FINAL REPORT NO. 374

'What works' to sustain Indigenous tenancies in Australia

Authored by

Megan Moskos, The University of Adelaide
Linda Isherwood, The University of Adelaide
Michael Dockery, Curtin University
Emma Baker, The University of Adelaide
Anh Pham, The University of Adelaide

AHURi

AHURI

AHURI is a national independent research network with an expert not-for-profit research management company, AHURI Limited, at its centre.

AHURI's mission is to deliver high quality research that influences policy development and practice change to improve the housing and urban environments of all Australians.

Using high quality, independent evidence and through active, managed engagement, AHURI works to inform the policies and practices of governments and the housing and urban development industries, and stimulate debate in the broader Australian community.

AHURI undertakes evidence-based policy development on a range of priority policy topics that are of interest to our audience groups, including housing and labour markets, urban growth and renewal, planning and infrastructure development, housing supply and affordability, homelessness, economic productivity, and social cohesion and wellbeing.

Disclaimer

The opinions in this report reflect the views of the authors and do not necessarily reflect those of AHURI Limited, its Board, its funding organisations or Inquiry Panel members. No responsibility is accepted by AHURI Limited, its Board or funders for the accuracy or omission of any statement, opinion, advice or information in this publication.

AHURI journal

AHURI Final Report journal series is a refereed series presenting the results of original research to a diverse readership of policy-makers, researchers and practitioners.

Peer review statement

An objective assessment of reports published in the AHURI journal series by carefully selected experts in the field ensures that material published is of the highest quality. The AHURI journal series employs a double-blind peer review of the full report, where anonymity is strictly observed between authors and referees.

Contents

Contents

Contents

List of tables

List of figures

Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ADSS	Australian Department of Social Services
AHURI	Australian Housing and Urban Research Institute Limited
ASGC–RA	Australian Standard Geographical Classification–Remoteness Area
CNOS	Canadian National Occupancy Standard
DHS	Department of Human Services
MCA	Multiple Correspondence Analysis
NDIS	National Disability Insurance Scheme
NPARIH	National Partnership Agreement on Remote Indigenous Housing
NATSISS	National Aboriginal and Torres Strait Islander Social Survey
PIA	Australian Priority Investment Approach Longitudinal Income Support Administrative dataset
SHASIU	Social Housing Aboriginal Service Improvement Unit

Glossary

affordable housing	rental accommodation for people on low to moderate incomes who cannot afford housing in the private rental market
public housing	a form of housing tenure in which the property is usually owned by a government authority
social housing	rental housing that may be owned and managed by the state, by non-profit organisations, or by a combination of the two, usually with the aim of providing affordable housing

Statement on terminology

Throughout this report - unless referring to a type or name of an organisation or the specific words of a respondent in a quote - we have used the term 'Indigenous Australians'. We acknowledge that the terminology used in this space is contested and that the terms 'First Nations peoples' or 'Aboriginal and Torres Strait Islander peoples' may be preferred by some individuals and groups.

Executive summary

Key points

- The research provides new evidence around the specific factors that contribute to successful tenancies for Indigenous Australians.

- The success of a tenancy should not be judged simply in terms of housing occupancy, but in terms of the degree to which it meets the needs of the person housed and their family.

- Indigenous people's housing aspirations differ according to where they are located on their housing pathway, and therefore definitions of a successful tenancy also vary.

- A one-size-fits-all approach to Indigenous housing policy and practice will be unsuccessful in supporting people to realise their aspirations. Housing policies and programs need to be flexible and holistic, with different types of support provided depending on the circumstances of an individual and the housing outcomes they aspire to.

- The accessibility of appropriate and affordable housing is a key systemic-level determinant of successful Indigenous tenancies.

- Policy development that supports appropriate housing allocation is central to successful housing outcomes for Indigenous people, as is holistic and flexible tenancy support provision.

- An understanding of both the broader policy levers that impact housing outcomes and the impact of historical policies that have adversely affected Indigenous people are required. Partnerships between government departments and Indigenous organisations to co-design policies and programs are needed.

- **Tenancy support programs that have a flexible approach to service delivery, experienced and dedicated program staff—with the employment of local Indigenous workers particularly highlighted—and effective links with broader service providers to enable wraparound supports facilitate successful tenancies.**

- **Further elements of best practice in tenancy support include ensuring programs are delivered by Aboriginal-controlled organisations or at least in partnership with them, empowering tenants through education about their rights and responsibilities, and the adoption of early intervention and outreach approaches.**

Key findings

The research provides new evidence on the specific factors that contribute to successful tenancies for Indigenous Australians. The findings are based on qualitative evidence arising from detailed case studies of three housing programs, plus an analysis of national data from two datasets:

- the National Aboriginal and Torres Strait Islander Social Survey (NATSISS)

- the Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA).

Together, this research provides new and valuable insights into definitions and determinants of successful tenancies, and the characteristics of initiatives that have been successful in sustaining tenancies for Indigenous people.

The housing careers of Indigenous and non-Indigenous Australians are very different. Indigenous Australians—particularly those living in remote Australia—have low rates of home ownership and live in higher-density housing compared to the general population. They are also markedly more likely to live in state or territory government housing and, in remote areas, to also live in housing provided through Indigenous housing organisations or community housing organisations.

Our analysis of the NATSISS data found that Indigenous tenants in private rentals and in urban settings—rather than remote settings—experience the least stable tenancies. Mixed-family households, financial stress, health problems and living away from homelands are all associated with less stable tenancies.

As shown by the PIA data, the most common social housing pathway experienced by Indigenous people involved entry into social housing and subsequent tenure stability (27%). Tenants who entered only briefly, and then exited to another tenure (22%), and tenants who 'churned' into and out of social housing on multiple occasions (21%) were also dominant in the profile. Indigenous tenants in social housing are less likely to experience stable tenancies and more likely than the general population to exit social housing. However, it is not easy to readily determine whether a social housing tenancy is successful or not according to the pathway followed by the tenant. There is a need for the housing aspirations of individual tenants to be recognised, and support provided accordingly.

Successful tenancies for Indigenous people

A successful tenancy can be defined by referring to:

- the property itself—its size and state of repair

- its location—whether it is located in a safe area

- the stability of tenure.

Most frequently, a successful tenancy was seen as being one that transcends housing and results in health, social and intergenerational benefits to tenants and their family. For some Indigenous people this included access to their traditional lands.

Indigenous people's housing aspirations differ according to where they are located on their housing pathway, and therefore definitions of a successful tenancy also vary. Where a person is located on a housing pathway will also determine what a successful tenancy might look like, and the types of programs and supports that can best assist them. A one-size-fits-all approach to Indigenous housing policy and practice will be unsuccessful in supporting people to realise their aspirations.

Therefore a variety of programs and policies supporting Indigenous people across the whole housing spectrum is needed: from exiting homelessness right through to entering home ownership. Moreover, housing policies and programs need to be flexible and holistic, with different types of support required depending on the circumstances of an individual and the housing outcomes they aspire to.

Determinants of successful tenancies

The accessibility of appropriate and affordable housing is a key systemic-level determinant of successful Indigenous tenancies. However, at present, a limited supply of housing results in high demand and competition, often pricing tenants out of the market altogether. Discrimination in the private rental sector further reduces the housing options available to Indigenous Australians. Furthermore, the housing that is available is often of poor quality, which diminishes a tenant's motivation to take care of the property or pay the rent on time. For many Indigenous families, a limited supply of larger homes was reported to lead to overcrowding and subsequent strain on the household.

Existing stocks of social housing need to be improved, while funding should be put in place to ensure that future housing stock levels are increased. It is important that these processes be undertaken in consultation with Indigenous housing organisations to ensure that the supply of homes meet the cultural and familial needs of Indigenous households. The greater availability of short-term accommodation (such as visitor and crisis accommodation) could also reduce pressure on current housing and the incidence of overcrowding, which can threaten tenancies.

Policy factors are also central to successful housing outcomes for Indigenous people, including:

- policy development that supports appropriate housing allocation

- adoption of rental models that promote positive tenancy outcomes.

Policy and service implementation settings also need to be flexible and holistic in nature in order to respond appropriately to an individual tenant's circumstances and support needs.

An understanding is required of both the broader policy levers that impact housing outcomes and the impact of historical policies that have adversely affected Indigenous people. Governments at state, territory and federal levels need to accept responsibility for the outcomes of previous policies that have disadvantaged Indigenous households, and work on putting in place enablers that can change these trajectories. In particular, partnerships between government departments and Indigenous organisations are required to co-design policies and programs.

Our research also suggests that improved housing allocation policies are needed so that Indigenous tenants have enhanced choice, and are better able to access a suitable property in their preferred location.

Tenancy support programs facilitate successful tenancies through assisting Indigenous people to obtain appropriate housing, providing tenancy education, resolving tenancy issues and, where appropriate, linking tenants into broader services. Ensuring the adequate and ongoing funding of these programs is vital.

Finally, several tenant factors promote successful tenancies. These include:

- having good financial management skills
- being willing to develop tenancy management skills
- being part of a well-functioning household.

Wraparound services are crucial in providing additional supports to empower tenants and build their capacity to address broader issues that could threaten a tenancy.

Successful tenancy initiatives

Characteristics that are common to successful tenancy support initiatives include having:

- a flexible approach to service delivery
- experienced and dedicated program staff (with the employment of local Indigenous workers particularly highlighted)
- effective links with broader service providers to enable the provision of wraparound supports.

Further elements of best practice in tenancy support include:

- ensuring programs are delivered by Aboriginal-controlled organisations—or at least in partnership with them
- empowering tenants through education about their rights and responsibilities
- adopting early intervention and outreach approaches.

These elements of best practice consolidate existing knowledge about what is needed to achieve positive housing outcomes for Indigenous Australians. Yet often these measures are not currently being implemented in housing programs that target Indigenous tenants. This finding suggests the need for a 'scorecard' of foundations of practice for housing program providers, which can then be audited to see whether these measures are being met going forward. Given the limited current evidence about the effectiveness of tenancy support programs, there is also a need for more comprehensive and consistent collection of data about program outcomes—the data can then be used by service providers and others to evaluate the program's effectiveness in securing and sustaining Indigenous tenancies.

While there are common characteristics that contribute to successful tenancies, tenancy support programs operating in regional and remote locations face specific challenges relating to limited housing supply, staff recruitment and the availability of wraparound services. In order to foster successful housing outcomes for Indigenous tenants, tenancy initiatives operating outside urban centres will also need to take account of these issues when planning policy parameters and approaches to service delivery.

Policy and program development options

Current housing policy has placed an emphasis on tenancy support in an attempt to improve Indigenous housing outcomes. Despite positive indications that Indigenous tenants can be supported to sustain their tenancies and achieve good outcomes—both housing-related and non-housing-related—currently there is only limited evidence around the specific factors that contribute to successful tenancies.

Our research suggests that there are numerous areas that could potentially be the focus of future policy interventions to improve Indigenous housing outcomes and enhance the sustainability of tenancies. These can be seen to operate at the systemic, policy, program and tenant levels. When developing potential policy and practice options, planners need to consider that some of these areas are more amenable to intervention than others.

Policy and program factors are in the direct remit of policy makers and housing program administrators. As such, the adoption of policy and program measures shown to improve Indigenous tenancy outcomes would have immediate impact. In contrast, systemic factors—such as those relating to housing availability and affordability—will be challenging to tackle, will require coordinated intervention at governmental and industry level, and will thus take a longer time to change and positively impact upon Indigenous tenancy outcomes.

Tenant factors that have been shown to shape positive tenancy outcomes are largely personal factors and depend on an array of socio-demographic characteristics and circumstances. These tenant factors are useful for understanding how to target policies and service delivery most effectively, and are mixed as in how readily amenable these would be to intervention. Some of these factors—such as developing a better understanding of the responsibilities inherent in successfully managing a tenancy—are within the direct scope of tenancy support programs. Other factors—which relate to the personal circumstances of a tenant—will be more challenging to address through housing policy and tenancy support provision. These latter factors suggest that broader closing-the-gap policies, targets and programs will also be important to enable Indigenous people to fully realise their potential and housing aspirations.

Moreover, the tenant, policy, program and systemic factors that facilitate successful Indigenous tenancies are presented here as being discrete—but in reality they are interrelated. This suggests that intervening in one area—such as supporting tenants to improve their financial management skills—will make little difference to the success of a tenancy if, for example, the adequate supply of housing is not also addressed and tenants are forced to live in overcrowded, substandard accommodation.

The study

This research was conducted as a standalone project: *'What works' to sustain Indigenous tenancies in Australia*. The research aimed to provide enhanced understanding and a new evidence-base about the factors that contribute to successful tenancies. This work was motivated by an acknowledgement that Indigenous housing is an enduring policy issue in Australia, and that Indigenous Australians face considerable barriers to achieving successful housing outcomes.

Sustainable tenancies can lead to positive tenancy outcomes and prevent tenancy failure. However, previous research has primarily focussed on what contributes to poor tenancy outcomes for Indigenous Australians and very little is known about the factors that support successful tenancies.

Adopting a strengths-based approach and utilising mixed methods, this project examined the characteristics, outcomes and determinants of successful tenancies for Indigenous people. We also sought to understand the initiatives that have been successful in sustaining tenancies for Indigenous people and what particular elements contribute to this success. Moreover, the project examined how tenancies can best be sustained across:

- different types of housing—private and social housing
- different locations—urban, rural and remote.

The project was undertaken in two sequential stages and utilised both qualitative and quantitative research methods. Stage 1 comprised:

1. a literature review
2. a review of tenancy initiatives
3. the quantitative analysis of national datasets.

Stage 2 was informed by the results from Stage 1, and involved undertaking case studies of three successful tenancy support initiatives, with in-depth interviews conducted with stakeholders and tenants.

1. Introduction

- **Sustainable tenancies can lead to positive tenancy outcomes and prevent tenancy failure. However, previous research has primarily focussed on what contributes to poor tenancy outcomes for Indigenous Australians, and very little is known about the factors that support successful tenancies.**

- **Current housing policy has placed an emphasis on tenancy support in an attempt to improve Indigenous housing outcomes. Despite positive indications that Indigenous tenants can be supported to sustain their tenancies and achieve good outcomes—both housing-related and non-housing-related—currently there is only limited evidence around the specific factors that contribute to successful tenancies.**

- **This research adopted a strengths-based approach to understand 'what works' to secure successful housing outcomes for Indigenous Australians:**

  - Section 1 outlines the policy context and existing research relating to sustainable Indigenous tenancies, and also presents an overview of the current research and the methods used.

  - Section 2 details the findings from in-depth reviews of the literature and successful tenancy initiatives.

  - Section 3 presents the results from our analysis of national datasets: the NATSISS and PIA.

  - The next two sections outline the key findings from the case studies of three successful tenancy initiatives. Section 4 offers perspectives of the programs themselves, and Section 5 provides a broader exploration of successful Indigenous tenancies.

  - Section 6 is the concluding section. It reflects on the implications of the research for future policy and practice.

1.1 Sustainable Indigenous tenancies

Indigenous housing is an enduring policy problem in Australia. While previous research has primarily focussed on what contributes to poor tenancy outcomes among Indigenous people, very little is known about what contributes to successful tenancies. Sustainable tenancies not only prevent tenancy failure, but help achieve positive tenancy outcomes—such as stability, security and improved health and wellbeing. Adopting a strengths-based approach rather than a deficit approach, this research aims to understand 'what works' for securing successful housing outcomes for Indigenous Australians.

There has been limited previous research defining the key dimensions of a successful Indigenous tenancy. A successful tenancy can be considered from a narrow or broad perspective (Cooper and Morris 2003; Habibis, Atkinson et al. 2007). At a basic level, a successful tenancy is one in which the tenant follows the rules of their tenancy agreement, avoiding tenancy failure and an involuntary exit from their property (Habibis, Atkinson et al. 2007; Moran, Memmott et al. 2016). However, it has been argued that sustaining a tenancy should be considered more broadly (Cooper and Morris 2003; Habibis, Atkinson et al. 2007; Nethercote 2012). As well as having a place to live, tenants should be afforded the capacity to develop their personal and living skills and also improve their circumstances to ensure that their tenancy can be sustained (Cooper and Morris 2003). Consequently, housing policies and programs need to be designed to enable the provision of support to tenants to both sustain their tenancies and to achieve improvements in their lives (Habibis, Atkinson et al. 2007).

