



Adelaide Zero Project: Private Rental Action Plan

Commissioned by Neami National on behalf of the Adelaide Zero Project

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University of
South Australia

The Australian Alliance for
Social Enterprise (TAASE)

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1. Background

In early 2020, Neami National commissioned the Institute of Global Homelessness to develop a Private Rental Action Plan for the Adelaide Zero Project. Consultation occurred with a number of providers, government agencies and importantly people with a lived experience of homelessness and the private rental market in the development of this Action Plan.

The Action Plan was commissioned as a result of the Nonie Brennan, Thinker in Residence Report¹ which stated:

- Between June 2019 and November 2019, Adelaide Zero Project’s average housing placement rate was 11 people per month. This housing rate is sufficiently stabilising the number of people actively homeless in Adelaide’s inner city but needs to increase to significantly move the needle on the number of people sleeping rough.
- Successful communities leverage all aspects of the housing system to provide appropriate housing options. Currently most of Adelaide Zero Project’s housing stock comes from one source – public housing. To make positive moves in the direction of Functional Zero in 2020, the Adelaide Zero Project should look at options to:
 - Source an additional five public housing properties per month.
 - Source an additional five community housing properties per month.
 - Allocate at least 50 people into private rental.
- Adelaide hasn’t extensively explored how to access private rental properties. However, options that can be considered include:
 - A private rental subsidy program to support people from the By-Name List with low incomes to pay for a rental property for two years, similar to the Doorways program in Victoria.
 - Head lease arrangements between private landlords and social housing providers.

This Action Plan seeks to set out the actions needed to enable greater private rental options to be made available to achieve the goal of functional zero rough sleeping in the inner city.

Consultation on this Action Plan, and the majority of suggested actions, pre-date the outbreak of the COVID-19 pandemic in Australia. Despite this, the imperative to rapidly provide housing to people sleeping rough is more important than ever, and the contribution that the private rental system, with all the disruptions this pandemic is causing, needs to be even more central to that.

A general understanding of the Adelaide Zero Project is assumed in the below report, for more information about the project see: www.dunstan.org.au/adelaide-zero-project/

For further information about the role that private rental options can play in addressing homelessness, see Attachment A for further reading.

¹ Brennan, Nonie, Institute of Global Homelessness/Thinkers in Residence Report, “Ending sleeping rough in the inner city”, March 2020, URL: <https://dunstan.org.au/wp-content/uploads/2019/02/Thinker-in-Residence-Dr-Nonie-Brennan-Final-Report.pdf>



2. Action Plan

The following items are recommended for action, based on the feedback received and detailed later in this report:

Recommendations	Who to Action
<p>1. Implement the Doorways Model in South Australia:</p> <ul style="list-style-type: none"> • Neami to tailor the model for the South Australian context – including developing detailed costings for its roll out to support the AZP. • DDF to advocate to the South Australian Housing Authority and SA Health to support the implementation of the model in SA to support people on the By-Name List. 	Neami / DDF
<p>2. Consider how to better utilise private rental as an option:</p> <ul style="list-style-type: none"> • Housing Allocations should have a meeting that focuses on how private rental options can be better utilised to provide housing outcomes for people on the By-Name List. • This meeting should review the By-Name List, to identify people who would be an appropriate fit for housing allocations into private rental – in particular people with a lower VI-SPDAT score, and with steady income support payments, i.e. Disability Support Payment, etc. • The DDF or a nominee from the Housing Allocations Meeting should then test the suitability of these people with landlords/real estate agents, building a case on why they should offer placements. 	Housing Allocations Meeting / DDF
<p>3. Implement the concept of supported throughput:</p> <ul style="list-style-type: none"> • The Housing Allocations meeting and the Aligned Housing Working Group should explore the concept of ‘supported throughput’ where we encourage people out of supported accommodation (where appropriate) and into private rental to enable the vacated supported accommodation places to be utilised by people from the By-Name List. • In this way private rental options are used to indirectly enable housing for the most vulnerable people on the By-Name List. • TAASE should help the AZP to better define what is meant by supported throughput and how it can work, while maintaining a commitment to the principles of housing first. • It was pointed out that the practice of supported throughput across the housing system applies to all forms of housing, not just private rental. 	TAASE / Aligned Housing Working Group / DDF
<p>4. Provide training on housing first:</p> <ul style="list-style-type: none"> • There is a strong need for better understanding of the difference between housing first and housing readiness. Training should be organised by the DDF. • A resource or fact sheet should be developed setting out appropriate language – similar to how the Alcohol and Other Drug sector have produced guides for talking about things like ‘substance use’ not ‘substance abuse’ in order to avoid further stigmatising people. 	UniSA – TAASE / DDF



