

Guide four

SUPPORTING CONSUMERS TO ACCESS HOUSING

'Supporting consumers to access housing' provides a summary of key actions workers undertake to successfully assist consumers to locate, apply for and accept a housing offer. It also includes tips for liaising with private landlords.

Discussing housing options with consumers

A range of housing options are available to individuals and families, and assessment should focus on eligibility, choice and sustainability. Options include:

- Remaining in existing housing with support
- Entering crisis accommodation
- Accessing Transitional Housing
- Accessing social housing (either through community housing or public housing)
- Accessing affordable housing through a community housing provider
- Accessing the private rental sector (either as a tenant or in share housing)
- Supported housing
- Rooming houses
- Moving in with friends or family.

The attached toolkit provides a guide to assist workers in discussion of both the benefits and challenges of various housing options.

Guidance for property searches

The initial assessment of housing needs and preferences should have highlighted both location and price considerations in a consumer's preferences



for housing. Practices that can help consumers locate suitable housing include:

- Provision of information (both written and verbal) about housing options
- Discussing eligibility for social housing
- Assistance with conducting web-based property searches (including for shared housing)
- Providing consumers with the names of local real estate agents
- Actively sourcing properties available for rent either alongside or on behalf of the consumer
- Arranging financial assistance to reduce barriers to gaining housing
- Preparing consumers about how to present themselves at inspections and how to complete applications.

Provision of financial assistance

Workers can use available agency funds to remove financial barriers for consumers seeking to access housing. These may include:

- Clearing rent arrears (from either social housing or private rental)
- Providing bonds or clearing bond debts (from either social housing or private rental)
- Subsidising rent (either initially or in an ongoing manner).

Assistance to apply for a property

- Ensure consumers have all the relevant information needed ready to apply for a property (evidence of income, identification, references)
- Work with the consumer, if required, to fill in an application and/or provide examples of completed applications
- Advocacy letters from workers can highlight a consumer's mitigating circumstances, and available agency support
- Letters from doctors and other support agencies can ensure social housing property offers are appropriate for the consumer
- Consider providing character references to support the application
- Use flexible work hours to transport consumers to attend open for inspections.

Support in accepting a property offer

Receiving and accepting a property offer is the next key stage to securing accommodation for individuals and families experiencing homelessness. Good practice from workers at this stage of the housing journey includes:

- Providing support in understanding and signing the lease
- Facilitate the availability of financial assistance (such as bond, rent in advance) in a timely manner



- Have expert knowledge about when a social housing offer can be rejected, and the implications for consumers of the rejection.

Helping a consumer to move into a property

Consumers should be provided with assistance to move into a property. This may include:

- Helping consumers pack their belongings
- Organising and paying for a removalist
- Assisting consumers to have their utilities connected
- Facilitating access to appropriate furniture for consumers, or providing a referral to a service that can provide furniture
- Providing information about applying for No Interest Loan Schemes for white-goods
- Providing some basic food
- Ensuring children are enrolled in school and offering available agency funds towards school costs.

Liaising with private landlords

For consumers who are searching for a property in the private rental market, a worker's networks can prove a valuable support in reducing barriers to accessing private rental. The following activities are highlighted as important in developing relationships with agents.

- Consider head leasing properties
- Determine how much support you and your agency can offer – both practical and financial support (landlord liaison, responding to anti-social behaviour, landlord insurance, bond in advance, rental subsidy, head leasing, provision of gardening/maintenance)
- Be honest and transparent about the level of support available
- Develop marketing material about your program and organisation. It can be helpful to include case studies, and information about awards, media coverage and/or program successes
- Meet with agents and build relationships to assist you in reducing the barriers consumers face
- Set appropriate boundaries from the start in relation to your role as a worker, and the consumer's role as the tenant of the landlord
- Maintain the overall relationship with real estate agents by keeping in touch
- Maintain real estate agents' awareness of available support. Encourage agents to provide feedback as appropriate – both positive and negative to you – and acknowledge the feedback appropriately.



