

# Staying Home?

Examining longer-term housing outcomes  
of the Private Rental Access Program (PRAP)

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# Executive Summary



The Private Rental Access Program (PRAP) supports households in housing crisis to secure or maintain private rental housing. The decline in social housing stock has put pressure on the private rental market to accommodate low-income households. Despite increasing policy attention and expenditure on private rental programs little is known about their efficacy in the short or longer term.

This report evaluates Unison's PRAP. It draws on 83 survey responses from households that were assisted by Unison in 2017, as well as administrative and focus group data to answer the following four questions:

- 1 What are the characteristics of households that use the PRAP, and what assistance do they receive?
- 2 What are the longer-term housing outcomes?
- 3 How satisfied are people with the assistance they received from the PRAP?
- 4 And, how satisfied are they with their housing?

## Key findings

### Who uses the PRAP

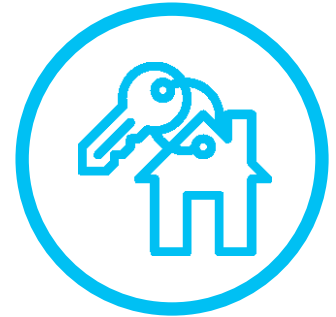
- Most households are paying rent in private rental (60%) when they seek assistance, but a significant minority are in extremely precarious housing or are homeless.
- **The PRAP primarily works with families** (73%) and single parent families account for the largest household group (43%), with nearly all of these families headed by women (90%).
- Just over half of the PRAP servicer users were unemployed (51%), with another quarter (27%) outside the labour force. About one in five reported they were working when they first presented.
- **The evaluation found that the PRAP is targeting the 'right' group** - there are very low rates across a range of measures that are indicative of complexity, while across general measures of disadvantage rates are much higher.



**73% of PRAP users are families, with 43% of them single parent households.**

## What sort of assistance do they get

- **Most households (82%) that use the PRAP require only a single support period**, and most (70%) are supported for a relatively short amount of time, between 1-5 days.
- Although individual support periods of 21 days or longer are relatively rare, representing 1 in 10 of all support periods, when combined they account for 58% of all support days provided by the PRAP. This tells us that a relatively small number of households require considerable assistance to maintain or secure private rental.
- **Three quarters (73%) of all brokerage funding was spent on establishing tenancies**, with maintaining housing accounting for just over a quarter (26%).
- The average spend to establish housing is more expensive than maintaining housing (\$1,417 versus \$1,248), but it is also more resource intensive, taking on average 50% more support days to establish a tenancy than it does to maintain a tenancy (6.6 versus 4.2 days).



**73% of all brokerage funding was spent on establishing tenancies.**

## Housing outcomes

- **The PRAP delivers sustainable housing outcomes.** Based on our analysis of survey responses and taking possible sample selection bias into account we estimate that approximately 8 in 10 households that use the PRAP maintain their housing and avoid homelessness. A substantial majority remain in the housing for which they receive support and most move on with their lives with no further need of assistance.
- **The PRAP works effectively with low-need homeless households.** The survey found that 18 households were homeless when they presented to the PRAP. Two years later 15 were housed and most (n=10) were still in the same properties that the PRAP service had assisted them to secure. The other five had moved, but all were in private rental, had a lease and were paying rent.



**8 in 10 households that use the PRAP maintain their housing and avoid homelessness.**

## Satisfaction

- **People were satisfied with the services they received from the PRAP.** Financial support was especially highly regarded with 86% of respondents stating they were satisfied or very satisfied with the financial support offered. There were similarly high levels of satisfaction with the advocacy support provided by the PRAP (82%).
- **People were satisfied with the size and location of their housing.** The survey found that 4 in every 5 households (82%) were satisfied or very satisfied with the size of their housing, and similarly high levels of satisfaction were reported for the location and neighbourhood.
- The level of **satisfaction with the condition of their housing was markedly lower** - just under two thirds (64%) were satisfied or very satisfied with the condition of their housing. The result, while still strong, draws attention to poor housing conditions at the lower end of the rental market.



**86% of respondents stated they were satisfied or very satisfied with the financial support offered.**

## Some challenges

The success of the program is in part derived from having a clearly identified target group: low-need, low-income households. There is a danger of increased pressure on the PRAP to broaden its access to more complex service users for whom there are very few private rental or other housing options. This could also increase the risk of tenancy breakdowns occurring more frequently and in turn compromise relationships with real estate agents, ultimately resulting in reduced access to affordable private rental properties.

Resisting this pressure is challenging as the PRAP is delivered in a context where access to resources is often prioritised for those deemed in 'greatest need'. Policy makers and indeed services must ensure programs exist for those who require a 'lighter touch' to assist them through a crisis, after which they typically move on with their lives.

# Recommendations



1

## Design a Program Logic Model

Our analysis reveals that the Unison PRAP undertakes many duties to support people in housing crisis. Currently, however, there is no documentation of the model used to validate and guide this support. **We recommend the PRAP generates a model of practice based on a program logic model.** Program logic models provide a method for explaining how services are delivered through schematic or graphic representations (Unrau, 1993). The PRAP model should incorporate the findings from this report with practice experience to produce a program logic model that illustrates the possible pathways for households from their first presentation to the PRAP to exiting the program. The development of a program logic model for the PRAP would serve two purposes. First, it would clarify the aims of the PRAP and the methods through which these aims are achieved. Second, the model would capture the detail of the work being undertaken by the PRAP and articulate key outcome measures.

2

## Remove the Centrepay administrative fee

Centrepay is an automated system for the transferral of rental payments. This service assists households with management of rental payments and can prevent problems occurring due to rental arrears. Centrepay has an annual fee of \$26 that is paid by the landlord. The fee deters some landlords from taking up Centrepay. **We recommend the government remove the Centrepay administrative fee.**

### 3

## Identify the service user population and maintain focus on this

Our analysis reveals that the Unison PRAP mostly works with low-income households that experience associated disadvantage such as housing affordability, financial difficulties and eviction. Measures of complexity such as alcohol and other drug misuse and mental health problems are substantially lower than for those attending the Unison IAP.

**We recommend the PRAP clearly identifies appropriate service users to ensure that the services it provides are targeted and suitable.** In the current housing context, resources are understandably directed to households in greatest need. However, there are very few sustainable private rental options for people with high levels of complexity. There is also the risk of damaging relationships with real estate agents if tenancies fail. The PRAP has been successful in providing intensive short-term support to assist households with a housing crisis, after which the household is able to manage its circumstances. It needs to maintain this focus.

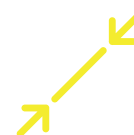
### 4

## Employ specialist workers

A key finding of the evaluation is the benefit brought to the PRAP through the employment of workers with previous experience working in private rental management. Advocacy with property managers and landlords is a crucial task undertaken by the PRAP workers; therefore, **we recommend the continued employment of workers with specialist knowledge of the private rental sector.** Such workers are a bridge between real estate agents and tenants; and these relationships are central to providing effective advocacy. This involves regular engagement with local property managers to deliver better results for tenants and real estate agencies including better matching of properties and improved understanding of how the PRAP can assist both parties to achieve successful rental outcomes.



# Abbreviations



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<b>AIHW</b>	Australian Institute of Health and Welfare
<b>CRA</b>	Commonwealth Rent Assistance
<b>DHHS</b>	Department of Health and Human Services
<b>FVOP PRAP</b>	Family Violence Outreach Program Private Rental Access Program
<b>IAP</b>	Initial Assessment and Planning
<b>IRSD</b>	Index of Relative Socio-economic Disadvantage
<b>LGA</b>	Local Government Area
<b>PHASWM</b>	Preventing Homelessness among Arabic Speaking Women in Moreland
<b>PRAP</b>	Private Rental Access Program
<b>PRBP</b>	Private Rental Brokerage Program
<b>SHIP</b>	Specialist Homelessness Information Platform

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# Introduction

# 1. Introduction



Demand for social housing in Australia is at an all-time high. Correspondingly, the proportion of people in social housing has never been lower. In this context, the emphasis of housing policy has shifted to the private rental market where a range of subsidies and programs have been developed to assist low-income and disadvantaged households to secure and maintain private rental properties.

One approach funded by the Victorian Department of Health and Human Services (DHHS) is the Private Rental Access Program (PRAP). The aim of the PRAP is to assist vulnerable households to maintain or secure private rental housing. Unison has been delivering the PRAP in its current form since 2017 to people living in the Western Melbourne and Wyndham areas. The PRAP builds on services provided by Unison's Initial Assessment and Planning (IAP) team by assisting people to secure and maintain private rental accommodation through information, advocacy and outreach support. The PRAP also provides brokerage through the distribution of flexible packages of financial assistance.

Despite increasing policy attention and expenditure on private rental access programs, very little is known about them. This study evaluates Unison's PRAP. It seeks to answer four questions:

- 1 What are the characteristics of households that use the PRAP, and what assistance do they receive?**
- 2 What are the longer-term housing outcomes?**
- 3 How satisfied are people with the assistance they received from the PRAP?**
- 4 And, how satisfied are they with their housing?**

The report is structured as follows. In the next chapter (Chapter 2), we provide background information on housing market conditions in relation to low-income households, followed by a summary of key findings from studies that have examined Private Rental Programs in Australia. Chapter 3 describes the geographical areas in which Unison's PRAP is delivered, and outlines the specifics of Unison's PRAP model. In Chapter 4, we describe our research method; and then in Chapter 5 we provide a statistical analysis of the PRAP service users based on administrative data. The results of our survey and focus group are presented in Chapter 6. We discuss the implications of our findings and then present our recommendations in Chapter 7.

# Background

# 2. Background



## 2.1 Housing market conditions and demand for private rental

Australia has a ‘dualist housing system’ (Kemeny, 1992). Home ownership is the dominant tenure, accounting for 67% of all residential dwellings (Australian Bureau of Statistics, 2017). The rental market, which is separated between private and social, accounts for 25% and 4% respectively (Australian Bureau of Statistics, 2017)<sup>1</sup>.

While home ownership has been the privileged tenure since the 1950s, home ownership rates have declined to their lowest level in 50 years. High house prices have been associated with this decline, particularly among young people and low-income earners (Wood & Ong, 2017). Sustained house price appreciation over the last two decades has occurred due to a range of reasons. Low interest rates and easier access to credit have contributed, as has population growth in the major cities. Tax advantages for private investors in rental properties such as negative gearing and reductions in capital gains tax have resulted in disproportionate investment in private rental properties in disadvantaged suburbs, increasing both house prices and rents in those areas (Hulse and Reynolds, 2018). Additionally, private rental investment has largely gone into established dwellings rather than new buildings, so the issue of the shortfall of affordable properties to meet demand has not been addressed (Hulse, 2014).

