut … I get a little bit from Centrelink which helps.

The woman receives CRA and Housing SA helped with some of her other housing establishment costs by providing their bond and rent in advance:

> [The PRLO] helped with a lot of things, she was like a mum to me … She was tight, came to [property] inspections, made me presentable … She keeps an eye on our water bill, explained all our bills etc. …. [The PRLO] took me looking at houses, I wanted to be near Mum and Dad [Mother-in-law/Father-in-law], plus we only wanted to spend a certain amount of dollars.

The woman has two children, one with disability. She also recently assumed care responsibility for a younger sibling. Her daughter receives support from the Smith Family Homework Program. The PRLO has assisted her with links to a number of necessary social and community supports.

Source: Project fieldwork

5.3 Managing expectations

It is important to note the major role of PRBP workers in managing the expectations of their clients. The interviews with agency staff emphasised the major commitment of program resources in establishing a realistic housing plan. Almost without exception, agencies reported spending considerable time working to explore and review clients' housing needs, desires and expectations until an achievable plan was drawn up. Much of this effort was spent dismantling strong expectations of rapid access to long-term public housing.

> Our clients do have skewed expectations about finding housing or what as an agency we can do for them. (Agency, Adelaide)

> [The] biggest problem is high expectations but little [few] want to earn it … [we] need to take people back to reality. (Agency, Adelaide)

Expectations management for clients was most intensely directed at cost and affordability challenges—agencies have to work with clients to calculate what is affordable for their situation. In many cases clients were reported as being initially unrealistic about many matters, especially affordability, which was sometimes

expressed through expectations concerning location, size and style of property and standard of fit-out:

> What we come up against frequently is clients' lack of understanding of what is affordable up against reality and benchmarks for affordability. (Agency, Melbourne)

> Some people are totally out of touch with processes, costs, locations, they are very socially isolated. (Agency, Adelaide)

> Trying to shift people's mindset from a particular location is part of [the] conversation [our] intake assessment manager has with clients—[the] realities of getting public housing; ducted air conditioning is not a necessity! (Agency, Adelaide)

PRBP workers and property managers acknowledged the limited range of housing stock available in most locations. Finding accommodation with four or more bedrooms was an ongoing problem for larger families and for those clients seeking to establish a share housing arrangement.

Workers reflected that many clients had fixed and highly inaccurate expectations of public housing, often based on earlier family experience or friends' housing. These were hard to correct. This was a misapprehension shared across many client groups, including older people, families of refugee backgrounds and younger clients. One worker in Adelaide referred to 'entrenched multi-generational welfare expectations now becoming more evident'. Others commented:

> People come in because they want a government house. When they realise they aren't going to get one they reluctantly come to the PRLO. I might have to see them three or four times before they realise they can't have a government house. [There] is a great sense of entitlement with some. Especially 20s, 30s single family with kids. 'Mum got a house, so I should get one'. (Agency, Adelaide)

> [We] have families coming through this program and want public housing. I can fill out the paperwork but [they] need to wait 10–16 years, unless [they] go through [the] transitional program [i.e. Transitional Housing Management Program]. (Agency, Melbourne)

> Our clients [youth] have very limited knowledge of the private rental market. But [the] majority know it is their only option. Some think they should get a subsidised property if their friends have one. (Agency, Adelaide)

5.4   Information-based assistance

Information is said by workers to be the support most frequently provided by PRBPs.[10] This includes substantial preliminary information to identify realistic accommodation options including: the limited availability of social housing; the responsibilities and rights of renting; a calculation of affordability; and information about the state of the local private rental market. 'A real education process' according to the manager of one Adelaide agency, who added:

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[10] On the issue of information-based assistance it is important to note that in some agencies the provision of such 'basic' assistance is not reported in agency statistics on PRBP activity, adding to the concerns mentioned about data on PRBPs in the Positioning Paper for this project and understating the reach and role of such programs as a housing assistance measure.

> Our key focus is educating people around what they need to do when in private rental, asking the right questions, addressing power imbalances [between agents and clients] …. (Agency, Adelaide)

Other workers said they simply 'talk to them [clients] about what support is available' and provide clients with 'encouragement to keep going as they may need to apply [for housing] up to 20 times'. (Agency, Sydney)

This support was not necessarily sophisticated:

> The information we provide is really basic. I struggled with that initially when I came into the program—at how basic it really is. (Agency, Adelaide)

Other clients sought more specific information, including effective search strategies. Local papers and web-based tools such as *realestate.com* and *Gumtree*, and to a lesser extent *domain.com.au*, *flatemates.com.au* and *easyroommate.com* were the most often cited. Some agents also provided paper-based property listings; some identified local property managers with appropriate listings and a history of working with clients of the agency.

In many services, access to computer facilities was also provided to clients:

> Some just come to use [our] computers for house searching. (Agency, Adelaide)

5.5 Practical and material assistance

Practical and material assistance includes the wide range of assistance related to tenancy applications, sometimes referred to as 'tenancy facilitation'. This forms a substantial part of the work of many agencies. Clients' progression towards private rental may not be linear and needs vary greatly. There was no single pattern of demand for practical and material assistance.

5.5.1 Assessing housing needs and capacity

It was clear from interviews with workers and clients that a realistic assessment of a client's housing needs and rental capacity was a frequent starting point. This often followed a blunt discussion about the housing market. One agency manager described canvassing:

> … clients' own networks, who can they share with: family network, people from their community if they are a refugee, etc. We work with them to look at all the community connections [that might help get them a house]. (Agency, Adelaide)

Clients were made aware of the effort needed to find rental properties:

> We take people on a journey from optimistic to realistic—very quickly … We tell people they need to treat it like a job; it's a part-time job to get a house. (Agency, Adelaide)

Agency workers also noted that they routinely sat with clients and encouraged them to review their strengths and weaknesses as a prospective tenant.

5.5.2 Negotiating the paper trails

Significant time and attention was directed to assisting clients with the documentation involved in rental applications. Incomplete or inappropriate paperwork resulted in clients being screened out at an early stage, identified as 'unsuitable'.

Assistance with filling in application forms for leases was a key activity for many PRBP workers, although agencies actively encouraged capable clients to do this independently. One suggested:

> We would never do applications for them. We talk to them about what support is available to make that process as easy as possible. Some workers might look over the application, some might not. They might do the first one together. (Agency, Melbourne)

When needed, agencies provided more extensive assistance, including practice applications. Some also helped clients to shape a covering letter: '[We would] look at their budget, housing plan, application pack, rental references, [help with] writing introduction letters' (Agency, Melbourne).

Basic assistance such as access to a photocopier for core documents was mentioned frequently. Workers noted that helping clients assemble these documents made the unfamiliar and onerous tasks less intimidating and daunting and provided long-term capability.

Several agencies noted the major adjustment required of many clients as they shifted their focus from applying for welfare and social support to entering the private rental market. Clients who may have been required in other contexts to detail their disadvantage at length and repeatedly, now needed to highlight their strengths as a potential tenant. As one manager commented:

> I teach tenants that they [real estate agents] don't want to hear your bad things, they aren't social landlords. Agents have two ways they can assess you [as a potential tenant]: at inspection; and via your application [and references]. (Agency, Adelaide)

The importance of honesty was also emphasised, especially in respect of prior rental history. Where there had been problems with earlier tenancies, clients needed to be strategic and explain 'why a tenancy didn't work before' and show why this was unlikely to reoccur. Dealing with rent arrears was a regular issue:

> We talk about rent arrears and how to deal with that. In applications [I get them to] say if [they] have [or have had] rent arrears and [if they] are willing to have rent payments set aside by Centrelink [to address it], they are recognising the issue. (Agency, Adelaide)

Almost all agency representatives interviewed assisted clients with joint or separate applications for state housing authorities and/or community housing. Many clients found such forms long, involved and often quite confronting. Workers were quick to point out to clients, however, that waiting lists for social housing were long and many of them would never be offered a property.

Many clients also sought help with applications for CRA, as well as with bonds or guarantees and rent in advance: assistance measures provided through PRA programs. Some clients only needed to check their eligibility; others requested more help with forms and documentation. One worker described the application process for her state's PRA program as 'a nightmare' and wondered:

> How can clients manage this without a support worker? (Agency, Sydney)

5.5.3 Rental references

Together with tenant databases, references provide the principal means for property managers to assess the client's risk profile: 'Will they pay and will they care?'.

Workers assisted clients to focus on 'look[ing] at where they can get one [a reference] from' and 'ensur[ing] they are the right references' (Agency, Adelaide).

An applicant with no rental references is seriously disadvantaged in the housing market. Clients with no rental history (e.g., young people and recently arrived refugee clients) find this a particular problem. Agencies helped assemble information from crisis and transitional accommodation services to build a picture of a good tenancy history. They noted that some state housing authorities which previously did not give references to departing tenants were now willing to do so in the form of a brief letter. References from boarding houses only helped with rent histories; they could provide little information about 'caring for the property'.

Some PRBPs explicitly transferred the tenancy risk to themselves, either by taking a head-lease and sub-leasing to clients who could then build up a tenancy history (described in relation to younger clients in Chapter 6), or by standing as guarantor for the rent. These steps were, however, too expensive for many smaller PRBPs to contemplate.

When clients could not provide references, had bad rental histories, or were blacklisted, workers regularly put the onus back on the client to address the issues and to find housing through their own networks. Occasionally, advocacy with a local property manager could result in a 'trial' tenancy (possibly short, with frequent property inspections and in hard-to-let premises). However, a failed 'trial' could damage the PRBP's hard-earned reputation with the local industry and compromise future liaison, so this option was used very strategically.

When clients' applications continuously failed, one worker encouraged them to:

> … check their referees. [I] tell them to think about who they are using. I get them to ring their referees so they know what is being said about them. (Agency, Adelaide)

Agencies agreed that clients had to anticipate multiple applications and multiple rejections. One worker reflected that it was 'a disheartening process' (Agency, Melbourne).

Another commented:

> I teach tenants about 'rejections'. There is a type of victimisation from rejection. The language is degrading. It's because of competition in the market not necessarily because they are 'rejected'. (Agency, Adelaide)

> If there are lots of rejections, we look at why. (Agency, Adelaide)

Clients being ready with all the requisite paperwork before an inspection (bond applications, rent in advance, identification documents) helped to avoid damaging delays in applications for tenancies. The experience of PRBP staff was a tangible support to clients learning to navigate these processes. Good relationships between established PRBP workers and state housing authority office staff could also expedite applications, especially if the offices were nearby.

5.5.4 Property inspections

There was significant pressure on clients to present well at property inspections: the way they looked, the way they behaved and the questions they asked. Tenants were more likely to succeed in their search for housing if they were: on time; neatly dressed; polite; well-informed; asked sensible questions; and prepared to sign up immediately if an offer was made (with requisite documents prepared and at hand).

Not surprisingly, assistance with house inspections was another common area of practical help provided by PRBP workers. Approaches varied widely from coaching and advice to providing clothing, funds for child-minding and transport or assistance with planning routes to inspections. Bus tickets and taxi vouchers were commonly provided and funded through internal agency brokerage or formal emergency relief programs. Some agencies working with younger clients or clients with particular needs provided transport and support at inspections. One commented:

> [We] take clients directly to inspections. [We] have a pool of cars to take people. Having their worker go along with them really does help. We have had instances where agents say they won't support people with a worker, but not common[ly]. (Agency, Adelaide)

Some clients received extensive support with the whole process.

> We go with the client to the open inspection. If the client cannot go we go and check the property to check it is liveable. We also attend when the client signs up, again when they sign the contract to make sure the client reads the lease. We teach clients to check the important information in the lease—name, lease period, rent, previous property information. (Agency, Melbourne)

Most PRBPs interviewed, however, provided much less intensive support with property inspections, either because they lacked the resources to do more, because they believed that clients should be capable of inspecting independently or because local experience had taught them that to attend would damage the client's chance of success. Interviewees indicated that property managers' reactions to agency workers attending inspections with clients was quite nuanced. Support at inspections was often accepted for very young clients, people from refugee backgrounds and some people with disability (particularly high level anxiety disorders or agoraphobia). However, the experience of many agency interviewees was that turning up to an inspection with support counted strongly against Aboriginal and Torres Strait Islander clients, most older people and the majority of people who had previously, or were currently, homeless.

Another key area of support for clients through PRBPs was around physically 'moving in' to properties. This was an immediate major cost for many clients on top of bond and rent in advance. Depending on their previous circumstance, a client could face removal costs or lack household basics such as furniture, a fridge, kettle, cooking and eating utensils and cleaning materials. One worker commented that she 'sees many clients with housing but no "home" because they lack necessities'. Many PRBPs used the flexibility of untied brokerage monies to address these costs promptly and with a degree of dignity for the client.

Agencies frequently also provided an information package to clients as they moved into a new tenancy. Although ideally delivered 'at time of need', agency experience had shown that it was useful for clients to have details of support services for private renters at hand: council services; services for children; charity-based supports; and information on how to access tenancy advice, information and advocacy services.

The 'preventive' role of working in partnership with clients to establish a new tenancy was firmly evident in the research and in accounts by stakeholders. Pride in independence and a base for community connection were key factors reported as increasing the likelihood of long-term stability in a successful tenancy.

5.6 Post-housing support

It was clear from the interviews with clients, agencies and landlords that post-housing support was an important, and arguably increasing, feature of PRBPs' core business.

While most agencies noted that they were only funded to provide private rental brokerage support for a specified period, most monitored tenancies and reported providing support well beyond the requisite six, eight or 12 weeks, or the six months offered in programs with 'longer term' outreach support. Most agencies actively encouraged clients to return to them when they needed support, particularly when they were experiencing a crisis impacting on, or likely to impact on, their tenancy.

PRBPs focused strongly on early intervention and prevention—where they could within their funding parameters and organisational structure—developing strategies to 'keep people in properties' and thereby reduce the costs (financial and other) associated with tenancy failure and the subsequent risk or experience of homelessness. One agency worker noted:

> Agents contact me when issues arise. I make myself available immediately. (Agency, Adelaide)

'Prevention' can take many forms. One agency described the importance of successfully establishing clients in their rented accommodation as a 'preventive' measure, encouraging attachment to the community and to their new home as an added incentive to keep the tenancy 'on track'. Untied funds, often called 'brokerage funds,' could be useful for this, providing an opportunity to get 'buy-in' by restoring 'some dignity for the client: the pride of set-up; a place where kids will bring their friends home' (Agency, Sydney).

Another practical preventive measure was to set up a Centrepay facility for automatic rent payments. This was a significant strategy for avoiding rent arrears and the risk of tenancy failure. If arrears did build up, PRBP assistance in negotiating an agreed repayment schedule could prevent the tenancy from failing.

Post-housing support allowed agencies to fulfil funding and/or agency requirements to promote sustainable tenancies. It was also essential to ensure good longer term housing outcomes for clients and for maintaining established links and partnerships with the private rental industry. Agencies commented:

> If clients do successfully access private rental, then [we] maintain a supportive contact with them for three months or so—past the first influx of bills! (Agency, Adelaide)

> We have no time limit for support. We have supported people six months after they get a property and even longer. (Agency, Adelaide)

One of the larger agencies described:

> Working with clients for up to two years to ensure they're really settled. We may link them to other packages for extra support. They may drift off if they're OK. Once housed many are OK. (Agency, Sydney)

Another added:

> I do home visits at times, with the aim of making good [tenant] behaviour a habit. (Agency, Adelaide)

Many workers commented that more resources for post-housing support could significantly improve tenancy success, especially when clients had needed more intensive assistance to access private rental. Highlighting the advantage of early intervention, one worker said:

> We would like to extend our program so we have time to keep checking in—a [problem with the] rent is a window into seeing what is happening. (Agency, Melbourne)

A NSW agency whose engagement continued while there was an identified need for support—'we have no time limit'—emphasised that sustaining a tenancy by early intervention and averting eviction was a 'good' outcome. The agency noted that untied funds might need to be dispensed on cleaning, rent arrears or other practical assistance, but these relatively small, timely interventions helped to stabilise a tenancy and build tenant skills and confidence.

Workers identified common triggers leading to contact by clients. These triggers included the expiry or renewal of a tenancy; moving to another property (as captured in Case Study 2); disputes with neighbours; tensions with the landlord or property manager regarding upkeep and maintenance (Case Studies 3, 4 and 5); or chronic housing and health-related issues such as squalor and hoarding. One worker noted that 'It's nothing for me to wash a couple of dishes or mop a floor … to help save a tenancy!'.

