

# Guide three

## THE ROLE OF ASSESSMENT IN HOUSING-FOCUSED SUPPORT

*'The role of assessment in housing-focused support'* looks at how workers use information gathered in assessments to assist people to gain or maintain housing. Assessment can help workers to understanding a consumer's barriers to gaining housing, potential housing pathways, and ongoing support needs.

### **The role of assessment**

Assessment is an ongoing process that should continue throughout a consumer's support period. In conducting assessments, workers will likely apply the same principles contained in the guide Engagement and Building Rapport. Assessment is usually narrative based, drawing on consumers' description of their situation, and will generally cover the following domains:

- Consumer strengths
- Housing situation
- Housing history
- Financial
- Health
- Mental Health
- Drug and alcohol issues
- Risk and safety assessment
- Education and employment
- Existing support structures.

This guide is not designed to cover the assessment process in depth, but examines how workers use the information they gain from assessments to plan housing and support needs. It is important to remember that children will have different and additional needs to adult family members, and these need to be assessed as a specific focus.

## How workers use the information gained in an assessment

Assessment is an ongoing process that should continue throughout the consumer's support period. Workers use the information gathered through assessments to plan housing and support pathways with consumers. Key examples of this include:

- Identifying the consumer's strengths and approaches that have been effective in the past
- Assessing level of risk of the current housing situation to contribute to a safety plan
- Assessing a caregiver's capacity to provide a safe environment for children
- Understanding how trauma has influenced a person's housing history and how the current housing circumstances may contribute to trauma
- Identifying barriers consumers face in gaining housing
- Identifying sustainability of housing opportunities (including previous tenancy experiences, previous work history, eligibility for housing)
- Assessing income and debt – and working with consumers to resolve financial issues
- Gauging rent readiness and skill development needs

- Identifying issues additional to housing relevant to case plans, assessing eligibility for other services, gaining consent to share information and providing referrals to other programs.

## Understanding barriers to gaining housing

Understanding the barriers to individuals and families gaining housing assists workers to find ways to remove or reduce these barriers.

Key barriers consumers may face across all housing options include:

- Lack of identification documentation
- Prior evictions
- History of anti-social behaviour
- Debt
- Persistent mental health issues
- Persistent health issues
- Persistent drug and alcohol misuse.

Specific barriers that consumers may face when trying to access social housing include:

- Not being prioritised on wait lists
- Long wait times
- Complex application processes
- Frequent moving, and not being able to stay in touch with housing authorities or community housing providers
- Lack of awareness of how to access social housing.



Specific barriers that consumers may face when trying to access private rental include:

- Low income
- Lack of employment
- Lack of references
- Poor rental histories
- Histories of incarceration
- Age (older people and younger people).

## Housing histories

People's housing histories can provide insight into their barriers to gaining housing and their ability to maintain tenure. Key areas workers examine when assessing a housing history include:

- Past patterns of housing stability
- Tenancy management and sustainment skills
- Patterns of events or behaviour that have contributed to housing breakdown in the past.
- Where ongoing tenancy support may be needed.

When looking for a rental in the private rental sector, workers also use assessment to:

- Identify whether consumers have previously had stable housing, but faced either an unexpected decrease in income or a substantial expense, which moved them into crisis

- Identify previous examples of housing stability, employment histories and existing skills that may lead to increased income, in order to advocate for the consumers
- Determine a person's ability to share with others.

## Income stabilisation and debt

Ensuring that consumers are accessing their full income entitlements and responding to existing debt is a key aspect of making sure an individual is ready-to-rent. Where income entitlements are inaccurate or have not been established, workers should work closely with specialist Centrelink workers to stabilise a consumer's income.

Common debts consumers may have include:

- Bond debts
- Centrelink repayments
- Pay day loans
- Rental arrears
- Utility debt
- Credit card debt
- Car loans.

Workers should assist consumers with existing debt by:

- Providing information around hardship schemes
- Using funds to reduce or eliminate existing debt
- Assisting consumers with repayment plans through advocacy

- Referring consumers to services that offer specialist financial support and advice, such as financial counselling.