Nethercote (2012: 62) proposed that 'the key dimensions of tenancy success are security of tenure, safety, quality, affordability, appropriateness and tenant satisfaction'. However, it must also be acknowledged that perceptions of what contributes to tenancy success may vary for different stakeholder groups. Government departments, housing organisations and Indigenous tenants often differ in their expectations and the housing outcomes they are seeking (Moran, Memmott et al. 2016).

However, the research conducted within this field to date has not provided evidence of the similarities and differences in perceptions of the key factors determining successful tenancies across stakeholder groups. In particular, there has been an absence of the perceptions of Indigenous tenants themselves as to what they consider a sustainable tenancy to be, and the factors that can contribute to the success of a tenancy.

1.2 Policy context

Indigenous and non-Indigenous Australians experience considerably different housing careers (Australian Department of Social Services [ADSS] 2013). Indigenous people have much lower rates of home ownership than the general Australian population and face considerable barriers to entering the property market (ADSS 2013; Brackertz and Wilkinson 2017). As a consequence, only around a third of Indigenous Australians own their own home, compared to two-thirds of non-Indigenous people (Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2015).

Consequently, a far greater proportion of Indigenous people (around 60%) live in rental accommodation than non-Indigenous people (30%) (Habibis, Phillips et al. 2015). Indigenous households are particularly over-represented in the social housing sector due to difficulties experienced in accessing private rental accommodation (Department of Human Services [DHS] 2006; Flatau, Slatter et al. 2008; Habibis, Phillips et al. 2015). These difficulties include:

- racial discrimination within the private rental market

- challenges meeting criteria for properties

- lack of appropriate and good quality housing (Cooper and Morris 2003; 2005; Focus 2000).

Renting a property engenders a greater level of precariousness compared to home ownership. Renters commonly face issues relating to short-term tenure, affordability, low vacancy rates, long waiting lists for public housing and a lack of housing options (Flatau, Coleman et al. 2009; Nethercote 2012). Previous research has shown that Indigenous tenants are adversely affected by these factors compared to non-Indigenous tenants, and are more likely to have to live in poorer standard accommodation (Cooper and Morris 2003; Flatau, Slatter et al. 2008; Focus 2000; Social Housing Aboriginal Service Improvement Unit [SHASIU] 2015). Furthermore, these issues are exacerbated for the many Indigenous Australians who live in regional and remote locations where access to secure and affordable housing is an even greater challenge (ADSS 2013; Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2015).

Tenancy failure and eviction is a further issue experienced by some tenants within both the private rental and social housing sectors. Previous research has identified a range of factors that place people at greater risk of eviction:

- financial issues—low income, poor financial literacy

- family issues—domestic violence, relationship breakdown

- mental health conditions

- problematic behaviour—substance misuse, gambling

- housing issues—overcrowding, maintenance and repair issues (AIHW 2014; Flatau, Coleman et al. 2009; Nethercote 2012).

Indigenous people are more likely than non-Indigenous people to be at risk of tenancy failure (Habibis, Atkinson et al. 2007). Some specific issues have been identified as contributing to tenancy failure for Indigenous tenants. They include the following:

- Discrimination by landlords and, related to this, poorer choice of properties leading to a greater likelihood of living in substandard accommodation (Flatau, Coleman et al. 2009; Nethercote 2012).

- Experiences relating to intergenerational trauma, cultural disconnection, kin-care obligations and patterns of mobility (Birdsall-Jones and Corunna 2008; Flatau, Coleman et al. 2009).

- The perceived unresponsiveness of mainstream housing policy to the specific needs and preferences of Indigenous tenants (Milligan, Phillips et al. 2011).

Current housing policy in some jurisdictions has placed an emphasis on tenancy support in an attempt to improve Indigenous housing outcomes. For example, Queensland's *Aboriginal and Torres Strait Islander housing action plan 2019–2023* (Queensland Department of Housing and Public Works 2019) promotes the need for culturally responsive housing services with specific provision of support services to better enable vulnerable cohorts to sustain their tenancies. Likewise in New South Wales, the *Strong family, strong communities: a strategic framework for Aboriginal social housing in NSW 2018–2028* (Aboriginal Housing Office 2018) presents new models of service delivery, including partnerships with human services agencies and Indigenous organisations in order to support tenants to achieve positive housing-related and non-housing-related outcomes. In South Australia, the *South Australian Aboriginal housing strategy 2021–2031* (Government of South Australia 2021) has recently been launched, highlighting the need for culturally responsive, flexible and co-designed housing services.

These policies have the potential to improve tenancy outcomes for Indigenous people, but they are in their relatively early stages of implementation, and there is a need for ongoing monitoring and evaluation in order to ascertain whether their purported aims are realised.

1.3 Existing research

Tenancy support programs have been established across the country in order to assist both Indigenous Australians and non-Indigenous Australians to better sustain their tenancies. While these programs have operated primarily in public housing and community housing, increasingly programs are assisting tenants living in private rental housing as well (Flatau, Coleman et al. 2009). These programs offer a range of supports, including case management, skills development (e.g. life skills and financial management), linkages with other service providers, community development, financial assistance, crisis management and violence prevention.

While there is currently limited robust evidence around the outcomes of tenancy support programs (Allen Consulting Group 2013), previous research has suggested that tenancy support programs can positively assist Indigenous tenants to have successful housing outcomes (ADSS 2013; Flatau, Coleman et al. 2009; Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2015), including:

- sustaining property tenures

- preventing eviction and homelessness

- reducing incidence of rent arrears, debts and tenant liabilities

- reducing household overcrowding, and better management of visitors

- improving property and living conditions

- better ability to keep the property clean and tidy

- fewer incidents of disruptive and antisocial behaviour

- greater understanding of tenant rights and responsibilities

Tenancy support programs may also assist Indigenous tenants in successfully achieving broader non-housing-related outcomes (Brackertz and Wilkinson 2017; Flatau, Coleman et al. 2009), such as:

- increased linkages, referrals and access to services—including mental health, drug and alcohol, financial counselling and community support services

- enhanced psychological wellbeing and mental health—for example, self-esteem, happiness, self-confidence, and a sense of security, safety and control

- improved physical health and sleep

- reduced drug and alcohol use

- skill development and capacity building

- better capacity to work or to seek work if unemployed

- improved school attendance

- greater community participation

- more stable neighbourhoods, with increased social cohesion.

There is also limited primary evidence around the factors that can contribute to successful Indigenous tenancies. Indeed, with few exceptions (e.g. Flatau, Coleman et al. 2009; Nethercote 2012), most previous research has focussed on understanding the issues that contribute to poor tenancy outcomes rather than identifying the factors that can engender sustainable tenancies. Systemic issues that have been highlighted as hampering Indigenous tenancies include:

- discrimination within the housing market (Focus 2000)

- lack of affordable and culturally appropriate housing (Brackertz and Wilkinson 2017; Habibis, Phillips et al. 2015)

- poor quality of housing available to Indigenous tenants (Nethercote 2017).

1.4 Why this research was conducted

Despite positive indications that Indigenous tenants can be supported to sustain their tenancies and achieve good outcomes—both housing-related and non-housing-related—there is limited evidence around the specific factors that contribute to successful tenancies. Therefore our research sought to update and extend previous research to understand 'what works' in terms of securing successful housing outcomes for Indigenous Australians.

Adopting a strengths-based approach, we examined the characteristics, outcomes and determinants of successful tenancies for Indigenous people. We also sought to understand the initiatives that have been successful in sustaining tenancies for Indigenous people, and what particular elements contribute to this success. Moreover, the project examined how tenancies can best be sustained across:

- different types of housing—private housing and social housing

- different locations—urban, rural and remote.

The project addressed five specific research questions:

1. What are successful tenancies for Indigenous people? (What are the health, wellbeing, education and employment outcomes of those experiencing successful tenancies? How do they compare to those not experiencing successful tenancies?)

2. What are the determinants of successful tenancies for Indigenous Australians? (What are the characteristics of those experiencing successful tenancies?)

3. What initiatives have been successful in sustaining tenancies for Indigenous people in both private and social housing in urban, rural and remote areas?

4. What are the characteristics of these successful initiatives? (Including the policy and system settings of the initiative.)

5. Are the characteristics of successful tenancies transferable across regions?

1.5 Research methods

The project was undertaken in two sequential stages and utilised both qualitative and quantitative research methods. Stage 1 comprised:

1. a literature review

2. a review of tenancy initiatives

3. the analysis of national datasets.

Stage 2 was informed by the results from Stage 1, and involved undertaking case studies of three successful tenancy support initiatives.

Figure 1 depicts the overall research design.

Figure 1: Research design
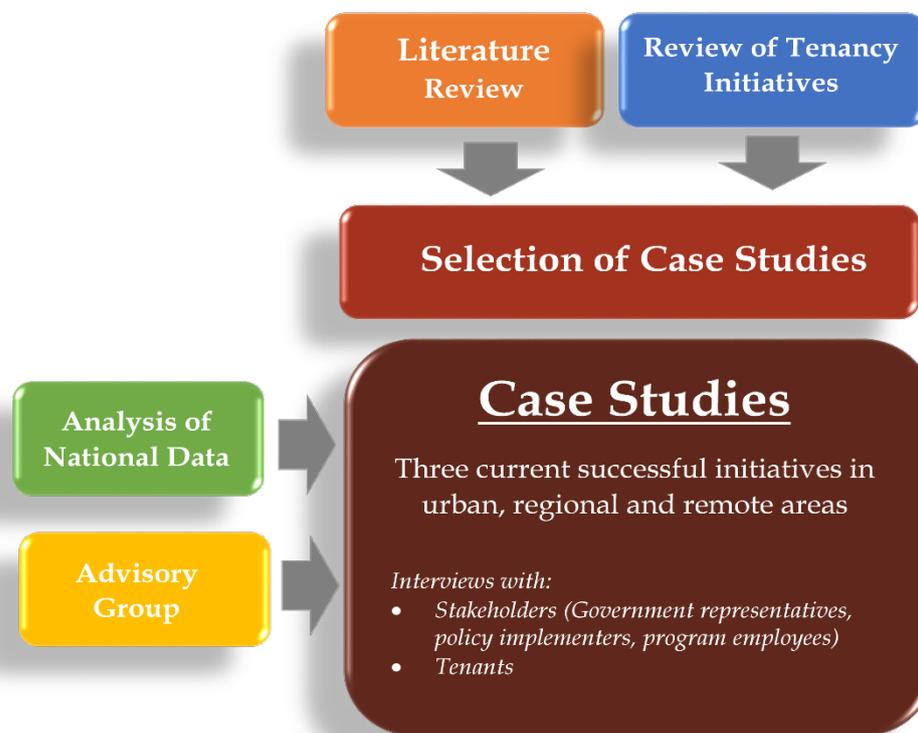
Source: Authors.

A brief description of each of the methods used to address the research questions is outlined below, with further detail in the relevant findings sections.

1.5.1 Literature review

In order to explore the literature on Indigenous tenancies and synthesise existing evidence around what is already known about 'what works' in sustaining these tenancies, a systematic review of existing Australian literature was conducted.

This involved a web-based search of relevant databases (Informit: Indigenous Peoples, SCOPUS and ProQuest) to identify relevant academic and grey literature. Search terms used included those describing Indigenous peoples (Indigenous, Aboriginal, First Nations) and those describing tenancies (Housing, Tenancy, Rental, Social Housing). Studies were included if they met the following criteria; they:

- were published in the year 2000 or later

- were a report, working paper, article, thesis or evidence-based practice guide

- reported on findings from an Australian research context

- had a focus on Indigenous tenancies.

A total of 27 studies were found to meet the inclusion criteria for the literature review.

1.5.2 Review of tenancy initiatives

In conjunction with the review of the literature, we also undertook a review of initiatives aiming to sustain Indigenous tenancies in Australia. The purpose of this review was to:

- ascertain approaches to sustaining Indigenous tenancies adopted by both government housing organisations and Indigenous housing organisations

- identify successful and unsuccessful initiatives for rental, mainstream and social housing

- identify three successful initiatives that could be used for in-depth case study (see 1.5.4).

This review identified a total of 33 initiatives and involved a three-phase process:

1. Web-based review of initiatives

2. Review of elicited initiatives by the project's Advisory Group

3. Canvassing of stakeholders to identify additional initiatives.

1.5.3 Analysis of national data

The quantitative component of the project was focussed on the analysis of national data from two datasets:

1. The 2014–15 National Aboriginal and Torres Strait Islander Social Survey (NATSISS).

2. The Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA).

National Aboriginal and Torres Strait Islander Social Survey (NATSISS)

The first step of the quantitative component of the research was an exploratory analysis of data from the National Aboriginal and Torres Strait Islander Social Survey (NATSISS).

NATSISS is a survey of Aboriginal and Torres Strait Islander persons living in private dwellings across Australia, and collects data on a broad range of social and economic circumstances and issues of relevance to Indigenous Australians.

Australian Priority Investment Approach Longitudinal Income Support Administrative (PIA) dataset

The quantitative component of the project also involved an analysis of the Australian Priority Investment Approach Longitudinal Income Support Administrative (PIA) dataset. Formed to record and monitor service delivery activities, the PIA dataset was drawn from Department of Human Services (DHS) Enterprise Data Warehouse and contains quarterly data of Centrelink recipients and their partners across Australia July 2001–June 2015.

The data includes information related to the housing tenure of individuals and their partners who are self-reported as Indigenous people. This enabled us to 'track' Indigenous household tenancies and changes to those tenancies over time—that is, 15 years—alongside key characteristics of peoples' health, education, disability and major life events.

1.5.4 Case studies

Informed by the results of the tenancy review, three current initiatives that were considered to be successful in urban, regional and remote areas were selected for in-depth case study—one per area. The case-study approach involved undertaking interviews with key drivers of the initiatives and other stakeholder groups, including program employees and tenants. In total, 52 interviews were conducted across the three case studies: 24 stakeholder interviews and 28 tenant interviews.

The interviews explored the elements and contexts that enable Indigenous people to have successful tenancies. Ethics approval for the conduct of the case studies was obtained from the University of Adelaide Human Research Ethics Committee. With the consent of participants, the interviews were recorded and transcribed verbatim. NVivo 12 was used to assist in the management and analysis of the interview data.

The analysis of the interview data was conducted using the framework approach (Ritchie and Spencer 1994). Following familiarisation with the data by reading the transcripts, a thematic framework was developed and agreed upon by the qualitative research team. This thematic framework was based around the core topics in the interview schedule and the main sub-themes that emerged during the interviews in relation to these topics. The interview transcripts were then coded according to this thematic framework. Key themes were developed and refined throughout the data analysis to enable further emergent categories to be identified. We were then able to compare and contrast each of the three initiatives to identify common elements that contributed to their success, and assessed whether these elements could be transferable across different housing contexts.

1.5.5 Advisory group

The project was supported by an advisory group comprising representatives from state government and Aboriginal housing organisations. This advisory group provided valuable feedback about the research design, including any issues related to cultural appropriateness. The group also assisted with discussion of research findings and development of policy and implementation options.

2. Review of the literature and tenancy initiatives

- Most previous research has focussed on understanding the issues that contribute to poor tenancy outcomes rather than identifying the factors that can engender sustainable tenancies for Indigenous Australians. However, the literature does allow us to understand the way in which barriers to successful Indigenous tenancies can potentially be addressed.

- The development of culturally appropriate and holistic housing policy can potentially support sustainable Indigenous tenancies. Adequate funding is also recommended to provide suitable housing for Indigenous people and for the ongoing provision of tenancy support services.

- It was recommended that as well as supporting tenants with their housing needs, tenancy support services needed to recognise and address underlying issues that can negatively affect a tenancy. Effective links and, where possible, co-location with health and welfare services may improve access and utilisation of these supports.

- Tenant-focussed, strengths-based and flexible approaches to tenancy support provision were recommended. Outreach and early intervention may also assist with at-risk tenancies.

- Community engagement, consultation and governance were considered to be important in the development and delivery of housing support programs that assist Indigenous tenants.

- It was recommended that tenancy support programs have an experienced and skilled workforce that can engage effectively with Indigenous tenants. The employment of local Indigenous workers to provide this support could be beneficial, enhancing understanding and communication.