Box 3: Case Study 3—Rapid housing through private rental liaison

A man in receipt of Disability Support Pension living in an Adelaide suburb was assisted into his current accommodation a number of years ago by the region's PRLO. He pays $170 per week for his neatly kept one-bedroom unit. While he says the place is fine he doesn't like not having a yard or garden. He noted that there have been evictions in the block of units. He stated he would like a bigger place and described a lack of privacy, rows between neighbours and problems with pets and noise as issues with his current accommodation. 'I want to be left alone; I'm keeping the peace at the moment.' He feels his landlord isn't very helpful and that it is difficult to get maintenance done on the property or to address issues with the neighbour.

The man spent many years in another state prior to moving back to Adelaide to get out of debt. He had previously been buying his own home but due to a range of circumstances had to sell the home to clear his debts. He thought it would take some time to find a place to rent in Adelaide but managed to secure his current unit in just one day with help from a Housing SA PRLO. He had been looking at moving into a caravan park because of difficulties with his transitional living situation. The PRLO arranged the inspection. He met with the private landlord and took the unit the same day. The respondent thinks he will move when his current lease expires as the issues within the unit complex are 'getting to him'. He intends to seek assistance again from the PRLO when the time comes.

> [I'll] look in the paper, but [my] best option is to ask [the PRLO] … I'll go to [the PRLO] and see if she's got anything in my price range.

Affordability is an issue for the respondent, who has calculated that he 'can afford to pay $170–200 [rent] on my disability [pension]'.

Source: Project fieldwork

Box 4: Case Study 4—Addressing homelessness through support brokerage

A woman in her late sixties on the Age Pension was renting privately from a real estate agent in a southern Adelaide suburb. She had a two-bedroom unit in a small block of units and received CRA. She was previously renting a unit in an older person's village which was found for her by a social worker.

> I hated it there, was there eight months. … [E]verything you say goes back to the managers … Lots of turnover in there, [it was] a horrible place.

She had previously owned a home with her husband (since deceased) which was sold to release equity. She had since been renting and was evicted from her previous unit.

> I went to Anglicare … for help. A friend told me about them … Anglicare put me in contact with [PRLO name]. I went to her Wednesday [housing education] seminar, she got me this place … I had a week to get out.

Housing SA helped to get her bond back from her previous property and reissued a bond for her current house. The PRLO helped her to fill out forms, register for relevant concessions for utilities etc., obtain rent in advance and get onto the Housing SA waiting list. She noted:

> Without [PRLO name] and Anglicare I'd be out on the street.

She aimed to get a Housing SA property but knew she would have to accept a smaller unit and not in her choice of location:

> If I go into Housing Trust [Housing SA]. I don't get any rent assistance but rent would be $80. I could then save $120 a week; $240 a fortnight.

She lives with the insecurity of knowing that the owners of her unit may want her to leave so that they can move in. There are also ongoing issues in her small block of units relating to a neighbour who complains constantly to the landlord about noise within the group. While she likes where she lives and it meets her current needs, she reported some anxiety over the constant conflict with the neighbour.

Source: Project fieldwork

Box 5: Case Study 5—Overcoming inappropriate housing though support brokerage

A single mother in her early forties with a large family was assisted by a PRBP in Victoria. The woman suffered an injury requiring major surgery and now requires the assistance of a physical aid. She had been in private rental housing for five years and, throughout that period, had always paid her rent on time.

The woman lost her job following the surgery. She moved from her private rental property because it was unsuitable for a person with disability. A social worker from the hospital helped her to find an alternative property. This property presented with many maintenance issues. The agent agreed to rectify these maintenance issues when she moved in but this never happened. For the next 11 months, the woman lived with her children in the property with a range of maintenance issues including: water leakage, broken windows, holes in the wall and dirty carpets. She eventually took the property owner to the Victorian Civil and Administrative Tribunal (VCAT). The tribunal order gave the property owner a few weeks to address the maintenance issues, but this also never occurred.

The Access Point Initial Assessment and Planning Team referred her to a local PRBP. The woman and her children were at a high risk of becoming homeless. The client attended one of the program's information sessions where she received an information pack and information on tenancy rights and responsibilities and the ways in which the program could assist with establishing a successful private rental tenancy. She was concerned she may have been 'blacklisted' by a previous agent.

After talking with her support worker at the Migrant Resource Centre (MRC), the PRBP worker addressed her National Tenancy Database issue. It showed that she had past rental arrears. Because of this barrier, the worker also referred her to the Accommodation Options for Families Six Week Program for support and financial assistance.

The PRBP worker initiated a case plan with her, outlining agreed goals and the intervention of the PRBP program. The plan included assisting her to organise documents; ongoing support with visiting real estate agents and property opens; referring her to other support services for ongoing support; and connecting her with important social networks.

The PRBP worker negotiated with a local real estate agent to ensure a successful outcome by obtaining a good property for the client that was affordable, of a good standard and secure in tenure.

The agency noted that she had achieved her goals as articulated at the initial stage of case management. She has also improved her knowledge about the private rental sector and had found new confidence through the reaffirmation of her rights and responsibilities as a tenant.

Source: Provided by Agency, Victoria

Like all private rental brokerage support, the level of post-housing support provided was subject to clients' needs. Categories of need in this sense included:

→ Helping clients to set up concessions for utilities, car registration and other budget items.

→ Referring clients to other agencies and services for longer term non-shelter related support (e.g. health and mental health needs; disability support; children; social inclusion; education and employment), including programs to promote life and living skills where such programs exist.

→ Referring clients to budgeting assistance. This was singled out as essential for many clients. Unfortunately, agencies often struggled to access budgeting advice and support, especially longer term support for clients with a track record of financial issues.

- → Linking clients to sources of material aid (whitegoods, furniture, or other household items) or providing them directly. In some instances agencies provided these items internally or by using their untied funds.

- → Linking clients to sources of available emergency relief and food packages.

Workers reported great success in supporting clients to establish better foundations for tenancies by linking clients to (or providing) these types of assistance:

> We've had some massive successes—people going back to school and so forth—they just need that hand up. (Agency, Melbourne)

> Just getting a fridge—I've never seen someone so excited to get a fridge. (Agency, Melbourne)

The promise of ongoing support can build real estate agents' confidence in these clients as tenants, with the reduced burden of tenancy management tipping the balance in their favour.

In mapping the breadth of assistance offered by PRBPs, it is important to reiterate here that few PRBPs are funded to offer the whole spectrum of measures described in this report: that is, from pre-application help to post-housing support (as presented in Figure 3). However, most would be able to locate and access (broker) available help for their clients as required. By and large this is because the type and intensity of assistance received by clients varies considerably. Moreover, assistance is based on worker and, ideally, client assessment of need.

PRBPs operate under a range of funding models and do not share a uniform design. Eligibility for support, for example, varies from service to service. Some PRBP funding limits eligibility to clients who are already rental ready. Other agencies are funded for client groups needing more extensive and intensive support. The diversity ranges from capable individuals who may have some experience of the private rental market to people with no experience of renting, a poor appreciation of their rights and responsibilities, unrealistic expectations and no previous opportunity to acquire the life skills needed for successful independent living.

5.7 'Untied monies'/'brokerage'

Finally, it is important to note here the importance of untied monies to the daily operations and, arguably, success of PRBPs. It is important also to clarify the other use of the terms 'brokerage' within the sector. This research uses 'brokerage' in the sense of an agency that 'patches together' assistance or 'navigates' clients through the maze of applying for, and maintaining, a private rental tenancy broadly in the same way that brokers of professional services guide clients through the choices and products available to them to achieve their purpose.

Some potential confusion arises, however, from a different meaning regularly ascribed to 'brokerage' both within the housing sector and the research literature. Across the Specialist Homelessness Services and domestic and family violence sectors in Australia, for example, 'brokerage' is understood to mean the use of 'untied monies' available to agencies to meet needs that other financial, material aid and practical assistance measures do not generally address.

Untied monies can be used, for example, for: education courses to promote employment; clothing to attend job interviews and house inspections; public transport vouchers and phone cards; and nappies for children. Within the current project any potential for ambiguity in respect to the use of the term 'brokerage' by respondents was easily clarified during the fieldwork.

Brokerage money in the sense of 'untied funds' is provided by government programs, subject to clear guidelines on the way it is used. Agencies often raise money independently from external donors to complement this and provide more flexibility, while still observing stringent probity and accounting protocols. The use of 'brokerage' monies was mentioned by the majority of agencies interviewed for this research. It was characterised as allowing them to respond speedily and flexibly to a range of client needs where the untied monies provided a 'resource of last resort' to promptly save a tenancy, establish a tenancy or to settle a new household and thus build the foundation of a stable and successful tenancy.

Untied funds/brokerage monies were also said to 'compensate for the inadequacies of (some) packages'. An Adelaide liaison worker described needing brokerage monies on a (summer) Friday when clients could not move into a new tenancy because they had no fridge. Delay would have resulted in dual costs of rent and motel accommodation.

One staff member at a Sydney agency, speaking of their independent brokerage funds, commented:

> We ask 'will brokerage save the tenancy?' We use our money for this, not the [government] money. We acquit the [government] money within their guidelines. (Agency, Sydney)

Another, also with independent brokerage monies available, said:

> Brokerage is about the client's choice. What's the priority? It's part of the case plan. Brokerage is less judgmental. There's flexibility and you can be very pragmatic. (Agency, Sydney)

Many echoed the sentiment of this Adelaide worker:

> Without dipping into our little buckets [of agency brokerage] there'd be no way I could do what we can to support people. (Agency, Adelaide)

Access to both government and independent brokerage funds was seen as of crucial importance to the success of many PRBPs. As one support agency manager noted:

> Brokerage helps purchase esteem. (Agency, Sydney)

The nature and availability of money to support brokerage activities for clients clearly shapes the spectrum of assistance that can be provided to improve housing outcomes. This point was reinforced by a number of agencies, with the availability of untied monies providing important flexibility in terms of promptly and precisely meeting the support needs of clients. Agencies varied widely in the degree of discretion afforded to workers over the dispensing of untied funds. Some workers had credit cards for brokerage with authority to a set limit before further approval had to be obtained. Others were subject to requirements of prior approval before expenditure. This method of accessing funds was criticised as defeating the purpose of the funds and causing delay, lost opportunities, further expense and a range of practical and other negative impacts.

One worker, in urging the productive deployment of untied funds to reinforce client engagement, commented that sometimes agencies could be unduly restrictive and resistant to client suggestions. He noted that there was a 'danger of being too afraid of the clients or taking the easy options or being seen as disempowering of clients' (Agency, Sydney).

The important role played by untied monies in achieving positive housing outcomes for clients was not doubted by any participant. Extending workers' discretion over the

disbursement of brokerage monies was noted as empowering for both workers and clients. It enabled a more truly client-centred practice, enhancing the autonomy of the client and acknowledging the professionalism of the worker.

5.8   Summary

This chapter has provided evidence of common approaches to service provision by PRBPs operating in the housing space in Australia. It has highlighted the diversity of assistance brokered for clients and provided examples, through case studies, of the positive role played by PRBPs in supporting clients to achieve positive housing outcomes and avert the risk or experience of homelessness. Given the paramount role now played by the private rental sector in housing low- to moderate-income households, the importance of strategies to achieve 'rental readiness' (the 'suitable tenant' as described by Short et al. 2008: 2) and to support tenants in sustaining tenancies is of paramount importance for individuals or households with limited or no experience of private renting.

In a highly competitive market where demand exceeds supply, PRBPs complement other private rental assistance measures by addressing industry perceptions in a risk-averse environment both through providing targeted, practical and effective supports to prospective tenants and through fostering positive local relationships with real estate agencies, property managers and private landlords. PRBPs assist clients to develop the capability and confidence to interact with the private rental market, to secure a roof over their heads and to build sustainable, and ideally longer term, tenancies.

However, as emphasised in the previous chapter, the trust and respect essential to successful liaison between PRBPs and the private rental industry are strongly dependent on establishing confidence in the reliability of PRBP introductions and any promises of early intervention or ongoing support. It cannot be emphasised too often that clients must be seen to be, and be, 'rental ready' in order for a tenancy to be contemplated. Agency staff recognised that this was not possible for all clients, and especially clients with high or complex needs.

The intensive liaison work undertaken by many PRBPs with real estate agencies, property managers and private landlords successfully increases rental opportunities for their clients. It does not, however, increase the overall supply of rental housing. While there is scope for further productive liaison work in this space, engagement with industry cannot of its own accord be expected to result either in an attitudinal shift or increase in housing supply resulting in private rental tenancies for all. As Hulse et al. (2015) have demonstrated, the supply of low-cost private rental is diminishing and falling further behind demand. Until the range of factors which impact on housing supply and demand in Australia is addressed, the private rental market will not satisfy the need for long-term housing opportunities that is now required by vulnerable Australians.

6 WORKING AT THE LIMITS OF THE MARKET

Stakeholders interviewed for this project recognised that some low-income client groups faced significant additional barriers to entering and successfully remaining in the private rental market. The principal client groups identified in this respect were:

→ Indigenous clients

→ clients with disability

→ clients from refugee backgrounds

→ clients moving from domestic and family violence situations

→ young people (youth).

Notably, many of the problems arising for these client groups excluded from mainstream housing stem from, or are framed as, the market's aversion to 'risk', particularly risks of non-payment of rent, damage to property or disruption to other tenants or the neighbourhood. The private rental market uses competitive application processes, short fixed-term leases and market rents with no concessions or rebates. Tenant selection and tenancy management procedures are designed to avoid or at least minimise perceived 'risks', with property managers privileging their responsibilities to the property owner (their client) ahead of the needs of prospective tenants (the 'We're not social workers', noted by Short et al. 2008: 38). PRBPs work with and within the market, on the market's terms.

Low income is constructed as a significant 'risk' in this environment. People with limited income face multiple barriers as lack of income limits the range of tenancies that property managers (and state and territory PRA programs) will view as affordable to the client. Secondly, as Hulse et al. (2015) have shown, low-income applicants are increasingly in direct competition with higher income applicants for the limited number of affordable rental properties available, and thus are vulnerable to displacement in the market. Lastly, as described by Short et al. (2008), the industry routinely ascribes a range of implied incapabilities to people on low incomes and assumes them to be unsuitable tenants, posing too high a risk of rent arrears or property deterioration to be considered appropriate applicants.

The barriers faced by the groups identified here may be practical, personal or perceptual. Experience to date indicates that they will not be overcome merely by PRBPs offering to share the burdens of tenancy risk assessment and risk management as they do with other client groups (see Chapter 5). The issues are not new. Short et al. commented in 2008:

> … property managers also, evidently, read other indicators as signs of more general risks to profitability—dependency (e.g., where an applicant might require assistance because of a disability), potential for property damage (e.g., where there is a perceived threat of domestic violence), 'other' families or households (large, multi-family, Indigenous), particular cultural practices including cooking styles, the behaviour of children, and/or the 'attitude' or demeanour of applicants—even where there may be no evidence that an applicant has had or presented problems in rental situations in the past. (Short et al. 2008: 32)

Two other client groups were discussed by PRBPs in the context of these discussions. Older applicants were often seen as very desirable tenants by agents because of their highly developed life skills and sense of responsibility. However, PRBPs saw them as particularly badly impacted by issues of affordability because of

their low fixed incomes. It was also observed that the uncertainty of the standard short-term market lease was inappropriate and would often cause distress for older clients hoping to 'age in place'.

Finally, PRBPs themselves were almost unanimous in their view that they could not and would not recommend clients with high and complex needs to the private rental market. This was sometimes framed as not/never being rental ready, and sometimes simply as the market would not accept them.

Chapters 4 and 5 described the wide range of strategies deployed by PRBPs in assisting clients to access private rental tenancies. In this chapter we consider the client groups identified by our study through interviews with stakeholders as potentially difficult to house due to a range of structural barriers, and the success of strategies developed by PRBPs to assist them.

6.1 Indigenous Australians

An important aspect of our study was the exploration of supports provided to Indigenous Australians and their impact. Research has repeatedly acknowledged the acute challenges facing Indigenous Australians in accessing and succeeding in the housing market (e.g., Flatau et al. 2009; Cooper and Morris 2005). Programs specifically designed to support Indigenous clients into the private rental sector were not common across the jurisdictions studied. However, assistance similar to that offered by PRBPs was a feature of both mainstream and Indigenous-specific homelessness services. Consistently, even in the few services funded to support Aboriginal and/or Torres Strait Islander clients into the private rental market, it was stated that examples of success were rare.