Recommendations	Who to Action
<ul style="list-style-type: none"> Included in this there needs to be better definitions of what is meant by supported throughput and how it can be done in a way that doesn't undermine the principles of housing first. 	
<p>5. Private Rental Brokerage Workforce Training:</p> <ul style="list-style-type: none"> Bring together everyone who is currently in the homelessness sector working on supporting private rental brokerage to share knowledge and practices. To build sector capacity and to help identify systemic barriers that if removed or addressed could improve the effectiveness of their work. This includes, SAHA Private Rental Liaison Officers and housing brokerage workers, boarding house liaison officers, Tenancy Information and Advisory Services (TIAS), St Johns, etc. It was noted that private rental brokerage work is done by a lot of people in the sector, across many programs, and is not well understood or valued. Anecdotally this workforce seems to have a high turnover rate and training is a challenge according to some agencies. It was noted that this workforce is only working in a very limited way to support housing outcomes for people sleeping rough, hence the supported throughput conversations. 	SAHA
<p>6. Survey workforce needs:</p> <ul style="list-style-type: none"> Conduct a quick survey about who is doing what in the private rental brokerage space in South Australia and how it's working, ingredients for success, barriers, etc. 	UniSA - TAASE / DDF
<p>7. Develop relationships between the private rental industry and the homelessness sector through education and training programs.</p> <ul style="list-style-type: none"> Investigate what Victoria has done in terms of training programs for the private rental landlords and agents. Deliver a training program jointly with homelessness sector. Explore how to reach ethical landlords. 	Real Estate Institute SA
<p>8. Utilise the Homelessness Conference to showcase best practice.</p> <ul style="list-style-type: none"> Consider using the Don Dunstan Foundation's Homelessness Conference to showcase best practice from interstate and overseas, including what training program the Victoria Real Estate Institute has developed. 	DDF / Real Estate Institute SA
<p>9. Consider and advocate for government incentives for landlords to take on tenants who have been homeless:</p> <ul style="list-style-type: none"> Including things like, land tax exemptions for offering rent below market rate. Clarify what tax deductions landlords can claim for dropping rental below market rates. Promote these options to landlords. Identify champions. There was a concern that the leakage of government subsidies to the private rental system undermines the investments that should be made in public and community housing. To address this, it was discussed how any investments that are made need to be tied 	Real Estate Institute SA / Shelter SA



Recommendations	Who to Action
<p>specifically to helping people sleeping rough, or through a supported throughput arrangement to ensure that private rental subsidy schemes are helping those most in need.</p>	
<p>10. Explore greater use of head-leasing options:</p> <ul style="list-style-type: none"> The Aligned Housing Working Group should have a dedicated session on identifying what community housing providers are doing in this space, in South Australia and interstate, who could bring what models to SA, what opportunities there are to learn and collaborate. 	<p>Aligned Housing Working Group</p>
<p>11. Assurance scheme for private rental landlords:</p> <ul style="list-style-type: none"> In order to help de-risk the option of housing people off the By-Name List for private rental landlords, the Aligned Housing Working Group should consider commissioning a feasibility study on this. In particular, how assurance could be provided to private real estate landlords that they won't be out of pocket for additional expenses, or unreasonable wear and tear on properties for housing people off the By-Name List and if necessary people through a supported throughput arrangement. Sometimes this is called a 'make good' allowance. This additional layer of landlords insurance could be taken out on behalf of these landlords by the AZP to give the assurance they need that they won't be out of pocket. A private landlords assurance scheme like this was established in Chicago and it was very inexpensive as it was rarely drawn upon. The proposed AZP Emergency Fund could provide a source of funding for this ongoing, but the DDF should seek philanthropic, business and/or government support for a feasibility study on this proposal. 	<p>Aligned Housing Working Group / DDF</p>
<p>12. Business Alliance support for engaging the private sector:</p> <ul style="list-style-type: none"> The City of Adelaide, as part of its support for the AZP Business Alliance, should convene a group of organisations with strong connections to the private sector to seek their support for efforts to make private rental tenancies more successful. This could include, but is not limited to: the assurance scheme, providing greater hardship provisions for utilities bills, employment opportunities, provision of furniture, appliances and other essentials for the establishment of new private rental tenancies for people coming off the By-Name List or people through a supported throughput arrangement. 	<p>City of Adelaide / The Salvation Army / Hutt Street Centre / DDF</p>