High house prices have made it difficult for many people to enter the housing market (Tually, Slatter, Oakley, Faulkner & Horne, 2015) and this has put greater pressure on the rental market, both private and social.

***The reduction in social housing means that priority is given to households that are deemed to be in ‘greatest need’, leaving other vulnerable households to rely on private rental housing.***

With respect to social housing, investment has waned since the 1990s. As a result, the proportion of Australian households living in social housing has decreased from 7% in 1991 to 4.2% in 2016 (Australian Housing and Urban Research Institute, 2017).

<sup>1</sup> Note that tenure percentages will not add to 100%. In the Census of Population and Housing, “Other tenure type” and “Tenure type not stated” make up the remainder of responses to dwelling tenure, and the question is subject to error adjustment by the ABS. The distinction between social housing and private rental is derived from combining different responses to landlord type, and this question is also subject to non-response and error adjustment. See explanations at: <https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/2900.0main+features101362016>  
<https://profile.id.com.au/australia/topic-notes#housing-tenure>

Currently there are 188,000 households on the national wait lists for social housing (Australian Institute of Health and Welfare, 2018), and it is estimated that 850,000 households meet the income criteria for social housing but most choose not to apply (Productivity Commission, 2018). Moreover, non-priority applicants can wait up to 10 years for a social housing property to become available, depending on location (Productivity Commission, 2018).

Declining affordability and limited social housing stock have increased pressure on the private rental market. In Melbourne, there is a limited supply of appropriate rental properties that are affordable to people on low incomes, a problem that is further exacerbated by competition for low rent stock from higher-income households (Yates and Wulff, 2000).

Furthermore, many low-income households living in private rental experience rental stress; that is, more than 30% of their income is committed to rental payments. According to the Productivity Commission (2018), this is the situation for over 40% of households receiving Commonwealth Rent Assistance. Correspondingly, 25% of households in the bottom quintile experience rental stress to the point that they are spending over 50% of their income on rent (Hulse, Reynolds, Stone & Yates, 2015).

Rental affordability also affects the quality of properties available to households. Low-income tenants are limited to living in properties at the cheaper end of the market, and there is evidence to suggest that households at the lower end of the rental market move more frequently and, when they do move, it is often to lower quality properties (Baker, Lester, Beer & Bentley, 2019; Wiesel, 2013).

An emphasis on housing affordability can obscure the importance of housing security. A report published recently by the Australian Housing and Urban Research Institute (Flanagan, Levin, Tually, Varadharajan, Verdouw, Faulkner, Meltzer & Vreugdenhill, 2020) indicated that social housing tenants' reluctance to leave social housing was not simply tied to its affordability, but that security of tenure was also important. Tenants were reluctant to leave social housing because they were aware (often from direct experience) of the harshness of the private rental market, particularly at the competitive, insecure and lower-quality bottom end of the market, where rental stress and frequent moving were common, and leases relatively short in duration. Ultimately, they valued the security of long-term leases as much as the affordability of social housing.

***A characteristic feature of households in the PRAP cohort is that they sit at the edges of different housing options, with incomes too low to compete comfortably in the private rental market, but also with no clear pathway into, nor necessarily an interest in, social housing.***

With some assistance they can potentially move towards a more secure footing in the private rental market. But this should be understood in the context that private rentals do not necessarily offer the best possible option in terms of affordability and security of tenure.

For low-income households, taking up a new tenancy can be a costly event with many start-up expenses including bond, rent in advance, utility connections, moving costs and purchasing of necessary household items. Furthermore, particular groups are vulnerable to breakdowns of tenancies due to complexities associated with addiction, trauma, family violence, colonisation, disability, incarceration and seeking asylum. It is preferable for households to stay in existing tenancies, and be supported to do so, rather than enter the homelessness service system where regaining housing becomes more costly and complicated (Australian Institute of Health and Welfare, AIHW, 2013).

## 2.2 Rental assistance programs: facts and findings

The policy emphasis on the private rental market is predicated on the view that private rental is a more appropriate tenure than social housing for low-income households because it offers more housing choices and greater flexibility (Wulff, Yates and Burke, 2001). Federal and state governments have devised a range of interventions to support this. The most widespread is the Commonwealth Rent Assistance (CRA), a demand side means-tested assistance program for private renters. In 2017-18, expenditure on the CRA was \$4.4b (AIHW, 2019). Other measures include bond loans (means-tested interest-free loans to be paid back in full at the end of the lease) and the Housing Establishment Fund (offered through Transitional Housing Managers and homelessness services for emergency accommodation, for accessing and sustaining private rental, and for costs associated with relocation and establishment of housing).

The Victorian PRAP was initially rolled out in 2016-17 in 17 Local Government Areas as part of the Family Violence 'Housing Blitz' (DHHS, 2019a). The funding was extended for a further two years in 2017, and again in 2019 (DHHS, 2019a). Despite the recent funding announcement only a small number of studies have examined private rental support programs like the PRAP. Further, the broader utility of existing studies is moderate as they typically draw on very small samples with limited observation periods and often focus on specific subpopulations. Nonetheless, five studies are worth noting.

The Victorian Department of Health and Human Services (DHHS) (2019a) undertook a state-wide review of PRAPs drawing on data from the Specialist Homelessness Information Platform (SHIP) and agency interviews. They reported that over 6,000 service users were supported by PRAPs to establish or maintain private rental accommodation, with most

service users ranging in age between 20 and 50. Over half (57%) of the service users were female, of which 29% had experienced family violence. Rough sleepers made up 18% of the PRAP service users. People born in a non-English speaking country accounted for 12%, and people identifying as Aboriginal or Torres Strait Islander made up 4.5%. However, the review did not distinguish between assistance to maintain or assistance to establish private rental housing, nor did it provide any evidence on longer-term service outcomes. DHHS subsequently undertook a desktop evaluation of PRAPs in 2019, where they acknowledged that better information was required, noting in particular that more evidence was needed on PRAP service users' longer-term housing outcomes, as well as better information on mental health and family violence issues.

A study undertaken by Tually and colleagues (2015) investigated Private Rental Brokerage Programs (PRBPs), forerunners to the current PRAP. They identified a range of programs provided in Victoria under the National Affordable Housing Agreement through which tenants were supported to boost their opportunities in accessing or maintaining private rental properties. Although the focus was on implementing practical measures to support tenants, the assistance offered through the PRBPs varied with different emphases on advocacy, information and/or financial support. Tenants were supported to boost their opportunities in accessing or maintaining private rental properties by the PRBPs through a range of strategies that included financial assistance, building tenancy capacity and developing relationships with landlords to avoid tenancy breakdown (Tually et al., 2015). The study, however, provided no evidence on the effectiveness of PRBPs.

A third study examined the Family Violence Outreach Program Private Rental Access Program (FVOP PRAP) run by the Salvation Army Crisis Services and HomeGround Services. In 2006-07, the program assisted 42 households into private tenancies, of which only one had ended in 2008 (Coutts, D'Arcy, Harris & Janicijevic, 2009). Key features attributed to the success of the program included a partnership approach between the family violence service and the PRAP (incorporating co-location), private rental market expertise, and clear boundaries and accountability for service users, workers and real estate agents. Although the researchers reported that it was a cost-effective way to deliver sustainable tenancies for women and children affected by family violence, no evidence of its cost effectiveness was provided (Coutts et al., 2009).

VincentCare (2017) evaluated the effectiveness of the Preventing Homelessness among Arabic Speaking Women in Moreland (PHASWM) Project in supporting 28 women and children households that were homeless or at risk of homelessness due to family violence. Of the 28 households, 10 established a new private rental tenancy and nine sustained an existing private rental tenancy. The remaining households had a variety of outcomes: moving to community housing, moving in with friends or family, remaining with the perpetrator, or leaving the program. With such a small sample and short observation period it is difficult to draw any conclusions about the efficacy of PHASWM, although the evaluation emphasised the value of co-location of services and building relationships with real estate agents.



An evaluation of the Whittlesea Community Connections Housing Brokerage and Support Project produced similar findings (Parkinson, 2015). This pilot project was set up to assist low-income households through brokerage loans and case management support to establish and stabilise private rental tenancies. 18 individuals received brokerage loans and 136 individuals received housing information and referral services. As with the FVOP PRAP study, the co-location of the project with other services was important, the primacy of building relationships with real estate agents was highlighted, as was building the skills of service users to negotiate with the private rental sector. Moreover, it was found that housing brokerage ‘can foster a sense of dignity, self-respect, self-sufficiency and giving back to help others’ (Parkinson, 2015, p. v). However, the report presented no longitudinal data on the housing outcomes of individuals who participated in the program.

While these studies of comparable rental assistance programs highlight some common themes and important issues, many questions remain unanswered. Despite the emphasis placed on low-income households to engage with the private rental sector, there is still much to know about the efficacy of private rental support programs in both the short and longer term. This evaluation aims to fill some of the gaps in the evidence-base by providing answers to the following four questions:

- 1** What are the characteristics of households that use the PRAP, and what assistance do they receive?
- 2** What are the longer-term housing outcomes?
- 3** How satisfied are people with the assistance they received from the PRAP?
- 4** And, how satisfied are they with their housing?

# Unison's PRAP model

# 3. Unison's PRAP model



## 3.1 Area characteristics

The Unison PRAP is funded by DHHS to deliver services in the Cities of Maribyrnong, Moonee Valley, Wyndham, Hobson's Bay and Melbourne (excluding the CBD). These Local Government Areas (LGAs) are located in the inner, middle and outer west of the Greater Melbourne metropolitan area.

*Measured by the Index of Relative Socio-economic Disadvantage (IRSD)<sup>2</sup>, the Unison PRAP LGAs show higher levels of socio-economic disadvantage than many other LGAs in Greater Melbourne.*

However, they are not among the most socio-economically disadvantaged LGAs in Melbourne, nor in Australia. Part of the explanation for this is that they contain areas of both very high relative socio-economic disadvantage and very low socio-economic disadvantage. This variation can be hidden by rankings at LGA level. For example, within the LGA of Maribyrnong, the suburb of Seddon has the second-lowest possible ranking for relative socio-economic disadvantage, while the suburb of Braybrook has the highest possible ranking for socio-economic disadvantage. In the LGA of Hobsons Bay a similar contrast can be seen between the suburbs of Williamstown and Altona North.

Not all areas of the Greater Melbourne metropolitan area show these levels of internal variation. A distinctive feature of the eastern suburbs of Melbourne is their minimal internal variation in low levels of socio-economic disadvantage. This can be seen in the map of relative socio-economic disadvantage in Greater Melbourne, provided in **Appendix Figure A1**. The outer west and outer north of Melbourne (around St Albans and Broadmeadows, respectively) show little internal variation in high levels of disadvantage. These areas of more concentrated disadvantage are located near the Unison PRAP LGAs.