Fieldwork interviews unequivocally identified Indigenous Australians as the client group facing the most difficulty in accessing the private rental market. This reality was underlined by comments from the manager of an Aboriginal-specific homelessness service who, despite being funded to assist Aboriginal clients into private rental, reported that clients mostly left transitional accommodation for public housing or community housing, not private rental. However, she noted they had 'more success with Aboriginal families' in receipt of family payments from Centrelink, where their 'issue isn't affordability, but racism etc.'. 'More success' in this context, however, represented a very small number of clients:

> [We] have assisted three [Aboriginal] families into private rental in 12 months. Three out of around 40 households assisted. (Agency, Adelaide)

Limited success in housing Aboriginal people in the private rental market was also reported by mainstream services. Many services saw Aboriginal families infrequently and private rental outcomes for them were highly unusual. In outer Adelaide, for example, agency workers summarised the experiences of many:

> [It's] difficult to get sustainable housing outcomes for Aboriginal families. (Agency, Adelaide)

> I could count the number of Aboriginal families we have assisted into private rental over the last five years on one hand. [We] generally push them to supportive housing programs … plus they are often Category One [for] Housing SA. (Agency, Adelaide)

Sometimes 'success' for Indigenous clients seemed to be more serendipitous than strategic. The manager of a Specialist Homelessness Service in outer metropolitan Adelaide commented:

> We are blessed because the services [in the outer south] are very close. Lots of incidental connections happen—very prominently among the Aboriginal population. (Agency, Adelaide)

A small number of agency representatives reported that their agencies had recently adopted a deliberate focus on Indigenous clients because of the extreme difficulties Indigenous people faced in trying to access private rental. This focus also reflected the growing proportion of Indigenous clients presenting to their services. In South Australia two mainstream youth homelessness services mentioned this new strategic focus. One service had recently employed an Indigenous support worker to assist the growing number of Aboriginal clients. Agency management noted that the addition of this worker to their staff had clearly raised their profile among local Indigenous youth, and had increased confidence in the agency and its work among this group. Both agencies reported that almost one in five of their clients at the time of interview were Indigenous—this was disproportionate to the very low proportion of the local population who identified as Indigenous.

Agencies which had successfully assisted Indigenous clients into private rental were quick to emphasise the critical importance of private rental readiness in planning such a move. They also highlighted the importance of carefully calculating all direct and indirect expenses that would result. Workers were extremely concerned that clients should not be 'set up to fail' in their tenancies.

Many workers noted that they supported their Indigenous clients for longer or more intensively. This was usually attributed to a lack of previous private rental experience and a lack of familiarity with the commercial culture. Consequently, more intensive preparation around the rental process and tenancy legalities was essential. One service manager described this as follows:

> [Clients] are encouraged on how to present, we talk them through the process, we help them find properties, [we tell them] persistence is the key … [Our] case managers do the walk-through work … They prepare people for the real world of private rental, but we are wary of not treating people like children. (Agency, Melbourne)

Few workers attended house inspections with clients, although this needed careful consideration. As one worker noted:

> [Some agents] don't think you can cope … we coach [our clients], but [do] not walk with [them]. (Agency, Adelaide)

As with all PRBP clients, support provided to Indigenous clients was highly individualised and tailored to clients' immediate and longer term needs. Outreach support was an especially frequent feature of support for this group and an important means of minimising tenancy risk and avoiding tenancy failure.

A number of services also commented that, unlike other client groups, the demand for support from Indigenous clients often came in 'waves' due to word-of-mouth referrals. Trust and rapport among kinship groups led clients to particular agencies and workers. Agencies highlighted the importance of promoting this where they could, albeit at the same time acknowledging the difficulties in housing clients, as noted above. In a small number of instances agency workers reported successful outcomes housing Aboriginal families and then subsequently their relatives, with workers 'leveraging' off the experience and reputation of the initial family's successful tenancy to encourage confidence among property managers. They also mentioned that such successful cases were invaluable as an education tool for other families.

Reflecting on the features needed to promote greater success in PRBP support for Indigenous clients, the manager of one Aboriginal service emphasised the need to build the necessary skills and knowledge of the housing market among Aboriginal people because many 'have never had to do house searching before'. Private rental brokerage support was thus '… about learning how the [house search] process works'. Additionally, this worker noted the importance of acknowledging and addressing power imbalances between applicants (and tenants) and real estate professionals, which he described as 'an extra hurdle with Aboriginal people' (Agency, Adelaide).

This echoed a point made more generally by interviewees when considering support for particularly vulnerable groups in the housing market. Clients who saw real estate agents and property managers as intimidating were anxious about dealing directly with them in any way (e.g., at house inspections or enquiries about properties). This could act to limit their housing options even further.

'Discrimination' in some form was cited by many agencies as a major factor and barrier for Aboriginal people in accessing private rental and was an enduring theme:

> [With] families [we] don't try to get them into private rental because of discrimination. We have tried. (Agency, Adelaide)

A PRLO in Adelaide asserted that:

> Agents generally won't touch Aboriginal tenants, not because of discrimination, but because they have had such bad experiences in the past. (Agency, Adelaide)

'Bad experiences' (actual or anticipated) were also a key reason for difficulties in housing Indigenous youth, with one mainstream youth homelessness service summarising the concerns of many in this regard:

> … [young] men are the most difficult [to house], and it adds another layer if they are CALD [culturally and linguistically diverse] or Aboriginal. They get a bad rap, [because of] parties, property damage etc. (Agency, Adelaide)

Many interviewees considered that addressing the problems of direct and indirect discrimination among landlords and property professionals, as well as unconscious bias or racism against Indigenous Australians, was critical. At the same time, they considered that formally proving discrimination and racism was exceptionally difficult.

When interviewees were asked to identify other issues that needed to be addressed for Indigenous Australians to successfully live in the private rental market they mentioned two key concerns:

→ the need for housing stock designed appropriately (especially for larger families, kinship groups and cultural expectations, e.g. hospitality)

→ the specific challenges posed in providing adequate flexibility within leases for households whose cultural norms demand a level of mobility and absence.

If not private rental, then where?

Most interviewees reported social housing, emergency and transitional accommodation and individuals' own networks as the avenues followed to house Indigenous people in crisis (and often in the longer term). Many mentioned referrals to other professional services for assistance. Private rental was rarely considered an appropriate or practical option for most Indigenous clients. Consequently, some agencies reported housing Aboriginal clients in their emergency and transitional properties for longer than generally permitted by their funding agreements to avoid

exiting a household into homelessness while they awaited allocation of an appropriate social housing property. The shortage of, and urgent need for, social housing was heavily emphasised in this connection.

Aboriginal clients face barriers to the private rental market that are largely beyond the scope of PRBPs. Some small level of success can be achieved by clients and PRBPs working together to help clients meet the expectations of the market. Direct advocacy from PRBPs seems to also assist. This said, it is clear that the barriers posed by discrimination, culturally-blind tenancies and the unavailability of housing stock appropriate to Indigenous needs cannot be overcome without significant policy intervention.

6.2   People with disability

ABS findings indicate that households which include a person with disability are twice as likely to be in the bottom 20 per cent of gross household incomes, relative to households without disability (ABS 2012). Clearly, the cost of private rental is a significant barrier for clients living on a pension, including the Disability Support Pension. One disability worker in metropolitan Melbourne commented that over the last five to seven years, 'rents have left my people behind'. However, many people with disability face other problems in accessing and retaining private rental in addition to affordability. Some problems reflect a mismatch between their needs and the properties available; some result from the market's risk aversive practices.

Private rental has not traditionally been a tenure for disability. Indeed, research undertaken by AHURI has shown that people with disability historically are the group most likely to be in public housing (Seelig et al. 2008). However, PRBP workers and the disability community are realistic in seeing private rental as expanding their choices when public housing is increasingly hard to obtain.

6.2.1   Mismatched housing stock

Clients with disability may struggle to find a property that is appropriate to their particular needs. Location, built form and amenity are frequently cited and often vitally important to this group of clients. It might be of paramount importance, for example, for a client to be housed near public transport to enable access to health and therapy services, or to be in a quiet location to reduce the risk of sensory overload, a component of several disabling conditions.

Appropriate built form can be crucial. A client with compromised mobility might require ground floor accommodation or elevator access and a level entry or ramp and rails. Wheelchair-friendly spaces may be necessary. Cupboards, benches and electric fittings need to be within reach and the bathroom and toilet need to be accessible. Previous research has shown that all too often people with disability have to trade location or accessibility for affordability or amenity or vice versa (Tually, Beer and McLoughlin 2011).

Many workers commented about the lack of available housing stock designed or modified for clients with physical disability: such properties were 'very few and far between'. One interviewee commented that he and his clients adopted what he termed a 'Maslow' approach: deal first with the most fundamental need. The urgency of cases often meant that the fundamental need was for a roof that was affordable. He further noted that clients frequently had to 'take what they could get and work around that'. Once a tenancy was established they could then seek permission from the landlord to build a ramp for access or to add modifications such as grab rails. If small modifications were permitted, he would then work with the client to find funds for the work (frequently through untied brokerage monies) and additionally to return the

premises to their original state at the conclusion of the tenancy. The lack of certainty and fear of expense were reported as significant stressors for clients. Where a client had significant physical disability that could only be accommodated by major modifications, the worker's experience indicated that the private rental market would not meet their needs. Concerns related to modifications presented a significant barrier for people with disability seeking access to private rental housing. Agencies noted that in many cases landlords and property managers were anxious that renting to a person with disability might present a risk to the premises or to the security of their rental income. Several agencies, for example, expressed doubt that landlords would agree to modifications being made to their property even if they were modest, could be removed at the end of the tenancy and all expenses were met by the client or agency/PRBP.

In spite of much of the financial risk being borne by tenants who had no long-term security of tenure, the resistance to physical interference with the building was pervasive, with the requirement for modifications viewed by agents as an unnecessary complication in a competitive market in which other equally or more 'suitable' tenants who did not require anything 'out of the ordinary' could easily be found—a competitive market compounding the disadvantages of disability. Wiesel et al. (2015: 62) summed the situation up thus:

> Many tenants are unwilling to make this financial commitment without security of tenure and landlords are often reluctant to allow modifications even when they are not obliged to pay for them.

Unfortunately, modification of rental premises is a long-standing issue compounded by the limited availability of grants for tenants to modify properties even where they are permitted to do so. The situation for private tenants contrasts poorly with that of home owners with disability, who have long been eligible for modification grant assistance.

PRBP workers heavily involved with supporting people with disability into private rental noted that some disabilities were seemingly judged to be more 'risky' than others when tenant suitability was being assessed. Despite increased awareness of mental health issues, the stigma attached to people living with a mental illness is remarkably persistent.

The narrowing of options for people with disability is exceptionally unfortunate. Stable housing has been found repeatedly to be fundamental to mental and physical health for people focused on recovery. A recent study by Duff et al. (2012) on young people recovering from mental illness, for example,

> … confirmed the extent to which housing security derives from the stability of one's tenancy agreement; the affordability of housing costs like rent and utility bills; and the confidence with which one may retain control over the terms and conditions of one's accommodation. Participants described living in a host of insecure accommodation in the recent past and almost all indicated that the move to more secure, cleaner and safer premises was critically important to their health and wellbeing, and their recovery more broadly. In this sense, we can affirm, as one participant put it, that secure housing really is the 'anchor' that supports everything else. (Duff et al. 2012: 28)

In this context private rental, despite its cost and the inherent insecurity of the standard short-term tenancy, offers independence, some potential stability and a base from which to build recovery. PRBPs can advocate for clients and may be able to reassure agents or landlords of the client's existing supports and rental readiness.

In cases where the client is living with an intellectual disability, advocacy may again assist. A Victorian PRBP worker whose clients were predominantly in this situation described his principal roles as: being to help the client assess their rental readiness; check their income details; help with preparing applications for tenancies; and advocate for them with local property managers. By providing more background on the client, including confirmation of their capacity to manage regular rent payments and by committing his own availability in case of issues arising with a tenancy, the worker aimed to encourage confidence in the client's application. While he acknowledged that it took time, often six months or more, the worker had succeeded in helping the majority of his clients to secure private rental. If issues arose, they were mostly about erratic or mildly anti-social behaviour, which he was able to help resolve promptly. However, in his experience only clients with a mild to moderate intellectual disability were suited to private rental.

Research has revealed the high value that tenants with disability place on the security of tenure offered by social housing (Tually, Beer and McLoughlin 2011). Wiesel et al. (2015) found that the stress of insecurity and affordability in private rental impacts negatively on people with disability, modifying the generally beneficial effect of their move to independent living. However, a PRBP worker in the disability area interviewed for the current project, explained that he now looked primarily to the private rental market for his clients, as the waiting time for social housing was long and generally he was approached by clients needing housing as soon as possible.

Research by Tually, Beer and McLoughlin in 2011 reported that stakeholders in the disability sector acknowledged the role that private rental had in accommodating their clients and felt that PRBPs were crucial to success.

They were emphatic that more resources need to be directed to such activities [tenancy facilitation], particularly in the face of pressure on the social housing sector. Such support, however, must be accompanied by additional resources to fund:

→ Agencies to provide and manage such assistance

→ The higher costs of private rental housing

→ Modifications to accommodation to meet the needs of tenants

→ The development of tenants' independent living skills. This was seen as a key concern among all stakeholders and something that must be more widely recognised in policy and programs to improve the wellbeing and social inclusion of people with disability. (Tually, Beer and McLoughlin 2011: 63)

The introduction of the National Disability Insurance Scheme, and its self-directed funding model, may help to increase PRBP activity (especially with its emphasis on brokerage models in the delivery of person-centred support). This could increase liaison with property managers and subsequently expand opportunities in the private rental market for clients living with a mild to moderate disability. As yet, the details around the National Disability Insurance Scheme in this regard remain unclear. However, it is interesting to note the suggestion by Wiesel et al. (2015: 89):

In areas where private rental is more affordable, strategies are needed to overcome discrimination and disadvantage for people with disability. For example, programs can be designed to support people with disability to enter their first private rental tenancy, to assist in the creation of a track record of renting that could potentially facilitate access to future tenancies. Assistance could also be targeted at private renters with disability whose tenancies are at risk, for example when the property is being sold by the landlord. Acquisition of

the property by a social housing provider was identified as one strategy to address this.

In spite of a range of challenges, PRBPs have been able to successfully introduce some clients with disability to private rental. Their advocacy can be crucial in respect to securing tenancies for their clients and, as with other client groups, successful tenancies may encourage the local market to make subsequent offers to other clients.

While stereotypical assumptions may slowly modify, the contribution and advocacy of PRBPs in supporting access to private rental for people with disability will not, and does not aim to, effect the structural changes that would significantly improve private rental options for this group. The effective introduction of universal design principles, giving force for example to the current *Livable Housing Design Guidelines* (Livable Housing Australia 2015), the availability of longer standard-form tenancies (currently being examined in Victoria as part of that state's *Plan for Fairer Safer Housing* announced in late 2014 (State Government of Victoria 2015a, 2015b) and elimination of the stigma attached to mental illness lie beyond the remit of PRBPs.

It is worth noting that agencies in this study were strongly of the view that clients needing more than low, or at most, moderate support to live independently would not find housing in the private rental market, nor would the commercial, precarious environment of the private rental market be appropriate to their wellbeing or needs. Given the difficulty of accessing public and community housing, some clients with disability will continue to face enormous challenges in securing affordable, stable and appropriate housing. This is discussed further in the final section of this chapter.

Case Study 6 provides one example of a path into, and outcomes of, brokerage support for a complex disability case.

Box 6: Case Study 6—An example of support brokerage for a person with disability

A young man originally from the Indian subcontinent lives in private rental accommodation in metropolitan Adelaide. Rent costs him $315 per week and he shares the house with his wife, baby, mother and brother. He has been blind since birth and is on a Disability Support Pension. He arrived in Australia some years ago with his mother and brother on a Visitor visa. He and his brother later successfully applied for asylum.

During his time in Adelaide he has experienced many different types of accommodation including motels, sharing with relatives, private rental and crisis accommodation. He noted that the crisis accommodation in the city 'was good, but not a family thing. We are not a normal young person, not drug addicted, [have] alcohol [issues], from a broken family'. As such finding appropriate family accommodation was of the utmost importance to him.

Finding somewhere to live, however, has been challenging:

> We applied for many properties, stimulus properties, NRAS properties, everything. It was tough, we used to apply for many houses, went to many [property] inspections, [and we] hear later we didn't get the house.

When he first arrived in Australia, there was no assistance with housing and he had to rely on help from his uncle and community of origin (which is persecuted in their home country). Later, a youth agency worker helped by taking him to house inspections, filling in forms, helping his family keep in touch with housing agencies and other necessary social and community supports. The youth agency found his current private rental through a local real estate agent and as part of their PRBP for youth went guarantor for the first six months of the lease.

> It was not easy for us to get into private rental … [finding housing was] very, very hard. When we walk into inspections and get disheartened. Owners prefer to have richer tenants. Feel like they might not trust Centrelink income … it's how the system works in Australia.