3. Feedback: Lived Experience

On the 24 February, Neami held a consultation session with a number of people with a lived experience of homelessness and engagement with the private rental market. This was facilitated by the IGH and one of Neami's peer workers. The following is a summary of what we heard:

- "We want options, we don't care if it's public, community, private rental or whatever as long as it's safe and affordable".
- "I got into private rental, because someone else who had a lease died".
- "Some public housing is worse than rough sleeping".
- "I'd rather sleep on the street than in public housing that isn't appropriate".
- "Discrimination and stigma are big issues in accessing housing".
- "In order to get private rental, you have to do a lot of lying to get in. If you are on the dole no one wants to touch you".
- "Even if you can afford a property with rent assistance, they are dumps most of the time".

Pets

- "Pets are a real barrier to accessing housing - particularly for LGBTIQ homeless people".
- "Our pets are literally our kids; I'd rather die than give up my pet".

Sustaining Housing

- "Getting housing was like being back in solitary".
- "The first time I ever felt homeless was when I was placed into a property - even though I had four walls, I was the first time I felt truly homeless".
- "Getting housed is one thing, keeping it is hard".
- "The affordability of power, and other utilities is what tipped me over the edge".
- "A lack of money makes you feel isolated".
- "I had more money on the street. The bills are huge".
- "It would be great if there were cost of living packs when you are housed - with info, and links to support".
- "We need budgeting help when we move into a property".
- "Helping me manage the bill shock is key".
- "Utilities are the killer. Most of the places we can afford are dumps (so they are expensive to heat and cool) and so we can't afford the utilities".
- "In the heat waves I had a lot of mates who had to hose down the walls at night to cool the house".
- "Employment has got to be part of the support for people to sustain a housing placement, particularly if it's private rental".
- "I've lost all my belongings many times, so I've got very little to help me run a house, more help with this, care packages when you move in and later on would help".
- "After being on the streets you forget how to cook a decent meal and actually use a kitchen, to eat more healthily".

Shared Housing

- "We need help with managing shared tenancies, it's the only way we can get into some types of housing, but it's hard. We've all got issues going on".
- "It [shared housing] can work for a while, to help get back on your feet, but it doesn't always work out as people have got stuff going on in their lives".
- "Surely there are ways it could be made easier for us".



Bushfires / Respite

- “Cudlee Creek caravan parks was the holiday spot for a lot of rough sleepers, a lot of us would go there to get a break from the streets, but the bushfires have impacted on our ability to get that respite”.

4. Feedback: Solutions Lab

LOCATION: University of Adelaide, North Terrace Campus (Engineering & Math EMG07 room)

MEETING TIME: 12.30 p.m. – 2.30 p.m., 3 March 2020

PURPOSE: Explore private rental options to support housing outcomes for people who either were or are sleeping rough in the inner city of Adelaide.