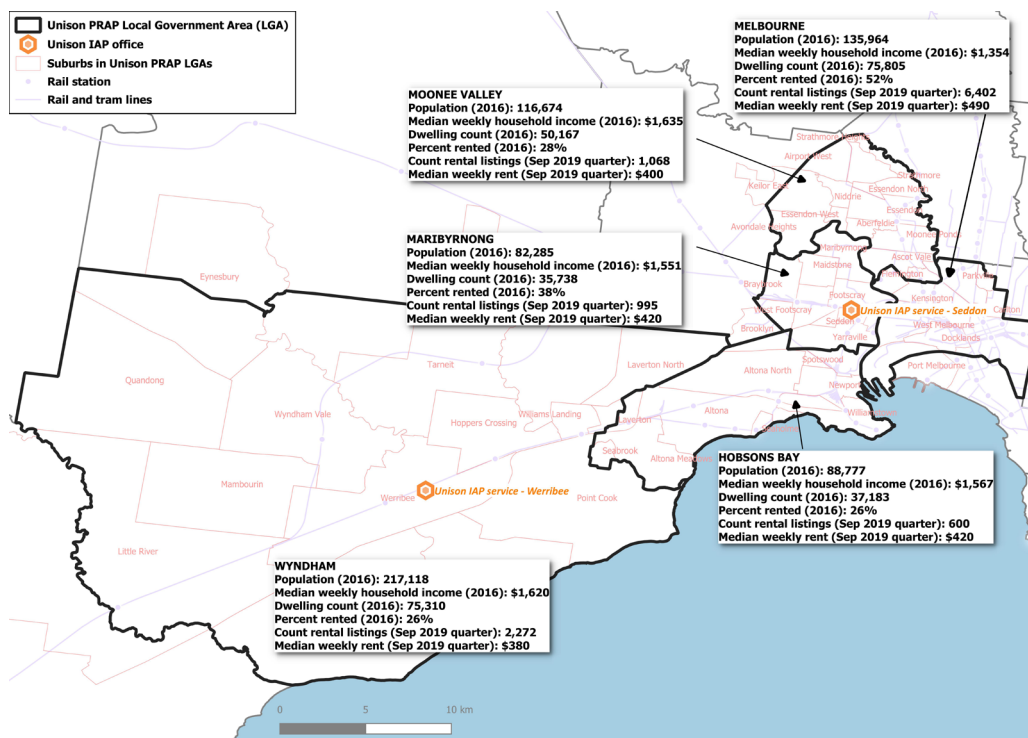
Taken together, these characteristics point towards the particular 'edge' conditions experienced by low-income households in the Unison PRAP LGAs. While other parts of Melbourne are virtually inaccessible to low-income households, the inner, middle and outer western areas of Melbourne are able to accommodate a greater variety of households.

<sup>2</sup> The Index of Relative Socio-Economic Disadvantage (IRSD) is one of the Socio-Economic Indexes for Areas (SEIFA) released by the Australian Bureau of Statistics. It provides a broad measure of relative socio-economic disadvantage. A low IRSD score for a geographic area indicates that it has 'many households with low income, many people with no qualifications, or many people in low skill occupations'. IRSD scores can be ranked in deciles, from most socio-economically disadvantaged to least socio-economically disadvantaged (from 1 to 10, respectively). For more information, see: <https://www.abs.gov.au/websitedbs/censushome.nsf/home/seifa>

However, these areas are divided into pockets of both high disadvantage and low disadvantage, and there is a concentration of socio-economic disadvantage located nearby.

With the exception of the City of Melbourne, in the 2016 Census all the Unison PRAP LGAs had median household incomes at or slightly above that of the Greater Melbourne metropolitan area, and well above the Victorian median (**Figure 1**). As with the more general measure of disadvantage provided by the IRSD, the figures provided at LGA level can understate considerable internal variation. For example, in the LGA of Wyndham in the 2016 Census, the median weekly household income for Werribee was \$1,304, while in Williams Landing it was \$2,200. In the LGA of Maribyrnong, the median weekly household income in Yarraville (\$2,047) was nearly double that of Braybrook (\$1,051).

**Figure 1: Map of Local Government Areas served by Unison PRAP**



Looking next at housing characteristics, the number of rental properties has grown over the last decade across all the Unison PRAP LGAs, but median rents have also increased and the proportion of affordable rental properties has decreased. This is consistent with wider Melbourne metropolitan trends. However, the western suburbs are still more affordable (or rather, less unaffordable) than many other areas of Melbourne, and hence present a relatively attractive prospect for low-income households.

DHHS publishes quarterly reports on Victorian rental listings that include data on affordable

rentals. The affordability benchmark is set at no more than 30% of gross income for those receiving Centrelink incomes<sup>3</sup>. The rental report from the September 2019 quarter coincides most closely with the timing of the Unison PRAP survey (DHHS, 2019b). The data show variations between respective LGAs and changes over time.

A conspicuous feature of rental listings data is that Wyndham still had a relatively high proportion of affordable rental listings in the September 2019 quarter (34.5% affordable) (DHHS, 2019b). More specifically, it had a sizeable number of affordable large rental houses (three and four bedrooms). In the September 2019 quarter, there were 661 affordable four-bedroom rental lettings in Wyndham. By comparison, the total number of affordable four-bedroom rentals in all the other Unison PRAP LGAs combined was only 49.

In addition, the absolute counts of rental listings in Wyndham increased from 593 in the September 2006 quarter through to 2,272 in the September 2019 quarter. However, much of this growth was for large houses only. Over 86% of all listings in the September 2019 quarter were for three- or four-bedroom houses. None of the one-bedroom units were affordable, and only 3% of the two-bedroom units were affordable. The surge in large rental houses is not so surprising when one considers that Wyndham is a residential growth area at the edge of metropolitan Melbourne. It contains a considerable number of green field residential developments as well as older (and cheaper) housing stock in the established areas of Werribee and Hoppers Crossing. Yet, while Wyndham caters unusually well for families seeking large and affordable rental houses, there is not much available (affordable or otherwise) for single people or smaller households.

In comparison to Wyndham, the growth over time in rental listing counts for Hobsons Bay, Moonee Valley and Maribyrnong has been more modest. Each of these LGAs is already built up with a mix of residential and industrial land uses, so growth in housing stock has come from intermittent developments.

***Irrespective of variations in overall growth rates, amid all the Unison PRAP LGAs, there has been a decrease in rental affordability over time.***

The most startling drop in affordability over time was for two-bedroom rentals. With the exception of the City of Melbourne, the Unison PRAP LGAs all had double-digit percentages of affordable two-bedroom rentals in the September 2006 quarter (16.5% in Moonee Valley, 32.2% in Maribyrnong, 32.4% in Hobsons Bay, and 65.4% in Wyndham). By September 2019, less than 3% were affordable in these LGAs.

One-bedroom rentals are not affordable to low-income households in the Greater

<sup>3</sup> The DHHS definition of affordability is somewhat inconsistent. While the affordability benchmark in the rental reports is 30%, it is 55% for households applying for a bond loan. (<https://www.housing.vic.gov.au/rentassist-bond-loan-eligibility> accessed 19/03/2020)

Melbourne metropolitan area, including but not limited to the Unison PRAP LGAs, and have been unaffordable for some time. The median rent for one-bedroom flats in the Greater Melbourne metropolitan area in the September 2019 quarter was \$380 per week, over 150% of the baseline Newstart Allowance for singles. Percentages of affordable one-bedroom rentals were at or below 11% from 2006 through to 2019 in all the Unison PRAP LGAs. There were some affordable one-bedroom lettings in Maribyrnong and Hobsons Bay in September 2006, with a total of 13 affordable one-bedroom rentals between them. These numbers were very small to begin with and, like all the Unison PRAP LGAs, were at or near zero percent affordability in the September 2019 quarter. Further information on Unison LGAs is provided in **Appendix Table A4** (summary of characteristics from the 2016 Census) and **Appendix Table A5** (summary of rental listings from the September 2019 quarter).

## 3.2 The PRAP Model

*The PRAP primarily assists low-need, low-income households to exit or avoid homelessness. People are supported to secure or maintain tenancies through a range of services including financial brokerage to assist with bond and rent, advocacy, information, outreach and help to navigate the private rental market.*

Referrals to the PRAP primarily come through Unison's Initial Assessment and Planning (IAP) service but other institutions and services such as police, schools, hospitals, Child Protection, real estate agencies and welfare agencies can refer people.

For those wanting to **secure** a tenancy, an appointment is made with a PRAP worker to assess the household's circumstances. The assessment looks at the household's rental history and their ability to attend property inspections, as well as exploring reasons why previous tenancies have broken down. The PRAP staff then work with the service users to secure a private rental tenancy. The assessment indicates the level of support the household requires. For most, this will include financial brokerage. Some households require only a 'light touch' of support such as introducing them to online property sites (e.g. realestate.com.au), information on how to look for properties and assistance with completing rental applications. Other households need more assistance, which can involve PRAP workers contacting real estate agencies for rental references and the tenant ledgers for previous tenancies, accompanying them to property inspections and advocating with real estate agents to accept their applications.

High priority is given to low-need households that are homeless or on the brink of

homelessness, but these households generally require more intensive support due to their level of crisis.

For households wanting to **maintain** their current tenancies, an initial assessment is conducted through the IAP. The PRAP worker then follows up with the service user to obtain a rental ledger and speaks with the service user and the real estate agent/landlord to ascertain what has occurred. Where appropriate, the PRAP worker will arrange for a payment plan to be implemented to cover rental arrears and ongoing rent and, if necessary, provide a one-off brokerage payment to assist with the costs. Again, some households can require more intensive levels of support. In these cases, the PRAP worker may need to arrange payment plans for overdue bills and other debts, communicate with other welfare agencies for material and social support, and work with Child Protection.

*The urgency of a service user's circumstances is also taken into consideration, with priority given to households staying in temporary or crisis accommodation.*

For these households, the PRAP can provide up to four months' rent-in-advance to establish a new tenancy. In the case of service users with existing leases, the length of time prior to facing eviction determines if it is suitable to provide a service or place them on a waitlist and refer to another organisation for early intervention in the meantime. Following assessment, households may also be flagged as having high-support needs, in which case they are referred for intensive support, with families, in particular, being allocated a specialist PRAP worker.

*A key element of Unison's PRAP model is proactive engagement with the local real estate agencies, which is enhanced by employing former real estate agents to deliver the program.*

Historically, the relationship between housing services and real estate agencies has been tense and often adversarial, yet both share a common goal - stable tenancies. By focusing on the common goal, the PRAP seeks to leverage increased access to private rental properties. This approach is highly dependent on good tenancy outcomes, as a string of failures can reduce the confidence of real estate agents and consequently reduce access to properties.