His agency worker visits every week, takes him to appointments and successfully helped him apply for priority status for public housing. The respondent would like to move into a Housing SA property in an area where he has family and friends, but has been told there is a three to six year wait.

The brokerage support provided to this family by the youth agency was critical in their search for housing and they were very grateful for it.

> Without [help its] not easy to get a rental property as a blind person. [I] need help with applications.

Source: Project fieldwork

6.3 People from refugee backgrounds

Clients from refugee backgrounds find particular barriers in accessing and maintaining private rental. As noted by Flatau et al. (2014), these may include:

→ issues with speaking, reading and writing English

→ the effects of trauma and torture

→ experience of living for extended periods in informal or transitory accommodation, including camps

→ culturally different expectations

→ a need for larger houses as fragmented families reassemble in asylum or link with auspicing friends or relatives.

These factors may be exacerbated by the impact of unspoken discrimination. PRBPs acknowledge that the private rental market is the only option available to most of this client group. Clients have achieved some success after intensive preparation and quite long periods of engagement and support.

Many agencies in each of the three states included in this research (Victoria, New South Wales, South Australia) reported regularly providing brokerage assistance to people from refugee backgrounds. Such assistance was not only provided by specific refugee or multicultural support services, but also by Specialist Homelessness Services offering brokerage services, agencies focused on assisting youth and services supporting survivors of domestic and family violence.

Agencies reported assisting recent arrivals as well as longer term entrants. Some agencies, most frequently domestic/family violence and refugee-specific services, reported assisting people on visas such as spousal visas, which restricted their access to support. While support brokerage services were formally established under the Settlement Grants program, others had evolved in response to the urgent and critical need for housing experienced by many refugee groups (see Tually, Faulkner and Thwaites-Tregilgas 2012).

Given their distinctive needs, the support provided to people of refugee backgrounds was also specialised in focus. More intensive support was generally needed and provided to this group, with significant time and attention directed to supporting clients' English skills and lack of familiarity with their surroundings. Assistance with forms, mapping affordable housing locations and planning routes to house inspections were especially important. In some cases, workers accompanied them to and from inspections. Liaison with property managers contributed significantly to their chances of success.

> We take our clients out to see properties, particularly more vulnerable females. If they are from a CALD [culturally and linguistically diverse] background, they may not feel confident. Having a case worker there gives them confidence. Case workers can advocate with the REAs. (Agency, Sydney)

In some instances this 'walking-with' or 'hand-holding' approach was noted as off-putting to real estate agents (as with other client groups, including Indigenous clients). However, workers reported that most refugees simply could not secure housing without such intense support and in many cases real estate agents and landlords were grateful for the assistance where language issues would have been a barrier to effective communication.

A housing worker at a migrant-specific service in Melbourne summarised the focus of brokerage assistance for people of refugee backgrounds generally:

> We help our clients to look for houses in the private rental market through real estate agents and private landlords, and also provide them [with] direction as required to attend inspections. We then help them with the rental application forms and preparing their documents. When they are applying for a house, we help them to lodge the application to real estate agents or private landlords. Once they secure the house we help them with financial support—such as bond application, rent in advance, documentation, etc. We also help them with the condition report when they move into their new house. Most significantly, we give ongoing support to clients to make sure they maintain good tenancy and advocate with real estate agents on their behalf regarding any tenancy issues … Most of our clients are illiterate so they don't speak English and can't write so that's why we provide the ongoing support.

And, further:

> The main thing is to make sure they pay their rent on time; [we also] take them to the real estate agent to sign the leases. We make sure they understand their responsibilities as tenants and all the lease agreement that they are signing. If they are in arrears for more than two weeks they can be evicted. Other tenancy issues, like damage, and weeds, we sometimes help. Sometimes we run information sessions. We take them to Bunnings to help with gardening advice. It's all new to our clients.

> I help them fill out the rental application forms neatly and help them present themselves well.

> We run information sessions in groups. We provide interpreters. We provide basic information—not about tenancy rights but basic things to help them become good tenants. [We] explain about gas and electricity. (Agency, Melbourne)

Agencies reported also a strong need to educate people of refugee backgrounds about the realities of the Australian housing market, especially the high demand for public housing and severely constrained supply. Workers described the 'unrealistic expectations' of many in this group. Echoing the findings of earlier research on the experiences of refugee people in the housing market (Tually, Faulkner and Thwaites-Tregilgas 2012), workers commented that a significant number within this client community believed they would easily and quickly secure a government house in Australia, with many expecting this to be allocated to them immediately upon arrival.

Fostering relationships with key community groups (largely informal structures) and promoting such community connections were key activities described by many agencies working with people from refugee backgrounds. Workers placed great importance on building trust and rapport with relevant communities to encourage word-of-mouth recommendation (often the most trusted referral) and to assist with early intervention and prevention opportunities, helping clients to maintain tenancies. Established community members were also said to play a crucial role in translation assistance, as well as helping more recent arrivals to identify appropriate housing, support and material aid opportunities. Building on such relationships, liaison workers and a private landlord in Adelaide each described a growing number of settled tenancies providing successful longer term accommodation for clients from a range of former refugee communities.

PRBPs have been successful in assisting people with a refugee background to access and succeed in the private rental market. While difficulties remain within the market, including the extreme shortage of appropriate housing stock and some discrimination, agencies have absorbed the impact of the increased time and resources needed to provide successful housing assistance to this client group. Individual advocacy has resulted in examples of success to counteract bias and discrimination in some local markets.

6.4 Survivors of domestic and family violence

Private rental brokerage has increasingly become a core activity among services providing assistance to survivors of domestic and family violence. A number of agencies focused specifically on assisting this group were therefore included in this study. All were long established in the field. As with all PRBP work, the support these agencies provided was closely tailored to the individual client. This said, services supporting survivors of domestic and family violence highlighted a number of distinctive and interrelated challenges experienced by their client group in accessing

private rental accommodation after leaving a violent relationship. Such challenges included: affordability; the paramount need for safety and security; a need to maintain local connections wherever possible; and apprehension on the part of some in the private rental market, who viewed them as potentially too risky to consider as tenants. These factors underpinned and shaped the private rental brokerage assistance provided to this group.

The most pressing concern expressed by PRBP workers for this group was the absolute need for a thorough assessment of safety and security—especially in terms of location. Interviews with staff from domestic and family violence services noted that such considerations were paramount at all times when supporting these clients to find and move into accommodation.

> Risk and safety a huge dynamic compared to other population groups. A huge consideration is where someone may be housed—types of housing, location, etc. Risk and safety are primary [concerns]. [We look at] what are options from a housing perspective? Where can they go, what would work? (Agency, Adelaide)

Agencies supporting clients escaping violence reported that they very rarely attended property inspections: they generally kept their work 'very much behind the scenes'. However, exceptions were made for clients deemed to be highly vulnerable and this could include some Aboriginal clients, some younger clients and some from refugee backgrounds. Workers noted that their Aboriginal clients almost never found private rental housing, echoing the comments of agencies right across the spectrum of services and agencies interviewed for this project.

Agencies working with survivors of domestic and family violence also noted the importance of securing housing for clients that would limit disruption to their social and community networks and family life, with proximity to schools, medical and other social supports for children priority considerations for family groups.

Ensuring client safety and security and maintaining community connections are known elements in promoting successful housing outcomes for people escaping domestic and family violence (see, e.g. Spinney 2012; Spinney and Blandy 2011; Tually et al. 2008). These considerations are also a key rationale for the emergence of programs to keep survivors of domestic and family violence in their own homes where it is safe to do so. Agencies mentioned these programs as a crucial piece in the housing puzzle for some victims of violence.

Agency staff interviewed described a level of anxiety and stigma still attached to tenancy applicants if they were known to be moving from a situation of domestic or family violence. Safety and security considerations, for example, were sometimes discussed directly with trusted real estate agents. However, in many instances workers commented that they did not disclose their clients' personal circumstances to agents and landlords because past experience showed that 'as soon as you say domestic violence, [the] landlord runs a mile' (Agency, Adelaide).

Providing support to this client group often required careful management of issues around rental references, debts and past housing histories. Many problems for these clients arose from sexually transmitted debt (ALRC 1994) and disorder. Agencies reported that many of their clients had a poor rental history because of damage, complaints, rental arrears or other debts to previous (public or private) landlords, which were attributable to the habits and/or behaviour of former partners. Changes to tenancy laws introduced by for example, the *Residential Tenancies (Domestic Violence Protections) Amendment Act 2015 (SA)* are designed to protect the separate interests of survivors of domestic violence and aim to minimise such problems in the

future. However, to date, irrespective of their origin, these problems have ensured that positive rental references are hard to obtain.

> We have a significant proportion of clients where [the] previous property is trashed and they are left with debt. This is common with Aboriginal clients. A lot of clients have had … Housing SA properties or … [community housing organisation] … Clients when [they] come from public housing are harder to house. (Agency, Adelaide)

When faced with these circumstances, agencies reported working with clients to address or challenge debts or find ways to establish a positive record. A 'good' rental reference was often available from the client's transitional accommodation. Seeking out references from transitional housing agencies was an approach commonly reported for homeless people entering the housing market. Many agencies noted that for these reasons working with many survivors of domestic and family violence required intensive brokerage support:

> How do you respond to this realistically? Unfortunately in our area we have had to move to intense support to find housing. The intensity of support rises dramatically. We've had a shift in practice. Taking on harder clients has seen a rise of workload. (Agency, Adelaide)

One agency in Melbourne focused their support entirely on sustaining (not obtaining) a tenancy:

> Once [the client has] accessed private rental we can go in and assist, engage in [a] brokerage plan … so over the next few weeks establish tenancy … what money do they need for food, furniture—help out by paying a rental subsidy. We pay the rent so if a client on Centrelink [is] paying $250 a week we will pay their rent for a fortnight, so $500 they have in their hand they can spend and we pay the rent. The timeframe for this is based on client's need. We can be engaged with a client for up to 10 to 12 weeks. Rent is provided on a sliding scale over time … We inform clients what they can and cannot spend the money on and where to buy, and advise the money is to sustain a tenancy. (Agency, Melbourne)

PRBPs are successfully working with victims of domestic and family violence. The support is more intense and more expensive than for some other groups. Untied brokerage monies are exceptionally useful in meeting the immediate practical needs of family groups or individual clients who have left in haste and in fear. Careful searching for appropriate, affordable properties is essential to addressing clients' needs and diligent preparation and advocacy may be necessary to satisfy an apprehensive market such that clients who have experienced family or domestic violence are not perceived to represent too much of a risk. Support, once housed, helps both to ensure a successful tenancy and to maintain the PRBPs reputation which, in turn, enhances their capacity to assist future clients.

6.5   Young people

Young people on a low income or benefit, seeking private rental housing, face a mix of practical and perceptual barriers including potentially no or limited experience of dealing with the commercial world of private renting, a lack of skills necessary for renting and difficulty in providing evidence of their suitability for a lease. Property managers may perceive youthful applicants as potentially noisy, messy, irresponsible and uncooperative. The absence of a rental history and rental references, in particular, can pose substantial difficulties for younger clients, leaving them without

any authoritative documentation to confirm their suitability and contradict negative stereotypes.

PRBPs have responded to these challenges for this group by developing specific youth-focused strategies to help younger clients into private rental. In some cases they have moved from sharing the burdens of tenant selection and tenancy management to carrying the risk of tenancy failure alone.

It should be noted that 'young people' clearly do not constitute a homogenous group. Interviewees for this research included programs whose clients ranged from 15–25 years, an age spread that can cover several life stages—from school student to independence; from single to parent; from adolescent to mature adult; and, in housing terms, from having had no documented housing past to having an established housing history.

PRBP approaches reflected this diversity. Anecdotally, many interviewees mentioned that expectations management was an especially important aspect of work with cohorts of younger clients, where many had a strong expectation of accessing public housing in the same way as previous generations.

Some of the PRBPs examined for this study were designed to address particularly acute housing impacts on youth. Young people bringing up children alone, for example, were one such group identified in the research as facing many challenges in finding housing. LGBTIQ young people (Lesbian, Gay, Bisexual, Transgender, Intersex, Queer) were highlighted also among those in severe need, being overrepresented among homeless populations, experiencing a higher incidence of negative outcomes associated from homelessness and reporting increased difficulty accessing accommodation services (Oakley and Bletsas 2013).

Many interviewees commented that sharing was the only way young clients could afford to access private rental housing. As such, 'preparing for sharing' has become an increasingly important aspect of much youth housing work, whether through informal introductions to possible sharers and subsequent support, or through more explicit training. Sharing was seen as a potential incentive for clients to improve their financial and social skills in addition to building a tenancy profile. One program investigated, for example, runs workshops on conflict resolution in share housing arrangements alongside sessions on negotiating with real estate agents, budgeting and maintaining a property. Another service has recently added two 'interim' properties to its emergency and supported transitional housing. This 'interim' housing is designed explicitly to develop house-sharing skills in preparation for a move to local shared private rental. Residents in the houses are 'developing coping skills without 24/7 worker support'. A worker explained:

> This is in great part because of the financial difficulty/impossibility of [our] clients to afford a rented property on their own. Most are benefit dependent … and private rental is hard to find and too expensive for their sole income. (Agency, Adelaide)

Another youth program acknowledged that one benefit of its extensive informal support operation, which includes a drop-in facility, cooking nights, telephone help lines and internet forums, was to help build and encourage clients' resilience, which was useful when they were sharing.

PRBPs believed that their clients were not rental ready if they lacked the independent living skills to maintain rent payment and look after a property. Accordingly, agencies with accommodation for younger people (generally up to 18 years of age) included independent living skills training as part of their package of support. One agency

described their program as including 'cleaning, cooking, personal hygiene, etc'. The worker interviewed about this program added that in the light of recent experience with local private and community landlords, they had also bought a lawnmower and whipper snipper, so garden maintenance was now included in their support. Agencies working with older clients (the 18–25 year range) directed them elsewhere for such support when necessary, or only accepted clients who were rental ready. For some clients, post-housing outreach support was helpful in underlining market expectations concerning the condition of premises and ways to prepare for regular tenancy inspections.

Agencies also noted that they needed to be confident that their clients understood the need to prioritise rent payments if they were to maintain a tenancy. Many provided or helped clients with access to budget advice and financial planning assistance. Some workers emphasised the need to stress responsibility for rent during 'expectations management' work with clients, with one commenting that:

> We also go through their budgeting and … their expenses. We make a plan from there. The budgeting around private rental is a good pathway into doing other stuff generally. It opens a pathway to exploring their financial capacity overall. (Agency, Melbourne)

Recognising other areas of client inexperience, youth-focused brokerage support was often heavily directed towards an educational approach: first by capacity building and pathway planning and then through information about renting. Here assistance included practical matters such as preparing tenancy application forms, applying for rent and bond assistance, dealing with interviews and negotiating with property managers, and understanding tenant rights and responsibilities.

Providing appropriate rental references was impossible for young clients with no rental history. In spite of this being merely a consequence of their age and life stage, the disadvantage faced by young people in this situation cannot be overstated. PRBPs have adopted a range of strategies to try to address it.

Some PRBPs rely on their own reputation with local property managers to successfully introduce young clients and negotiate housing opportunities. This process depends heavily on the client's rental readiness as the agencies/PRBP's reputation for reliable recommendations is at stake. Some agencies encourage young clients to build an introductory portfolio, hoping to overcome the lack of rental record with an introduction, letters of support and other character references providing lateral evidence of reliability and responsibility.

Other agencies provide a more structural response by head-leasing properties themselves and sub-leasing to clients, thus providing accommodation, independent tenancy experience and the chance to build a positive rental/tenancy record for future use. This clearly transfers the risk of debt and damage to the head-leasing agency and also transfers the burden of tenancy management from the rental agent to the program. Another similar strategy employed was for the PRBP to act as guarantor on tenancies for an initial period. Like head-leasing, however, this carries a degree of financial risk to the agency which many noted they could not afford to underwrite.

Agencies noted the importance of access to untied monies ('brokerage') in successfully establishing young clients in tenancies. Such monies were crucial for the purchase of essential households goods (kitchenware, sheets, even food) and for other things necessary to establish tenancies, such as paying to release household items from storage or for removalist costs. Alternatively, brokerage was used to undertake work to improve the rental property before or during the tenancy. In addition, several agencies described using untied monies to contribute to the rent

costs for a limited period, allowing the client to establish themselves and settle successfully, before carrying the full burden of housing costs.