#	Topic	Topic Lead
1	Welcome and introductions	David Pearson, Kim Holmes and all
2	Overview of the Doorways Model	Beth Fogarty, Wellways
	<ul style="list-style-type: none">• Doorways is a specialist private rental housing and mental health support program, providing tenancy and recovery support, funded by the Department of Health and Housing Services in Victoria.• Employs peer workers, lived experience workers to have better recovery outcome. General skillsets are in a variety of mental health backgrounds (psychology, social work, community service) with good understanding of recovery principles.• Partner with 4 clinical services as the circle of support. Referrals come through clinical partners.• Further details of program:<ul style="list-style-type: none">○ Important finding from participants is 1) choice – where people want to live or don't want to live; followed by 2) social inclusion – to have a sense of belonging and build relationships. People who are connected to their community of choice have better recovery.○ To achieve sustainability in both housing and mental health, to have focus on exiting participants as soon as they get in.○ Work with real estate agents (important to have good relationships) and the Real Estate Institute of Victoria to have a single point of contact and to ensure rent gets paid on time.○ Offer real estate agents trainings free of charge (talk about the program/supports available).○ Offer incentives to landlords: landlord insurance, surety fund (\$1500) for damages, bond issues.	



	<ul style="list-style-type: none"> ○ Work with participants over 18 months – secure private rental home, then focus on mental health which includes help to build self-management skills and self-tenancy skills. ○ Seeing preliminary savings of \$8000 over public housing cost – model saves on infrastructure costs. 	
3	<p>Lived Experience Feedback from a Roundtable organised by Neami National</p> <ul style="list-style-type: none"> ● David spoke to the feedback received during the lived experience consultation session held. 	David Pearson
4	Open Discussion	All
Key Discussion Points		
4.1	<p>Problems</p> <ul style="list-style-type: none"> ● SA lacks pools of money for brokerage funds (VIC and NSW have this. VIC has better understanding of what brokerage can do, how to use it). ● Demonstrating cost savings to Government and other parties (Aspire may have more information). ● Right now, we're not sure exactly how much funding would we need, Neami undertook to resolve this. ● We need a better idea of what the model would look like in the SA context. Again, Neami undertook to resolve this. ● How would this program work for Aboriginal people? ● Discussion was about how would we enable private rental solutions that are Housing First focused. It was agreed this was essential. ● Providing choice/opt-in for people on the By-Name List is desirable. ● Bridging the relationship between agency and landlord (the landlord might not buy in even though the agency does). ● Stigma remains an issue. ● How do we tap into, identify and support ethical landlords? ● How do we identify champions in real estate industry? ● How do we share and integrate what is already happening in this space instead of organisations working in silos, to build on existing services – SAHA, CHPs, specialist housing providers, homelessness providers. To have a central agency? ● We have to recognise, in the homelessness sector, that there is extra work for the ethical real estate agents, be them private or community housing provider run. 	
4.2	<p>Solutions (General Discussion)</p> <ul style="list-style-type: none"> ● Build better relationships between services and private rental sector (address fears and stigma). Communicating the benefits that people with steady government payments income can provide. ● Assurance fund for private landlords to de-risk the option of housing vulnerable people. 	