# Method



# 4. Method



## 4.1 Data sources

This evaluation draws on data from four sources (**Table 1**).

The **first source is administrative data held in Unison's PRAP database**. We use this to establish the profile of the PRAP clients and their patterns of service use.

The **second source is survey data** from phone interviews with 83 households that were assisted by the PRAP in 2017. Surveys were undertaken between 22<sup>nd</sup> September 2019 and 15<sup>th</sup> January 2020 and were used to answer questions about longer-term housing outcomes for these households, as well as questions about service satisfaction and housing satisfaction.

The **third source is data elicited from a focus group with the PRAP staff** conducted on 31<sup>st</sup> October 2019. The purpose of the focus group was to gain insight from a service perspective on the advantages and challenges of operating the PRAP.

The **fourth data source was contact information held in Unison's IAP database** on 82 households that were randomly selected from our sample frame. These data were used to estimate the extent of sample selection bias in our survey results.

Approval for the study was granted by RMIT's ethics committee.<sup>4</sup>

**Table 1: Data sources**

Data source	Type of data	Who	Findings
<b>1. PRAP Database</b>	Administrative records	Households with records in the PRAP database, that used PRAP between 1 <sup>st</sup> January 2017 and 30 <sup>th</sup> June 2019	Chapter 5
<b>2. Survey</b>	Quantitative data	83 households assisted by PRAP in 2017	Chapter 6
<b>3. Focus group</b>	Qualitative data	PRAP staff members	Chapter 6
<b>4. IAP database</b>	Administrative records	82 randomly selected households that used PRAP in 2017	Chapter 6.3

<sup>4</sup> CHEAN A 22316-07/19. August 5<sup>th</sup>, 2019.

## 4.2 Survey details: sample frame

Maximising the time between the PRAP intervention and the survey (the observation period) is key to evaluating how successful the PRAP is in assisting people to sustain their housing.

A random selection of participants from all households that had used the PRAP would include recently assisted households, as well as those assisted some time ago. This would skew the results towards suggesting that a high proportion of PRAP service users have sustained their housing after their initial assistance, simply because insufficient time has elapsed to know whether or not this was the case.

Our approach to drawing a sample frame concentrated on households for which the most time had passed since receiving financial assistance. We took 2017 as our starting point because this is when the PRAP started in its current incarnation, and thus provided the longest potential observation periods for service users' subsequent housing outcomes.

A further consideration was that, although the PRAP formally commenced on January 1<sup>st</sup>, 2017, it took some time for the service to become fully operational, and only 105 households were assisted in the first six months. Hence, we chose to draw a sample from **households that had been assisted between July 1<sup>st</sup>, 2017 and December 31<sup>st</sup>, 2017**. This would help to maximise the amount of time between the intervention and the survey, but also to obtain a sufficient sample. During this period, 461 households presented to the PRAP and they were supported on 495 occasions. We excluded from our survey households that only received non-financial assistance, thereby reducing the sample frame of potential participants to 327 households.

## 4.3 Survey details: procedure

Once the sample frame had been determined, two research assistants connected to the Unison Housing Research Lab conducted the surveys. The research assistants attempted to contact all 327 households by telephone in order to a) provide information about the project, and b) ask if they were interested in making a time to do the survey. The prospective participants were also offered written information (via email or post) if they wanted further details about the project.

If the person agreed to participate, a time was arranged to make the second telephone contact. In the second telephone contact, the research assistant would first check if the prospective participant consented to do the survey and/or if they had any further questions.

If, in this second call, the prospective participant consented, the survey was conducted over the telephone. The survey took between 25-40 minutes. All survey information was recorded and stored in a secure, password-protected on-line database.

*The survey comprised a structured set of questions relating to housing outcomes before and after PRAP assistance, satisfaction with the PRAP service and satisfaction with housing.*

## 4.4 Survey details: sample size

Of the 327 potential participants, contact was made with 115 households. Of those we contacted, 83 undertook the survey<sup>5</sup>. The characteristics of those surveyed closely resembled the characteristics of the wider Unison PRAP population (**see Appendix Table A1: Population and sample frame profile**).

## 4.5 Using the IAP database to check the survey sample

The fact that we made contact with 115 households out of 327 (35%) raises the issue of sample selection bias, particularly in regard to the results about longer-term housing outcomes. Our concern was that households with which it was possible to make contact might be more stably housed than households with which it had not been possible to make contact.

To address concerns regarding possible sample selection bias, we randomly selected 25% of the 327 potential participants (n=82) and then checked the Unison IAP database to determine if they had presented to the IAP service subsequent to the PRAP intervention, and, if they had, what their housing circumstances were.

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<sup>5</sup> 84 participants undertook the survey, but one survey was omitted from the analysis due to incomplete data, thus reducing our final sample to 83.

Our reasoning was that they would be likely to contact the IAP service if they again required housing assistance for two reasons: 1) Unison's IAP is the regional access point for people who are at risk of, or experiencing, homelessness, and 2) all of the households were familiar with Unison as they had previously used its services. While by no means perfect, this approach is the only feasible way to assess the robustness of the survey findings. The results are presented in section 6.3.

## 4.6 Focus group

The focus group with the PRAP staff employed semi-structured questions that explored issues relating to program design and challenges of running the PRAP. The focus group was recorded and transcribed in full. Analysis of the focus group data involved open coding whereby preliminary themes were allowed to emerge and categories were applied (Gale, Heath, Cameron, Rashid & Redwood, 2013).

## 4.7 Data extraction and storage

The de-identified quantitative administrative data used to establish the PRAP service user profiles and to perform the robustness checks were extracted from the Specialist Homelessness Information Platform (SHIP), in the PRAP and IAP working groups, respectively. They were analysed using SPSS and PostgreSQL.

Survey data were collected and stored in the online survey software program, Qualtrics. These data were only accessible through password-protected computers. Participants were allocated a numerical identifier to protect their anonymity. The survey data were subsequently extracted from Qualtrics data and were analysed using SPSS.

# Who uses the PRAP?

# 5. Who uses the PRAP?

## A statistical profile based on administrative data



### 5.1 Households

The Unison PRAP database contained records for 2,035<sup>6</sup> unique households that used the PRAP service in the 30 months between January 1<sup>st</sup>, 2017 and June 30<sup>th</sup>, 2019 (**Table 2**). The majority were female (70%) and single parent families accounted for the largest household group (43%), with nearly all of these families headed by women (90%). The high proportion of families (73%) and the relatively low number of singles draw attention to the point that Unison's PRAP approach entails an assessment of the feasibility of servicer users to meet ongoing rental payments for new or existing tenancies. This makes it extremely difficult to support single households on Centrelink payments due to the near-total lack of rental properties affordable without some additional income from a partner or dependent children payments. As such, the PRAP more commonly works with families.

Just over half of the PRAP service users were unemployed (51%) with another quarter (27%) outside the labour force. About one in five reported they were working when they first presented. The PRAP service users were relatively young – just under two thirds (62%) were between the ages of 25–44 years, with an average age of 36. The geographic area covered by Unison's PRAP has a high proportion of migrants, with people in its constituent LGAs varying from 33% to 66% born in Australia. This is reflected in the PRAP administrative data that shows 40% of the PRAP service users were not born in Australia.

<sup>6</sup> A count of unique households by each service (Werribee and Seddon) produces a slightly higher number (N=2,184). This is because households that present at both services are counted as unique to each service. However, we treat people who present to both services as one unique household.

**Table 2:** Profile of select household characteristics (n=2,035, all households with records in Unison PRAP database between January 1<sup>st</sup>, 2017 and June 30<sup>th</sup>, 2019)

	<b>n</b>	<b>%</b>
<b>GENDER</b>		
Female	1,420	70
Male	615	30
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>
<b>HOUSEHOLD TYPE</b>		
Single	310	15
Couple	148	7
Single parent family	884	44
Dual parent family	440	22
Other family	167	8
Group	80	4
Unknown	6	0
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>
<b>AGE (average 36 years)</b>		
0-24	223	11
25-34	633	31
35-44	624	31
45-54	346	17
55-64	125	6
64 plus	82	4
Unknown	2	0
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>
<b>BIRTH COUNTRY</b>		
Australia	1,068	53
Elsewhere	822	40
Unknown	145	7
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>

As was noted earlier, PRAP assistance is primarily intended for low-need, low-income households that have the capacity to maintain private rental accommodation. The administrative data suggest that the PRAP is targeting the ‘right’ group.

Table 3 shows there are very low rates across a range of measures that are indicative of complexity, while across general measures of disadvantage, rates are much higher. More specifically, among the 2,035 households in the PRAP database, flags for substance and alcohol misuse issues are relatively rare (1.7% and 0.7%), as are flags for sexual abuse (1.0%). And, while mental health issues are more frequent (16.2%), the rate is still less than half that reported at the Unison IAP service. Indeed, across all measures of complexity the rate is substantially lower than reported at the Unison IAP service (Johnson & Watson, 2018; Taylor & Johnson, 2019). On the other hand, measures of general disadvantage such as housing affordability, low-income, and poor housing quality are more common.

**Table 3: Measures of complexity and measures of disadvantage (n=2,035, all households with records in Unison PRAP database between January 1<sup>st</sup>, 2017 and June 30<sup>th</sup>, 2019)**

Measures of complexity	%	Measures of disadvantage	%
Problematic substance use	1.7%	Housing affordability	58.5%
Problematic alcohol use	0.7%	Financial difficulties	51.3%
Sexual abuse	1.0%	Housing crisis (eviction)	37.2%
Mental health issues	16.2%	Inadequate/inappropriate dwelling	15.8%

Determining the housing circumstances of the PRAP service users is challenging given the way the administrative dataset is constructed. Housing information is stored in three separate variables and the information is often inconsistent. Nonetheless, we can say with some confidence that, on first presentation, the majority of households were paying rent in private rental (60%, n=1,228), with the remaining households living rent-free or with no tenure (24%, n=488), or in short-term temporary arrangements such as caravan parks, refuges or transitional accommodation (11%, n=218)<sup>7</sup>.

<sup>7</sup> Housing tenure data missing, incomplete, or unknown in 101 cases.



The 2,035 households in the PRAP database were supported on 2,490 occasions.

***Most used the service only once, with four out of five households (82%) receiving a single support period.***

This is a marked contrast with program data reported by DHHS, which indicates that 78% of the PRAP service users received support on multiple occasions within the same year<sup>8</sup>.