6.5.1 Subsequent support and contact

Programs varied enormously in respect to whether they were funded for post-housing support. Most mentioned periods of six months; some 12 months. However, the personal trust developed between client and worker often resulted in clients remaining in intermittent contact for a longer period. One agency in Melbourne said they had 'no time limit for support'. Another, in Sydney, described clients staying in touch through a range of informal connections. Anecdotally, many workers interviewed recounted cases of young clients maintaining contact through many moves and changing circumstances, seeking information and encouragement rather than support. Such continuing contact for ongoing encouragement is amongst the wealth of data that is not captured formally, despite its role in developing increasingly capable and self-reliant tenants.

Young clients can face a combination of barriers in addition to a low income, some attributable to inexperience and some to risk-averse market practices, that can deny them access to the private rental market. Many assume public housing will be available, not realising the tenure shift that has occurred in recent years. In response, tailored youth support strategies have been developed to help young people satisfy market expectations. To achieve this, some PRBPs have moved beyond sharing the burdens of tenant selection and risk management to bearing the risk alone through head-leasing and sub-letting properties to young clients.

Case Study 7 describes one holistic support program for young people in South Australia.

Box 7: Case Study 7—A support brokerage model for assisting youth into private rental housing

Inspired by a Board Member with property management experience, one youth agency has established a transitional outreach program as a step into private rental. The program commits to ensuring access to housing, furniture packages and intensive support while the young person commits to participating in a support program that focuses on living independently, attending education or training, seeking work opportunities and participating in the community. Before looking for private rental, clients work on becoming 'rental ready': planning budgets, costs, how to access furniture packages, setting up direct debits and learning the rights and responsibilities of tenancy.

The agency helps clients to search for private rental properties within a 30 to 40 minute drive of its inner city office, to enable outreach support. Workers introduce clients to agents, help them sort out PRA (bonds and rent in advance) and often accompany them to property inspections. The clients take the tenancy in their own names. For six months, clients receive outreach support which tapers off from weekly home visits or telephone contact to independence.

The distinctive features of this program include:

→ a six-month rent guarantee from the program

→ MOUs with real estate agents to contact the program immediately if a problem arises with the tenancy. This shifts much of the management burden from the property manager to the program

→ incentives for success in the form of rewards at different points through the tenancy for successfully maintaining the lease. The rewards are often vouchers to spend on groceries or at the client's discretion.

Program funding is via applications for small grants, philanthropic help and donations.

Most clients are aged between 17 and 23 years and most are couples or siblings; sharing is essential for affordability on Youth Allowance. There are currently about 75 people in the program, of whom some 20–25 per cent identify as Aboriginal. The program has been very successful since its inception some five years ago, with the majority of clients remaining in their tenancy beyond the first six months and most, at the time of the fieldwork, in education or employment.

Source: Project fieldwork

6.6   Older people

The necessity for PRBPs to support people in their mid-lives or older with housing is not well recognised. Much of the focus for PRBPs is on assisting youth and families, particularly vulnerable women and children. Older people are generally assumed to have well-developed independent living skills: they can look after a home; they have good budgeting experience; and they often have hobbies like gardening and DIY that would make them ideal tenants. However, housing insecurity, the risk and experience of homelessness are all increasing among the older population, and all signs point to these situations getting worse (Petersen et al. 2014). Many PRBP workers and other key informants spoken with for this research were concerned that private rental is not working for this client group.

For many decades now it has been argued that private rental accommodation for low-income older people is inappropriate for a range of reasons. It is frequently unaffordable, insecure, unsafe and unadaptable in accommodating older people's changing health and care needs (Fiedler 2014). Despite this, an increasing number of

older people will be reliant on the private rental market in the coming decades and therefore the need for assistance will increase.

Homelessness in later life, particularly first time homelessness, is increasing (Petersen et al. 2014). There is currently a significant lack of services for this client group compared with other groups in the community. According to Fiedler (2014: 9) less than 1 per cent of the total homelessness budget funded by the National Partnership Agreement on Homelessness (see COAG 2014) is spent on specialist services for older people. While older people can access a range of generalist homelessness services, the major mechanism for assistance with housing is the Assistance with Care and Housing Sub-Programme,[11] part of the Commonwealth Home Support Programme administered by the Australian Government's Department of Social Services (DSS 2015). The target group for this program is low-income people aged 50 years and over who are homeless or at risk of homelessness because of housing stress or insecure accommodation (DSS 2015: 66).

The Assistance with Care and Housing Sub-Programme is part of a suite of programs providing:

> … timely, high quality entry-level support services taking into account each person's individual goals, preferences and choices—and underpinned by a strong emphasis on wellness and reablement—the Commonwealth Home Support Programme will help frail, older people stay living in their own homes for as long as they can and wish to do so. (DSS 2015: 8)

The objective of the Sub-Programme specifically, is:

> To support vulnerable clients who are homeless or at risk of homelessness to remain in the community, through accessing appropriate, sustainable and affordable housing and linking them where appropriate, to community care and other support services. (DSS 2015: 66)

The Sub-Programme is very much a brokerage program, although not just focussed on private rental brokerage activity. Agencies funded to deliver the Sub-Programme (DSS 2015: 66-67):

→ 'coordinate a response that is directed to ensuring appropriate housing is secured for the older person and that their care needs are met so they can continue to live in the community

→ provide a rapid response to older people who are homeless or at risk of homelessness through one-on-one contact

→ provide a flexible and individualised service delivery approach within the requirements of the broader Commonwealth Home Support Programme

→ must interact and work with multiple services across a range of sectors

→ have strong links with the community, housing services and all aspects of the aged care sector

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[11] Until July 2015 the Assistance with Care and Housing Sub-Programme was known as Assistance with Care and Housing for the Aged (ACHA) program. The ACHA program was established in 1993 (Judd et al. 2003) and provided in-home assistance for older people through a network of over 50 providers in urban, rural and remote Australia. The program was renamed and along with three other key support programs to assist frail older Australians (and their carers) to remain living at home in the community (the Commonwealth Home and Community Care (HACC) Program; planned respite services under the National Respite for Carers Program (NRCP) and the Day Therapy Centres (DTC) Program) amalgamated to form the Commonwealth Home Support Programme, a part of national reforms around aged care (DSS 2015).

→ will coordinate and link support for clients along with service level advocacy in a goal focussed client management relationship

→ provide opportunities for all associated services and programmes to work cooperatively to meet the essential housing, health and community care needs of extremely vulnerable and disadvantaged members of the community.'

Developing links with a range of 'local care services and provid[ing] referral services for clients to those agencies that offer care and support services' are at the core of the Sub-Programme (DSS 2015: 67), as is assessment of need and advocacy (2015: 68). 'Active' liaison and representation on a client's behalf is also within the remit of workers. As was the case with the ACHA program, the Assistance with Care and Housing Sub-Programme does not provide permanent support and direct care provision (DSS 2015: 69; DSS 2012:10).

From the discussions held with ACHA workers as part of the fieldwork for this study, it is clear that private rental brokerage activity forms the core of the assistance provided by ACHA workers. Such assistance includes:

→ *Discussing housing options*. Older people with low or fixed incomes (e.g. recipients of the Age Pension) traditionally would make an application for public housing. However, as with other sectors, they are increasingly forced to look at other options including private rental. A person who is single can frequently access a one-bedroom flat or unit in a relatively short time (months). Those seeking larger accommodation, however, are advised to look to the private market due to the length of the waiting lists (years).

→ *Assistance with searching for private rental properties*. Many older people will face similar issues to young people in respect to their familiarity and experience with private renting. Workers can provide access to the internet or print out lists of properties detailing size, cost, location and inspection times.

→ *Making sure clients have someone to accompany them to property inspections*. If clients have no one to accompany them to inspections, ACHA workers may attend inspections with clients during business hours.

→ *Assistance with filling out forms*. ACHA workers can provide assistance with documentation such as filling out application forms and writing support letters. Workers can accompany clients to check the lease when it is to be signed, assist with property inspection forms and explain to the client their rights and obligations as a tenant.

→ *Supporting clients in accessing formal supports*. ACHA workers can help clients with processes related to bond assistance and rent assistance, connection to utilities, assistance with obtaining whitegoods and furniture, and support with obtaining food vouchers, as needed, through other agencies.

→ *Linking clients into additional supports*. ACHA staff can assist older people with access to health, aged care, legal and financial services, in addition to community supports such as transport, Meals on Wheels and other social supports, to address wellbeing needs once their housing situation is stabilised.

ACHA also offers outreach in the form of community education and information for a range of groups.

As the following Case Study 8 demonstrates (in this case from the ACHA program), the program has successfully assisted older people to find stable and affordable housing through tailored supports which link them into relevant services.

Box 8: Case Study 8—The impact of the ACHA program on an older frail homeless man

A 65-year-old man who had spent many years living on the road in his van was assisted into accommodation through the ACHA program in northern Adelaide. The man had a complicated lifestyle and his journey into homelessness began following:

> … a bad marriage breakdown. Too many people trying to judge my life. I ended up under a psychiatrist taking tablets for me nerves and I just decided that I would just take off.

He picked up work where he could but he slept in the van.

> [I] Changed clothes in the van. Ate in the van. Read books in me van. I wasn't on the road for 12 months. I was on the road for 20 years.

He commented on the effects this had on his life:

> Well living rough—you live on canned food. Your hygiene deteriorates. Sometimes you don't have a shower for a week. You don't change your clothes for a month. Self-hygiene—you don't care about it no more. You think—what the hell. You know. That's what it is. My nerves were absolutely shot. I'd get up with half a cup of coffee and spill it and I knew myself I had to change because otherwise I'd just deteriorate.

He tried to seek help a number of times but just didn't find the right organisation or knowledgeable person:

> There were many organisations but they didn't sorta want to help you. I was talking to a bloke one day. Most upset. Well, it's a lot easier to go back on the road. He told me about this program and it's been wonderful … Well, the worker actually made me feel that I really had to change my ways. They were there to help me. Understands me. Put me on the right track to other things to do.

The next few quotes highlight the impact the dedicated ACHA worker has had by establishing stability in the man's life:

> For the first time in 20 years I've got a place that's not moving. It isn't on wheels. This is the first unit I've ever had. There's a lot of things you don't understand. Electricity, rent. You've got to adjust to this. I didn't have rent in the van. The worker got me into the Wyatt grant. And I can get a fridge, washing machine and got $100 to be spent on dinner sets and all that. But there's a lot of good second hand furniture in the Salvation Army that's absolutely wonderful. You've got to get some of these little things that makes it look home. It's not just putting furniture in the place. It's decorations.

> Christmas for me was nothing. Just another day. This year it's going to be a bit emotional because now I've got grandchildren. It's emotional but in one way I'm happy. The little things, like 'Grandpa'. God. It's good to feel wanted. Somebody, lookin' out, get the help. It will change your life. And you'll be a lot better off. This program helps you a great deal. Changes you emotionally. Health-wise and everything else. And it gives you a bit of dignity back into your life. Whereas before, you didn't have any dignity and your health will improve 100 per cent. This program is for older people.

Source: Adapted from Agency, Adelaide

The need for PRBPs that work effectively with older Australians is gaining traction with an ageing population and demand that is likely to increase substantially in coming years. The costs and lack of long-term security in the private rental market do not seem well-suited to the needs or preferences of most older Australians. Given the high proportion of those aged 65 and over on fixed government allowances or

pensions, appropriate funding and policy to enable them to be housed successfully are increasingly critical (AIHW 2012).

6.7 'Rental ready' clients only please

Working within the limitations of 'rental readiness' has been discussed in Chapter 4. Many clients approach PRBPs purely to become rental ready, and there is much assistance available to them. However, some client groups have high and/or complex needs and are deemed beyond the adaptive capability of their local rental market and the scope of assistance available through PRBPs.

All agency interviewees who liaised directly with the rental industry stressed that they would only recommend 'rental ready' clients to a property manager. Indeed many agencies were only funded to assist clients who had appropriate experience or knowledge of the private rental market and could potentially manage a tenancy successfully. These clients were deemed 'already rental ready'. Other agencies could assist clients to reach that point provided they did not have high or complex needs.

An alternate approach to the 'rental readiness' model is illustrated in the UK Crisis[12] Private Rented Sector (PRS) Access Development Programme. This program, which ran from 2010–14, was funded by the UK Department for Communities and Local Government and provided both grant funding and support to 153 'Access Schemes' across England.[13] These schemes created 8,128 tenancies and achieved a 90 per cent tenancy sustainment rate. In the English context:

> Private rented access schemes support homeless people or those at risk of homelessness to find and to keep a home in the private rented sector. These schemes are often integral to local homelessness strategies, as they help both [to] prevent and reduce homelessness. Working with both tenants and landlords, the schemes are constantly developing innovative ways of recruiting landlords and supporting both parties to develop successful and lasting tenancies. (Mitchell, Foreword in Rugg and Pleace 2013: 4)

The Final Evaluation Report of the Crisis PRS Access Development Programme explains the rationale for the schemes further:

> Securing a tenancy in the private rented sector (PRS) remains the principal option open to single non-statutorily homeless households. Access schemes have evolved, principally in the voluntary sector, to support tenancy creation. There is a 'mixed economy' of schemes across the country, operating at various scales.
>
> …
>
> The Private Rented Sector Access Development Programme began in 2010 and was devised by Crisis, working with and funded by the Department of [sic] Communities and Local Government. The Programme has aimed to increase the number and geographic spread of access work and to encourage the creation of sustainable tenancies. The Programme has also aimed to create sustainable schemes, well-networked in their locality and better able to secure alternative funding when the Programme came to an end. (Rugg 2014: iv)

Our conceptualisation of private rental brokerage and PRBPs aligns quite closely with the design of the access schemes although some details differ:

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[12] Crisis is the name of the auspicing organisation.

[13] The Access Schemes being discussed in the Crisis UK report are England only, not the rest of the UK.

By the start of the Private Rented Sector Access Development Programme in 2010, access work had begun to focus on the need to ensure that tenants were fully prepared for independent living: an effective scheme will ensure that its clients have training in or prior understanding of budgeting, dealing with utilities, and tenant rights and responsibilities with regard to rent payment and anti-social behaviour. At the same time, schemes were also attracting landlords through the development of a suite of services to mitigate the risks that might otherwise be associated with letting to a tenant who has experience of homelessness and be in receipt of local housing allowance (LHA). Those services might include helplines for both landlord and tenant, inventory services pre- and post-tenancy, and in some instances rental guarantees for a specified time period.

There are common elements of good practice that carry across all types of voluntary sector access scheme, but considerable variety remains between schemes. This variety is an important element of scheme success, and reflects evolution from local circumstances. (Rugg 2014: 1–2)

After a thorough review of the Crisis PRS Access Development Programme, the report concluded:

Key messages are to underline the cost-effectiveness of access work compared with more inflationary and distorting interventions such as incentive payment to landlords or the use of hostels. Access work can deliver on the prevention agenda, can assist with move-on and even—with the right level of support—deal with entrenched rough sleeping. (Rugg 2014: vi)

And, further:

Financial support disseminated through the voluntary sector ensures that funding reaches the 'front line' and directly alleviates the housing needs of single non-statutory homeless people. (Rugg 2014: vi)

The similarities in aims, operationalisation and objectives between these schemes and PRBPs are unmistakable. The Crisis Toolkit, *Making it count*, developed from the program for agencies by Rugg and Pleace (2013), provides a most instructive approach to demonstrating the cost-effectiveness of this work (see also Chapter 3). One possible difference may be indicated by Rugg's conclusion that:

… the PRS [private rented sector] can operate as an effective homelessness measure for people at all stages of housing difficulty: as a preventive measure, to facilitate move-on and as an option for complex-needs clients. (Rugg 2014: 34)

The use of a 'rental ready' yardstick, and consideration of its impact on options for housing people with high and complex needs in the market, would seemingly warrant closer investigation than has been possible in the current study.

6.8 Summary

This chapter highlights the flexibility and initiative of PRBPs in assisting client groups who experience acute vulnerability in accessing and sustaining private rental tenancies. They do this through a range of practical assistance measures such as the provision of internet access and rental lists, guidance with tenancy applications, support with inspection and interview processes and information on clients' rights and responsibilities as tenants. Their key role is to mediate the tenancy process and ensure that their clients are 'rental ready' and have the skill sets necessary to participate as individual agents in a competitive and risk averse private rental market.

The extent to which these programs are successful depends in large part on the capacity of PRBP liaison officers to sustain relationships of confidence and trust with key stakeholders in the local rental market and to advocate on behalf of clients.

Programs might intensify their help, subject to funding and resource parameters. If their resources allow, they may move beyond merely sharing the burdens of tenant selection and tenancy management and enter into head-leasing and then sub-leasing arrangements to enable vulnerable clients to be housed. Such arrangements assist younger clients, in particular, to establish a positive tenancy history and references. Such strategies, when successful, help to allay landlord anxieties about tenancy risk, displace stereotypes and open doors for future program clients.