2.1 Literature review

The literature review identified 27 studies that met the criteria for inclusion and had a focus on Indigenous tenancies. Only a few of these studies (e.g. Baulderstone and Beer 2003; Cooper and Morris 2005; Flatau, Coleman et al. 2009; Moran, Memmott et al. 2016; Nethercote 2012) reported on primary research conducted specifically to identify the factors that support sustainable Indigenous tenancies. Other studies in the review—while including perspectives relating to Indigenous tenancies—had a broader focus on Indigenous housing or reported on secondary research findings relating to policy and practice. The studies included in the literature review are listed in Table A1 in Appendix 1, and include 16 initial items derived from a database search. These studies were then scrutinised for any further relevant material leading to the identification of eleven additional documents.

The literature included reports (n=15), positioning or working papers (n=6), articles (n=3), evidence-based practice guides (n=2), and a PhD thesis (n=1). A range of research methods had been used, with many of the studies utilising a mixed methods approach. The methods used included reviews of the relevant academic and policy literature (n=17); case studies of programs or communities (n=12); qualitative interviews with key stakeholders such as tenants, government representatives, policy implementers, service providers and tenancy support workers (n=11); quantitative questionnaires with tenants and stakeholders (n=5); stakeholder consultations (n=3); analysis of administrative data (n=2); and focus groups with tenants and service providers (n=2).

The literature review identified two key themes relating to Indigenous tenancies:

1. The barriers that impact upon the success of Indigenous tenancies

2. Ways of addressing barriers to improve Indigenous tenancies.

Given the small number of previous empirical studies with a specific focus on Indigenous tenancies, there was limited direct evidence of the factors that contribute to the sustaining of these tenancies. The findings from the literature review are presented in 2.1.1.

2.1.1 Barriers to successful Indigenous tenancies

Previous research on Indigenous tenancies has predominantly focussed on the issues that contribute to poor tenancy outcomes. A key theme of the literature review was therefore centred on the barriers that hamper the success of Indigenous tenancies. These barriers included systemic factors, policy factors, program factors and tenant factors.

Systemic factors

Several papers described systemic barriers that hinder the potential success of tenancies. In describing the adverse impact these systemic factors have on Indigenous tenancies, Cooper and Morris (2003: 12) argued that:

> Housing Indigenous people cannot be separated from social and family relationships, community networks, services to people, historical treatment by the State in the settlement of Australia, health, education, life skills, employment, economic circumstances, race relationships and Indigenous culture.

While policies and processes had been established in an attempt to reduce discrimination within the housing sector, widespread instances of discrimination were described, which negatively impact upon the ability of Indigenous tenants to get ahead (Cooper and Morris 2003, 2005; Habibis, Atkinson et al. 2007; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Focus 2000). Even during times when vacancy rates for rental properties are high, Indigenous people commonly experience both direct and indirect discrimination when searching for a property within the private rental market (Focus 2000). Direct discrimination may occur, with Indigenous people being wrongly informed that properties are no longer available for rent. Prospective Indigenous tenants also face indirect discrimination as they are less likely than non-Indigenous people to meet rental requirements relating to income or employment status, nor have evidence of previous private rental experience (Focus 2000).

This discrimination sits alongside a lack of affordable and culturally appropriate housing for Indigenous people as well as long waiting lists for public housing (Cooper and Morris 2003; Flatau, Coleman et al. 2009; Habibis, Memmott et al. 2013; Habibis, Phillips et al. 2015). The housing that is available to Indigenous tenants may not provide a good fit between cultural norms and ways of living, nor with regard to household size and composition (Cooper and Morris 2003; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Habibis, Memmott 2013; Nethercote 2012; Pearson, Tually et al. 2021). For example, the design of housing is typically based on a model of nuclear-family living, and may not be suitable for Indigenous households that include multi-generations or several families living together (Brackertz and Wilkinson 2017). This has led to Indigenous people experiencing difficulties in accessing public and private housing, high rates of homelessness and severe overcrowding (ADSS 2013; Cooper and Morris 2005; Habibis, Atkinson et al. 2007).

Systemic challenges around the cost, availability, suitability and maintenance of housing in regional and remote areas was also noted (Cooper and Morris 2003; Habibis, Atkinson et al. 2007; Habibis, Memmott et al. 2013; Habibis, Phillips et al. 2015; Nethercote 2012). This is particularly detrimental to Indigenous Australians, as many in this group live outside urban areas, including a quarter residing in remote and very remote areas (Habibis, Phillips et al. 2013). These factors lead to Indigenous people facing a greater likelihood of living in insecure, low-quality housing, and a heightened risk of overcrowding and homelessness (Brackertz and Wilkinson 2017).

As a result of these systemic housing issues, Indigenous people may be forced as a last resort to accept and live in properties that are old, in poor condition, unsuited to their needs or only available on a short-term lease (Focus 2000; Moran, Memmott et al. 2016; Nethercote 2017). In combination, these systemic factors make sustainable Indigenous tenancies more difficult to achieve (Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Nethercote 2012; 2017).

Policy factors

Indigenous housing is a complex policy space which has to date faced considerable challenges in delivering real and sustainable outcomes for Indigenous people and their families (Moran, Memmott et al. 2016). Housing policy can be poorly aligned with the needs of Indigenous tenants, especially for those living in remote communities (Focus 2000; Habibis, Phillips et al. 2013). Moreover, there is a lack of a national framework for tenancy support policies and programs, as these have historically been established by state and territory governments on an independent basis (Flatau, Coleman et al. 2009). The lack of a consolidated approach can lead to inconsistencies in the provision and remit of tenancy support programs and consequently their effectiveness (Nethercote 2017).

Several of the studies in our literature review assessed specific housing policies that directly impacted Indigenous tenants, notably the National Partnership Agreement on Remote Indigenous Housing (NPARIH) and the Queensland Anti-social Behaviour (ASB) Management Policy. Barriers to sustainable tenancies relating to these policies were identified and are described below.

Established in 2008, NPARIH sought to address housing issues within remote Indigenous communities across Australia, including the implementation of tenancy management reforms and the provision of tenant support. While considerable progress had been made to achieving the objectives of the NPARIH policy, issues relating to variation between different sites and jurisdictions were observed, which hampered consistency of outcomes (Habibis, Phillips et al. 2016; Nethercote 2012). Moreover, Nethercote (2012), in a review of the impact of NPARIH for Indigenous tenants living in town-camps, argued that the policy's focus on individual behavioural change fails to recognise underlying systemic issues within housing provision. The implementation and effectiveness of the NPARIH policy was also found to have been hampered as some tenants struggled to understand their new tenancy requirements, and issues were experienced in providing tenancy management support (because of the mobility of tenants, the resources needed and local workforce development issues) (ADSS 2013).

The Queensland ASB Management Policy was initiated in 2013 in an attempt to reduce the incidence of antisocial behaviour within social housing. Affecting both Indigenous and non-Indigenous tenants, a review of the implementation of the policy (Jones, Phillips et al. 2014), found that sufficient notice had not been taken of the specific needs of tenants experiencing mental health and substance misuse issues. A greater emphasis on supportive tenancy management rather than the sanctions-based approach used in the policy was considered to be more effective in supporting individuals to maintain their tenancies (Jones, Phillips et al. 2014).

Program factors

The literature also identified several barriers to the delivery of tenancy support programs, which negatively impacted Indigenous tenancies. Issues were raised around a lack of cultural understanding and the provision of culturally inappropriate services. These included cultural differences between Indigenous and Western patterns of occupation and use of housing, which were not adequately accounted for in service provision and tenancy agreements (Cooper and Morris 2003; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Habibis, Phillips et al. 2014; Nethercote 2012; SHASIU 2015). For example, the traditional responsibilities of Indigenous tenants to house extended family members when needed can conflict with the expectations of landlords around visitors and overcrowding, and thus threaten tenancy arrangements (Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Focus 2000; Nash, Memmott et al. 2017).

The provision of tenancy supports to Indigenous tenants was at times reported to be challenging for service providers. This role was considered to conflict with other tenancy management activities that require the compliance of tenants in order to maintain their tenancy (DHS 2006; Habibis, Phillips et al. 2014; Habibis, Phillips et al. 2015; Nethercote 2012). For example, tenancy support practices can be at odds with enforcing antisocial behaviour policies (Nethercote 2017). It was therefore questioned whether tenancy support should be offered by workers outside of a tenancy management role (Habibis, Phillips et al. 2015). Furthermore, a lack of resources or time dedicated to tenancy support were noted, as housing providers commonly awarded priority to infrastructure and tenancy management (Cooper and Morris 2005; Habibis, Phillips et al. 2014; Nethercote 2012). A lack of focus on tenancy support activities has been shown to have a detrimental impact on the development of trust between program workers and tenants (Flatau, Coleman et al. 2009).

The provision of tenancy education and support was also found to be difficult due to the complex needs and circumstances of some tenants (Habibis, Phillips et al. 2015). The capacity to provide support to Indigenous tenants to maintain their tenancies is particularly challenging in regional and remote areas due to geographical distances and the limited availability of support services (Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2014). These constraints may impact on the ability of housing providers to meet regularly with tenants, and hamper the formation of effective relationships and support provision (Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2015).

Issues around communication and the ability of tenants to understand the implications of their tenancy agreements were also highlighted. Previous research has indicated that many Indigenous tenants are dissatisfied with the communication that they receive from their housing provider (Moran, Memmott et al. 2016). Ineffective communication around the payment of rent, responsibility over maintenance and repairs, and absences from the home threatened the fulfilment of tenant responsibilities and thus jeopardised tenancies (Allen Consulting Group 2013). Language and cultural barriers may also hinder effective communication between housing providers and their Indigenous tenants (Habibis, Phillips et al. 2013).

Workforce issues also affect the provision of effective tenancy support. The limited presence of Indigenous workers and services within this field has been noted (Flatau, Coleman et al. 2009). This is partly due to difficulties experienced in the recruitment, training and retention of local Indigenous people (ADSS 2013; Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2014). Where tenancy support programs have been successful in employing local Indigenous people, these workers may experience challenges in trying to balance their work, personal and community roles (SHASIU 2015). Discomfort may be particularly experienced by Indigenous workers when enforcing tenancy management activities within their local community (Nethercote 2017).

Further general workforce issues relating to staff skills, high workloads and turnover were found to hamper service provision to tenants, the development of trusting relationships and capacity for cultural sensitivity, and potentially reduce positive outcomes (DHS 2006; Moran, Memmott et al. 2016; Nash, Memmott et al. 2017; Nethercote 2017). A lack of staff housing has also been shown to affect tenancy support workforce development in remote areas of Australia (ADSS 2013).

Finally, while the addressing of non-housing needs and linkages with health and community services can assist in sustaining Indigenous tenancies, accessing this support may be challenging in practice. Previous research has indicated that the availability of broader support services and cooperative inter-agency work can be challenging (DHS 2006; Jones, Phillips et al. 2014; Nethercote 2012; SHASIU 2015). Engagement with local Indigenous communities may also be difficult to enact in practice, as community elders and members may have many other demands on their time, which prevents their active involvement in housing policy and program development (SHASIU 2015).

Tenant factors

A final set of barriers to successful Indigenous tenancies related to the tenants themselves. These barriers centred on four key issues:

- cultural practices
- literacy, numeracy and living skills
- psychosocial issues
- financial issues.

Cultural practices

Cultural practices impact upon the ability of Indigenous people to maintain their housing tenancy; these practices include kinship obligations, patterns of mobility and mourning customs (Brackertz and Wilkinson 2017; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Moran, Memmott et al. 2016; Nash, Memmott et al. 2017). At times, the extended absence of Indigenous tenants who are absent for cultural reasons, or overcrowding in the home because of the presence of family visitors, can negatively affect tenancies and prevent tenancy support plans from being successfully followed through (Allen Consulting Group 2013; Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2013; Habibis, Phillips et al. 2014; Jones, Phillips et al. 2014). For example, the regular presence of visitors in the home may lead to additional wear and tear on the property, financial burden, antisocial behaviour and complaints from neighbours (Focus 2000; Moran, Memmott et al. 2016; Nash, Memmott et al. 2017). A distrust of services and institutions, developed through previous negative personal experiences and punitive government policies focussed on Indigenous Australians, may also impact upon the willingness of some tenants to engage with housing organisations —particularly mainstream services—and accept support to manage their tenancy (Baulderstone and Beer 2003; DHS 2006; Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2013; Moran, Memmott et al. 2016; SHASIU 2015).

Literacy, numeracy and living skills

For some Indigenous tenants, limited literacy, numeracy and living skills add to the challenges of sustaining a tenancy. Difficulties with reading acts as a barrier to tenants understanding their rights and responsibilities, which has implications for tenant compliance and the successful sustaining of tenancies (ADSS 2013; Allen Consulting Group 2013; Habibis, Phillips et al. 2013; Moran, Memmott et al. 2016). Moreover, a lack of living skills and unfamiliarity in managing a household—for example, paying rent, cleaning, and adequately maintaining a property—acts as a barrier to a successful tenancy (Cooper and Morris 2003; 2005; Focus 2000; Habibis, Atkinson et al. 2007). These difficulties are compounded for:

- Indigenous tenants for whom English is not a first language (Habibis, Atkinson et al. 2007)
- people moving to urban areas from remote communities (Copper and Morris 2003; Focus 2000; Walker and Ireland 2003)
- people entering a tenancy after incarceration or homelessness (Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008).

Psychosocial issues

Indigenous people in Australia experience much higher levels of disadvantage and social exclusion than the non-Indigenous population (Nash, Memmott et al. 2017; Nethercote 2012; 2017; SHASIU 2015). This includes experiencing:

• lower rates of employment and educational attainment

• higher rates of poverty, incarceration, disability, physical and mental illness, drug and alcohol issues, and family violence (Cooper and Morris 2003; DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Nethercote 2012; 2017).

These issues can threaten tenancies, and are key risk factors for overcrowding, eviction and homelessness (Brackertz and Wilkinson 2017; Cooper and Morris 2003; Habibis, Atkinson et al. 2007; Jones, Phillips et al. 2014; Moran, Memmott et al. 2016; SHASIU 2015). This is particularly so when Indigenous tenants are experiencing multiple forms of disadvantage and these needs are not being adequately addressed by services (Baulderstone and Beer 2003; Cooper and Morris 2003; DHS 2006).

Financial issues

Indigenous tenants may experience serious financial issues, which adversely impact upon their ability to maintain their tenancy. As well as living on a low income or in poverty, some tenants may have limited money management and budgeting skills (DHS 2006; Focus 2000; Habibis, Atkinson et al. 2007; Moran, Memmott et al. 2016; Nethercote 2017). As a consequence, these tenants are likely to be experiencing debt—including rent arrears—and have difficulties in meeting rental payments and unforeseen financial expenses (Cooper and Morris 2003; 2005; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Focus 2000; SHASIU 2015). These factors make it very challenging for tenants to meet the ongoing financial responsibilities of their tenancy agreement.

2.1.2 Ways of addressing barriers to successful Indigenous tenancies

The literature review also identified the ways in which barriers to successful Indigenous tenancies could potentially be addressed. Two key factors relate to housing policy development, and tenancy support program development and delivery.

Policy development

Several policy-related factors were highlighted as potentially addressing barriers to the success of Indigenous tenancies. These factors included the development of appropriate housing policy to aid sustainable tenancies. It was stressed that policy development in this field should always be centred upon Indigenous consultation and participation (Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2016). Moreover, Indigenous housing policy must be culturally appropriate, thereby recognising and respecting the potentially different needs of Indigenous tenants and non-Indigenous tenants (Habibis, Atkinson et al. 2007; Nethercote 2012). Furthermore, as Indigenous culture may vary across different regions and local communities, the development of housing policy should acknowledge and account for these differences (Berkhout 2012).

In order to address concerns relating to housing availability, the provision of adequate funding to provide appropriate and stable housing for Indigenous people was recommended—particularly within rural and remote areas (Brackertz and Wilkinson 2017; Cooper and Morris 2005; Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2016). Housing policy should also be sufficiently flexible in order to account for the range of living and support arrangements required by Indigenous people (Habibis, Atkinson et al. 2007; Nethercote 2012). This includes the funding and provision of housing that allows for the cultural and kinship obligations of Indigenous tenants to be met, including being able to house visitors or be away from the property for periods of time for cultural business (Cooper and Morris 2003; Walker and Ireland 2003). The ongoing funding of housing programs that can offer tenancy support services to Indigenous tenants is also important (Brackertz and Wilkinson 2017).