Unison's PRAP provided 18,202 days of support, with an average duration of 7.3 days. However, the average obscures considerable variation in the duration of support. Most households are supported for a short time, with 70% of individual support periods lasting between 1-5 days. While short interventions account for the majority of support periods, they only account for 14% of all the support days provided by the PRAP. In contrast, although individual support periods of 21 days or longer are relatively rare, representing 1 in 10 of all support periods, when combined they account for 58% of all support days provided by the PRAP.

***This tells us that a relatively small number of households require considerable assistance to maintain or secure private rental.***

The obvious follow-up question is whether patterns of service use are connected with different types of assistance. We investigate this question next.

## **5.2 Service activity: brokerage funds and non-financial assistance**

Brokerage funds are a key element of the PRAP but not everyone receives financial assistance. Just over one third (35%, n=717) of the households in the PRAP database received non-financial assistance. This could include the program negotiating directly with a real estate agent to establish a repayment plan or providing housing information so that people are more cognisant of their housing options.

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<sup>8</sup> Based on data presented by DHHS on PRAP service users.

While the PRAP provides a range of non-financial assistance, most households in the PRAP database (65%) received financial assistance in at least one support period. In the 30-month period, Unison’s PRAP service provided financial assistance to 1,318 households on 1,683 occasions and distributed \$2,281,087.

**Table 4** below shows that the number of payments and the total amount of money spent establishing tenancies was nearly three times greater than maintaining tenancies<sup>9</sup>. Indeed, nearly three quarters (73%) of all brokerage funding was spent on establishing tenancies, while maintaining accommodation accounted for just over a quarter (26%). We can also see from **Table 4** that the average payment to establish a tenancy was higher than the average payment for maintaining a tenancy. When we combine financial data with information on support duration a more nuanced picture emerges.

*Establishing housing is not only more expensive, it is also more resource intensive, taking on average 50% more support days than it does to maintain a tenancy (6.6 versus 4.2 days).*

This likely reflects a number of factors, two of which are salient here. First, Unison’s practice approach emphasises pro-active engagement with both households and real estate agents to secure appropriate housing. Second, in a tight housing market, finding and securing affordable housing takes time.

**Table 4:** Assistance provided, by average amount and average duration support (n=1,683, payments in Unison’s PRAP database)

Payment type	Amount	Number of payments	Average assist	Average support duration (days)
Non-financial assistance	-	-	-	9.9
Maintain tenancy	\$ 600,607	481	\$ 1,249	4.2
Establish tenancy	\$ 1,662,914	1,173	\$ 1,418	6.6
Other	\$ 17,567	29	\$ 606	9.7
<b>TOTAL</b>	<b>\$ 2,281,088</b>	<b>1,683</b>	<b>\$ 1,355</b>	<b>7.3</b>

<sup>9</sup> Data was aggregated as follows: Maintain tenancy includes 'Rent to maintain a tenancy' and 'Other maintaining a tenancy'. Establish tenancy includes 'Rent to establish a tenancy', 'Other establishing a tenancy' 'Bond', 'Bond debt' and 'Household items to establish a tenancy'. Other includes 'Removalist or storage', 'Other payment', 'Cleanup', 'Caravan park', 'Motels/Hotels', 'Primary and high schools costs' and 'Private rooming house'.

It is worth pointing out that **non-financial assistance is the most resource intensive activity**. Support periods for non-financial assistance average 9.9 days, more than twice the average amount of days for maintaining a tenancy, and one third more than the average amount of days to establish a tenancy. This counter-intuitive finding likely reflects the complexity of negotiating non-financial solutions to problems. For example, working on a payment plan, requesting rental ledgers, and/or negotiating with service users and landlords can be a lengthy process.

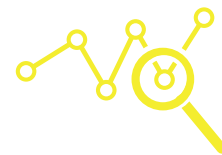
*A detailed examination of the PRAP administrative data illustrates considerable variation in the way people use the PRAP, with a small number of service users consuming considerable resources.*

This is a well-established pattern that policy, program designers and service providers should take into account. Further, while these findings provide useful insights into different service activities, they provide no insight into the efficacy of the PRAP in terms of assisting people to retain their housing over a longer timeframe because the database contains details of when and how assistance was provided, but only for periods of support. This longer-term information sitting outside the administrative database is important.

In the next section, we examine additional data sources drawn from outside administrative data. The 83 survey responses were collected from households that used the service between July and December 2017, meaning that 25 months, on average, had elapsed between the initial PRAP intervention and the survey. These data facilitate an examination of longer-term housing outcomes, as well as housing and service satisfaction. Qualitative data from the focus group with PRAP workers enable us to incorporate additional information from people experienced with the day-to-day operations of the PRAP.

# Survey and focus group findings

# 6. Survey and focus group findings



## 6.1 Housing circumstance prior to the PRAP

The Unison PRAP has an explicit focus on assisting vulnerable low-need, low-income households to secure or maintain their private rental housing. Drawing on the results from our survey of 83 households that used the PRAP in 2017, **Table 5** shows that three quarters (78%) of respondents were housed when they first presented, with most in private rental (63%). A substantial minority, over one in five (21%), were homeless when they presented to the PRAP. The survey results match the results from our earlier analysis of the PRAP's administrative data.

**Table 5:** Housing circumstance on presentation (n=83, survey respondents)

Housing status	%
Housed	78
Homeless	21
No information	1
<b>TOTAL</b>	<b>100</b>

Just under three quarters of those surveyed (73%) sought assistance from the PRAP to establish new housing, with the remaining households seeking assistance to maintain their existing housing. Both results are consistent with the overall patterns we observed in our earlier analysis of the PRAP administrative data.

Along with knowing **where** people were dwelling prior to presenting to the PRAP, we also wanted to know **why** they came to the service.

The survey revealed that financial need was the main issue. This is not particularly surprising given that most households that use the PRAP are reliant on a government Centrelink payment as their main source of income.

However, financial need manifests itself in a variety of ways and it is often difficult to untangle events because poverty and housing vulnerability are so deeply intertwined – if a person cannot afford to pay their rent, is it because of insufficient income or because of housing affordability? In practice, the combination of high rents and low income is a problem, rather than either component in and of itself. The most commonly cited housing issues by those seeking to maintain their housing included receiving a notice to vacate and impending eviction, and arrears due to rental increase – issues that have both financial and housing elements. Another aspect of financial need stemmed directly from employment/income issues. Some households reported they had lost their jobs, while others reported a reduction in working hours. There were also problems with Centrelink such as reduction or suspension of payment, or debt. In each case a reduction in income imperilled their housing.

The focus group conducted with PRAP workers corroborated the survey findings but also drew particular attention to the issue of debt. One participant in the focus group stated:

*“It makes an impact because it takes such a significant amount of their income to pay those debts.”*

Outstanding bills, particularly on high-interest loans for items such as furniture and cars, put households in financial stress and contribute to problems paying rent.

***These points sensitise us to the fact that, for low-income households, financial precariousness takes many forms and exists in a dynamic relationship with other elements that influence housing sustainability.***

For households with meagre economic and cultural resources, sudden ‘unexpected changes in circumstances’ (O’Flaherty, 2009, p.2), or shock, can tip relatively stable households into housing crisis and homelessness.

The survey results revealed two other reasons why people sought assistance from the PRAP. One in five (n=17) identified that interpersonal issues including relationship breakdown and family violence had contributed to them experiencing an acute housing crisis. For a smaller group (n=6), health issues (including mental health) created problems sustaining their housing. Health and mental health issues typically require ongoing management and can be resource-intensive. These households may need support that stretch the boundaries of what the PRAP is designed to provide.

## 6.2 Types of support: beyond housing

Through the focus group we were able to explore how the PRAP works with households to ensure **sustainable** housing outcomes. A critical factor was clarity around the target group: **low-income, low-need households for whom private rental was a viable long-term option**. The PRAP workers told us that the PRAP is less likely to provide support to households with no incomes (such as asylum seekers) or very restricted incomes (such as single households on Centrelink payments) because they have very limited capacity to sustain private rental accommodation.

At a practical level, the PRAP workers place great importance on a household's rental history as part of the assessment of a household's suitability for long-term private rental. This involves viewing the previous tenant ledger that outlines the household's payment history, as well as getting a rental reference from the real estate agent or landlord. The purpose is to help the PRAP workers better understand why the tenancy broke down or is at risk of breaking down. This information then enables the workers to develop plans in conjunction with households that both remedy the immediate problem, but also help to prevent its reoccurrence. For instance, an important financial intervention that was highlighted as increasing the likelihood of sustaining a private rental property was having households pay their rent through Centrepay. This is an automatic payment deduction scheme that can be linked to Centrelink accounts. One staff member told us:

*“A lot of agents don't have it. We try to work with them and convince them to do it. [...] We try to focus on agents who do have Centrepay for the more complex clients.”*

However, the PRAP staff also pointed out that a barrier to implementing Centrepay is the administrative cost of \$26 per year. Landlords are often unwilling to pay this fee, and while it is generally reimbursed by the PRAP, the focus group participants all agreed that the removal of this fee by the government would increase the take-up of Centrepay by landlords and consequently reduce risk levels of rent arrears among low-income households.

***While financial assistance is a key service, Unison's PRAP model goes beyond housing. The focus group emphasised the importance of supporting households to take control of, and responsibility for, their situations in order to prevent future problems.***

In practice, this means the PRAP might assist a household with paying a portion of their rental arrears and working out a plan for the household to pay the rest. Done with sensitivity, this approach aims to assist households to build their skills to manage their finances more effectively and sustainably.

The PRAP workers also assist in skill development, preparation and support in accessing and maintaining housing. This involves practical assistance such as preparation for property inspections, how to interact with property managers, how to dress for inspections, how to look for properties online and how to fill out application forms.

Building trust with households is key to delivering sustainable housing outcomes. Where trust has been developed, the PRAP workers are more likely to be alerted to problems early and therefore be better positioned to assist before a housing crisis arises. According to a focus group member:

*“if something goes wrong, and it might not necessarily be around their housing, because you’ve built that relationship with that client and the client trusts you, when something else happens you’re the first contact so they’ll call you and say this is happening or this has happened this month, I had this bill or this happened and I’m unable to pay my rent. It’ll be like okay, let’s get in early, let’s call them and get a payment plan in place so we might not necessarily need to do a financial assist, it could be that it’s really early stage advocacy.”*

Building trust is a two-way process between the PRAP and the household. This approach involves sharing responsibility with households, which is credited with giving them confidence and a sense of empowerment as they develop their skills to better manage unforeseen circumstances. A focus group member described this as:

*“We’re working together rather than doing a job for them.”*

This was seen to have a flow-on effect to other aspects of service users’ lives such as, after securing their housing, they were able to achieve other goals such as getting a job or obtaining a driver’s licence.