The research findings presented in this chapter, however, also highlight the limitations of programs which both explicitly and implicitly are designed to work within the current limits of the market. The discussion describes the personal consequences of the tenure shift from public to private rental for groups facing structural disadvantage in the market. Discrimination and stigma remain barriers for most of the client groups included in this discussion, including Aboriginal people and people living with a mental illness or disability. Problems with the built form may affect the suitability of housing for these groups and older clients. The 'rental ready' yardstick is being used to exclude people living with high and complex needs. Affordability and insecurity of tenure are of concern to all and may seriously impact the wellbeing and life chances of clients and their families. These are issues that can only be addressed by structural change underpinned by innovative and enlightened policy.

7   DISCUSSION AND CONCLUSION

This final chapter responds to the underlying challenge posed by the study. It draws on detail from previous chapters and highlights the principal findings. It then identifies major policy questions arising from the research and points to issues that warrant further investigation.

The emergence of private rental brokerage activity and PRBPs, both in practice and research terms, is relatively recent, occurring in large part in the course of the last decade. At the 'big picture' level, PRBPs could be described as undertaking broadly similar work: assisting low income, vulnerable clients to access the private rental market. In operational terms, however, PRBPs/activities are unique; their defining feature is their ability to be adaptive and to respond to local client and market needs.

PRBPs are found predominantly in the Third Sector but also operate within state and territory government services. Their work is facilitative: they act as brokers, mediators and, in some cases, managers of the rental relationship between property managers and clients, and work within the parameters set by the local rental market. Their funding varies in source and extent; they are at the 'prevention'/'early intervention' end of the spectrum of social supports, their services aimed at circumventing the risk or experience of homelessness for people with a range of vulnerabilities. Because of the heterogeneous nature of their development and services they have remained relatively invisible in respect to policy and research and their aggregate impact is not captured by existing datasets or reporting frameworks. Their work has developed neither a clear professional identity nor a recognised public profile.

The challenge for this study was to uncover the cumulative contribution of private rental brokerage work and locate it within the landscape of current Australian housing tenures.

To achieve this, the study was structured around the following core research questions:

1. What are PRBPs? What are their roles and features in Australia and internationally?

2. Do PRBPs consistently assist vulnerable Australians to access private rental housing and, if so, how?

3. Do PRBPs contribute to the ability of clients to maintain private rental tenancies successfully? If so, how?

4. Do PRBPs improve tenancy capability and competitiveness in the long-term and/or achieve other social inclusion outcomes for their clients?

5. How do PRBPs dovetail with broader private rental supports to effect housing outcomes for vulnerable Australians?

Our findings in response to these questions are summarised briefly below.

1. What are PRBPs? What are their roles and features in Australia and internationally?

PRBPs are designed to assist low-income Australians to access and sustain private rental housing. Their work aims to maximise opportunities for clients in the local private rental market through mediating the agency/client/rental relationship and, through this, to facilitate access to tenancies which are viable and can be sustained. While the primary remit of housing supports historically has been on populations in the lowest income quintiles, issues associated with housing affordability and home

ownership have extended a range of supports to households on low and moderate incomes who find themselves unable to purchase housing and who are therefore dependent on private rental for significant periods of their housing careers.

PRBPs are recognisable under a number of labels in Australia including 'tenancy liaison', 'private rental liaison', 'tenancy facilitation' and 'private rental assistance'. Internationally equivalent terms are 'tenancy access' or 'rental access' (England) and 'eviction prevention' (Canada). While PRBPs have many shared characteristics—for example, flexibility, individually tailored assistance, early intervention and market liaison—their outstanding feature is their heterogeneity and individuality.

The term 'brokerage' is used to describe the forms of support offered by PRBPs because their role is to 'broker' the specific assistance needed by individual clients with property agents/landlords and external services as required. This necessitates active engagement with the local rental market for many programs and advocacy and intervention on behalf of clients.

Forms of assistance

The extent to which PRBPs are able to offer specific program supports is determined in the main by their funding model and resources along with stakeholder interests. Some PRBPs consequently limit their 'brokerage' to practical supports, such as computer access and other information resources, to help largely 'rental ready' clients to compete and survive in the private market. Broadly, this assistance might include:

→ information/education on tenants' rights and responsibilities and tenancy or tenancy-related (e.g. bond and rent assistance) application processes

→ practical assistance, such as help with travel or route planning to inspect properties

→ material aid, such as clothing for property interviews or a fridge on moving in

→ post-housed support (outreach work).

The programs represent the antithesis of a 'one size fits all' model and tailor the assistance offered to the needs of each client. Few programs offer, or are able to offer, the whole spectrum of assistance. However, many are able to connect clients with external sources of support beyond their scope as needed. Chapters 5 and 6 discuss this work in detail.

Most PRBPs build professional relationships of trust and confidence with local rental providers. This enables them to advocate powerfully for clients who might otherwise be overlooked or declined at interview: in this work these PRBPs are 'brokering a deal'. Workers need to understand the expectations and limitations of their local market in order to identify appropriate opportunities for their clients. They need also to build a track record of success in the eyes of the market as professional agents which demonstrates their reliability, professionalism and good judgment. Much of this work seems to depend on the initiative of individual workers and the vagaries of personal rapport. The discussion in Chapter 4 considers this aspect of PRBP work in detail.

We have designated PRBPs in this report as the 'third pillar' of Australia's private rental supports alongside CRA and PRA. Unlike structured program measures such as CRA, PRA and NRAS, PRBPs provide flexible program assistance which responds to the specific needs of clients and is guided by market expectations and local market conditions. PRBPs have emerged to fill the gaps in assistance which were undermining the 'explicit aims' of existing private rental support programs and affecting 'their efficiency and usefulness in other areas' (Jacobs et al. 2005: 42).

Through their work, PRBPs are enablers of the tenure shift from public housing to private housing that has marked Australian housing policy landscape in recent years.

Definitional and terminology issues

An important contribution of this research has been the formulation of a clear definition of PRBPs; something missing from the scant literature around private rental supports to date. Drawing on our learnings about private rental brokerage from the Positioning Paper (Tually et al. 2015) and the findings of our research into private rental brokerage activities reported here, we contribute the following:

> Private Rental Brokerage Programs work with vulnerable households to help them access and sustain private rental tenancies. They do this by providing targeted early intervention assistance designed to build tenancy capacity and by building links with the local private rental industry.

Discussions with stakeholders around a definition of PRBPs emphasised the importance of both 'working with' (alongside) clients and the importance of building links with the local private rental industry; although the latter is something not all programs do (as yet), but that almost all certainly see increasing an need for. Many stakeholders also strongly emphasised the importance of 'support' within PRBPs, with some going so far as to suggest that 'Private Rental Support Brokerage Programs' may be a more accurate description of their work. This suggestion came specifically from agencies in South Australia where the term PRBP is not as entrenched among support services as it is in other locations (e.g., in Victoria, where a network of formal programs of that name undertaking private rental brokerage activity exist).

Formulation of a clear definition of PRBPs (and/or activities) is an important step forward in our understandings around private rental brokerage activity as the third pillar of Australia's private rental supports. This said, it is also clear from the findings of this research that much more needs to be done to build common understandings and a common vocabulary around private rental brokerage nationally; especially around how such activity is seen and described within agencies, with clear benefits from this for workers, for clients and potential clients of PRBPs, and for all levels of government. A professional identity for this area of housing assistance will not emerge without this, nor will workforce challenges be overcome. At the current time, the language used to describe such activity is confusing (particularly vis-a-vis 'brokerage funds'/untied agency monies), with this impacting on the visibility of private rental brokerage programs and limiting our understandings around the totality of their work. The fact that much private rental brokerage activity is delivered under a broader housing assistance banner within agencies, and not as part of a formal 'program' also adds to the confusion around what is clearly an important area of housing assistance for the future.

International experience

The shift away from public housing to private rental has been a feature also of international housing markets. Canada and England are noteworthy examples, with somewhat similar housing and political structures.

As noted in the Positioning Paper for this study, Canadian activity around brokerage programs, there termed 'eviction prevention' programs, provides some important lessons for Australia. The 2005 Canadian *Cost Effectiveness of Eviction Prevention Programs* study sought to document the costs to stakeholders (landlords, social services, tenants) resulting from eviction, and to examine 'the costs and factors leading to success or failure of programs and services that help prevent evictions' (CMHF 2005: 1).

The study reviewed 32 programs and reported that:

> The top success factors in preventing evictions identified by agency survey respondents included direct outreach, early intervention, and offering multiple and complementary services. Landlords preferred programs which rely on payments made directly to landlords from agencies delivering eviction prevention programs. (Acacia Consulting & Research 2005: 5)

These factors have synergies with the experience of agencies reported in interviews for our study. However, the focus on evictions, and the relatively specialist technical nature of each agency involved in the Canadian study (legal, financial, advice and information), make the study itself less directly comparable.

Canadian Housing First programs are arguably more relevant here. Many of these programs pay considerable attention to building links with private landlords, help develop tenancy capacity and provide ongoing support (Gaetz, Scott and Gulliver 2013). They are recognisably similar in form to some Australian programs reviewed for this report. However, significant differences remain.

The Housing First model as operationalised in the Canadian context is based on providing immediate housing with comprehensive wrap-around services. It is also focused on clients who are homeless and have high and/or complex needs. The recent Final Report of the *Cross-site At Home/Chez Soi project* (Goering et al. 2014) detailed a 'pragmatic, randomised controlled field trial of [Housing First]' in five Canadian cities. The study followed 2,000 participants for two years, including clients with both high and medium intensity support needs. It also recruited a large number of private landlords among the housing providers. It reported that Housing First was found to have 'a large and significant impact on housing stability' and was shown to be cost-effective in comparison with 'treatment as usual' (Goering et al. 2014).

The Australian agencies interviewed for the present study who liaised with their local rental industry were unanimous that rental readiness was essential, not only for the client's chances of success in the market but also to protect the agency's reputation and opportunities to broker arrangements for future clients. Most of these agencies considered that private rental was not appropriate for clients with high and complex needs; many restricted eligibility for their services to 'rental ready' clients and those needing only low level support once housed. Differences in program design and resourcing may explain these different views.

The tenancy Access Schemes promoted by the Crisis Private Rented Sector Access Development Programme in England (Chapter 6) offer an interesting contrast and some significant learnings for the Australian context. These programs work specifically with clients who are homeless or at risk of homelessness. The evaluation and review of the program undertaken by Rugg (2014), provides a robust evidence-based description of why and how access program activities can meet the needs of this harder to reach/harder to house group, assuming appropriate resources are available to agencies to do so.

This English access program approach is seemingly inconsistent with the experience of the agencies interviewed for our project, who largely did not believe that high needs clients were likely to successfully access and sustain tenancies in the private rental market. However, it is not clear where this terminology translates to the Australian experience. The limitations of PRBPs in respect to supports offered to 'rental ready' clients is also discussed briefly in response to the second research question below.

2. Do PRBPs consistently assist vulnerable Australians to access private rental housing and, if so, how?

All PRBP agency workers interviewed for this study agreed they were able to assist many 'rental ready' clients into private rental. However, as indicated in earlier chapters, no agency claimed to be able to assist *all* clients into private rental. In saying this, agencies identified a number of barriers preventing or limiting access to private rental for clients:

→ absence of affordable rental housing

→ discrimination, stigma and stereotyping (on grounds of race, disability, youth)

→ lack of appropriate built form housing

→ rental readiness.

All agencies noted that their ability to assist clients was strongly impacted by the shortage or complete lack of affordable private rental properties in their area; with this a fundamental hindrance to their work. Single people were especially hard hit by the lack of affordable options, although workers also reported that numbers of clients, including families were being (increasingly) forced into marginal accommodation (see Chapter 5).

Additionally, agencies identified a number of client characteristics that resulted in their clients finding great difficulty entering private rental because of discrimination, stereotyping and/or apprehension. Dominant among these characteristics were age, identifying as Aboriginal and with disability (physical or mental health). Working with clients with these characteristics required more proactive intervention by the PRBPs and a range of specific strategies have evolved to broker opportunities for these groups (see Chapter 6).

The question of how PRBPs assist vulnerable Australians to access private rental housing is more complex. The short answer to this dilemma is on a case-by-case basis. PRBPs work with clients to ensure that they are 'rental ready'. They 'broker' housing opportunities for their clients through advocacy in and with their local rental market to counter stereotypes and discriminatory preconceptions held about particular client groups. Their role therefore is to 'open doors' and to ensure, wherever possible, that individual clients are assessed *individually* and on their own merits. Where successful, the process of assisting clients can help further clients to access private rental and, incrementally, to address established perceptions about 'hard to house' client groups.

Lack of uniform data collection and reporting

The study highlighted a lack of uniform data collection and reporting. This made it difficult to describe the breadth of program initiatives and supports delivered nationally, and to assess the extent to which these were utilised by different agencies and effective in assisting vulnerable clients into housing. The absence of robust data was a concern both for the research team and agency staff. Agencies generally recorded the number of clients placed in private rental tenancies or other accommodation (e.g. boarding houses). Few had the resources to maintain longitudinal data on client outcomes. Some recorded the number of requests for information, advice or practical help, such as the use of a computer. The extent to which these less tangible but important supports impact client outcomes is difficult to capture by formal reporting mechanisms. A key recommendation arising, therefore, is that:

→ consistent data collection is needed across all PRBPs to capture the breadth of supports provided and to track immediate and longer term outcomes for clients.

This measure is critical in understanding program success and for developing strategies which address and prevent homelessness into the future.

Use of marginal and share housing

The lack of affordable rental housing was an issue raised by all agencies interviewed. The problem of inadequate supply dominated discussions of PRBP assistance as it impacted on their ability to house vulnerable clients successfully. Many agencies pointed out that even with successful industry liaison they were still chasing a finite resource. It was observed that good relationships with property managers did not increase the total rental stock—they merely enabled access for some clients to the limited stock available.

Single clients on Centrelink pensions or benefits were advised generally that sharing was their only realistic and affordable option. 'Preparing for sharing' had become a common strategy used by agencies who also noted that while sharing could provide a roof and references, it could also lead to overcrowding (rife in some areas of Sydney and Melbourne). This had potential legal and wellbeing ramifications. Marginal housing (Chapter 4) remained a strategy for housing clients in some areas. Agencies noted considerable variation in boarding/rooming house accommodation available in some CBD and suburban areas. They reported that the 'new style' boarding/rooming houses frequently were too expensive for low-income single clients.

Overcrowding and the use of marginal housing (e.g. boarding/rooming houses and caravan parks) were noted by agencies as two increasing and concerning trends.

Discrimination

Many PRBP workers were clear that some groups of clients experienced greater discrimination in the private rental market. Such groups included:

→ Indigenous Australians

→ some people with disability, especially if it was related to mental health or substance dependency

→ some people from refugee backgrounds

→ survivors of domestic and family violence

→ young people, especially young men.

Agencies reported that discrimination was exceptionally difficult to prove in rental cases and that they lacked the resources to pursue it. Some workers described the problem more as 'stigmatisation', 'stereotyping' or 'apprehension'; others believed it was simply cautious risk management, extrapolating a general risk from previous bad experience. A small number of programs attempted to work around this barrier on a case-by-case basis through strong advocacy for clients who they considered 'rental ready' (Chapter 6). Agencies and workers agreed that this barrier, however described, was effective in excluding most Aboriginal clients from the private rental market.

The overall shortage of affordable rental options masked the extreme difficulty of finding accommodation for particular household types. The situation of single people has already been mentioned; large families were similarly difficult to accommodate. Workers also emphasised the problems experienced by Aboriginal families in finding housing that was appropriate to their cultural needs. Problems in effecting modifications for clients with disability were frequent and similarly could exclude them from the market.

Rental readiness

All agencies that engaged directly with the rental industry stressed they would only recommend 'rental ready' clients to a property manager. Acceptable 'rental readiness' tends to reflect local market conditions, the nature of the property in question and the relationship between the agency and property manager. Assessing a client's rental readiness was a key professional skill for PRBP workers, critical both to successful tenancy outcomes and the ongoing cooperation of market stakeholders. Many agencies were only funded to assist clients deemed already 'rental ready'. Others could help clients reach that point, provided they did not have high or complex needs.

Agencies expressed the view that they could not place clients with high needs in private rental. This view was influenced in large part by their experience of failed attempts to place these tenants in the private rental sector in the past, but differs from the experience of workers in the English Crisis and Canadian Housing First programs (see also Chapter 6).

3. Do PRBPs contribute efficiently and effectively to clients successfully maintaining private rental tenancies? If so, what distinctive features of private rental brokerage programs contribute to these outcomes?

Two factors limit our response to the third research question: the lack of shared terminology across brokerage programs in Australia; and the lack of robust outcomes data.