	<ul style="list-style-type: none"> • Look for other ways of funding besides the Government – Community member sponsorship program, community donations. • Education regarding housing first model and approach to real estate industry <ul style="list-style-type: none"> ○ Include business case for Real Estate Agents/landlords ○ Qual/training model already available – investigate in Victoria. • Homes for Good – ATO exemptions, Shelter SA exploring. • Emergency Fund – marketing, debts/bonds to clear debts, prevention funding, DDF exploring. • Bond waiver like through AZP, a potential option. • Housing Allocations Group for the AZP needs to be part of the discussion about private rental. <ul style="list-style-type: none"> ○ Perhaps we should have a focused session with the housing allocation and coordinated care groups. • NGO's could buy some properties to serve as private rental options. 	
4.3	<p>Parking Lot</p> <p>The following were issues raised on the day, but were agreed were out of scope for the solutions lab discussion:</p> <ul style="list-style-type: none"> • Need a Doorways-type program focused on prevention • DDF could leverage on current corporate partners – Bendigo Bank, Origin (to explore reduced rates, bill shock for re-housed people of the By-Name List?) • The emergency fund idea that the AZP has been pursuing is important. 	
5	Suggestion Actions from Focused Breakout Groups	Assigned to:
	<ul style="list-style-type: none"> • Implement the Doorways Model in South Australia. 	Neami / DDF
	<ul style="list-style-type: none"> • Consider how to better utilise private rental as an option. 	Housing Allocations Meeting / DDF
	<ul style="list-style-type: none"> • Implement the concept of supported throughput. 	TAASE / Aligned Housing Working Group / DDF
	<ul style="list-style-type: none"> • Provide training on housing first. 	UniSA – TAASE / DDF
	<ul style="list-style-type: none"> • Private Rental Brokerage Workforce Training. 	SAHA
	<ul style="list-style-type: none"> • Survey workforce needs. 	UniSA - TAASE / DDF
	<ul style="list-style-type: none"> • Develop relationships between the private rental industry and the homelessness sector through education and training programs. 	Real Estate Institute SA
	<ul style="list-style-type: none"> • Utilise the Homelessness Conference to showcase best practice. 	DDF / Real Estate Institute SA
	<ul style="list-style-type: none"> • Consider and advocate for Government incentives for landlords to take on tenants who have been homeless. 	Real Estate Institute SA / Shelter SA



	<ul style="list-style-type: none"> • Explore greater use of head-leasing options. 	Aligned Housing Working Group
	<ul style="list-style-type: none"> • Assurance scheme for private rental landlords. 	Aligned Housing Working Group / DDF
	<ul style="list-style-type: none"> • Business Alliance support for engaging the private sector. 	City of Adelaide / The Salvation Army / Hutt Street Centre / DDF
7	Next Steps	
	<ul style="list-style-type: none"> • David Pearson to summarise discussion today and circulate an action list to all attendees. • All to go back and speak to respective colleagues/networks and provide feedback to David if there are any other things we could do on private rentals. 	



Attachment A: Further Reading

- Why Private Rental, Australian Housing and Urban Research Institute, Positioning Paper, “The role of private rental support programs in housing outcomes for vulnerable Australians”, February 2015, URL: https://www.ahuri.edu.au/_data/assets/pdf_file/0016/2851/AHURI_Positioning_Paper_No162_The-role-of-private-rental-support-programs-in-housing-outcomes-for-vulnerable-Australians.pdf
- Doorways Program Evaluation Report, November 2013, Nous Group, URL: <https://www.nousgroup.com/wp-content/uploads/2018/02/Doorway-Formative-Evaluation-Report.pdf>



Attachment B: Consultation List

Various individuals from the following organisations were consulted in the development of this Action Plan:

- Baptist Care
- City of Adelaide
- Don Dunstan Foundation
- Hutt Street Centre
- Institute of Global Homelessness
- South Australian Housing Authority
- The Australian Alliance for Social Enterprise, University of South Australia
- Housing Choices SA
- Uniting Communities
- Wellways

Participants in the lived experience consultation.

The following are participants in the Solutions Lab:

No.	Name	Organisation
1	Lauren Grant	City of Adelaide
2	Ian Milverton	Hutt Street Centre
3	Joe Capozza	Anglicare
4	Wayne Gibbings	Community Housing Limited
5	Clare Rowley	DDF
6	Renee Jones	DDF
7	Ritchie Hollands	DDF
8	Andrew Shields	REISA
9	Ian Cox	SAHA
10	David Holmes	SAHA
11	Frank Lervasi	SAHA
12	Annie Francis	SAHA
13	Victoria Skinner	SAHA
14	Selina Tually	UniSA
15	Alice Clarke	Shelter
16	Robert Spaan	Uniting Communities
17	Helene Maurer	Uniting Communities
18	Kirsten Sandstorm	SYC
19	David Pearson	IGH
20	Kim Holmes	Neami National
21	Lesley Tang (EA)	Neami National
22	Matteo Mazzilli	Neami National



Apologies:

No.	Name	Organisation
1	Belinda Hallsworth	SAHA
2	Ali Pickering	MH
3	Scott Richards	Neami National
4	David Cripps	Department of Treasury and Finance