The focus group members also discussed the importance of following up with households to see how they are managing their housing subsequent to receiving assistance. One PRAP worker has the specific role of following up with households that have been identified as needing extra supports. With these households, the worker provides three months of support after securing housing to ensure they are coping. More generally, the PRAP model requires all workers to contact the real estate agency or landlord after three months to check if any problems have occurred and if follow-up assistance might be required. If follow-up is required, the household is referred to the aforementioned specialist worker.



Advocacy with real estate agents and private landlords was an important service identified by the survey. This was provided to almost half of the households (47%) that completed the survey, both those that had moved as well as those maintaining their housing. The focus group members expressed a preference for working with real estate agents over private landlords as they had found private landlords were often unfamiliar with the legislation covering rental properties. At times, this resulted in exploitation and illegal activity such as withholding bond, subletting and entering without permission.

The PRAP workers make a deliberate effort to work with the local real estate agents and to keep abreast of any staff changes. This regular contact offers a mutually beneficial relationship whereby they can educate the real estate agents about the PRAP and advocate for particular households, and the real estate agents can alert the PRAP workers to suitable properties and problems as they arise. These relationships are clearly crucial to the success of housing service users through the PRAP. A focus group member noted:

*“Just the open communication with the agent because we’re always speaking to them. If something was to go wrong in that tenancy, they’ll mention it and then we can just follow it up.”*

Relationships with real estate agents were enhanced by all members of the PRAP team having been previously employed in the real estate sector. The importance of this should not be underestimated. Not only did it enable them to communicate effectively and build trust with property managers, and to provide accurate information and support to households, it changed what has historically been an adversarial relationship into a partnership where both parties share similar goals (stable tenancies), albeit for different reasons (profit versus social justice). One focus group member stated:

*“I think that’s a point of difference for us, is that we all were previously property managers. [...] I still have that knowledge that I can start a dialogue with another property manager. [...] That opens up that conversation for them and they feel more confident with the information that you’re giving them.”*

***Building strong relationships with real estate agents opens up opportunities in a property market where competition for private rental properties that are accessible to people on low incomes is high.***

This crucial work undertaken by the PRAP team in building and maintaining relationships with real estate agents assists with both the sourcing of properties for households and sustaining housing because problems can be identified and managed in a timely manner.

The focus group also discussed alternative ways of sourcing properties in this rental climate. One member stated:

*“I spend some time on Facebook. Sounds unconventional but there are a lot of people who list their lease breaks. [...] I’ll have a look through Facebook and see if any of those are suitable. ‘Cause obviously a lease break situation, everybody’s a bit more anxious to get somebody quickly.”*

The range of supports offered by the PRAP demonstrates that while financial support may be the key impetus for households experiencing acute financial crisis to request assistance, other supports can also be important.

The work done by the PRAP with other support agencies, although not necessarily part of their role, also contributes to the avoidance of housing crisis as it attends to life matters that can affect households’ capacities to manage their housing.

***From this it is clear that support is more than just financial, and it needs to be flexible and responsive to the individual needs of households. This ‘beyond housing’ approach is designed specifically to assist households get through periods of difficulty and maintain their housing.***

## 6.3 Long-term housing outcomes

Unison’s practice model was developed with the intention of providing a mix of financial and practical assistance that would enable households in acute housing crisis to sustain their housing. We noted earlier that little is known about the longer-term housing outcomes achieved by private rental programs, and one of the aims of this evaluation was to address that gap.

We found that, two years after the PRAP provided assistance, the housing circumstances of the survey participants were promising.<sup>10</sup> **Table 6** shows that 89% of the survey participants were housed and that the proportion who were homeless had declined by 10 percentage points, from 21% when they first presented (**Table 5**) to 11%.

**Table 6:** Housing status at 2 years (n=83, survey respondents)

Housing status	n	% <sup>11</sup>
Housed	74	89
Homeless	9	11
<b>TOTAL</b>	<b>83</b>	<b>100</b>

We then examined the stability of those households that were housed. **Table 7** shows that two thirds had not moved but about a third had.

**Table 7:** Housing sustainability among those housed (n=74, survey respondents housed at the time of survey)

Housing status	n	% <sup>12</sup>
Same house	49	66
Moved but housed	25	34
<b>TOTAL</b>	<b>74</b>	<b>100</b>

The results are promising but there are reasons to be cautious. Although there was little variation in the demographic characteristics, the housing circumstances and the services used, between those who participated in the survey and the service user information extracted from the PRAP administrative database, we cannot discount the possibility of sample selection bias. This is particularly relevant with respect to the longer-term housing outcomes. We were conscious that those we surveyed might be more stable than those we were unable to contact.

<sup>10</sup> On average 25 months had elapsed between the initial PRAP presentation and the survey

<sup>11</sup> Results rounded to the nearest whole number

<sup>12</sup> Results rounded to the nearest whole number

To assess the robustness of the survey results, the housing outcomes of the survey participants were compared with housing information on 82 households that were randomly selected from the 327 households that formed our original sample frame.

Among those we surveyed and who were also randomly selected (n=16) the results were a near identical match – 88% were housed. Among this group of 16, we found that 44% required no further assistance from the PRAP but the same proportion had returned for further assistance (**Table A2, Appendix**). Among those who were randomly selected but with whom we had no contact (n=66) 79% were housed.

This suggests sample selection bias does skew our survey estimates of housing stability upwards, but the difference of 10 percentage points is not as large as we had anticipated (**Table A3, Appendix**). Although not completely equivalent measures, taking both sets of results into account,

*we estimate that approximately 8 in 10 households that use PRAP maintain their housing and avoid homelessness, and that for nearly half, their housing problems are acute and short-lived and they move on with their lives with no further need of assistance.*

## Why did people move?

Even though a cautious estimation of the longer-term housing outcomes is still very positive, there is the question of stability.

The survey found that while most households had not moved, 25 households had moved a least once in the intervening two-year period. We examined the reasons why these households had moved using the concepts of ‘push’ and ‘pull’. ‘Push’ factors discourage households from staying in their properties while ‘pull’ factors are those that encourage households to leave for improved circumstances (Johnson, McCallum & Watson, 2019; Wiesel, Pawson, Stone, Herath & McNelis, 2014).

Although these categories are not mutually exclusive – it is possible to have multiple and mixed reasons for moving – households were asked to state the ‘main’ reason they moved. Just over a third (36%) of the households that had moved identified ‘push’ factors such as receiving a notice to vacate, problems with the real estate agent, poor condition of the property and overcrowding as the reason for moving.

However, two thirds of the households that moved did so for more positive, or ‘pull’, reasons. These included purchasing a property, moving for a relationship, moving to a

more affordable area, moving to an area with better services and moving closer to schools. The findings indicate that moving to a different property is not necessarily an indicator of instability, or that the PRAP support provided was inappropriate.

***That more households moved for ‘pull’ reasons indicates a high degree of autonomy in their decision-making, which is a positive sign.***

This pattern is supported by information elicited from the focus group, which indicated that for some households it is important to be realistic about what housing is available and to establish a positive rental history in order to be more competitive in applying for rental properties. This can involve renting a property that is less desirable in order to upgrade to a better property later. A focus group member explained:

*“That’s a lot of what we talk to people about [...]. They’re like, ‘I need two bathrooms and three living areas’, I’m like okay so you’re in this service for a reason and we need to start somewhere so let’s start with something as a stepping stone. Let’s do a six-month or a 12-month lease, re-establish your tenancy history [...] then you’ll be in a stronger position to get the house that you want but sometimes you have to have the house that you need first.”*

***A further sign that the PRAP provides effective and targeted assistance during a time of acute housing crisis is that 84% of those households that subsequently moved to a new property did not seek assistance from the PRAP with that move.***

The PRAP had a significant impact on the housing circumstance of those who were homeless when they first presented. Of the 18 households that were homeless, 15 were housed two years later and most (n=10) were still in the same house that the PRAP service had assisted them to secure. The other five had moved, but all were in private rental, had a lease and were paying rent.

Nonetheless, there were poor housing outcomes for some of the survey respondents, although they were confined to a relatively small group. The survey found that 9 (11%) households were unable to avoid homelessness despite receiving support from the PRAP. Only three of these households had been homeless prior to their PRAP period of support and therefore had been unable to sustain any change to their housing circumstances.

Six households experienced deterioration in their housing situation and subsequently became homeless, with unsuitable accommodation and eviction the most commonly cited reasons.

Based on our analysis of the survey and taking possible sample selection bias into account, we estimate that approximately 8 in 10 households that use the PRAP maintain their housing and avoid homelessness.

*A substantial majority remain in the housing for which they receive support and most move on with their lives with no further need of assistance.*

The long-term housing outcomes suggest that the PRAP is highly effective in assisting households in a time of acute housing crisis.

Good housing outcomes are a positive sign but it is important not to assume that households are either satisfied with their housing, or satisfied with the assistance provided by Unison's PRAP. We examine this in the next section.

## 6.4 Satisfaction

The survey examined two aspects of the PRAP model – satisfaction with financial support and satisfaction with advocacy support.

Financial support was especially highly regarded with 86% of respondents stating they were satisfied or very satisfied with the services (**Table 8**). There were similarly high levels of satisfaction with the advocacy support provided (82%).

We knew that there was some variation in the housing outcomes – some had remained in the same house, some had moved and some were homeless – and we wanted to know if these housing outcomes were associated with satisfaction levels. **Table 8** shows there was minor variation across both satisfaction measures between the households that remained in their housing, those that had moved and those that were homeless. It is interesting that the homeless group reported higher satisfaction levels, given the longer-term impact of the support had not been so successful. This is positive for the PRAP in terms of offering a service that is valued by service users, however more information is needed to understand why these households were unable to sustain their housing despite the support they received.

**Table 8: Satisfaction with specific PRAP service if used, by housing stability, % (n sizes vary due to non-response)**

<b>Satisfied/very satisfied</b>	<b>Same house</b>	<b>Moved but housed</b>	<b>Homeless</b>	<b>TOTAL</b>
Financial support	81	91	100	<b>86</b>
Advocacy support	79	87	86	<b>82</b>

Another measure that extends from the PRAP and greatly contributes to households' ongoing quality of life is satisfaction with housing (**Table 9**).

Although the PRAP does not provide the housing, it assists households to remain where they are living or to improve their housing circumstances. Just over four in every five households (82%) were satisfied or very satisfied with the size of their housing, with those that had moved reporting higher levels of satisfaction than those that had remained (100% versus 72%). A possible explanation is that households moved to improve their circumstances such as securing more size-appropriate environments or to be closer to amenities. Nonetheless, the overall patterns of high levels of satisfaction suggest that the PRAP is assisting people into appropriate housing.