Furthermore, a preference for holistic policy development that was not punitive in nature and linked housing policies and programs with those in the health, education and community sectors was identified in the literature (Cooper and Morris 2005; Habibis, Atkinson et al. 2007). Finally, within remote areas, a bilateral federal and state approach to Indigenous housing was recommended, including a focus on the development of housing sector capacity though the increased involvement of Indigenous community organisations and local governments (Habibis, Phillips et al. 2016). In addition, having a well-managed housing portfolio—which includes the efficient and timely repair and maintenance of properties—can reduce the risk of tenancy breaches and failures (Habibis, Atkinson et al. 2007).

Program development and delivery

The need for the development and delivery of tenancy support programs that can effectively promote sustainable Indigenous tenancies was also recommended, with five key areas highlighted:

- the types of services offered

- the effective delivery of supports

- best practice in tenancy support provision

- community engagement

- workforce.

Types of tenancy support services offered

Tenancy support programs were considered to have the potential to be most successful when they offered direct support to tenants around their housing and broader psychosocial needs. So, in order to sustain tenancies, it was recognised that housing organisations needed to look beyond merely providing assistance to avoid tenancy failure and actively work with tenants more generally to improve their lives (Nethercote 2012).

A case-management approach was advocated for, whereby tenants could receive individualised assessment and support (Cooper and Morris 2003; DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Moran, Memmott et al. 2016; Pearson, Tually et al. 2021). Tenant advice and education was also recommended as a way to develop better understanding of the rights and responsibilities of a tenancy, as well as the ability to meet them (Allen Consulting Group 2013; Berkhout 2012; Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2015; Habibis, Phillips et al. 2016).

In addition, support provision around transitioning to a new property may provide a useful starting point in sustaining tenancies, particularly for people with limited experience of having their own home (Brackertz and Wilkinson 2017). This support could include assisting with utility connections, payment arrangements, essential household items such as furniture and whitegoods and also the set-up of any necessary supports (Cooper and Morris 2005; Flatau, Slatter et al. 2008; SHASIU 2015). Furthermore, access to programs that provided training in personal development and basic living and household management skills—including cooking, cleaning, parenting and job search skills—was also recommended (Brackertz and Wilkinson 2017), as the development of these skills has been found to enhance the likelihood of Indigenous tenants maintaining their tenancy (Allen Consulting Group 2013; Cooper and Morris 2005; Flatau, Coleman et al. 2009; Habibis, Atkinson et al. 2007). Given the high rates of overcrowding experienced by Indigenous households and the negative impacts this can have on a tenancy, the provision of support and strategies to manage crowding was considered to be a further important element of tenancy support (Brackertz and Wilkinson 2017).

In order to help address barriers to successful tenancies, tenancy support programs should aim to be holistic in nature and seek to recognise and address any underlying issues which—alongside those needs relating directly to housing—may impact adversely on the tenancy (Cooper and Morris 2005; DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Nethercote 2017; SHASIU 2015; Walker and Ireland 2003). Hence the importance of supporting tenants to address broader needs such as mental health, physical health, substance misuse, family

conflict and violence, child protection and legal issues has been recognised as a critical method of reducing the likelihood of tenancy failure (Brackertz and Wilkinson 2017; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Jones, Phillips et al. 2014). This could entail the provision of information about available supports, tenant referral to services, ongoing liaison between housing programs and other services to ensure that at-risk tenants receive the supports they need, and the establishment of strong and well-functioning inter-agency networks (Cooper and Morris 2005; DHS 2006; Flatau, Slatter et al. 2008; Jones, Phillips et al. 2014; Moran, Memmott et al. 2016; SHASIU 2015).

The provision of supports to aid the financial situation of tenants and reduce the likelihood of eviction was a further factor noted as being important in addressing the barriers that impact upon the success of Indigenous tenancies. In particular, the provision of financial management programs and debt-management services alongside tenant access to financial relief and brokerage funds was recommended (Cooper and Morris 2005; DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Walker and Ireland 2003). Finally, there is a need for Indigenous tenancy support programs to recognise and offer specific types of services to certain subgroups, such as:

- people relocating from remote communities to urban centres

- women escaping from family violence

- people with health or addiction issues (Brackertz and Wilkinson 2017; Habibis, Atkinson et al. 2007; Walker and Ireland 2003).

Effective delivery of tenancy support services

The literature highlighting potential ways to address barriers to successful Indigenous tenancies also provided recommendations around the effective delivery of tenancy support services. It was suggested that, where possible, the co-location of services—such as housing programs being physically located alongside services providing health and community support—would promote improved access and utilisation of supports by tenants (Cooper and Morris 2005; Habibis, Atkinson et al. 2007).

Where co-location of services is not possible, successful outcomes could be enhanced by the development of active networks of service providers within which housing support programs are embedded (Allen Consulting Group 2013). Also, when tenancy support programs are working alongside other agencies, the importance of a joined-up approach whereby expectations about respective roles, referral processes, joint work and the sharing of tenant information has been suggested (Baulderstone and Beer 2003; DHS 2006; Nethercote 2012).

The relationship between the housing provider and funding body was perceived as being central in reducing barriers and facilitating positive outcomes for tenants. This relationship can be optimised through shared goals and objectives, regular reviews of progress, open communication channels, and a joint understanding of the needs of Indigenous tenants and aligned service responses (Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2016). Funding bodies may also need to permit flexibility in service delivery so that tenancy programs can adapt their support provision to meet changing local needs and conditions (Flatau, Coleman et al. 2009).

Previous research has also indicated that tenancy support programs should have a good understanding of their tenant base when working with Indigenous tenants, including the specific service responses required. This includes ensuring that services are culturally appropriate and delivered in a safe and supportive manner (Berkhout 2012; DHS 2006; Flatau, Coleman et al. 2009; Nethercote 2017). In order to appropriately address barriers, the heterogeneity of Indigenous Australians must also be recognised by services, including knowledge of different language groups and their particular housing needs (Memmott, Long et al. 2003). It is also seen as being vital that tenancy support programs are well resourced to enable the provision of an appropriate range of services (Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2014). Furthermore, having Aboriginal-controlled organisations providing tenancy support services can potentially lead to better outcomes for tenants compared to programs run by mainstream agencies (Brackertz and Wilkinson 2017).

Best practice in tenancy support provision

Alongside these factors, the studies examined in the literature review also highlighted elements of best practice that were considered to be crucial when addressing barriers to sustaining tenancies. Given that many Indigenous tenants may have experienced challenges in working with services in the past and developed a distrust of these services, it was seen as being important that tenancy support programs be participatory, tenant-focussed and use a strengths-based approach (Berkhout 2012; Cooper and Morris 2005; Jones, Phillips et al. 2014; SHASIU 2015).

Hence it was recommended that initial program focus should be placed on developing trust and rapport with their tenants in order to build long-term effective working relationships (DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Moran, Memmott et al. 2016; Nethercote 2017). From then, programs should work in a flexible way with tenants in order to address their individual circumstances and needs (DHS 2006; Flatau, Slatter et al. 2008; Nash, Memmott et al. 2017; Nethercote 2012; Pearson, Tually et al. 2021), with support provided in a way that encouraged mutual discussion, negotiation and agreement (Berkhout 2012; DHS 2006; Moran, Memmott et al. 2016; SHASIU 2015).

In order to better assist hard-to-reach individuals and families, who may face more barriers to having successful tenancy outcomes, the use of an outreach approach was recommended (Cooper and Morris 2003; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008). Moreover, the intensity and duration of services offered by tenancy support programs should be flexible and dependent on individual need rather than according to proscribed time frames (Cooper and Morris 2003; 2005; DHS 2006; SHASIU 2015).

In addition, an early intervention approach has been advocated in order to identify at-risk tenancies, prevent escalation of problematic issues and more effectively address the underlying factors affecting tenancies (Baulderstone and Beer 2003; DHS 2006; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Habibis, Atkinson et al. 2007; Jones, Phillips et al. 2014; Nethercote 2012; SHASIU 2015). This may involve identifying and focussing on any early-warning signs of potential tenancy failure including:

- non-payment of rent

- lack of care and attention to the property

- complaints from neighbours (SHASIU 2015).

The adoption of approaches that facilitate the capacity of tenants to take responsibility for their own tenancy, and to develop the skills necessary to manage that tenancy, was recommended (Berkhout 2012; Cooper and Morris 2003; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Moran, Memmott et al. 2016). Moreover, the cultural obligations experienced by Indigenous tenants—for example, prolonged absences for funerals and cultural reasons, and visits by family members causing temporary overcrowding—need to be better understood and accounted for in support provision (Nethercote 2012; SHASIU 2015).

Effective communication has also been identified as an important element that can reduce the barriers faced by Indigenous people in relation to their housing (DHS 2006; Moran, Memmott et al. 2016). The occurrence of regular and ongoing communication between tenants and housing providers can assist in ensuring that tenant rights and responsibilities are properly understood (Allen Consulting Group 2013; Moran, Memmott et al. 2016; Nash, Memmott et al. 2017; SHASIU 2015). It was also shown that clarity was required around the responsibilities of the landlord, so that tenants could better understand the housing services that are available and can be provided to them—for example, home maintenance, repairs, and support services (Habibis, Phillips et al. 2014).

However, it was recommended in the literature that efforts needed to be made to ensure that communication is transparent, consistent and accessible to all (Berkhout 2012). Where appropriate, this may involve:

- the use of Easy English documents

- information being translated into Indigenous languages

- having interpreters available for face-to-face discussions (Allen Consulting Group 2013; Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2014; Walker and Ireland 2003).

Rather than providing all of the information relating to a tenancy at one time, it may also be necessary for programs to break up this information into smaller and more manageable pieces, to make it easier to digest and understand (Habibis, Phillips et al. 2014). To facilitate positive working relationships and actively promote discussion and shared understandings, it is important that communication between housing providers and tenants be a two-way process (Berkhout 2012). Information provision should also take into account the communication needs and preferences of each tenant (SHASIU 2015).

The important role consumer advocacy services can play in advocating on behalf of Indigenous tenants and reducing the barriers they may face in securing positive housing outcomes was also described in previous research (Habibis, Atkinson et al. 2007; SHASIU 2015). Finally, the need for transparent eligibility criteria to ensure that the client base of tenancy support programs is clear and widely understood has been highlighted (Flatau, Coleman et al. 2009).

Community engagement

The importance of community engagement, consultation and governance in the development and delivery of housing programs that assist Indigenous tenants to maintain their tenancies was highlighted (Cooper and Morris 2003; Habibis, Atkinson et al. 2007; Habibis, Phillips et al. 2016; Moran, Memmott et al. 2016; Nethercote 2012; SHASIU 2015). By pursuing such a grassroots approach, community engagement and consultation can enable service delivery that:

- better understands and meets community needs

- can be adapted appropriately to the local context

- ensures that supports are provided in a culturally sensitive manner (Cooper and Morris 2005; Habibis, Phillips et al. 2016; SHASIU 2015).

Active community engagement (including the development of local reference groups) can provide a forum for the challenges experienced by tenancy support programs to be discussed and appropriate solutions identified (Flatau, Coleman et al. 2009; Moran, Memmott et al. 2016). Moreover, the involvement and support of local Indigenous community organisations and members assists in enhancing the credibility and acceptance of tenancy support programs at a local level (Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008). This can support the formation of positive working relationships between housing organisations and their Indigenous tenants (SHASIU 2015) and thereby address some of the issues that contribute to poor tenancy outcomes.

Workforce development

Finally, previous studies have recommended that tenancy support programs have an experienced, skilled and consistent workforce that can engage effectively with Indigenous tenants (Baulderstone and Beer 2003; Habibis, Phillips et al. 2016; Nash, Memmott et al. 2017). Given the complex needs and circumstances of some tenants, it is important that tenancy support workers receive appropriate training (SHASIU 2015; Walker and Ireland 2003).

The employment of local Indigenous workers at all levels within a housing organisation, from the frontline support workforce to roles centred on policy and program development, has also been strongly highlighted (Cooper and Morris 2003; Habibis, Atkinson et al. 2007; Nash, Memmott et al. 2017; Pearson, Tually et al. 2021; SHASIU 2015; Walker and Ireland 2003). The hiring of Indigenous workers can have many benefits, such as:

- bringing pre-existing understanding of local circumstances and dynamics

- promoting effective communication—including the use of local languages

- having a commitment to improve their local community (Flatau, Coleman et al. 2009; Habibis, Phillips et al. 2014).

The employment of local workers can also ensure that local cultural norms are recognised and adhered to, and that culturally appropriate support is provided to tenants (Habibis, Phillips et al. 2014; Moran, Memmott et al. 2016; SHASIU 2015).

For programs with non-Indigenous frontline staff, the provision of cultural training and mentoring was also strongly highlighted, so that these workers could better appreciate and respond to the issues faced by the tenants they supported (Cooper and Morris 2005; Flatau, Coleman et al. 2009; Flatau, Slatter et al. 2008; Habibis, Atkinson et al. 2007; SHASIU 2015).

2.2 Review of tenancy initiatives

The first stage of the project also included a review of initiatives and individual programs that help Indigenous Australians to sustain their tenancies. The intention of this review was to identify programs that had been particularly successful in assisting Indigenous people to sustain their tenancies.

Phase 1 of this review involved a desktop evaluation of initiatives that adopted a two-stage web-based search methodology, and was undertaken using the Google search engine. During Phase 1 of the review, targeted searches were conducted for 12 tenancy initiatives that were identified during the literature review. Of these initiatives, only five could be sourced online and appeared to still be in operation. Additional relevant initiatives and programs elicited by the search were also added to the review.

We then undertook a broad-level web-based search to identify any other initiatives aimed at sustaining Indigenous tenancies in Australia. These broad-spectrum searches used the search terms: 'Indigenous tenancy program', 'sustaining Indigenous tenancy', and 'Indigenous housing program.' Any initiative or program that focussed on sustaining tenancies elicited by the search—whether they appeared relevant for Indigenous tenants or not—was retained to be further investigated. At the completion of both search strategies, 96 programs were identified that were potentially relevant.

From a closer examination of these programs, we identified 26 initiatives working with Indigenous tenants in private and social housing. Of those, 13 were Indigenous-specific programs that worked solely with Indigenous tenants. A further 13 mainstream housing support programs were deemed to be relevant because of their location and the high Indigenous population living in that region. The remaining 70 programs were excluded because, while they may potentially include Indigenous tenants, they were neither Indigenous-specific nor occurring in regions with high Indigenous populations. Therefore they were considered to be less likely to provide insight into what is successful in sustaining Indigenous tenancies.

The findings from the initial web-based review of initiatives were then disseminated to the project's Advisory Group (Phase 2), which provided feedback based on their expert coalface knowledge of the sector. While many of the identified programs were no longer running, perspectives of the programs that were still in operation were obtained.

Phase 3 of the tenancy initiatives review involved the canvassing of key stakeholders to identify any further successful current housing initiatives that had not been identified by the stages outlined above. These stakeholders included Advisory Group members and additional representatives from state housing departments and community and Aboriginal housing organisations from all jurisdictions across Australia. This canvassing elicited an additional seven tenancy support programs that were in current operation; all of these were Indigenous-specific programs.

Overall, 33 initiatives providing support to Indigenous tenants in private and social housing were identified from all phases of the review. The names and key characteristics of these programs are summarised in Table A2 (in Appendix 2), including:

• their location of operation and geographical classification

• whether they were Indigenous-specific (i.e. worked exclusively with Indigenous tenants) or a mainstream program

• which activities were undertaken to help support tenants to sustain their tenancies.

While there was much diversity in the housing initiatives identified, similarities were also observed in their intent and in the types of services provided. A description of the tenancy initiatives identified in the review process is outlined in subsections 2.2.1–2.2.3, including their location, purpose and activities provided. However, in general, there was very limited evidence available about the success of these programs in assisting Indigenous tenants to achieve positive housing outcomes.

2.2.1 Location of tenancy initiatives

The need for Indigenous housing support is nationwide. It is not specific to certain states, nor is it specific to either urban or remote contexts. This is reflected in the spread of the housing initiatives identified through our review. In particular, the Indigenous-specific programs included in the review were relatively evenly dispersed across mainland Australia, in Western Australia (n=5), Victoria (n=4), South Australia (n=4), New South Wales (n=3), the Northern Territory (n=2), and Queensland (n=2). These programs were also evenly spread across urban and regional areas. The locations of these Indigenous-specific housing programs ranged from major cities and inner regional areas (n=10) to regional, outer regional and very remote areas (n=10).