TOOLKIT: OVERVIEW OF HOUSING OPTIONS

The following diagram can be used with consumers to discuss the various housing options

HOUSING OPTIONS

	SHORT TERM			MEDIUM TERM			LONG TERM		
	Friends/family	Crisis accommodation	Rooming house	Transitional housing	Supportive/supporter accommodation	Community housing	Public housing	Private rental	
Potential supports	Potential supports	On site supports	Some potential for in-reach support	Offsite supports	Ongoing supports	Active tenancy management	Managed by Housing Services Officers	Managed by real estate or private landlord	
Shared rental costs	Shared rental costs	Rent capped at % of income	Covered by Residential Tenancy Act	Rent capped at % of income	Rent capped at % of income	Rent capped at % of income	Rent capped at % of income	Potential to access CRA	
Insecure tenure	Insecure tenure	Some daily living skills program	Insecure tenure	Opportunity to develop daily living skills	Assistance to develop daily living skills	Security of tenure	Security of tenure	Fixed-term lease	
Potential for overcrowding	Potential for overcrowding	Insecure tenure	No control of other residents	Time-limited tenure	Secure tenancy	Covered by Residential Tenancies Act	Covered by Residential Tenancies Act	Some choice in location	
Potential for conflict	Potential for conflict	No control of other residents	Price dictated by market	Uncertainty of next housing option	Limited choice of dwelling	Increased options for location if CHA headleases	Limited choice in specific property	Covered by Residential Tenancies Act	
		Few affordable immediate exit points	Not all regulated			Limited choice in specific property	Long wait lists	Price dictated by market	
		Limited availability				Limited transfer options	Limited transfer options	Competitive, esp for vulnerable applicants	
						Medium-long wait lists		Limited security of tenure	



TOOLKIT: DISCUSSING HOUSING OPTIONS WITH CONSUMERS, WORKER PROMPTS

The following conversation prompts may help workers to talk through housing options with consumers, and is intended to provide pointers to the specific areas of knowledge workers will require when accessing each form of housing.

Family and friends

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Discussion as to whether there are friends or family with whom the consumer could live, and if they have previously tried living there • Identification of the causes of the last housing breakdown • Assessment of the potential for conflict and/or safety concerns (for consumer or family and friends) • Determine risk of overcrowding • Identification of additional support needs for reunification and/or ongoing conflict resolution • Determine the need for financial assistance to return to the home of family or friends. 	<ul style="list-style-type: none"> • Knowledge of <ul style="list-style-type: none"> » housing options » local mediation services » how past issues caused housing breakdown, and mitigation strategies » risk assessment » duty of care.

Crisis accommodation

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Identification of immediate housing needs and options • Provision of a safety and risk assessment • Explanation of duration of support, and engagement requirements • Identification of need for a period of intense case management to assist people to access housing and other services • Discussion of long-term housing options. 	<ul style="list-style-type: none"> • Knowledge of <ul style="list-style-type: none"> » how to access local crisis accommodation » challenges in gaining crisis accommodation (due to demand) » risk assessment.

Rooming houses

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Discussion of the nature and structure of rooming houses • Acknowledgement of the potential complex behaviours of others that consumers may face • Does the consumer have the skills to share a house with other people (understanding of share house arrangements, skills for daily living)? • Provision of a safety and risk assessment • Does the consumer have conflict resolution skills? • Discussion of long-term housing options. 	<ul style="list-style-type: none"> • Knowledge of <ul style="list-style-type: none"> » various rooming house options in local area (and their standard) » local tenancy act is essential » risk assessment » local tenancy support services.

Temporary housing

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Discussion of length of support available – as is time limited • Discussion of long-term housing options • Discussion of the need to engage with longer term housing plan • Often operates under a tenancy management arrangement, with support provided • Can offer a period of stabilisation. 	<ul style="list-style-type: none"> • Knowledge of local providers • Provision of resettlement and stabilisation services • Support to work on a long term housing plan • Sophisticated assessment of capacity to maintain a tenancy elsewhere • Understanding of the impact of length of homelessness, history of trauma, and co-occurring mental health issues that may impact on the tenancy.

The private rental sector

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Has the consumer held private rental tenure before? • What led to any previous breakdowns in tenure? • Consider share housing – assess risk to consumer, and risk to others • Does the consumer have the skills to share a house with other people (understanding of share house arrangements, skills for daily living)? 	<ul style="list-style-type: none"> • Essential for workers to familiarise themselves with local landlords and real estate agents • Understanding of local application processes • Local bond access schemes • Understanding of impact of length of homelessness, history of trauma, and co-occurring mental health issues that may impact on the tenancy • Sophisticated understanding of how to mitigate tenancy breakdown, based on past tenancy issues • Provision of resettlement and stabilisation services • Consumers on low incomes can face discrimination from real estate agents • Essential for workers to familiarise themselves with local the tenancy act.