**Table 9: Satisfaction with housing, by housing stability, % (n sizes vary due to non-response)**

<b>Satisfied/very satisfied</b>	<b>Same house</b>	<b>Moved but housed</b>	<b>Homeless</b>	<b>TOTAL</b>
Size of house	73	100	-	<b>82</b>
Location of housing	88	83	-	<b>86</b>
Neighbourhood	83	79	-	<b>82</b>
Condition of housing	63	67	-	<b>64</b>

High satisfaction levels were also reported for the location of housing by both households that remained in their housing and those that moved (88% and 83% respectively). The focus group specified that putting households in locations that meet their needs was important for maintaining housing stability. A focus group member said:

*“There are some pockets of Wyndham where you can get properties a little bit cheaper because of where the location of these new developments [is] but in saying that there’s no schools, there’s no supermarkets and you have to be mindful about where you put people. You can’t put a mum with four kids in one of those areas where the closest bus might be a kilometre from home, how’s she going to get her groceries there? How’s she going to get her kids to hospital in the middle of the night if it was required? So you have to be mindful of the clients’ needs and about where you put them. [Otherwise] you’re setting them up to fail.”*

This explains why, despite there being relatively more affordable housing available in Wyndham (as discussed in Chapter 3), suitable properties are still difficult to find. Although the housing offered in the newer developments offer appropriate accommodation size for families, they are not located near the services that family households are likely to require.

For households escaping family violence, location is particularly important due to reasons of safety. The focus group discussed how this affects where they can source properties for these households.

*“Housing them as well in certain areas, ’cause there’s particular areas they can’t go to, so just trying to find houses in one location, in two locations they can go [is difficult].” (Focus group member)*

There were similar rates of satisfaction with the neighbourhood, with over 80% of the households reporting to be satisfied. This indicates that households receiving PRAP support are connected to their local areas. For family households, which make up the majority of the sample, maintaining connection to a preferred neighbourhood is important because it gives children greater stability such as through schooling and access to services.

While households were overwhelmingly satisfied with the size, location and neighbourhood in which they were living, the level of satisfaction with the condition of their housing was markedly lower. **Table 9** shows that just under two thirds (64%) were satisfied or very satisfied with the condition of their housing. The result, while still strong, draws attention to housing conditions at the lower end of the rental market. As previous studies indicate, low-income households in the private rental market are more likely to inhabit poorer quality housing (Baker et al., 2019; Wiesel, 2013).



It is important not to overstate these outcomes as many households were still on the margins and an unexpected shock could easily tip them into housing crisis. Indeed, the survey results also show that nearly half (49%) had experienced difficulties paying rent on time, and that despite high levels of satisfaction generally, over one third of the survey respondents did not plan to remain in the current property in the foreseeable future.

## 6.5 Unable to provide support

There are occasions when the PRAP is unable to support households. This is more likely to occur for financial reasons, such as the household being on an income too low to manage rent and other costs of living. Single households are especially difficult to support due to the limitations of their finances. This explains why single person households on Centrelink payments have fewer support periods than family households. A focus group member told us:

*“The thing that we would see least of would be singles on Newstart because there’s no capacity to pay rent which is really sad.”*

Nonetheless, as a focus group participant described to us, low-income families can also be difficult to support when a large family is only eligible for the family tax benefit:

*“If we put them in a house we’re setting them up to fail because how are they going to pay for food, electricity, transport, clothing, education? They can’t do that on that limited payment.”*

Very poor rental histories, such as those that include significant property damage, can also hinder the PRAP’s capacity to support households. In these situations, workers need to consider the impact of supporting these households on their relationships with real estate agents, and how it could compromise securing properties for other households in the future. One focus group member explained:

*“We have to maintain obviously our relationships with the real estate agents as well so if we are advocating for a tenant they’re going to start going, ‘why are you trying to get me to rent to this person when they’re not going to take care of the property?’ So I guess that comes into it, sometimes having to juggle these relationships.”*

People with high support needs were also identified as a group that is more difficult to support. These were noted by the focus group as being people with complex mental health problems and/or alcohol and other drug issues that impact on their capacity to manage their finances.

The common theme that runs through the households that the PRAP is unable to support is:

*“not putting them up to fail” (focus group member).*

The PRAP is designed to offer short-term support for low-need households in acute housing crisis. This type of intervention is less suitable for households with more complex needs because sustaining private rental over a longer period is difficult due to their ongoing circumstances. While the PRAP is more likely to refer these households to the IAP, over time and in the context of increasing demand on the IAP service and in a housing market where social and transitional housing is in such short supply, there can be pressure to push the limits of the PRAP simply because there are no other options for homeless households with more complex needs. This could potentially undermine program outcomes.

# Discussion and Recommendations

# 7. Discussion



In a tight housing market, housing options for low-income households are limited. For those with poor rental histories there are even fewer options.

***Households at the edge of the housing market are extremely vulnerable, and ensuring they sustain their housing and overcome acute, periodic housing problems are important policy goals.***

Indeed, policy makers have long recognised this and programs such as the PRAP are a key part of a broader preventative housing strategy designed to reduce chronic housing instability and homelessness.

Despite policy interest in preventative programs such as the PRAP, there has been little evidence of their efficacy. This evaluation of Unison's PRAP is the first to examine housing and related outcomes after a substantial time period, and in this respect alone is unique. Although our methodology does have limitations, it nonetheless provides important insights into aspects of the PRAP which hitherto have not been examined.

In the following section, we discuss four aspects of Unison's PRAP that are distinctive and important, before offering four recommendations.

## 7.1 Housing outcomes

The core role of the PRAP is to assist households to avoid or exit housing crisis. This is achieved through supporting households: 1) to maintain their existing private rental housing when they are at risk of losing it, or 2) to establish new private rental housing when they are homeless or living in unsuitable conditions.

According to these measures the PRAP is highly successful.

Based on our analysis of the survey data and taking possible sample selection bias into account, we estimate that approximately 8 in 10 households that use the PRAP maintain their housing and avoid homelessness. Over half remain in the housing for which they received support, and those that moved are mostly living in stable accommodation.

Through an examination of the 'push' and 'pull' factors that contribute to households leaving their properties we can see that most leave to improve their circumstances, such as moving to a preferred or more affordable area. An important factor contributing to this mobility is that households can have poor rental histories that prevent them from accessing their preferred properties. The PRAP provides the opportunity for households to establish a good rental history, even if the property is not their first choice, so that they are better placed to compete for more desirable properties in the future. The key point is that these households have mostly been able to maintain stable accommodation and avoid homelessness, even if they moved.

PRAP intervention was unsuccessful for a small number of surveyed households that were homeless after two years. These included both households that were homeless, and those that were housed, when they initially received PRAP support. Nonetheless, there were fewer households experiencing homelessness subsequent to PRAP support than prior to PRAP support.

A group that the PRAP has less success assisting is single households. There are virtually no affordable private rental properties for low-income single households anywhere in the Greater Melbourne metropolitan area. For single households, this often means that rooming houses are the only option. Although rooming houses tend to be technically within the means of people receiving single Centrelink payments (and not over 100% of this amount, as for many one-bedroom flats in Melbourne), they represent an unsatisfactory housing outcome for multiple reasons including but not limited to safety, privacy and general housing conditions.

***Overall, though, the PRAP succeeds in its target of assisting households to maintain longer-term stable housing through interventions during periods of acute housing crisis.***

## 7.2 Multi-faceted support

The PRAP offers targeted interventions to assist households. Households come to the PRAP primarily for support to move into and/or sustain private rental properties. The overriding factor that contributes to acute housing risk or homelessness for these households is low-income. However, there is an array of issues that can sit alongside this. These can be 'shocks' such as loss or reduction of income, sudden illness, and relationship breakdown including family violence, and longer-term issues such as ongoing health problems and debt repayments.

Accordingly, the PRAP is required to be flexible and client-centred in its approach. This occurs through a multi-faceted system that includes financial, advocacy and referral support. Financial support is the main assistance provided by the PRAP, with advocacy and referrals offered as additional supports as needed. The range of circumstances experienced by households highlights that the PRAP needs to tailor its services to the needs of each household.

***Importantly, the PRAP workers remain in contact with households beyond the initial provision of financial support.***

Periods of support involve follow-up with property managers and landlords to identify potential problems that could lead to housing risk. In addition, the PRAP provides an allocated worker at the earliest opportunity to households with more complex needs where there is greater risk of the housing falling through.

***This multi-faceted approach clearly assists households to stabilise their situations following periods of acute housing crisis.***

## 7.3 Staff expertise

The success of the PRAP is underpinned by the unique skills brought by the workers running the program. The delivery of the PRAP requires workers to bridge multiple sectors on behalf of households including private rental, welfare and government services.

*The PRAP workers go above simply offering financial aid to households; they work alongside households to manage their situations so they do not fall into housing crisis again.*

A key point of difference for the PRAP is that the workers have all previously been employed in the real estate industry. This offers three particular advantages:

- First, they are able to provide households with advice on applying for, and maintaining, properties that is informed by their experience working with landlords and real estate agencies. This goes beyond assistance with searching for properties; instead, the PRAP workers can also advise households on what landlords are looking for in tenants from an industry perspective.
- Second, having experience working in the real estate industry places the workers in a strong position to liaise and negotiate with property managers and landlords. Their industry experience means that they ‘speak the same language’ and this enables them to build strong relationships with the property managers.
- Third, the workers can challenge misconceptions about households receiving PRAP assistance and, indeed, educate real estate agents about the advantages of accommodating households that are supported through the program.

These skills are particularly useful in a property market with fewer properties than are needed to house low-income earners.

## 7.4 Satisfaction

Another indicator of the value of the PRAP is how satisfied households were with 1) the service and 2) their housing.

*The majority of households were satisfied with the support they received, suggesting they perceived the PRAP to be beneficial.*

Households valued both the financial and the advocacy elements provided by the program, which reflects the expertise of the PRAP workers in being able to deliver a range of services to households. Households were mostly satisfied with the location and size of their housing and the neighbourhood in which they were located.

These factors further speak to the sustainability of housing being uppermost in the mind of the PRAP workers. The majority of households not only remain in private rental properties, they are living in properties that meet their needs and in areas that they like.

*The PRAP, therefore, clearly assists households to meet housing aspirations beyond affordable shelter.*



# Recommendations



## 1 Design a Program Logic Model

Our analysis reveals that the Unison PRAP undertakes many duties to support people in housing crisis. Currently, however, there is no documentation of the model used to validate and guide this support. **We recommend the PRAP generates a model of practice based on a program logic model.** Program logic models provide a method for explaining how services are delivered through schematic or graphic representations (Unrau, 1993). The PRAP model should incorporate the findings from this report with practice experience to produce a program logic model that illustrates the possible pathways for households from their first presentation to the PRAP to exiting the program. The development of a program logic model for the PRAP would serve two purposes. First, it would clarify the aims of the PRAP and the methods through which these aims are achieved. Second, the model would capture the detail of the work being undertaken by the PRAP and articulate key outcome measures.