In contrast, the mainstream housing programs identified in the review were more concentrated in specific regions than were the Indigenous-specific programs. These initiatives primarily operated in either the Northern Territory (n=7) or Western Australia (n=5). An additional program was found to be currently operating in Queensland. In addition, while some of these Indigenous-relevant housing programs were located in outer regional areas (n=3), they were most commonly found in remote or very remote locations (n=8). Two initiatives operated in both outer regional areas and in remote or very remote locations. This concentration of initiatives is most likely to be an artefact of the way that mainstream programs were selected for inclusion in the review—namely that we focussed on housing initiatives operating in areas where there were higher proportions of Indigenous people within the population.

2.2.2 Purpose or aim of tenancy initiatives

Each tenancy initiative included had a unique purpose or aim, specific to its individual context. Exceptions to this were broader-scale programs such as the Support and Tenant Education Program (STEP), where existing providers tender for funding to deliver a specific program in various locations. Where our review has included multiple versions of a program across discrete sites or providers, their purpose or aims remain constant.

Despite the variation within the aims of the programs, three broad types of program aims were observed within the tenancy initiatives included in this review:

- *The provision of housing support with the aim of getting people into the private market (rental or home ownership).* Four initiatives in this review outlined this as their purpose, all of which were Indigenous-specific programs. These initiatives provided a range of housing-related support and education, sometimes accompanied by supports to address other non-housing needs, with the concrete goal of moving tenants towards purchasing their own home, or entering the private rental market. The target tenant group was Indigenous people who were employed or in paid training, or who were in existing tenancies through public or social housing.

- *The provision of accommodation-specific support for the homeless, those at-risk of homelessness or those in need of affordable housing options.* This type of program was the most common of the initiatives included in this review. Twenty-three initiatives cited this as their program aim, including both Indigenous-specific (n=13) and mainstream (n=10) programs. They provided access to housing, along with case management and skill development that was specific to maintaining a tenancy. Beyond referral to other services and programs, these programs did not provide services to address broader needs that might impact tenancy stability.

- *The provision of broad, holistic supports for those in the community at-risk of homelessness, including housing and tenancy supports.* Initiatives with this goal acknowledge that there are often complex issues that affect housing and tenancy stability, and that housing is often one element in an array of intertwined issues affecting those at-risk. Six initiatives in this review could be classified under this program type: three were Indigenous-specific programs and three were mainstream programs.

2.2.3 Activities of tenancy initiatives

In order to achieve program aims, the housing initiatives included in this review provided a wide range of supports and services for their tenants. As described in subsection 2.2.2, some programs focussed entirely on the provision of accommodation and tenancy support services such as case management and assistance with budgeting. Meanwhile other programs were broader, aiming to address an array of factors that might impact a tenancy, such as alcohol and drug dependence, family and domestic violence, and health and mental health issues.

A number of activities were identified that were undertaken specifically to address the housing needs of tenants to improve the sustainability of their tenancies. These activities are listed in order of how frequently they were cited as being delivered by the programs in our initiative review:

- tenant education—teaching tenants about their responsibilities as a tenant and those of the housing provider (n=18)

- case management (n=16)

- development of living and home-management skills (n=13)

- development of financial management and budgeting skills (n=11)

- housing provision—affordable housing, emergency accommodation and transitional housing (n=11)

- advice and advocacy (n=5).

The objective of a number of these activities was simply to support tenants to navigate the housing system—for example, case management, provision of advice, advocacy—or to provide accommodation. However, the primary focus of the activities cited by the initiatives in this review was on educating and empowering tenants to better sustain their tenancies by providing them with the knowledge and skills they needed.

In addition, initiatives also undertook a range of activities aimed at improving the sustainability of tenancies by addressing tenants' non-housing-related needs. Just over half of the initiatives in this review (n=17) identified that they provided information about, and referral to, other support services—for example, alcohol and drug services, parenting and family support, counselling and mental health services. Although less frequently cited, other supports identified as being offered by housing programs to assist sustaining Indigenous tenancies included:

- health and wellbeing programs

- early intervention and outreach services

- domestic assistance

- conflict/dispute resolution

- social activity programs.

2.3 Summary and policy implications

There is limited primary evidence around the factors that can contribute to successful Indigenous tenancies. Indeed, with few exceptions, most previous research has focussed on understanding the issues that contribute to poor tenancy outcomes, rather than identifying the factors that can engender sustainable tenancies.

Systemic issues that have been highlighted as hampering Indigenous tenancies include:

- discrimination within the housing market

- lack of affordable housing

- lack of culturally appropriate housing.

The poor quality of housing that is often available to Indigenous tenants has also been found to challenge the achievement of a sustainable tenancy. Further barriers are found at a policy level, including:

- housing policy that does not align with the needs and interests of Indigenous tenants

- lack of a consolidated, nationwide approach to tenancy support.

Several challenges have also been noted in the provision of tenancy support services, including:

- lack of culturally appropriate services

- conflict between tenancy support and tenancy management activities

- workforce issues.

A final set of barriers relate to the circumstances of Indigenous tenants themselves, with factors such as cultural obligations, literacy and living skills, psychosocial issues and financial disadvantage potentially placing a strain on tenancies.

While focussed on the issues that contribute to poor tenancy outcomes, the literature does identify the ways in which barriers to successful Indigenous tenancies can potentially be addressed. Two key factors were found, which both relate to housing policy development and tenancy support program development and delivery:

- holistic policy development that situates housing policy and programs alongside those in the health, education and community sectors—this could better enable Indigenous tenants to sustain their tenancies

- the need for culturally appropriate housing policy that is centred upon Indigenous consultation and participation.

Our review of tenancy initiatives identified a range of programs working to support Indigenous tenants in private housing and social housing across Australia. These initiatives were varied in their aims and the cohorts with whom they worked, supporting Indigenous tenants at different stages in their housing pathways.

However, there is currently very limited evidence about the effectiveness of these programs. There is a clear need for research to provide empirical evidence of 'what works' in sustaining Indigenous tenancies. There is also an associated need for the collection of more comprehensive and consistent data relating to tenancy support program outcomes, so that these can be used by service providers and others to evaluate the program's effectiveness in securing and sustaining Indigenous tenancies.

3. Evidence from the analysis of national datasets

- Indigenous Australians—particularly those living in remote Australia—have low rates of home ownership and live in higher-density housing compared to the average for all Australians. They are markedly more likely to live in state or territory government housing and, in remote areas, to also live in housing provided through Indigenous housing or community housing organisations.

- Among Indigenous households, those renting from state and community housing organisations are more overcrowded than households in privately owned or rented properties, and this is more pronounced in remote Australia.

- For those renting from public or community housing providers, multivariate models show that overcrowding and neighbourhood problems such as violence, vandalism and drinking detract from tenants' satisfaction with their provider.

- Tenants' wellbeing is promoted by community amenity and living on (or attachment to) homelands. Evidence of benefits of 'dry communities' is observed for both tenant wellbeing and satisfaction with the housing provider.

- Indigenous tenants in private rentals and in urban (rather than remote) settings experience the least stable tenancies. Mixed-family households, financial stress and health problems are all associated with less stable tenancies.

- The most common social housing pathway experienced by Indigenous people involved entry into social housing and subsequent tenure stability (27%). Tenants who entered only briefly, and then exited to another tenure (22%), and tenants who 'churned' into and out of social housing on multiple occasions (21%) were also dominant in the profile.

- Indigenous tenants in social housing were less likely to experience stable tenancies and more likely to exit social housing than the general population.

3.1 National Aboriginal and Torres Strait Islander Social Survey

The Australian Bureau of Statistics (ABS) conducted the National Aboriginal and Torres Strait Islander Social Survey (NATSISS) in 2002, 2008 and 2014–15. NATSISS is a survey of Aboriginal and Torres Strait Islander persons living in private dwellings in Australia, and covers all states and territories, including discrete Aboriginal and Torres Strait Islander communities. Data are collected on a broad range of social and economic circumstances and issues of relevance to Indigenous people, including a number of potential indicators of tenancy outcomes:

• satisfaction with housing provider

• barriers to accessing housing services

• tenure type and time in current dwelling

• reasons for last move

• experiences of homelessness.

The survey sampling frame covers all households with at least one Indigenous occupant and collects self-reported data from selected Indigenous persons aged 15 and over, and from a parent, guardian or close relative for Indigenous children aged 0–14 years. Though some areas and remote communities with small numbers of Aboriginal or Torres Strait Islander persons were excluded from the sampling frame, weights based on 2011 Census benchmarks are provided to allow estimates that are representative of the full Aboriginal and Torres Strait Islander Population (see ABS 2016 explanatory notes).

The data were analysed using standard descriptive statistics and multivariate regression, for which an extensive range of demographic and other background variables are available as controls. The analyses were exploratory because of the limitations of cross-sectional data for determining causation, and it was difficult to know in advance which items were proven to be robust indicators of tenancy outcomes. However, the evidence generated on factors associated with positive tenancy outcomes is valuable for framing and later interpreting the case studies. Researchers accessed the NATSISS unit record data through the ABS Virtual Datalab facility.

3.1.1 Indigenous housing: A NATSISS snapshot

The 2014–15 NATSISS collected data from 11,178 Aboriginal and Torres Strait Islander respondents from 6,611 households. Self-reported data was collected from 7,022 adults aged 15 years and over, while information was provided by a proxy for 4,156 children aged 0–14 years.

A significant limitation of the NATSISS data made available to researchers is the very broad geographical categorisation of households into either 'remote' or 'non-remote'. While more disaggregated classifications are available for individual states and territories, these are not consistent across jurisdictions. The remote/non-remote distinction is insufficient to capture important variation in many variables of profound importance to Indigenous Australians, such as access to services, labour market opportunity and identification or engagement with traditional culture. The clearest picture of the variation in tenure by remoteness can be seen from 2016 ABS Census data. Table 1 shows that homeownership rates, as a whole, are very low for Indigenous Australians, at around 39.4 per cent compared to 68 per cent for non-Indigenous households. Moreover, homeownership rates are similar in the major cities, inner regional and outer regional areas, but then decline with remoteness for both Indigenous and non-Indigenous Australians. In very remote areas, the rate of homeownership among Indigenous households is just 10 percent, and the relative gap is widest, with the rate of ownership for Indigenous households almost one-fifth that for non-Indigenous households.

Table 1: Housing tenure by remoteness: Indigenous and non-Indigenous households, 2016 Census

	Major cities	Inner regional	Outer regional	Remote	Very remote	Total
Households with Indigenous person(s)						
Homeowner	41.7	43.7	40.8	28.8	10.4	39.4
Renter	56.8	54.8	56.8	67.0	84.4	58.5
Other tenure	1.5	1.5	2.4	4.2	5.3	2.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Other households						
Homeowner	66.7	72.9	70.1	59.1	49.1	68.0
Renter	31.5	24.9	26.7	33.7	37.5	29.9
Other tenure	1.8	2.2	3.2	7.2	13.4	2.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Sources: ABS 2016 Census of Population and Housing, online TableBuilder facility.

In comparison, the NATSISS data in Table 2 suggest that 30.5 per cent of Indigenous households[1] were owner-occupied in 2014–15, which is a substantially lower estimate than that from the 2016 Census in Table 1. The source of that difference is unclear, as the census definition of an Indigenous household—a household that has at least one Aboriginal and/or Torres Strait Islander person who is a usual resident and who was present on census night—appears to align closely with the NATSISS sample criterion. Aggregating the census data to non-remote and remote returns estimated homeownership rates for Indigenous households of 42.1 per cent in non-remote Australia and 18.3 per cent in remote Australia. Hence the estimates are quite consistent for remote Australia, and the discrepancy lies in estimates for Indigenous households in non-remote areas.

Table 2: Housing tenure by remoteness: Indigenous households, 2014–15 NATSISS

		Non-remote	Remote	All
Homeowner		33.1	16.0	30.5
Rents from:	Private landlord	39.7	19.5	36.6
	State or territory housing authority	18.5	35.0	21.0
	Indigenous or community housing organisation	4.8	22.7	7.5
Other tenure		3.9	6.8	4.4
Total		**100.0**	**100.0**	**100.0**

Sources: ABS 2014-15 NATSISS.

---

1   For inclusion in the NATSISS frame, households were screened to identify those with members who were of Aboriginal or Torres Strait Islander origin. We refer to these as 'Indigenous households', although they may also contain non-Indigenous members, or even a majority of non-Indigenous members.

The other feature of Indigenous housing in remote Australia that is apparent from Table 2 is the high proportion of households renting from public housing authorities or from Indigenous or community housing organisations. At 18.5 per cent, it must be noted that a very high proportion of Indigenous households also live in public housing in non-remote Australia. For public housing and community housing renters, the household spokesperson was asked how satisfied they were with their housing provider. As shown in Figure 2, while there is a substantial degree of dissatisfaction, most report being satisfied with their provider and the pattern of responses is very similar for those living in public housing and those living in housing provided by an Indigenous housing organisation or community group. Treating the scale as cardinal ranging from 1 (very dissatisfied) to 5 (very satisfied) returns means of 3.36 and 3.34 for public housing and community housing, respectively.

Figure 2: Satisfaction with public housing and community housing providers, Indigenous households
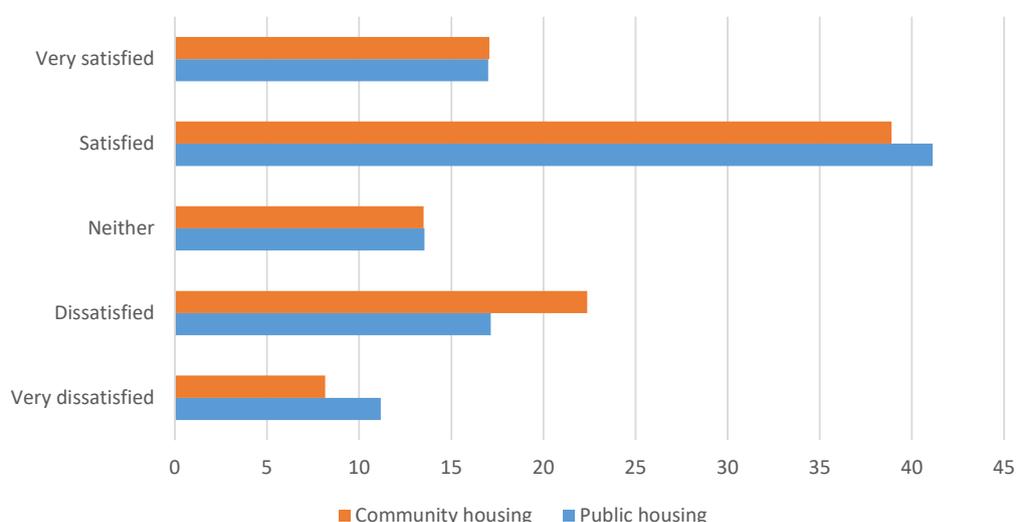
Source: ABS 2014–15 NATSISS.

Crowding is often seen as an issue in Indigenous housing. We again draw on the 2016 Census to utilise the more detailed remoteness classification. Census data report the number of persons in a household, with the count top-coded at 8 or more. Somewhat arbitrarily taking '8 or more' to equal 10, Table 3 shows the average number of occupants per household. From major cities through to remote communities, Indigenous households have a higher number of occupants on average. For Indigenous households, average occupancy is around one person higher in remote Australia, and a substantially larger proportion of houses have eight or more occupants. Based on the Canadian National Occupancy Standard (CNOS) applied to census data, very few Australian households had an insufficient number of bedrooms given the number of occupants in 2016: in fact around three-quarters of households had at least one spare bedroom. Table 3 confirms that more Indigenous households are assessed as requiring extra bedrooms irrespective of remoteness, and the incidence of households assessed as requiring multiple additional bedrooms is concentrated among Indigenous households in very remote Australia.

Indigenous people are less likely than the rest of the population to live in a non-family household, and the proportion of multi-family households is markedly higher among Indigenous households in very remote Australia.