Affordable housing

Discussion points	Worker knowledge required
<ul style="list-style-type: none"> • Provides rent reductions for individuals and families who are working, but on a low to moderate income • Allows people who are working to rent a property for up to 80 per cent of the market rent • Tenants are generally not offered additional supports from within an organization • Tenants are on leases which are renegotiated if their situations change • There is a limited number of affordable housing stock, and availability varies state to state 	<ul style="list-style-type: none"> • Essential for workers to familiarise themselves with local eligibility criteria, and application processes.

Social housing

Discussion points

- Encompasses public housing, state owned and managed Indigenous housing (SOMIH), community housing and Indigenous community housing (ICHW)
- Leases are managed through a tenancy management model, with additional supports usually coming from another community service
- Wait lists are prioritised according to need, and people who are homeless are able to gain priority access to housing
- Those able to gain priority access face stringent eligibility criteria (including a lower threshold of assets)
- Those who are not seen as eligible for priority housing may wait for many years for a housing offer
- Discussion of other housing options for those not able to gain priority housing.

Worker knowledge required

- Essential for workers to familiarise themselves with local eligibility criteria, prioritisation and processes around accepting and/or rejecting offers, when offers are unsuitable
- Sophisticated assessment of capacity to maintain tenancy elsewhere
- Understanding of impact of length of homelessness, history of trauma, and co-occurring mental health issues that may impact on the tenancy
- Identify areas where consumers may need ongoing support.



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 fourth in the series of five.

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CASE STUDY

Jason, 50, had a history of mental health issues, and was living in an aged care facility. His employment service referred him to a program assisting people with mental health issues to access the private rental market. The program provided up to eighteen months of subsidised rent and ongoing support to transition to independence. As Jason explained, the program worked directly with private real estate agents to build relationships and open opportunities: *“The program paid the rent directly to the real estate agent, which meant they were guaranteed rent. They also took out landlord insurance for them”*.

His worker heavily supported the process of searching for a property: *“They’d say we’ve got this, this, this and this... You’d get an email saying these are available, then they’d take you to the inspection”*.

Jason noted that the program promoted consumer choice and consumer involvement in the housing search. *“They have a philosophy of choice. They will not push you into something. They make sure that you don’t take the first one... I was in a flat within a month of meeting my caseworker, and in that time I knocked back four flats...”*

His worker helped him to navigate issues of affordability balanced against Jason’s housing preferences. *“The only thing my case worker pushed me on was I wanted to get a flat with a laundry... she said “You might have to let that go, because there aren’t too many flats around that are affordable and have got their own laundry”...*

With this advice, Jason compromised on his initial preferences. Once Jason had found a suitable unit, his workers assisted him to complete an application. *“They’d fill out the forms, and they’d talk to you about the question. And they may frame it in a different way to what you’d answer – just to get it through. And you read it and you sign it and they put it in for you. And they send a letter along also promoting you as a good and reliable tenant”*.

Jason moved into a property that he liked, and the service provided him with a package of brand new furniture, white goods and other furnishings.

On his first day in the property they took him shopping and provided him with \$200 worth of groceries. *“I’d moved into a flat once. All I had was a mattress and a TV... That was it - and that place never became a home... As soon as I moved into a place that had everything... the first day I moved into that place it felt like home”*.

The same worker supported him over two years, and a year into the program, began to prepare him for independent living in non-subsidised private rental. *“My worker asked me what I wanted and what I didn’t want, and pushed the point that if you take one you don’t want... the homelessness cycle will just keep on going along. You got to be happy where you are, or you’ll just fall down”*.

Jason was again provided with assistance in locating, viewing and applying for properties, but the supports were less intensive. *“When I left the program [into independent private rental] ... there was no guarantee of rent being paid and all that – but I went from having a terrible renting record, to having a great rental record because of [the program]. The first place I applied for said ‘You have great references!’”*

Jason is now living independently in private rental, is receiving Commonwealth Rent Assistance and is paying market rent.



Questions for workers to consider

1. What were the key skills that Jason’s worker used to help him access housing?
2. Why was the philosophy of choice in housing an important feature of the program?
3. What key aspects of the worker’s practice helped Jason move to independent living?