## Discussing housing preferences and needs

A critical assessment undertaken with consumers is to understand their housing preferences, and which types of housing are most appropriate for them. In addition, there is a need to match preferences with realistic outcomes.

Workers often have to assist clients in balancing housing affordability with their preferences around location and amenity. Key activities that workers undertake include:

- Explaining various housing options to consumers including eligibility criteria
- Discussing potential wait times for various housing options
- Preparing a budget with consumers to determine affordability
- Examining how much money people will have left over based on rent paid
- Looking at properties in a range of suburbs to compare affordability and amenity
- Determining household needs including proximity to child care, schools, hospitals and transport
- Assessing an individual's links to social supports and services in particular areas.





## TOOLKIT: ASSESSING HOUSING HISTORIES AND POTENTIAL TENANCY STABILITY

This non-exhaustive list aims to help workers examine how past housing histories may impact on future tenancies. The following section looks at potential housing and support needs and how they may affect tenancy stability.

LOWER RISK TENANCY	MEDIUM RISK TENANCY	HIGH RISK TENANCY
Currently housed, but at risk of homelessness	Housed in unsuitable and/or insecure tenure. Homeless and staying in unsuitable and/insecure tenure.	Rough sleeping.
Short term homelessness caused by life event	Moderate term homelessness and/or past history of homelessness.	Long-term history of homelessness.
History of stable tenure	Periods in and out of stable housing.	History of unstable or insecure housing or long term homelessness.
No ongoing health issues	Moderate level health issues or health issues that are likely to progress.	Persistent health issues.
No/low mental health issues	Moderate mental health issues or history of recurrent mental health issues.	Persistent mental health issues.
Current or previous stable employment history or current enrolment in training	History of intermittent work. Long term unemployment.	Long term unemployment.
Current salary from employment Stable income support payments	Low income with limited future earning potential. Casual work causing unstable income support payments.	Very low or no income.
No substance misuse	Moderate level of substance misuse or history of substance misuse.	Current or long term significant substance misuse.
No danger to personal safety	Current danger to personal safety.	High danger to personal safety and experiencing violence.
No or low-level experience of or exposure to traumatic events	Moderate experience of or exposure to traumatic events.	High experience of or exposure to traumatic events. Intergenerational trauma. Childhood trauma.
High level of social supports or networks	Moderate level of social supports or networks.	Low/nonexistent social supports or networks.
No risk to self/others	Moderate risk to self/others.	High risk to self/others.

Consumers may neatly fit into one category or be a combination of low-medium or medium-high risk for tenancy sustainment. Assessing likelihood of tenancy sustainment can inform workers about ongoing support needs, as well as housing options.

### ***Low risk tenancies***

- May need short term support to stabilise housing or re-enter private rental sector
- May require an intensive period of support to regain independence
- Ongoing support needs may be minimal and focused on stabilising life events (such as loss of employment)
- May require crisis accommodation and or transitional housing to stabilise housing
- Key candidates for programs such as rapid rehousing with appropriate agency support
- May need assistance with skills for daily living

### ***Medium risk tenancies***

- Likely to require crisis accommodation and/or transitional housing to stabilise housing
- May require an intensive period of support to regain independence
- Will likely benefit from referral to clinical and support services
- Will likely require floating support longer-term to ensure tenancy is sustained (and possibly some ongoing financial supports)
- May need assistance with skills for daily living

### ***High risk tenancy***

- Likely to need ongoing support for either the lifetime of the tenancy or through floating supports to retain tenancy long term
- Likely to face significant challenges settling in to a tenancy
- Likely to need significant support to establish daily living skills
- Would benefit significantly from referral to other clinical and support services based on need
- Will likely need a longer period of support to transition to new services
- May struggle in crisis accommodation or with transitional housing without appropriate (or intensive) support
- Will likely need social housing with supports or permanent supportive housing in order to maintain tenancy.



## TOOLKIT: PREFERENCES AND NEEDS

Working with consumers around their housing preferences and needs engages consumers in the housing search. The following table may be useful when talking with consumers about their preferences and needs.