Table 3: Household occupancy and composition by remoteness: Indigenous and other households, 2016 Census

		Major cities	Inner regional	Outer regional	Remote	Very remote	All
Mean number of occupants							
Indigenous households		3.16	3.15	3.12	3.30	4.32	3.23
Other households		2.65	2.42	2.37	2.38	2.25	2.58
Households with 8+ occupants (%)							
Indigenous households		1.4	1.3	1.6	3.4	13.0	2.2
Other households		0.5	0.2	0.2	0.2	0.2	0.4
Extra bedrooms required (%)							
Indigenous households	Three or more	0.4	0.5	0.8	2.8	11.4	1.4
	Two	1.5	1.4	1.9	3.9	8.7	2.1
	One	6.8	6.2	7.5	9.2	14.5	7.4
	None/has spare rooms	91.2	92.0	89.8	84.1	65.3	89.1
Other households	Three or more	0.2	0.1	0.1	0.1	0.2	0.2
	Two	0.7	0.3	0.3	0.3	0.4	0.6
	One	3.4	1.7	1.9	2.0	2.3	3.0
	None/has spare rooms	95.6	98.0	97.6	97.6	97.2	96.3
Household composition (%)							
Indigenous households	One family	74.6	77.0	75.5	72.3	64.9	74.7
	Multiple family	4.5	3.6	3.7	6.3	18.8	5.1
	Non-family	20.9	19.4	20.8	21.4	16.3	20.2
Other households	One family	69.8	68.5	67.2	66.5	61.1	69.2
	Multiple family	2.1	1.2	1.0	0.8	0.8	1.8
	Non-family	28.2	30.4	31.8	32.7	38.1	29.0

Source: ABS 2016 Census.

Indigenous households in the NATSISS sample had a mean of 3.05 persons per household in total in non-remote Australia, of whom an average 2.25 (or three-quarters) were Indigenous. Remote households had an average of 3.59 occupants per household of whom over 90 per cent were Indigenous occupants (3.35 on average). Average occupancy rates by the main tenure types are in fact quite similar, ranging between 3.14 persons in private rental housing to 3.38 in Indigenous/community housing organisation tenancies, as shown in Table 4.

Table 4: Average persons per household by main tenancy type: 2014–15

	Home-owners	Private renters	Public housing	Community/Indigenous housing org.
Total	3.33	3.14	3.27	3.38
Indigenous	2.38	2.45	2.97	3.19
Ratio: Indigenous /total	0.71	0.78	0.92	0.94

Source: ABS 2014–15 NATSISS.

In terms of suitability of tenancies given occupancy level, the NATSISS data are consistent with the census estimates for Indigenous households. In remote areas, 23 per cent of households were deemed to require extra bedrooms, and half of those required two or more extra bedrooms. In non-remote areas, just 8 per cent of households were assessed as requiring extra bedrooms. By tenure type, space shortages were most apparent for those living in public and community housing (both around 17%), and lower for homeowners (6%) and private renters (8%). This pattern across tenure types is evident in remote and non-remote Australia, as shown in Figure 3. However, in remote Australia it is public housing tenants who face the most pronounced requirements for additional bedrooms.

Figure 3: Average number of additional bedrooms required: Indigenous households by tenure type and remoteness
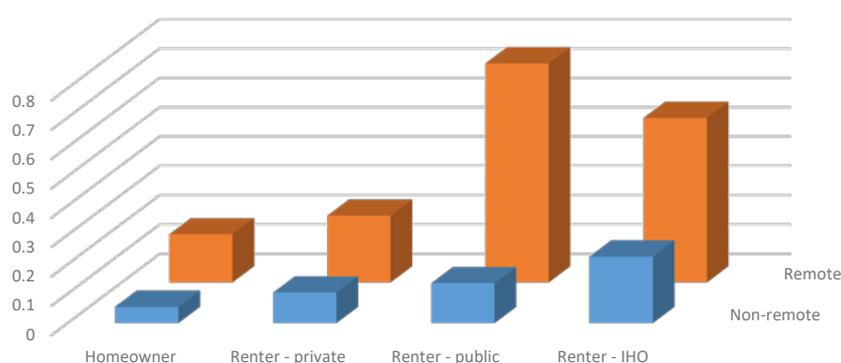
Source: ABS 2014–15 NATSISS.

3.1.2 Multivariate analyses

To explore factors contributing to or detracting from successful tenancies, multivariate models were estimated with a range of dependent variables selected to proxy tenancy outcomes for the sample aged 15 years and over. Broadly, the aspects modelled are:

- satisfaction with housing provider

- psychological wellbeing

- neighbourhood amenity

- residential stability.

In each case a wide range of controls were included, as deemed appropriate as independent variables, and these were iteratively removed where the significance level (p-value) was greater than 0.2.[2] For sets of mutually exclusive dummy variables, the full set was retained unless all variables in the set had p-values greater than 0.20.

For the sample of houses in remote communities, NATSISS recorded whether alcohol was permitted to be consumed in the community. As this was available only for the remote community sample, each of the final models reported below was then separately estimated with the inclusion of a 'dry community' dummy variable added to the set of independent variables. Full results for those models are not reported, but comment is provided on the estimated effects of that variable.

---

2   That is, where there is a greater than 20 per cent probability that the true estimate is zero.

Housing provider

As noted, satisfaction with housing provider was asked of persons who were renting from a state or territory housing authority or from an Indigenous or community housing organisation. Responses were recorded on a five-point scale, ranging from very dissatisfied to very satisfied. An ordered probit model was estimated, modelling the effect of covariates on the likelihood of the respondent reporting higher satisfaction. The results, reported in Table 5, suggest that after controlling for a range of housing and individual characteristics, Indigenous tenants are generally more satisfied with public housing providers than with Indigenous or community housing providers.

NATSISS respondents were asked whether a range of problems was present in their neighbourhood or community, such as theft, vandalism, family violence, gambling, alcohol, and so on. A simple count of the number of different problems reported was included, and could range from none up to 14. This variable was highly significant, and the results indicate that living in a neighbourhood or community with more community problems detracts from tenants' satisfaction with their housing provider. A measure of feelings of neighbourhood safety was not found to significantly affect provider satisfaction. However, living in a household assessed as requiring more bedrooms, included as a proxy for crowding, was found to reduce satisfaction. The variable included is the number of additional bedrooms required using the CNOS, and ranging from zero (no additional bedrooms required) to a top-coding of 4.

Persons with poorer health status and who lived in a household that had experienced financial stress in the past 12 months tended to express lower satisfaction. Tenants' satisfaction with their housing provider was not found to vary systematically with remoteness, age or gender. Other variables tested but found not to be significant were educational attainment, disability status and the socio-economic status of the neighbourhood.

Within the remote community sample, the addition of the indicator for whether or not the community was a dry community was associated with significantly higher satisfaction with people's housing provider ($p<0.01$), and the estimated coefficient is quite substantial in magnitude relative to other covariates ($\beta=0.174$).

Table 5: Satisfaction with housing provider, ordered probit results, NATSISS 2014–15

Variable		Coeff.		Pr>ChiSq.
Rents from:	Indigenous/community housing	–		
	Public housing authority	0.130	***	0.003
Family status	Married, no kids	0.167	**	0.015
	Married with kids	-0.029		0.614
	Single, no kids	–		
	Single, with kids	0.031		0.615
Household composition	Single family household	–		
	Multiple families	-0.104		0.166
	Mixed households	0.068		0.555
	Lone-person household	0.317	***	0.000
Has non-Indigenous occupant(s)		0.141	**	0.025
No. of community problems		-0.023	***	0.000
No. extra bedrooms req'd		-0.057	**	0.024
Employed		-0.065		0.154
Financial stress		-0.263	***	0.000
Self-assessed health	Excellent	0.112	**	0.016
	Good	–		
	Poor	-0.143	***	0.004
Observations		2955		
Log likelihood		-4261.75		

*Notes: Coefficients for 4 cut points not reported. ***, ** and * denote significance at the 1 per cent, 5 per cent and 10 per cent level, respectively.*

Source: ABS 2014–2015 NATSISS.

Social and emotional wellbeing

To test the effect of housing tenancy factors on Indigenous persons' psychological wellbeing, models were estimated using self-assessed life satisfaction, a measure of mental health, and an indicator of psychological distress. Overall life satisfaction is reported using an 11-point scale, ranging from 0 (not at all satisfied) through to 10 (completely satisfied). A mental health variable is derived from summing assessments relating to a number of aspects of socio-emotional wellbeing, such as feelings of nervousness, sadness, lack of hope. Both the life satisfaction variable and mental health variable are modelled as continuous linear variables using simple ordinary least squares, with a positive effect indicating greater wellbeing. The NATSISS also includes the set of questions contributing to the Kessler 5-item psychological distress scale, and an indicator of whether the individual scores in the range considered as reflecting high or very high psychological distress is provided as a derived variable in the dataset. We model the probability of the individual scoring in the distressed range using a binary logit model. In this case, positive effects in the modelling equate to a higher chance of displaying psychological distress, and hence lower wellbeing.

Results for key demographic characteristics align with expectations. Socio-emotional wellbeing:

- declines with age, but at a decreasing rate

- is higher for married persons and those in employment

- is lower for those experiencing financial difficulties and in poor health, or with a disability or long-term health condition.

Indigenous people who live alone have lower life satisfaction and display poor mental health. The association between socio-emotional wellbeing and education is unclear.

Turning to factors relating to tenancies and geography, we see that Indigenous people living in remote Australia display markedly better wellbeing across all three indicators. Compared to people living in public housing, those renting from an Indigenous housing organisation or community housing organisation are happier and have more positive mental health scores. Homeowners and private renters are less likely to be in psychological distress than those in public or community housing. Community amenity is important: feelings of safety when alone at night, and the number of social problems in the neighbourhood, have the anticipated effects on wellbeing—and each is highly significant for all three outcomes. Each extra bedroom required is estimated to increase the odds of being in psychological distress ($p<0.05$), but no crowding effects were identified for life satisfaction or mental health.

A set of variables was included to capture respondents' access to their homelands. NATSISS first determined whether or not respondents had recognised homelands. For those who did, they were then asked whether they lived on their homelands. Those who didn't were further asked whether they were allowed to visit their homelands and how often they did so. For the purposes of the modelling, this series of questions was used to create a mutually exclusive set of dummy variables: does not recognise homelands (the default or omitted category), lives on homelands, visits homelands, does not visit homelands. Persons who either live on their homelands or visit their homelands are observed to display better mental health compared to Indigenous people who do not recognise homelands and compared to those who do not visit their traditional homelands.

Within the remote community sample, living in a dry community had a sizeable, positive association with life satisfaction ($\beta=0.379$, $p<0.01$), but was insignificant in the models for mental health or psychological distress.

Table 6: Socio-emotional wellbeing, multivariate regression results

		Life satisfaction		Mental health		Psychological distress	
		Coeff	P>0	Coeff	P>0	Coeff	P>0
Intercept		8.044	***	14.454	***	-0.577	**
Remote		0.333	***	0.926	***	-0.174	**
Housing tenure:	Homeowner	0.014		-0.326	***	-0.200	**
	Private rental	-0.035		-0.144		-0.199	**
	Public housing	–		–		–	
	Indigenous/community housing	0.158	*	0.329	***	0.023	
	Other	-0.154		-0.185		0.207	
Age (years)		-0.081	***	-0.057	***	0.033	**
Age-squared		0.001	***	0.001	***	-0.001	***
Male		-0.219	***	0.339	***	-0.333	***

		Life satisfaction		Mental health		Psychological distress	
		Coeff	P>0	Coeff	P>0	Coeff	P>0
Family status	Married, no kids	0.259	***	0.272	**	-0.231	***
	Married with kids	0.431	***	0.133		-0.345	***
	Single, no kids	–		–		–	
	Single, with kids	-0.118		-0.259	*	-0.028	
Household composition	Single family household	–		–		–	
	Multiple families	0.062		0.078			
	Mixed households	-0.150		-0.116			
	Lone-person household	-0.176	**	-0.274	*		
Has non-Indigenous occupant(s)				-0.197	*		
Feeling safe [1–5]		0.140	***	0.335	***	-0.192	***
No. of community problems [0–14]		-0.025	***	-0.035	***	0.043	***
No. extra bedrooms req'd						0.103	**
Socio-economic index of area [0–10]				-0.060	***	0.019	
Employed		0.393	***	0.228	**	-0.238	***
Highest level of education:	Year 9 or less	0.127	*	-0.057		0.002	
	Year 10/11	–		–		–	
	Year 12	-0.069		-0.054		-0.158	
	Certificate	-0.057		-0.257	**	-0.085	
	University degree	0.002		-0.600	***	-0.278	*
Financial stress		-0.533	***	-0.757	***	0.598	***
Self-assessed health	Excellent	0.450	***	0.895	***	-0.310	***
	Good	–		–		–	
	Poor	-0.828	***	-1.578	***	0.622	***
Disability status:	No disability/limitation	–		–		–	
	Moderate/mild limitation	-0.400	***	-1.219	***	0.626	***
	Profound/severe limitation	-0.687	***	-2.044	***	1.007	***
Has long-term health condition		-0.128	**	-0.551	***	0.369	***
Access to homelands:	Does not recognise homelands	–		–		–	
	Lives on homelands	0.114		0.407	***	0.130	
	Visits homelands	0.024		0.391	***	0.100	
	Recognises but doesn't visit	-0.121		-0.209		0.166	
Observations		6616		6562		6562	
Adj R-squared		0.1847		0.2897			
F-test		50.96	***	84.63	***		
Likelihood ratio test						8365.58	***

Notes: ***, ** and * denote significance at the 1 per cent, 5 per cent and 10 per cent level, respectively.
Source: ABS 2014-15 NATSISS.

Community amenity

To explore factors associated with community amenity, models were estimated with respondents' assessment of how safe they feel when alone after dark and the number of reported social problems in their neighbourhood or community as dependent variables. Assessed on a 5-point scale, feelings of safety were modelled by ordered probit. Ranging from 0 to 14, the number of reported problems was estimated by linear regression. The results are shown in Table 7.

After controlling for other factors, males reported feeling safer at night, but there was no gender difference in perceptions of the number of social problems. As people age, they tend to feel safer, but also perceive more social problems in the neighbourhood. More educated persons and those in employment appear to perceive more social problems in their community, while poverty and poor health status are associated with greater feelings of vulnerability by both measures.

In terms of characteristics of tenancies, homeowners and those who rent privately feel safer than those in public housing. Perhaps surprisingly, this is also true of those renting from Indigenous or community housing organisations and the estimated effect is around as large as for homeowners and highly significant. Hence, public housing appears to offer the worst outcomes in terms of feelings of safety. Homeowners also report fewer social problems, as do private renters although the latter effect is only marginally significant. Living in a remote area is associated with greater feelings of security but, somewhat paradoxically, more reported social problems. This latter effect is particularly large—effectively equating to reporting of 2.3 additional problems. Higher neighbourhood socio-economic status, as captured by the Socio-Economic Indexes for Areas (SEIFA), is associated with better amenity on both indicators.

Persons who live on or regularly visit their homelands appear to report a higher number of antisocial behaviours in their neighbourhood or community. Given that this effect is largest for those who visit their homelands—and therefore by definition do not live on them—the effect cannot be a direct result of a greater number of problems in homeland communities. Rather, it seems likely the estimated effect is capturing greater social consciousness or community engagement of those Indigenous people who recognise and regularly visit their homelands.

Surprisingly, the indicator of whether or not alcohol was allowed to be consumed in the community was insignificant in both the model for feelings of safety and the model for the number of community problems reported.