## 2 Remove the Centrepay administrative fee

Centrepay is an automated system for the transferral of rental payments. This service assists households with management of rental payments and can prevent problems occurring due to rental arrears. Centrepay has an annual fee of \$26 that is paid by the landlord. The fee deters some landlords from taking up Centrepay. **We recommend the government remove the Centrepay administrative fee.**

### 3

## Identify the service user population and maintain focus on this

Our analysis reveals that the Unison PRAP mostly works with low-income households that experience associated disadvantage such as housing affordability, financial difficulties and eviction. Measures of complexity such as alcohol and other drug misuse and mental health problems are substantially lower than for those attending the Unison IAP.

**We recommend the PRAP clearly identifies appropriate service users to ensure that the services it provides are targeted and suitable.** In the current housing context, resources are understandably directed to households in greatest need. However, there are very few sustainable private rental options for people with high levels of complexity. There is also the risk of damaging relationships with real estate agents if tenancies fail. The PRAP has been successful in providing intensive short-term support to assist households with a housing crisis, after which the household is able to manage its circumstances. It needs to maintain this focus.

### 4

## Employ specialist workers

A key finding of the evaluation is the benefit brought to the PRAP through the employment of workers with previous experience working in private rental management. Advocacy with property managers and landlords is a crucial task undertaken by the PRAP workers; therefore, **we recommend the continued employment of workers with specialist knowledge of the private rental sector.** Such workers are a bridge between real estate agents and tenants; and these relationships are central to providing effective advocacy. This involves regular engagement with local property managers to deliver better results for tenants and real estate agencies including better matching of properties and improved understanding of how the PRAP can assist both parties to achieve successful rental outcomes.

# Appendix

**Table A1:** Comparison of population and sample frame profile on select characteristics

	PRAP Admin data n=2,035		Survey results n=83	
	n	%	n	%
<b>GENDER</b>				
Female	1,420	70	68	82
Male	615	30	15	18
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>	<i>83</i>	<i>100</i>
<b>HOUSEHOLD TYPE</b>				
Single	310	15	10	12
Couple	148	7	2	2
Single parent family	884	44	31	37
Dual parent family	440	22	20	24
Other family	167	8	12	14
Group	80	4	5	6
Unknown	6	0	3	4
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>	<i>83</i>	<i>100</i>
<b>AGE (average 36 years)</b>				
0-24	223	11	1	1
25-34	633	31	22	27
35-44	624	31	26	31
45-54	346	17	24	29
55-64	125	6	4	5
64 plus	82	4	4	5
Unknown	2	0	2	2
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>	<i>83</i>	<i>100</i>
<b>BIRTH COUNTRY</b>				
Australia	1,068	53	52	62
Elsewhere	822	40	28	34
Unknown	145	7	3	4
<i>TOTAL</i>	<i>2,035</i>	<i>100</i>	<i>83</i>	<i>100</i>

**Table A2:** Database search on randomly selected members of the sample frame that we surveyed compared to survey results; housing outcomes (n1=83, survey respondents; n2=16, survey respondents who were also randomly selected from sample frame)

	<b>Survey % (n1=83)</b>	<b>Database check % (n2=16)</b>	
Same house	59	44	Did not return
Moved	30	44	Returned but always housed
Homeless	11	12	Homeless
<b>TOTAL</b>	<b>100</b>	<b>100</b>	

**Table A3:** Database search on randomly selected members of the sample frame that refused or could not be contacted, compared to survey results; housing outcomes (n1=survey respondents; n2=households randomly selected from sample frames who did not participate in survey)

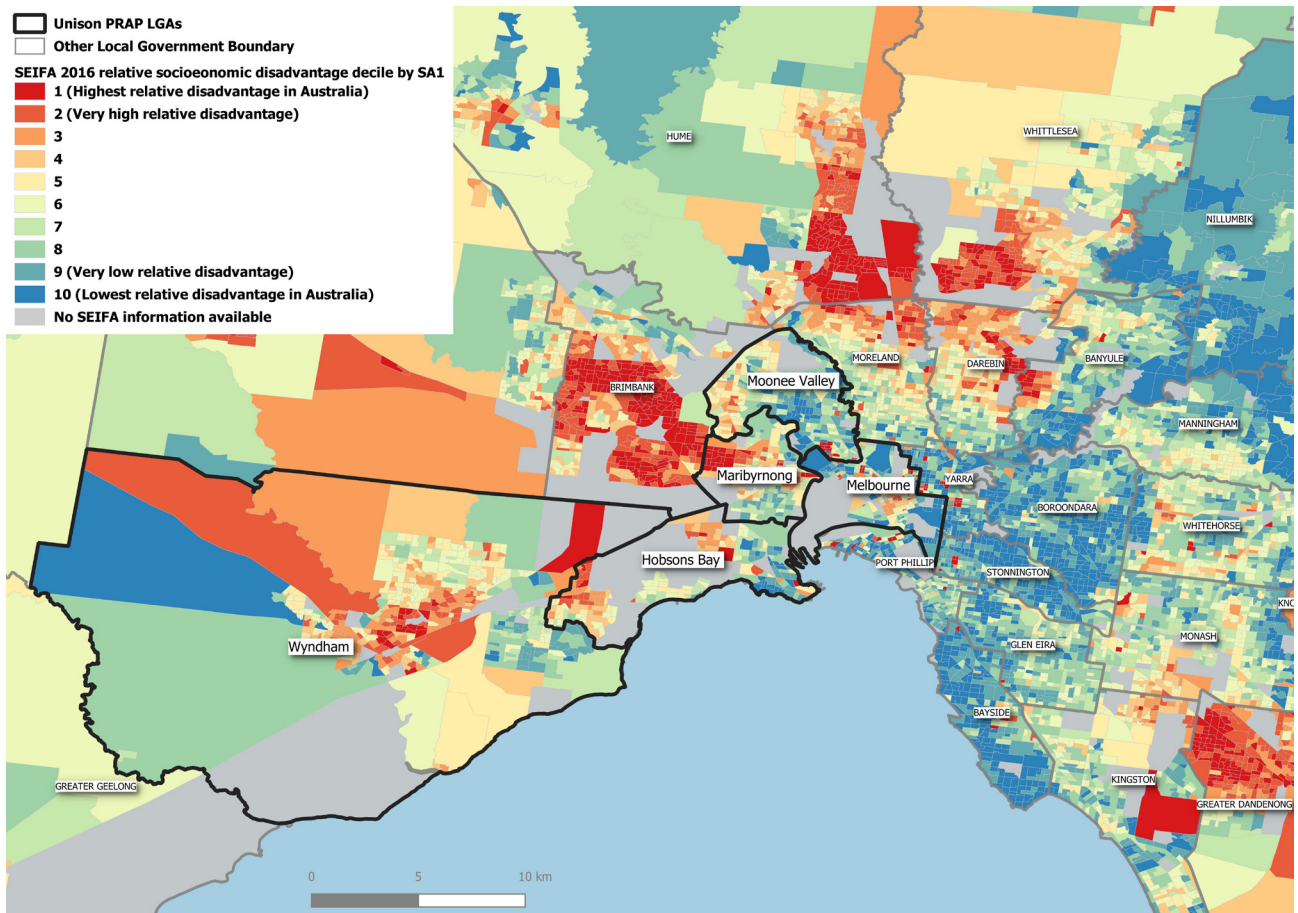
	<b>Survey % (n1=83)</b>	<b>Database check % (n2=66)</b>	
Same house	59	45	Did not return
Moved	30	34	Returned but always housed
Homeless	11	21	Homeless
<b>TOTAL</b>	<b>100</b>	<b>100</b>	

**Table A4: Summary of Unison PRAP Local Government Area characteristics from the 2016 Census**

	<b>Hobsons Bay</b>	<b>Maribyrnong</b>	<b>Melbourne</b>	<b>Moonee Valley</b>	<b>Wyndham</b>
Population	88,777	82,285	135,964	116,674	217,118
Dwelling count	37,183	35,738	75,805	50,167	75,310
Rented dwelling count	9,668	13,758	39,346	14,275	19,267
Rented dwelling	26%	38%	52%	28%	26%
Median age (years)	38	33	28	38	32
Born in Australia	63%	52%	33%	66%	53%
Median weekly personal income	\$704	\$703	\$642	\$744	\$685
Median weekly family income	\$1,921	\$1,913	\$2,062	\$2,098	\$1,714
Median weekly household income	\$1,567	\$1,551	\$1,354	\$1,635	\$1,620
Median monthly mortgage repayments	\$1,900	\$2,000	\$2,000	\$2,000	\$1,733
Median weekly rent	\$330	\$330	\$450	\$350	\$320
Average people per household	2.6	2.5	2	2.5	3.1
SEIFA 2016 relative socio-economic disadvantage decile	8	7	8	9	8

Data sources: ABS Table Builder, ABS Socio-Economic Indexes for Areas, ABS Quick Stats

**Figure A1:** Context map of variations in relative socio-economic disadvantage across Greater Melbourne, with Unison PRAP Local Government Areas highlighted



Data source: ABS Socio-economic Indexes for Areas, 2016 Census

**Table A5: Summary of rental listings from DHHS rental report, September 2019 quarter**

	<b>Hobsons Bay</b>	<b>Maribyrnong</b>	<b>Melbourne</b>	<b>Moonee Valley</b>	<b>Wyndham</b>
Count rental listings (all bedroom counts)	600	995	6402	1068	2272
Median weekly rental (all bedroom counts)	420	420	490	400	380
% affordable (all bedroom counts)	3.3	1.9	1.2	1.8	34.5
Count rental listings (1 bedroom flats)	46	212	3440	279	18
Median weekly rental (1 bedroom flats)	305	310	425	330	300
% affordable (all 1 bedroom)	0.0%	0.5%	0.2%	0.7%	0.0%
Count rental listings (2 bedroom flats)	168	342	2506	421	177
Median weekly rental (2 bedroom flats)	363	400	600	400	320
% affordable (all 2 bedrooms)	1.6	0.6	1.3	0.4	3.0
Count rental listings (3 bedroom houses)	223	212	53	160	820
Median weekly rental (3 bedroom houses)	450	500	700	480	350
% affordable (all 3 bedrooms)	3.5	2.9	4.1	1.9	18.7
Count rental listings (4 bedroom houses)	53	53	22	59	1142
Median weekly rental (4 bedroom houses)	620	630	868	695	400
% affordable (all 4 bedrooms)	9.9	10.3	29.0	13.8	53.3

Data source: Department of Health and Human Services. Rental Report September quarter 2019.

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