There is currently no agreed understanding or shared metric among agencies that administer PRBPs to measure a successful tenancy outcome. This severely inhibits any generalisation of outcomes and the impact of the programs as a whole. Secondly, there is no standardised data collection at the state or national level that would permit a robust evaluation of program or client outcomes. Rather, the data collected by each program currently reflects that program's objectives and funding priorities (see Chapter 3).

Nonetheless, it is clear that PRBPs do assist many clients into private rental housing. This was the principal measure of success for some agencies and the only data clearly recorded. If the program was not funded for continuing support, any subsequent help during a tenancy (e.g. telephone advice, information assistance or advocacy) was funded by the agency itself. Data relating to these outcomes were generally not recorded.

Measures of 'success'

Many agencies recorded 'successful' outcomes for tenants when they secured a tenancy and remained housed for the term of their lease: usually six or 12 months:

> The PRBP has been an unmitigated success, housing 433 households with a success rate of 99 per cent. The measure of success is gleaned from the number of households that re-access the Access Point as an outcome from further housing breakdown. (SASHS 2015: 14)

However, details of assistance sought by clients or contacts from property managers regarding tenancy issues might only be captured in a client's file. This made it difficult to see patterns for tenancy histories. For example, were tenancies 'trouble free', 'troubled but sustained' or 'troubled and failed'? Such data would provide increased insight into the experience of private renting for the relevant client base and a more nuanced understanding of program work and measures of 'success'.

A small number of agencies celebrated clients who returned for further support, whether simple or substantial, in crisis or simply planning a move. They saw this as a tribute to the trust built with clients and a potent factor in enhancing tenancy capacity. However, returning clients clearly added to support demands and contributed to the increasing pressure on services.

It is important to note here that 'return' contacts are also not recorded in a uniform way by agencies across different sectors. The line between 'informal contact' (unrecorded), 'continuing support' and 'new but returning client' therefore may be unclear, leading to inaccurate reporting of client trajectories and agency achievements. Rugg (2014: 32) commented on these concerns in her review of the Crisis program in England:

> Success in the creation of tenancies creates added workload over time in terms of tenancy sustainment: it is difficult to formulate exit strategies that take particular tenancies 'off the books' particularly where the scheme aims to continue working with the landlord. An effective balance needs to be sought between new tenancy creation and existing tenancy support.

Although robust data was not found, interviews with agencies suggested that a high proportion of clients who obtained a tenancy were able to sustain that tenancy, with or without further support. Agencies pointed also to their relationships with the local industry as testament to the trust generated by a good 'track record' in the past. These relationships were bolstered by agency willingness, where resources allowed, to take over much of the responsibility for tenancy management if problems arose, using early intervention strategies to get the tenancy back on track.

Two further features that assisted clients to sustain their tenancies were identified in the fieldwork:

→ the opportunity for early intervention where property managers worked collaboratively with agencies

→ the use of 'untied' ('brokerage') funds to establish and then 'rescue' the tenancy where required (and feasible).

Effective collaboration with industry

Agencies and workers who liaised with the local industry emphasised the importance of that relationship in helping clients to succeed (Chapter 4). Many stressed that it was the option of calling them and instituting early intervention measures that reassured property managers when leasing to their clients. A good track record was based on honest recommendations of rental ready clients, reliable promises to be available if notified of issues and effective interventions to promptly minimise and correct any difficulties encountered with the tenancy. As one worker stated: 'I tell them [property managers] I'm available 24/7 and I am!' (Agency, Melbourne).

Use of untied funds ('brokerage')

Workers also highlighted the importance of 'untied funds' ('brokerage' money) in assisting tenants to success (Chapter 5).

The findings of this research are unequivocal on the importance of access to 'brokerage' money for agencies. Brokerage money allowed agencies to: tailor support promptly and precisely to client needs; empower clients and build their self-reliance; and to promote social and economic stability through access to stable housing and necessary support services.

A recent KPMG evaluation of Victoria's Innovation Action Projects (KPMG 2015: v) highlighted the importance of untied funds:

> Flexible brokerage was identified as a key enabler of flexible support provision in that it enabled IAPs to provide practical and immediate solutions to client need.

Both at establishment, and during the tenancy, brokerage monies increased the likelihood of tenancy success.

4. Is there any evidence that PRBPs improve clients' tenancy capability and competitiveness in the long-term and/or achieve other social inclusion outcomes for those being supported through such programs?

The fragmentary nature of private rental brokerage data has been described previously. Long-term evaluation of the work of PRBPs has not been undertaken externally, although we understand that a number of evaluations have been prepared by individual agencies for internal use. Determining the value of, and outcomes from, PRBP initiatives is therefore difficult.

Most agencies reported that they limited their data collection to (quantifiable) program outcomes as stipulated by funders, for example, through the AIHW Specialist Homelessness Data Collection. Many agencies also compiled case studies which demonstrated successful outcomes, although most of these captured outcomes to a key point in time: that being, for example, at the securing of a tenancy or end of post-housing support (housing outreach). The latter usually took place at between six weeks and six months after the commencement of the tenancy.

Measuring outcomes for clients was recognised as the 'next frontier' by many services with agencies quick to highlight a lack of resources (including staffing and time) to commit to develop, refine or adopt new or existing data collection and reporting tools. However, it is clear that PRBPs make an important contribution to meeting the housing needs of vulnerable households in a tight and risk-averse housing market. Most do this with limited resources. To comment more definitively on the longer term impacts and cost-effectiveness of private rental brokerage interventions requires a focused study and the resourcing of programs to collect standardised outcomes data consistently. The Crisis Toolkit prepared by Rugg and Pleace (2013) demonstrates one such approach.

5. How do PRBPs dovetail with broader private rental support programs to effect housing outcomes for vulnerable Australians?

PRBPs have been described in this report as the third pillar of private rental support programs in Australia. They complement CRA, state and territory PRA measures and NRAS by engaging private rental providers directly, brokering 'deals' for clients, and acting as intermediaries to facilitate client awareness of, and access to, the supports provided by these other programs to ensure that the tenancies are viable.

This research found many examples of private rental brokerage leading to tenancies and successfully facilitating access to, or information about, key measures including CRA, Private Rent Assistance and material aid. The only 'missing link' was NRAS. Few interviewees in this project had any experience of accessing or renting a property under NRAS and there were doubts expressed by the services providing PRBPs as to the affordability of NRAS properties for many clients.

Many agencies emphasised the time and effort expended in managing new client expectations regarding access to public housing. This was a recurrent and persistent theme in the interviews. Many clients had clear expectations based on the past experience of their families or friends that they were entitled to public housing. Explaining the limitations of the public rental sector and consequent need to focus on private rental was a major responsibility of the PRBPs.

In this respect, PRBPs are enablers of policy change. Their work directly facilitates the tenure shift (and mindset) from public to private rental. If managing client expectations away from public housing to the private sector is a priority of government, then PRBPs would seem currently to be at the front line of this particular movement.

7.1 Policy and practice implications

This study has investigated the role and work of PRBPs. It has enabled us to draw out the cumulative contribution of their work and locate it within the current Australian housing landscape. It has located PRBPs as the 'third pillar' of Australia's private rental support programs, complementing the support available from CRA and state and territory PRA schemes (the two other 'pillars', and NRAS.

The study has identified factors that previously have obscured the critical role that PRBPs play in the marketplace: their haphazard emergence; local focus; and scope of services (and client base). The lack of a professional identity and absence of a cogent reporting and evaluation framework has failed to capture the quantum, outcomes and longer term impact of their contribution and rendered their successes and challenges invisible to many in areas of policy and government.

The research is timely. Recent work in England and Canada shows intense interest by policy-makers and practitioners in providing cost-effective housing assistance to disadvantaged and vulnerable clients in a predominantly private housing context. Relevant studies in these jurisdictions have demonstrated the value and effect of brokerage in housing vulnerable populations; their emergence in the Australian context is consistent with this trend.

7.1.1 Challenges moving forward

There remains much that is not known about the contribution PRBPs are making in the translation of policy to practice nationally; specifically in terms of reducing demand for, and reliance on, the social housing sector as a long-term housing option.

Recognition of PRBP contribution

The aggregate contribution of PRBPs and their place as the third pillar of Australia's private rental support programs needs to be acknowledged and reflected in the conceptualisation of such supports nationally.

Consistent terminology

An agreed common terminology needs to be adopted by all agencies and across all levels of government to describe private rental brokerage activity, both to facilitate program and workforce development and for evaluation and reporting purposes. We noted that in England the term 'tenancy access' seemed to be used in this way. For Australia, the NSW Government term 'tenancy facilitation' could serve this purpose across all jurisdictions, or the more explicit term 'private rental facilitation'.

Development of a sustainable workforce

Dedicated funding for PRBPs will assist the development of a sustainable and skilled workforce and ensure that current networks which enable PRBPs to house people

struggling to find affordable housing in the private rental market can be sustained and developed into the future.

Improved data collection

There is no comprehensive or robust data available on the extent or practice of services which provide private rental brokerage supports in Australia, their outcomes or impacts. This study has revealed an appetite within agencies for resources and training to capture this data. Strategies at the program and state and federal levels are needed to collect uniform data on the number, nature and impact of PRBP interventions if their full potential in procuring private rental tenancies is to be realised.

Better public and client awareness

Despite staff at PRBPs anecdotally noting an increase in clients who only require assistance with information to find their own way into private rental, many agencies observed that their programs generally were perceived by the public as 'only for the homeless'. Few had funding to promote their programs to real estate agents and prospective landlords, potential clients or the public at large. An established common terminology to describe the scope of their work, the outcomes achieved and supports offered would assist efforts to raise public, client and government awareness of their positive role in housing vulnerable and/or marginalised Australians.

Lack of affordable rental properties

The work of PRBPs is heavily circumscribed by the lack of affordable rental properties in areas of high demand. Very few agencies interviewed in this study had accessed NRAS housing for their clients; several indicated that the limited supply of community housing had rents too high for many of their clients and that newer forms of boarding house accommodation were also too expensive for their client base. It was observed that while the liaison work undertaken by PRBPs could increase opportunities for clients within the existing private rental market it could not itself impact structural issues associated with housing supply (particularly affordable housing).

It is clear that a renewed focus on approaches to promote the supply of affordable and appropriate rental housing is needed to ensure and bolster the reach of PRBPs. Australia's system of private rental supports needs an efficient and comprehensive supply side measure; with this constituting a fourth pillar alongside CRA, PRA and private rental brokerage.

Use of marginal rental housing

The increased reliance on marginal housing (e.g. boarding/rooming houses; substandard 'share' arrangements; accommodation in caravan parks and motels) reflects the lack of affordable private rental stock. This is a trend that will require considerable higher level attention for it to be reversed in the foreseeable future.

Limited security of tenure

The standard six or 12 months lease has health and wellbeing impacts for many clients, especially older clients. The State of Victoria is currently reviewing its residential tenancy legislation in the light of the changing role of the private rental market to consider what balance should be struck between flexibility and stability in respect to longer and shorter term leases. This is an issue of high importance to policymakers in all states and territories in a climate of high demand for social housing and constrained housing supply.

Discrimination, stigma, stereotyping

The study points to clear indications of market failure for some client groups due to discrimination, stigma and stereotyping. Indigenous Australians, clients of refugee backgrounds and clients with disability (especially mental health issues) are particularly vulnerable. Social housing must be available for situations of market failure.

Exclusion of high and complex needs clients

The requirement for tenants to be 'rental ready' excludes clients with high and complex needs from accessing private rental through most PRBPs as presently constituted and funded. Given this it is imperative that high and complex needs clients are assured access to social housing, unless substantial funding is made available to agencies so that they can provide the breadth and level of support required to assist this group access and sustain accommodation in the private market.[14]

Limited built form

Many clients and households experience difficulties in locating appropriate private rental accommodation because of the limited range of built forms and inherent restrictions in renting private housing (e.g. the cost of home modifications and reinstatement, as well as risk-averse agents and landlords). Groups affected include those with young children, the elderly, Indigenous Australians and clients with disability. The first *Livable Housing Design Guidelines* were launched in 2010 (updated in 2012 and 2015), with the aspirational target of having all new homes meet the guidelines by 2020. It is anticipated that working toward meeting aspirational targets will expand the range of suitable housing options, albeit slowly.

Meanwhile, questions remain about the best way to address the [costs] issues around the retrofitting of adaptations to existing stock used as private rental properties. There are two issues. First, the landlord's consent is required before any alteration is made. Relevant (state or territory) legislation protects the landlord's right to withhold consent and fails to set any time limits around decision-making and notification. Secondly, funding must be available to tenants for modifications and their removal at the cessation of private tenancies.

7.2   Further research

The findings from the *Crisis' Private Rented Sector Access Development Programme: final evaluation report* (Rugg 2014) and *National Final Report Cross-Site At Home/Chez Soi Project* (Goering et al. 2014) prompt questions around the widespread exclusion of clients with high and complex needs from private rental brokerage activities in Australia. A detailed investigation and comparison of the approaches discussed would be useful in determining how best Australia can ensure that this group of especially vulnerable clients is housed in appropriate, safe and stable accommodation.

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[14] Recently released research by Zaretzky and Flatau (2015) for AHURI sheds much more light on the need for such supports around social housing and social housing tenants, examining the effectiveness of the tenancy support programs 'aimed at accessing and maintaining social tenancies for formerly homeless people and those at high risk of homelessness, such as those leaving Institutions' (2015: 7), delivered under the banner of the National Partnership Agreement on Homelessness.

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APPENDIX

Table A1: Number of households receiving private rent assistance, by jurisdiction, 2012–13[a][b]

	NSW [c]	Vic[d]	Qld [e]	WA [f]	SA [g]	Tas [h]	ACT [i]	NT [j]	Aust
Bond loans	11,461	12,627	22,231	6,040	20,962	3,759	270	269	77,619
Rental grants, subsidies and relief	8,772	na	3,893	–	20,821	3,180		8	36,674
Relocation expenses	–	na	–	–	–	78	270	–	348
Other	–	na	–	–	2617	571		–	3,188
Total	*20,233*	*12,627*	*26,124*	*6,040*	*44,400*	*7,588*	*540*	*277*	*117,829*

(a) The data include all households that received transfers of assistance in the 2012–13 financial year through private rent assistance programs. This includes those households that commenced receiving assistance during the 2012–13 financial year and those households that commenced receiving an ongoing form of assistance in a previous financial year that continued to receive transfer(s) of assistance in the 2012–13 financial year. The data excludes non-financial assistance.

(b) Some households receive multiple types of Private Rent Assistance, therefore, the sum of households assisted by each type of assistance would overstate the total number of households assisted.

(c) The NSW bond loan figure relates to households with loans provided under Rentstart Bond Loans and Rentstart Move. Data for NSW rental grants, subsidies and relief is not comparable to previous years, as a total of 35 households receiving ongoing assistance within 2012–13 and included in the above figure were previously unreported. The NSW rental grants, subsidies and relief figure reflects 6,091 households receiving Advance Rent and 2,779 households receiving the Private Rental Subsidy (some households received both rental grants and rental subsidies).

(d) The VIC figure relates to the Bond Loan Scheme. Data on assistance funded by the VIC Housing Establishment Fund was unavailable at the time of publication. The Victorian Department of Human Services estimates that 18,700 households received rental grants or subsidies, 850 households received relocation expenses and 925 households received other rental assistance in 2012–13. These estimates are unchanged from the estimates provided for 2011–12 collection.

(e) The QLD's assistance in rental grants, subsidies and relief category relates to rental grants.

(f) The WA figure relates to the Bond Assistance Loan Scheme.

(g) The SA figures relate to bond loan assistance and rental grants provided under the Private Rental Assistance Program. SA ' other' assistance relates to rental grants provided for hotel/motel type accommodation.

(h) The TAS bond loans figure relates to the Private Rental Support Service. The TAS's assistance in rental grants, subsidies and relief category relates to rental grants.

(i) The ACT bond loans figure relates to the Housing Assistance Rental Bonds Housing Assistance Program. The relocation expenses figure relates to a bond loan to assist with relocation, utility costs and other start up housing costs.

(j) The NT bond loans figure relates to Bond Assistance. The NT rental grants, subsidies and relief figure relates to Bond Assistance Level Two (equivalent to two weeks rent, provided as a repayable loan or grant).

na Not available. Not applicable.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Respository, 2012–13 unit records.