Table 7: Community/neighbourhood safety and number of reported social problems, multivariate estimates

		How safe you feel [1–5]			No. community problems		
		Coefficient		P>Chi-sq	Coefficient		P>|t|
Intercept					2.226	***	0.000
Remote		0.133	***	0.000	2.331	***	0.000
Housing tenure:	Homeowner	0.197	***	0.000	-0.379	***	0.007
	Private rental	0.092	**	0.026	-0.223	*	0.089
	Public housing	–			–		
	Indigenous/community HO	0.174	***	0.000	-0.023		0.875
	Other	0.145	*	0.052	-0.122		0.603
Age (years)		0.047	***	0.000	0.035	*	0.081
Age-squared		-0.001	***	0.000	-0.001	**	0.019
Male		0.619	***	0.000			

		How safe you feel [1–5]			No. community problems		
		Coefficient		P>Chi-sq	Coefficient		P>|t|
Family status	Married, no kids	-0.173	***	0.001	-0.275	**	0.042
	Married with kids	-0.113	**	0.015	0.057		0.654
	Single, no kids	–			–		
	Single, with kids	-0.114	**	0.028	0.408	***	0.004
Household composition	Single family household	–			–		
	Multiple families	0.013		0.822			
	Mixed households	-0.013		0.854			
	Lone-person household	-0.115	**	0.028			
Has non-Indigenous occupant(s)		0.171	***	0.000	0.237	**	0.047
Socio-economic index of area [SEIFA 0–10]		0.022	***	0.001	-0.233	***	0.000
Employed		0.113	***	0.001	0.359	***	0.001
Highest level of education:	Year 9 or less	-0.097	**	0.013	-0.299	**	0.016
	Year 10/11	–			–		
	Year 12	0.030		0.546	0.031		0.846
	Certificate	-0.056		0.160	0.724	***	0.000
	University degree	-0.021		0.759	0.882	***	0.000
Financial stress		-0.216	***	0.000	0.853	***	0.000
Self-assessed health	Excellent	0.164	***	0.000	-0.197	*	0.063
	Good	–			–		
	Poor	-0.091	**	0.016	0.334	***	0.005
Disability status:	No disability/limitation	–			–		
	Moderate/mild limitation	-0.151	***	0.000	0.333	***	0.005
	Profound/severe limitation	-0.194	***	0.000	0.523	***	0.003
Has long-term health condition		-0.074	**	0.030	0.587	***	0.000
Access to homelands:	Does not recognise homelands	–			–		
	Lives on homelands	0.067		0.116	0.362	***	0.007
	Visits homelands	0.037		0.330	0.465	***	0.000
	Recognises but doesn't visit	-0.129	**	0.024	0.209		0.250
Observations		6786			6802		
Log likelihood		-7205.42					
Adj R-squared					0.1561		
F-test					49.37	***	0.000

*Notes: ***, ** and * denote significance at the 1 per cent, 5 per cent and 10 per cent level, respectively.*
Source: ABS 2014-15 NATSISS.

Tenure stability

Two indicators were modelled to investigate factors associated with stability. The first, length of time in current dwelling, ranges from 0 up to 40 years and was modelled using linear (ordinary least squares) regression. The second is based on respondents' reports of whether they had experienced homelessness in the past five years. As a binary outcome, this is modelled using the logit model. It is important to note the limitations of this approach with respect to interpreting the estimated coefficients. In both cases the dependent variable relates to past events, so it is problematic to think of current circumstances as affecting those past outcomes. This is particularly so in the case of past experiences of homelessness.

In this case, we need to think of the results as illustrating the current characteristics of those people who have recently experienced homelessness—relative to those who have not—and not necessarily suggesting a causal impact from current circumstances to the likelihood of becoming homeless. For this reason variables relating to current living arrangements of tenure type, household composition, crowding and presence of non-Indigenous occupants have not been included on the right-hand side of the model for having experienced homelessness.

The results, reported in Table 8, suggest that the most stable tenancy types are homeownership, followed by Indigenous/community housing and public housing, with private rental housing the least stable, as measured by time in current dwelling. At least in part, this may be attributed to the relatively short nature of rental contracts in the private sector, which are often 6–12 months. Perhaps surprisingly, single persons with no children were found to have the longest average time in their current dwelling, and mixed-family households and people living alone tend to change address more frequently. Being in recent financial stress and poorer health status are associated with less stable residencies. So too is living in a neighbourhood of higher socio-economic status. Potentially some of these associations—such as neighbourhood socio-economic status and the presence of dependent children—reflect address changes arising from upward housing mobility, rather than precarious housing. Living away from homelands is associated with shorter durations in current dwelling.

Indigenous people living in non-remote areas and who are single with no children are estimated to be more likely to have experienced homelessness in the five years prior to the survey. On both indicators, residential instability appears to initially increase with age but then decline. People who have recent experiences of homelessness tend to live in neighbourhoods with more problems, to be out of work, to have financial difficulties, disabilities and long-term health conditions. Those who do not live on their homelands but regularly visit them are also more likely than other Indigenous people to have experienced homelessness.

Against expectations, models for the remote community sample suggest that living in a dry community is associated with greater housing instability. This included shorter average duration in current dwelling (β=-1.10, p<0.01) and a higher probability of having experienced homelessness (β=1.01, p=0.03). Potentially this reflects changes of address as a result of people choosing to move into dry communities, or associated with the community issues that led to the adoption of alcohol restrictions.

Table 8: Residential stability—years in current dwelling and experiences of homelessness, multivariate estimates

		Years in current dwelling			Homeless in past 5 years		
		Coefficient		P>|t|	Coefficient		P>Chi-sq
Intercept		8.685	***	0.000	-2.715	***	0.000
Remote					-0.499	***	0.000
Housing tenure:	Homeowner	2.685	***	0.000	n.a.		
	Private rental	-3.389	***	0.000	n.a.		
	Public housing	–			n.a.		
	Indigenous/community housing	1.294	***	0.000	n.a.		
	Other	-0.152		0.777	n.a.		

		Years in current dwelling			Homeless in past 5 years		
		Coefficient		P>|t|	Coefficient		P>Chi-sq
Age (years)		-0.141	***	0.003	0.086	***	0.000
Age-squared		0.004	***	0.000	-0.002	***	0.000
Family status	Married, no kids	-1.827	***	0.000	0.012		0.930
	Married with kids	-2.790	***	0.000	-0.140		0.203
	Single, no kids	–			–		
	Single, with kids	-2.687	***	0.000	0.412	***	0.000
Household composition	Single family household	–			n.a.		
	Multiple families	1.127	***	0.007	n.a.		
	Mixed households	-2.818	***	0.000	n.a.		
	Lone-person household	-3.200	***	0.000	n.a.		
Has non-Indigenous occupant(s)		-0.448		0.107	n.a.		
Feeling safe [1–5]		0.175		0.102	-0.070	*	0.069
No. of community problems [0–14]					0.037	***	0.000
Socio-economic index of area [0–10]		-0.192	***	0.000			
Employed		0.401	*	0.091	-0.411	***	0.000
Highest level of education:	Year 9 or less	0.226		0.425	-0.142		0.196
	Year 10/11	–			–		
	Year 12	0.957	***	0.008	-0.204		0.129
	Certificate	0.012		0.966	-0.158		0.142
	University degree	-0.866	*	0.072	-0.268		0.220
Financial stress		-0.785	***	0.001	0.601	***	0.000
Self-assessed health	Excellent	-0.248		0.306	-0.169	*	0.083
	Good	–			–		
	Poor	-0.491	*	0.072	0.106		0.311
Disability status:	No disability/limitation	–			–		
	Moderate/mild limitation	0.521	*	0.055	0.278	***	0.007
	Profound/severe limitation	0.021		0.958	0.308	**	0.039
Has long-term health condition		-1.040	***	0.000	0.419	***	0.000
Access to homelands:	Does not recognise homelands	–			–		
	Lives on homelands	0.442		0.144	0.155		0.200
	Visits homelands	-0.701	***	0.009	0.294	***	0.006
	Recognises but doesn't visit	-0.910	**	0.028	0.188		0.235
Observations		6786			6412		
Adj R-squared		0.234					
F-test		72.48		0.000			
Likelihood ratio test					551.94		0.000

Notes: ***, ** and * denote significance at the 1 per cent, 5 per cent and 10 per cent level, respectively.
Source: ABS 2014-15 NATSISS.

3.2 Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA)

Following on from the broader NATSISS analyses, we then focussed on identifying and characterising social housing pathways for Indigenous people (research questions 1 and 2). This quantitative component of the project utilised the Australian Priority Investment Approach Longitudinal Income Support Administrative dataset (PIA) to:

1. Identify and characterise the common long-term tenure pathways undertaken by Indigenous people living in social housing.

2. Describe the socio-demographic characteristics of people in each pathway type.

3. Map the relative clustering of both tenure pathways and population characteristics.

3.2.1 About the data

The PIA dataset contains detailed quarterly data from Centrelink primary recipients and their partners in all Australian states and territories from July 2001 to June 2015. This dataset has over 260 million quarter-individual observations, of which about 9 million observations are for self-reported Indigenous persons. Thus it is rich in terms of the information available on Indigenous people's service use. The data collected intensive information on entitlements to benefits and payment, income and assets, medical conditions and demographic details. Furthermore, PIA contains information about tenure and the type of rent paid. Of particular value, the longitudinal nature of the dataset permits us to 'track' Indigenous housing pathways over time (15 years), enabling us to build an understanding of long-term Indigenous tenancy pathways. A particular focus of our analyses was on Indigenous tenants within the social housing sector. We defined social housing tenants as people who pay rent to state housing authorities, for example Housing SA or Housing and Community Services ACT.[3] Analysis was restricted to persons aged 20 years and above.

3.2.2 An Indigenous social housing pathway typology

Following the methodology described in Baker, Leishman et al. (2020), we defined six major entry and exit typologies for Indigenous people who spent at least one annual quarter in social housing during the period 2000–2015:

- Stable social tenants

- Leavers

- New tenants

- Brief leavers

- Brief entrants

- Transitory.

- After defining these pathways, we describe the characteristics of people in each.

The 9 million Indigenous person observations in the sample represented around 300,000 person observations. Just under 40 per cent of people within this sample spent some time in social housing during the study period. Notably, in our earlier analysis spanning the whole Australian population (Baker, Leishman et al. 2020), a much smaller proportion of the sample had spent some time in social housing—just under 10 per cent.

---

3 http://guides.dss.gov.au/guide-social-security-law/3/8/1/80

In total, 122,647 social housing pathways were identified in the data, across the six pathways detailed in Figure 4. The largest sub-cohort—representing 27 per cent of the identified pathways—were 'New tenants', that is, people who entered social housing during the study period and remained in the tenure until the end of the analytical period (2015). 'Brief entrant' pathways, describing entry into social housing during the study period for at least two annual quarters, followed by exit from the tenure by the end of the study period comprised a further 22 per cent of all pathways. A similar proportion of pathways (21%) were classified as 'Unstable', describing multiple entries and exits. 'Stable social tenant' pathways, where people remained in the tenure throughout the study period represented 13 per cent, and 'Leaver' pathways, where people were initially in social housing, but left the tenure accounted for 12.4 per cent of all pathways. A comparatively small proportion (just 5%) of pathways can be described as 'Brief leaver', describing people who were housed in social housing initially, left for at least two annual quarters, but returned to social housing before 2015.

These pathways differed considerably from previous analyses conducted with the general population of social housing tenants (Baker, Leishman et al. 2020). Our findings show that Indigenous tenants were around twice as likely to be 'New tenants' (27% compared to 15%) or to exit social housing (12.4% compared to 6%) than the general population. Indigenous tenants were also three times less likely to be classified as a 'Stable social tenant' (13% compared to 35%) than social housing tenants within the broader population.

Figure 4: Summary of pathways and relative prevalence

Pathway type	Number of individuals within sample population	(%)
Stable social tenants	16,357	13.3
Leavers	15,239	12.4
New tenants	32,734	26.7
Brief leavers	5,715	4.7
Brief entrants	26,540	21.6
Unstable	26,062	21.2
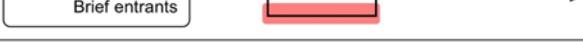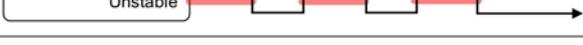
Adapted from Baker, Leishman et al. (2020).
Data source: PIA.

The populations undertaking each pathway were, perhaps unsurprisingly, different.

Stable social tenants

'Stable social tenants' were older, with a mean age of 49 years, predominantly female (67%), and on average spent the least time in receipt of welfare benefits of all pathway groups. Stable social tenants were also more likely than other Indigenous pathway groups to receive an aged pension or disability benefit, and correspondingly less likely to receive an unemployment benefit.[4] Perhaps as a result of the urban-focussed density of the social housing stock, stable social tenants were also more likely than other pathway types to live in major cities (43% urban location). This pathway type was present in all Australian states, although half of those identified were in Western Australia and New South Wales—which is partially reflective of relative stock distribution.

Leavers

'Leavers' are people who were initially housed in social housing, and then permanently left the tenure during the study period. They were also distinct. They were relatively old, compared to other pathway types (average age 42 years), also predominantly female (63%), and, compared to other pathway types, spent a comparatively short time in receipt of welfare benefits. Compared to Stable social tenants, Leavers were much less likely to live in urban areas (32%), and the majority (27%) of these pathways were identified as being in outer regional areas. More than 40 per cent of Leaver pathways were identified in New South Wales.

New tenants

'New tenants' were on average much younger, with an average age of 39 years, and reflected a higher proportion of males than Stable social tenants or Leavers (43%). While about a quarter of people with these pathways were in receipt of some form of disability benefit, their income-support payment profile was dominated by unemployment-focussed welfare. This group was perhaps most evenly spread across Australia's urban and remote areas—with roughly a quarter located in urban areas, a quarter in outer regional areas, and the remaining half spread across inner regional and remote Australia. When we consider the distribution of 'new tenants' by state, the results are interesting. Compared to all other pathway cohorts, there is an under-representation in New South Wales (just 16%), and an over-representation in the Northern Territory (29%)

Brief leavers

'Brief leavers' are people who were initially in social housing, left the tenure, and then returned for the remainder of the study period. They were on average 41 years old. This group was the most predominantly female of all pathways types (69% female). They were also interesting in their comparatively long average length of welfare recipience. Most commonly, they were assisted by unemployment-related benefits or disability-related benefits. While quite urban (32%), sizeable portions of this group were also located in regional and remote parts of Australia. Almost 30% of this pathway type was located in Western Australia.[5]

Brief entrants

'Brief entrants' are people who were initially housed in another tenure, entered social housing some time during the study period, and then left. They were the youngest of all pathway groups, with a mean age of 36 years. This cohort comprised an almost equal gender distribution (52% female) and, comparative to other groups, a relatively short average time receiving welfare benefits. The welfare benefits that this group received were principally unemployment-related (71%). More than half of the people in this pathway cohort lived in regional areas of Australia, especially New South Wales and Queensland.

---

4   The social welfare system as a social safety net is crucial for unemployed people. According to Vandenbroek (2018), the duration of unemployment that an average Australian experienced increased between 2001 and 2015. Therefore, if one social housing pathway group had most people receiving unemployment benefit, this group would have higher average time in the social welfare system than other groups. In fact, the 'Unstable' pathway cohort had the longest time receiving benefits (45 annual quarters) on average and had the highest share of people receiving unemployment benefit (over 70%). However, 'Stable social tenants' had the lowest share of unemployment-benefit recipients (just over 40%) and had the shortest duration staying in the social welfare system (33 annual quarters).

5   Just over 7 per cent of the Indigenous population were in Victoria (ABS, 2018). Unsurprisingly, Victorian Indigenous people were under-represented in our analysis (5.5%).

Unstable pathway

The 'Unstable' pathway cohort was distinct in a number of ways. They were the second-youngest, with an average age of 37 years, and were much more likely to receive unemployment-related benefits (71% of all benefit types) than age-related benefits. This group was also the most welfare dependent, having the highest average time in receipt of welfare payments. Revealingly, this cohort also had the lowest rate of recipience of study-related benefits, suggesting that although young, this group has limited engagement with the education sector. Although a quarter of these pathways were located in urban areas, a large proportion of the remainder were in regional areas.

3.2.3 The typologies: an MCA approach

In order to more deeply understand the correspondence between Indigenous social housing pathways and the common or distinct characteristics of people likely to have those pathways, this component of the investigation employed multiple correspondence analysis (MCA).

MCA is a multivariate graphical technique that is used to explore the relationships among variables of interest. Specifically, MCA transforms (and hence visualises) 'high dimensional' data into fewer dimensions. In the context of this investigation, it allowed us to cluster multiple population and pathway characteristics—for example, benefit-type characteristics, alongside having unstable tenure pathways, or relative remoteness—across two dimensions and visualise their commonality.

To undertake this analysis, categorical variables describing pathways, gender, age, marital status, state and remoteness were input into the model. In addition, an extra pathway category was added for comparison: 'No time in social housing', to represent pathways that were entirely located outside the social housing system over the 15 years. Apart from gender in this dataset, all other input variables had more than two categories. For every variable, the MCA process transformed variable categories into separate binary variables. In summary, the analysis contained m binary variables, where m was also the number of categories of all input variables.