Suburbs	Type of property	Number of bedrooms
	Number of toilets	Laundry
	Washing machine taps	Garden
	Courtyard	Balcony
	Car space/s	Length of lease
	Pets allowed	Gas hot water
	Electric hot water	Gas heating
	Electric heating	Gas cooking
	Electric cooking	Security door
	Fly screens	Carpeted
	Tiles	Bath
	Deadbolts	No steps
	Natural light	Wheelchair accessible
	Security access	
	<i>Other</i>	<i>Other</i>

Once consumers have listed their preferences and needs, workers should undertake property searches with them. Providing evidence around the actual costs of housing when compared to their available income, may assist consumers to make informed decisions or compromise on property features and locations, as well as help with budgeting. The following example relates to a household with a fortnightly income of \$1,051 (including Commonwealth Rent Assistance).

	Cost of property per week	Cost of property per fortnight	Money left over per fortnight	Money left over per year
Property 1	\$350	\$700	\$351	\$9,126
Property 2	\$360	\$720	\$351	\$8,606
Property 3	\$380	\$760	\$291	\$7,566

Alternatively, workers can access median rents in a variety of suburbs from their local housing authority, and prepare a table in advance for use with consumers. The following table shows median rents for suburbs in South Eastern Melbourne, and is adapted from data provided by the Office of Housing in December 2014.<sup>1</sup>

Suburb	Units			Houses		
	1 Bedroom	2 Bedroom	3 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Berwick	\$220	\$300	\$345	\$320	\$345	\$400
Cranbourne	\$240	\$280	\$300	\$280	\$330	\$380
Dandenong	\$235	\$270	\$350	\$295	\$350	\$415
Dandenong North-Endeavour Hills	\$235	\$280	\$335	\$290	\$320	\$390

<sup>1</sup> <http://www.dhs.vic.gov.au/about-the-department/documents-and-resources/research,-data-and-statistics/rental-reports-2014>

## CASE STUDY: NOVEL APPROACHES TO DISCUSSING HOUSING PREFERENCES

John works with single adults and families experiencing homelessness in an area with low rental affordability. His program actively educates consumers about affordability issues and provides budgeting advice to empower consumers to make informed decisions about their housing preferences.

John uses the Specialist Homelessness Information Platform (SHIP) budgeting tool with consumers to examine their incomes and expenses. He also spends time identifying any debts a consumer may have, noting: *"we find out that they had Cash Converter loans, they were paying back money to Centrelink, they had a crisis payment, you know, hire purchase on a car. We have to drill down to actually, 'how much money do you have to spend each week on your rent?'"*.

He has compiled a list of rental prices for properties in the inner city, outer suburbs and regional areas, which he puts into the budgeting tool, highlighting the amount of spare money available to consumers each week. *"If you've only got \$10 spare a week [your housing stability] is*

*really fragile...[We show them] what [income they] get for a year and if you pay \$300 a week, this is what you're left with. If you pay \$170 in [an outer suburb], this is how much money you've got to live on with your family"*.

This approach, he believes, helps consumers make rational decisions about housing affordability, specific to their family, and brings them to a place where they can see: *"If I get an affordable property my family has so much more resilience in their financial situation, my anxiety levels go down, my kids can have sporting classes, I've got more disposable income"*.

He notes that the housing searches will still be very much driven by what consumers decide, but this approach arms them with knowledge: *"We want to give them a bit more control before they sign the lease ... if we can have that conversation before the sign-up and it is affordable, they are in a better space"*.



### ABOUT THE HOUSING-FOCUSED SUPPORT PRACTICE GUIDES

*The guides to providing housing-focused support were developed by the Council to Homeless Persons (CHP) to assist workers in the specialist homelessness sector (SHS) gain and maintain housing for consumers. They articulate good worker practice in providing housing-focused support to consumers, and are informed by a literature review, focus groups and consultations with consumers and advanced practitioners. The development of these guides was made possible by a grant from the Mercy Foundation. This guide is the third in the series of five.*

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COUNCIL TO HOMELESS PERSONS

2 Stanley Street, Collingwood Victoria 3066 | P (03) 8415 6200 | F (03) 9419 7445 | [www.chp.org.au](http://www.chp.org.au)