Source: AIHW 2015, supplementary table 5.7

Table A2: Number of households receiving private rent assistance, by jurisdiction, 2011–12[a]

Type of assistance	NSW[b]	Vic[c]	Qld	WA	SA	Tas[b]	ACT[d]	NT	Aust
Bond loans	17,265	11,742	21,443	7,248	19,900	3,628	245	305	81,776
Rental grants, subsidies and relief	13,769	18,700	3,422	–	19,706	2,764	–	6	58,367
Relocation expenses	–	850	–	–	–	90	245	–	1,185
Other	–	925	–	–	1,871	309	–	–	3,105
Total	*22,352*	*24,400*	*24,865*	*7,248*	*23,895*	*4,010*	*245*	*305*	*107,320*

[a] The figures include all households that received transfers of assistance in 2011–12.

[b] Data f or New South Wales and Tasmania are not comparable with data f or previous years.

[c] Data on assistance funded by the Victorian Housing Establishment Fund were unavailable f or the 2011–12 national private rent assistance data collection. Estimates have been used.

[d] In the Australian Capital Territory, households receiving a bond loan are also provided with a $100 non-repay able grant to assist with the costs f or establishing their new tenancy.

[e] Some households receive multiple types of private rent assistance; thus, the total number of households assisted may be less than the sum of the number of households assisted by each type of assistance.

Note: There are caveats surrounding the data presented in this table (see the data quality statements at Appendix C).

Source: AIHW National Housing Assistance Data Repository 2011–12.

Source: AIHW 2013b, p. 79

Table A3: Summary of Private Rent Assistance by jurisdiction, Australia, 2015

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
Australian Capital Territory	Rental Bonds Loan	Housing ACT	Bond loan Repayable no-interest loan for up to 90 per cent of bond value (or person's share of bond). Pre-approved bond loans may be provided (90 day expiry). Bond loan recipients may also receive a one-off $100 grant for establishing a new tenancy.	Income and assets limits apply. Must set up direct debit arrangement to discharge loan. Generally must also: → demonstrate ability to sustain a tenancy → have not debts with Housing ACT Must be discharged within 20 months of receipt of loan.
New South Wales	Housing Pathways Strategy	NSW Department of Family and Community Services	Common operational protocol for social housing and PRA. Includes a range of measures to assist private renters to access and sustain housing (below): → Rentstart assistance → statements of successful tenancy → Private Rental Brokerage Service → tenancy guarantees → targeted Private Rental Subsidies → Rent It Keep It (training and resource program for community and housing workers assisting clients with limited housing, tenancy and living skills).	Common application process in place for all Housing Pathways assistance. Applicants must be eligible for social housing assistance. Property ownership restrictions, assets and income limits apply (vary slightly depending on type of PRA measure being applied for).
	Rentstart	Housing NSW	Primarily financial assistance. Five arms to Rentstart: → Rentstart Bond Loan → Advance Rent → Rentstart Move → Tenancy Assistance → Temporary Accommodation	Applications for Rentstart assistance generally processed within one day.
			Rentstart Bond Loan—an interest-free repayable loan of up to 75 per cent of bond (minimum 25% applies) to assist clients to establish a new rental tenancy.	Rent must not exceed 50 per cent of total gross weekly income Must have less than $3,000 in cash assets. Repayments required fortnightly and based on income to rent ratio.

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
				Bond loans of 100 per cent of bond available for people receiving Private Rental Subsidy.
			Advance Rent—one or two weeks rent in advance for people in exceptional circumstances to help establish a private rental tenancy.	Amount of assistance dependent on circumstances. For one week's rent in advance must demonstrate significant reason for assistance, i.e. eviction, moving from substandard accommodation, accommodation impacting on health, currently homeless or newly arrived humanitarian arrival. For two weeks' rent must be in crisis with an 'at risk' tenancy, i.e. because of domestic violence, abuse, torture and trauma or living in temporary or Specialist Homelessness Services accommodation.
			Rentstart Move—bond assistance loan for up to 75 per cent of bond for tenants moving out of social housing when they are no longer eligible for such assistance because of a change to their income or assets.	Must have less than $5,000 in cash assets. Rent must not exceed 50 per cent of income (excluding CRA).
			Tenancy Assistance—financial assistance equivalent to four weeks' rent for private renters in rental or water arrears and facing eviction.	Must have: → evidence of arrears and plan to address it. → approval for Rentstart Bond Loan → less than $1,000 in cash assets → sufficient income to meet future rent/utilities payments → agreement to continue tenancy for 12 months after arrears addressed. Provided only once in a 12-month period.
			Temporary Accommodation—time-limited short-term accommodation support (motels, caravan parks etc.) for clients facing homelessness (generally maximum 28 days assistance in a 12-month period).	Offered supplementary to crisis and other accommodation by Specialist Homelessness Services. Must be facing imminent homelessness, a short wait for other crisis accommodation and circumstances are detrimental to personal safety or health. Assistance contingent on applicant contributing to the cost of their Temporary Accommodation.
	Statements of Successful		A document indicating whether a public housing tenant has maintained a satisfactory tenancy, i.e., in terms of meeting	Must be a current or former tenant of FACS. Current tenants must be vacating their public housing property within 6 weeks.

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
	Tenancy		rent and other charges, care of property etc. The statement can be used to help secure private rental when leaving or having left public housing.	Must not have breached their tenancy conditions in the 12 months prior to applying for a STS. Must not have a debt to Housing NSW.
	Private Rental Brokerage Service (PRBS)		One-on-one support for those who are homeless or at risk of homelessness with complex needs and who can afford and sustain private rental with appropriate support. PRBS provides assistance includes Tenancy Facilitation (see below).	Must have case management/support arrangements in place from an agency willing to support client with their tenancy and PRBS application. Must be able to sustain a tenancy. PRBS support involves monitoring a client in their tenancy for minimum three to maximum 12 months
	Tenancy Facilitation (generally delivered as part of the PRBS)		Provision of information and practical assistance to help clients search and apply for private rental.	Assistance includes: → help applying for other PRA, house searching. → applications. → coaching clients on how to interact with agents and landlords. → understanding tenant and landlord roles and responsibilities. → addressing tenant listings. → regular monitoring of tenancy for sustainability.
	Tenancy Guarantees		Tenancy Guarantee given by social housing providers for certain vulnerable households to assist them gain access to private rental. Guarantees are valued at up to $1500 and are in addition to the Rentstart Bond Loan for which applicants are also eligible to apply.	Must be eligible for social housing and can afford and sustain a private tenancy. Must have had difficulty securing a private rental tenancy or be assessed as likely to experience difficulty. Must not already hold a Tenancy Guarantee or have a debt from a previous one.
	(Targeted) Private Rental Subsidies		Additional private rental support for very specific household types with priority status on NSW (Social) Housing register. Three types of assistance: → Private Rental Subsidy (Disability) → Private Rental Subsidy—Start Safely → Private Rental Subsidy—Special	Subsidy support: → requires regular review of personal and housing circumstances. → is only available where people live in areas where there is social housing. → bridges the gap between Housing NSW's rental benchmark plus CRA and the 25 per cent income to rent ratio for social housing.

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
				→ requires services are in place to support a client and their needs.
				→ Is paid directly to the landlord/agent.
			*Private Rental Subsidy—Disability—*additional private rental support for people with disability awaiting allocation of a suitable social housing dwelling.	Must not be paying more than 50 per cent of income in rent (excluding CRA).
				Subsidy can be withdrawn if recipient refuses two social housing offers deemed appropriate.
			*Private Rental Subsidy—Start Safely—*additional private rental support for people escaping domestic and family violence who are homeless or at risk of homelessness.	Time-limited assistance (maximum 24 months).
				Must not be paying more than 50 per cent of income in rent (excluding CRA).
			*Private Rental Subsidy—Special—*additional private rental subsidy for people with HIV/AIDS.	Long-term subsidy.
				Recipients are not required to move into social housing as their ultimate housing outcome.
				Must provide evidence that health condition impacts on housing and how this can be remedied with receipt of the Subsidy payment or social housing allocation.
Northern Territory	Bond assistance	NT Department of Housing	Repayable no-interest loan equivalent to up to four weeks rent, with an optional two weeks' rent in advance.	Residency (Australia and NT), property ownership, income and assets limits apply.
			Applicants receive an 'entitlement letter', valid for four weeks, outlining amount of assistance eligible for and point at which assistance will cut out based on rent.	Must not have an unaddressed debt with NT DoH.
				Rent must not exceed 53 per cent of gross household income (including CRA).
				Bond assistance is paid directly to the landlord.
Queensland	Bond loans	Housing Services, Department of Housing and Public Works	Loan of equivalent to four weeks rent.	Residency, property ownership, income and assets limits apply.
			Bond assistance is provided as a guarantee.	Must not have an outstanding debt with Department.
			Bond assistance/rent in advance and arrears is only provided twice in any two-year period.	Rent must not exceed 60 per cent of gross household weekly income.
			Once granted bond and rent in advance assistance is valid for six months to allow for house searching.	
	Rental grants		One-off assistance measure equivalent to two weeks' rent.	Same as for bond loan.
			Assistance measure for households in crisis only.	Eligibility restricted to people who have been in institutional settings for 28 days or more, those leaving child protection, those affected by domestic or family violence or homeless or at

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
				risk of homelessness.
	RentConnect		Private rental brokerage, information and referral service for eligible people experiencing non-financial difficulties accessing private rental.	Must meet income eligibility for social housing or be leaving social housing or facing non-financial barriers to accessing private rental.
			Provides one-on-one assistance to help people find and maintain accommodation, including overcoming short-term tenancy issues, helping people with limited rental histories, lacking requisite documents for rental applications and overcoming literacy problems, helping people prove they will be a good tenant, filling in applications, referrals to relevant community services, providing links to real estate agents etc.	Must be able to manage a tenancy successfully.
South Australia	Bond assistance, Rent in advance, Rent in arrears	Housing SA	Bond assistance provided as a bond guarantee directly to landlord.	Residency, property ownership, income and assets limits apply.
			Rent in advance and arrears mainly targeted to people in crisis.	Must meet income eligibility for public housing.
				Rent must be less than 50 per cent of gross household income.
			Bond assistance and rent in advance/arrears applications once approved are valid for six months to all for house searching.	Must not have an unaddressed debt with Housing SA.
				Special consideration given to applications outside eligibility criteria and for joint applications for bond assistance and rent in advance/arrears.
				Bond assistance is available for community housing tenants.
				Bond assistance and rent in advance/arrears only granted twice in a two-year period.
	Private Rental Liaison Officer Program		Private Rental Liaison Officers (PRLOs) provide intensive one-on-one assistance for people having difficulty with the process of finding or securing private rental and people with no previous rental experience.	Contingent on people receiving bond assistance and/or rent in advance/arrears assistance.
			Work directly with real estate agents to increase rental options available.	
Tasmania	Housing Connect	Anglicare, Centacare, Colony 47, Hobart City Mission and the Salvation Army (Tasmania) on	Housing Connect provides financial and non-financial assistance.	Residency, incomes and assets limits apply.
			Is a one-stop shop for all housing and support needs, including:	Assistance contingent on what past assistance has been received and individual circumstances.
			→ information and advice on housing options for vulnerable people/households	Income limited mirrors eligibility for Centrelink Health Care Card.

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
		behalf of Tas Government	→ assistance for social housing applicants and tenants → assistance with accessing and sustaining rental tenancies → Bond and rental arrears assistance → emergency accommodation → Intensive Tenancy Assistance → budgeting assistance → case management.	
	Private Rental Support Scheme (PRSS)		Predominately financial assistance: → bond or security deposit assistance → rent in advance and arrears → relocation expenses assistance → tenancy starter packs, including a voucher to purchase some items needed in establishing a tenancy. Bond/security deposit assistance set at 75 per cent and paid directly to a landlord as a bond guarantee. Rent relief measures and relocation assistance set at equivalent of four weeks' rent for an equivalent property in the same region of Tasmania. PRSS provides three types of support: → PRSS BASIC → Intensive Tenancy Assistance → Expanded eligibility.	Some flexibility is built into the program for people at the margins of eligibility criteria under the Intensive Tenancy Assistance and 'expanded eligibility' streams of the PRSS—including for people engaged with Specialist Homelessness Services, people in at risk tenancies and facing substantial difficulties establishing a tenancy. Clients of Intensive Tenancy Assistance may receive up to the equivalent of four weeks' rent to assist with establishing utilities and financial counselling.
Victoria	Bond Loan Scheme	Department of Health and Human Services	Bond assistance is paid as a bond guarantee provided directly to landlord in the name of the Residential Tenancies Bond Authority. Amount borrowed depends on household composition and number of bedrooms in the property. Maximum bond loan caps are set by the Office of Housing ranging from $1,400 for a bedsit or one bedroom property through to $1,850 for a property with four or more bedrooms.	Residency, property ownership, income and assets limits apply. All previous Bond Loans must be discharged. All prior debts with the Department must be paid. Rent must not exceed 55 per cent of gross weekly income.

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
	Housing Establishment Fund	Homelessness, housing and support agencies	Type of PRBP provided by homelessness, housing and support agencies to assist eligible people access and maintain private rental (or emergency or short-term accommodation). Range of assistance measures provided, including: → bond loans → rent in advance/arrears → emergency accommodation. Assistance is provided as a grant of a few hundred dollars depending on circumstances, with many services working with clients to get them to pay the funds back as a loan so they can be put back into a revolving loan arrangement to assist other people. Non-financial assistance is provided through HEF to people who are homeless or at risk of homelessness and accommodated in the Transitional Housing Management Program in Victoria. Assistance provided to these people includes: property and tenancy management, Initial Assessment and Planning (brokerage-type) intensive support, and housing information, advice, advocacy and referrals.	Eligibility as per Bond Loan Scheme and income and assets limits for the Victorian DHHS.
Western Australia	Bond Assistance Loan Scheme	WA Housing Authority	Interest-free loan of up to four weeks' rent as a bond and two weeks rent in advance. Bond assistance paid directly to landlord or to an applicant if they have paid a bond and are approved for assistance within eight weeks of paying the bond.	Means tested based on household size and type. Rent must not exceed 60 per cent of applicants income. Must not have unaddressed debt with the Housing Authority. Adjustments are made to rates of assistance based on geography.
	Private Rental Aboriginal Assistance Loan	WA Housing Authority	Assistance for Aboriginal Western Australians at risk of eviction. Paid directly to landlords.	Same as for Bond Loan Assistance Scheme, with the following additional eligibility criteria for applicants: → meet income eligibility for public housing → is living in a household at risk of eviction → are minimum two weeks and a maximum of six weeks in rent arrears → contributes to the rent in their current household and not

Jurisdiction	Program	Lead agency	Type of assistance	Conditions/requirements
				necessarily listed on the tenancy
				→ is not a social housing tenant.

Sources: ACT Government 2013; Housing NSW 2014a, 2014b, 2014c, 2014d; NSW FACS 2016a, 2016b, 2016c, 2016d, 2016e, c2016, 2015, 2014a, 2014b, 2012; NT DoH 2015a, 2015b; Qld Government 2016a, 2016b, 2015a, 2015b, 2013; SA DCSI 2014a, 2014b; Tas DHHS 2014a, 2014b, 2013, 2009; Vic DHHS 2016, 2015; Vic DHS 2014, 2012; Government of WA Housing Authority 2015a, 2015b, 2015c, 2015d, 2015e, 2015f.

Notes:

NSW: NSW agencies reported recent and ongoing reform of funding structures for homelessness in that state, especially around the provision of 'brokerage' as untied monies. As this was an ongoing process we could not find comprehensive information on these reforms or how they impact on/add to the support measures discussed here.

NT: the NT Government also supports private renters through NRAS and affordable rental housing through Venture Housing, a not-for-profit housing company initially established by the Territory Government and now operating at arm's length; and the Real Housing for Growth head leasing initiative (NT DoH 2015e). Real Housing for Growth is a similar initiative to NRAS in many ways, focused on boosting the supply of affordable housing for key workers in urban locations in the NT where private rental options are scarce and prices are high. Properties are head-leased by the NT Government for 10 years and provided to eligible key workers at 30 per cent below market rent (NT DoH 2015c, 2015d, 2015e, c2014). Because the initiative is about attracting and retaining key workers in urban locations, seemingly generous income and assets limits apply in terms of eligibility. The first properties available under this scheme were tenanted in late 2014/early 2015.

Vic: As part of the Victorian Homelessness Action Plan 2011–15, the Government provided $15 million to fund key Innovation Action Projects across Victoria to apply new prevention and early intervention approaches to avoid homelessness (State Government of Victoria 2011). In the initial phase the Government funded 11 projects based on their ability to deliver a service that offered a new approach to service delivery. These projects focused on four high risk cohorts: families (vulnerable women and children); young people; adults; and older people. Following a comprehensive external evaluation, seven projects received ongoing funding (http://www.dhs.vic.gov.au/about-the-department/funding,-grants-and-tenders/homelessness-innovation-action-projects).

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