MCA reduced the number of binary variables—that is, dimensionality reduction—by combining quarter-observations that had similarly relative frequency in the averaging process. The accuracy of the combined variables—referred to as dimensions—can be assessed using a measurement of 'inertia'. The higher the inertia, the more accurate the dimension representing original binary variables is. The following discussion focusses on the top-two inertia dimensions. The MCA provides relative positions of original elements in each dimension. With fewer dimensions, the MCA enables us to visualise all pathways and their socio-demographical profiles in a two-dimensional graph, allowing us to detect distinct characteristics of some pathways when all information is plotted in the same graph.

The two main MCA-dimensions and the relative positions of all elements in each dimension are summarised in Figure 5. In this figure, red and blue are used to distinguish pathways and socio-demographic characteristics. This map shows a horizontal contrast between people spending less or no time in social housing (No time in social housing and Brief entrants, on the left) versus people spending more or all time in social housing over the 15 years (Stable social tenants, New tenants and Brief leavers, on the right). The vertical contrast shows people entering/exiting social housing multiple times (Brief leavers, Brief entrants and Unstable pathway, at the top) versus people being always or almost never in social housing (Stable social tenants, No time in social housing and Leavers, at the bottom).

There were two standalone clusters apparent in this map. The first standalone cluster of Stable social tenants, aged-pension recipients and people 55 plus years of age are clustered on the far right, though this cluster was not grouped. This cluster confirmed our earlier descriptive observation that stable social housing tenants mainly received an aged pension. The second standalone cluster was Northern Territory, remote and very remote. This cluster suggested that Indigenous people were likely to reside in remote or very remote areas if they were from the Northern Territory. This was consistent with the distribution of Indigenous population, as over 75 per cent of Indigenous people resided in remote and very remote Australia (ABS, 2016).

Focussing on the area in the upper left of Figure 5, Brief entrants and Unstable pathways were associated with working-age group (30 to 55 years of age), unemployment benefit and South Australian residents (the top-left corner from the origin). In the upper right, a cluster shows New tenants and Brief leavers were associated with outer regional areas, especially in the NT and WA. In the central right area, Leavers were associated with carer or disability benefit recipients and Tasmanian residents (the bottom-right corner from the origin). People who spent No time in social housing were clustered with single males who were in the early 20s (20 to 30 years of age), received study benefit and resided in city or inner regional areas of Queensland, New South Wales, Victoria or the ACT (the bottom-left corner from the origin).

Figure 5: MCA map
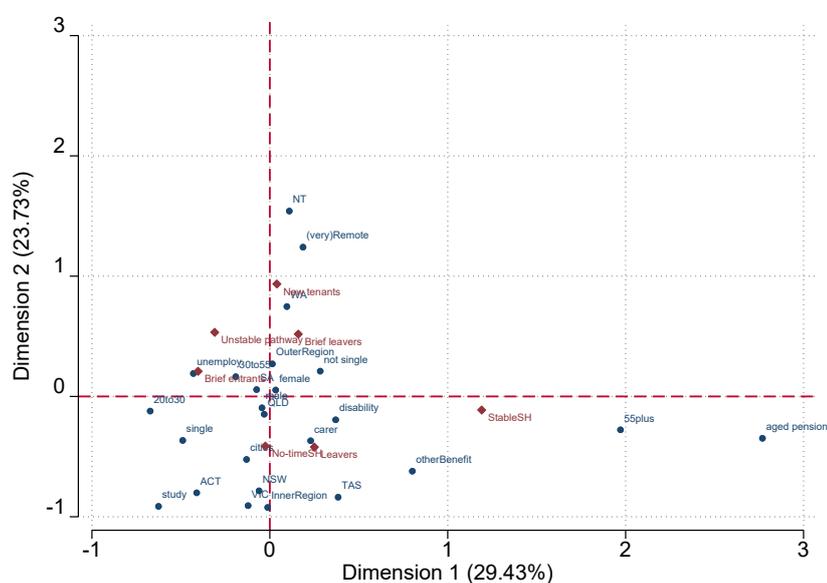
Note: Pathway type shown in red, Socio-demographic characteristics shown in blue.
Source: PIA.

3.3 Summary and policy implications

Evidence from the NATSISS points to the importance of community-level factors and the nature of the housing stock or supply in shaping tenancy outcomes. In many cases, these factors will be outside the control of any individual housing provider, highlighting the need for systemic-level policy change and coordination across agencies. Extremely low rates of homeownership for Indigenous households in remote Australia point to the need for reform of land tenure arrangements and housing supply in remote communities, coupled with programs to promote transitions to ownership for Indigenous families. These programs are also required in urban and regional Australia. Overcrowding is acute in very remote Australia, consistent with a lack of available housing and a lack of houses of sufficient size within the existing stock. The positive psychological effects of living on homelands and the ability to visit homelands add weight to the case for expanding housing supply servicing remote communities.

Local community issues—such as crime, violence and problems associated with gambling and alcohol—impact upon Indigenous peoples' wellbeing and satisfaction with their tenancies. Evidence of positive wellbeing and tenancy outcomes in 'dry communities' indicates the communities should be empowered to adopt restrictions where warranted.

The analysis of the PIA data illustrates the types of social housing pathways experienced by Indigenous tenants. These were found to differ considerably to those in the broader social housing population, with Indigenous tenants more likely to enter or exit social housing and less likely to have a stable tenancy.

However, caution should be exercised in drawing conclusions of the relative 'success' of pathways from these trajectory patterns. For example, having a stable housing tenancy may reflect a person's ability to successfully sustain a tenancy over the long-term. But it could also indicate that the tenant is 'stuck' and unable to obtain support or alternative accommodation to move along their housing pathway. Similarly, exits from social housing may be considered 'successful' if the tenant subsequently maintains a private rental or enters home ownership, or 'unsuccessful' if the tenant was forced to leave social housing due to an inability to sustain that tenancy.

4. Housing initiative case studies

- The three case-study initiatives differed considerably in their geographical location, aims, services and tenant cohorts.

- Successful outcomes had been achieved in all three programs. These included positive housing outcomes (securing a property, enhanced capacity to manage a tenancy, addressing issues that could threaten a tenancy, and successfully advancing along the housing continuum) and non-housing-related outcomes (improved financial circumstances, family relationships, and health and wellbeing).

- Four key elements of the programs were highlighted as working particularly well: service delivery, program staffing, linkages with other service providers, and program ethos.

- Challenges to the operation of the programs were identified and related to staffing, service delivery, tenant engagement, housing availability, program housing stock, program funding, and working with other agencies.

- Several key improvements were suggested for the future operation of the programs. These improvements centred on service delivery, staffing levels, program messaging, program funding, program properties and sector development.

- It was considered by many respondents that the case-study programs could be expanded to other locations and (to a lesser degree) work with other cohorts.

During the second stage of the research, case studies were conducted of three successful housing initiatives that were working to assist Indigenous tenants to sustain their tenancies. These case studies sought to identify the factors that enable Indigenous people to have successful tenancies, including enhancing understanding of the following:

• What are successful tenancies for Indigenous people?

• What are the factors that contribute to a program successfully meeting the needs of Indigenous tenants?

• What factors limit this success?

The case studies involved in-depth interviews with key stakeholders (drivers of the initiatives and program employees) and program tenants. A total of 52 interviews were conducted across the three case studies, with 24 stakeholder representatives and 28 tenants. This included:

• Case Study 1: 20 interviews—10 stakeholders and 10 tenants

• Case Study 2: 17 interviews—8 stakeholders and 9 tenants

• Case Study 3: 15 interviews—6 stakeholders and 9 tenants.

The interviews with stakeholders and tenants explored how each of the case-study programs operated, gathering information about program aims, service provision, program demand and referrals, program participants and staffing. Perspectives about each of the case studies were also sought, including tenant experiences, outcomes, elements of the program that work well, challenges and barriers to service delivery, and suggested program improvements. Section 4 outlines the findings relating to each of these topics. The interviews also examined broader understandings of successful Indigenous tenancies that went beyond the scope of the case-study programs; they are presented in detail in Section 5. Throughout these sections, in order to maintain confidentiality, we do not identify respondents by name but instead use an ID code. This code includes which case study initiative the respondent was part of ('CS1', CS2' or 'CS3'), a suffix to identify if they were a stakeholder ('SH') or tenant ('T'), and also their interview number.

4.1 Selection of the case studies

The selection of these case studies was informed by the review of tenancy programs reported in Section 2. Initiatives that had been identified as being successful in sustaining Indigenous tenancies were chosen to provide a balance of representation across:

1. the location of operation

2. the aim of the program

3. the types of support provided.

From the first phase of the tenancy initiative review, which was a web-based review, only one program—Case Study 1—was highlighted as being a particularly successful initiative operating in a remote area. As well as being noted for its beneficial outcomes, this program offered the most comprehensive range of supports for Indigenous tenants of those initiatives located in remote areas of Australia.

While information was available about these tenancy support programs and the types of services they offered, the web-based review was unable to elicit much evidence evaluating the success of these initiatives. Hence our review did not identify any further standout programs that had been proven to be successful in sustaining Indigenous tenancies. Further investigation of the programs identified through the desktop review also revealed that many of these programs had ceased operating by the time Stage 2 of the project began because of the cyclical, short-term nature of funding in the housing sector in Australia.

Therefore subsequent feedback obtained from key stakeholders (including members of the Advisory Group) informed the selection of two further case-study initiatives. Through this process, case studies 2 and 3 were identified as being particularly successful in assisting Indigenous people to maintain their tenancies, and permissions were obtained for their inclusion in the project.

4.2 Overview of case-study initiatives

The three case studies differed markedly. Each program was geographically distinct, with one located in a very remote area, another located in a regional area and the other being based in a metropolitan location. The programs also had very different aims, serviced different tenant groups and delivered different types of supports. The key attributes of the case studies are presented in Table 9.

The authors hoped that by selecting three very distinct programs, which had all been identified as being successful in achieving positive housing outcomes for Indigenous Australians, the research would uncover elements common to all programs that would help us understand 'what works' to achieve sustainable tenancies for Indigenous people. The following section provides an overview of the three case-study initiatives, including a description of the:

- program aims
- services and supports
- program demand and referrals
- program participants
- staffing.

Table 9: Key attributes of the case studies

	Key attributes		
	Case study 1	Case study 2	Case study 3
Organisation type	• Delivered by not-for-profit organisations	• Aboriginal-controlled not-for-profit	• Government
Location	• Very remote	• Regional	• Metropolitan/regional
Funding	• State- and federal- government funded • Funding sources differ for individual program locations	• Programs each have their own funding and often on contract or grant basis • Contracts or grants generally through state government	• State-government funded • Funds obtained on an annual basis
Years of operation	• 9	• 12	• 4[a]
Program aims	• Empowering Indigenous people to purchase their own home or secure long-term private rental	• To provide safe, affordable homes • Develop more and better housing options for Indigenous people • Support tenants to secure and maintain a tenancy	• Support Indigenous people to address and overcome barriers to stability in their lives • Build capacity to deal with housing and non-housing challenges
Program duration (time in program)	• Up to 5 years[b]	• Wide variation between programs[c]	• No strict time frames in place but typically a maximum of 12 months
Housing support offered	• Housing provision, tenancy management, tenancy support	• Housing provision, tenancy management, support to obtain appropriate housing, links to tenancy support[d]	• Support to obtain appropriate housing, tenancy support
Non-housing support offered	• Budgeting support, linkages with broader support services	• Linkages with broader support services	• Linkages with broader support services, advocacy, brokerage
Scope of support	• Tenant and other household members	• Variation between programs	• Tenant and other household members
Demand	• Strong demand, waiting list to join program[e]	• Strong demand, waiting list to join programs	• Strong demand, waiting lists to join program

	Key attributes		
	Case study 1	Case study 2	Case study 3
Program entry pathway	• Self-referral and referral by other services	• Self-referral and referral by other services	• Self-referral and referral by other services
Program participant demographics	• At least one tenant in household must be Indigenous • Tenants are committed to transitioning into home ownership or long-term rental • In stable employment • Household income requirements • Children in household regularly attend school	• Some housing programs were Indigenous-specific • 90% of tenants identified as Indigenous • Tenants are categorised as having low-, middle- or high-support needs, and assigned to programs accordingly	• Program participants must be Indigenous or have a child who is Indigenous • Program works with Indigenous people who are 'vulnerable' and in need of support
Staffing demographics	• Staff roles include administrative positions within the state government body and frontline staff located in local provider organisations • Some frontline staff identify as Indigenous	• All staff employed directly within organisation • Staff roles include administrative and frontline positions • Some frontline staff identify as Indigenous	• Staff roles include administrative positions within the state government body and frontline staff • All frontline staff identify as Indigenous

Notes: a - Years of operation in current format; b - Program duration differed between program locations; c - Program duration varied according to the program; d - The types of housing support varied across programs; e - Length of waiting list varied according to program location.

Source: Authors.

4.2.1 Program aims

The aims of the three case-study programs differed considerably.

For Case Study 1, the remit of the program had changed over time. From initially assisting high-earning social housing tenants to transition into private housing, the program was currently focussed on empowering Indigenous people to purchase their own home or to secure and maintain a long-term private rental. In addition, stakeholders from Case Study 1 recognised that program participants often faced barriers to achieving positive housing outcomes, and the program worked with people to address these.

> The purpose of the program is to assist … aspirational Indigenous families and individuals who want to better themselves along the continuum, to provide that support and wraparound services to do so. We found in particular places where the program currently exists, there's quite a number of barriers and issues associated with achieving that goal, and therefore the program has come to fruition in these areas to help eliminate those barriers and assist them towards housing independence. CS1SH07

Case Study 2 offered a range of community housing programs, and the aims of each varied. However, the overall aim of the organisation was to provide safe and affordable homes and to develop more and better housing options for Indigenous people in their region.

> Our strategy is to grow as an organisation, and increase the number of affordable dwellings for Aboriginal people. Essentially, that's what we've been trying to do for 10 years. CS2SH01

Stakeholders from Case Study 2 reported several additional program aims. These included helping to overcome the discrimination that existed for Indigenous people accessing housing in their region. Also, as most of their tenants had no prior tenancy record, a further aim was to assist tenants to build their tenancy history and increase their likelihood of securing a long-term public or private rental property. A final stated aim was to provide tenants with the skills and education to allow them to maintain a tenancy and move along the housing continuum.

> The whole program was established to try and overcome the level of discrimination which Aboriginal people can get from the private rental market here. So, the private rental market's already very tight, very competitive. CS2SH01

The scope and aims of the Case Study 3 program were the broadest of all the case-study initiatives. Stakeholders reported that the overall aim of their program was to help vulnerable Indigenous people to address and overcome any barriers that were leading to instability in their lives. This included working towards addressing both housing-related and non-housing-related barriers.

> I suppose just to help in some small way, in breaking that cycle of disadvantage, I think. Breaking that cycle of intergenerational trauma … I guess that's the aim, and just really helping clients, just get back on their feet. Just overcome some of these barriers that they face. CS3SH04

A further key aim of that program was to build the capacity of Indigenous people so that they were able to maintain their progress and advocate on their own behalf once their time in the program had ended. Thus, stakeholders described their role as working to empower program participants and assist them to develop their independent living skills rather than to do things for them.

> So the aim of the program is to build capacity among Aboriginal people so that they're able to fight these battles themselves. The way that I kind of do my advocacy is that I advocate with the client, not about the client … so that they can then learn that and hopefully do it for themselves in the future. CS3SH06

Respondents from Case Study 3 also reported that their program was not intended to act as a replacement for other Indigenous or mainstream services within the community. Instead the program aimed to provide encouragement and assistance to participants to better connect with these services and to access the supports they required. Stakeholders also reported that part of their role was to ensure that other services working with their clients did not renege on their responsibilities.

> We are not ever supposed to be the lead agency. We just support other agencies who can't make headway with a client. So, we're there to advocate … It's also very important for us to keep other services accountable. There's a lot of other services for them, it's just easier to just go, 'Oh, sorry we can't help you. Go see [program].' So, a lot of our work is keeping services accountable, because they are funded for things. CS3SH04

4.2.2 Services and supports

Duration of program

The length of time that Indigenous tenants could participate in each of the three case-study initiatives varied considerably. While no strict time frames were said to be in place, Case Study 3 typically worked with program participants and their families for a maximum of 12 months; the length of time spent in the program depended on the circumstances and level of support required by each individual participant or family.

> It's … as long as they need it. It's generally not more than six to eight months but it can be short, it can be very quick and methodical. But it can also go on longer and that's the more complex cases and then it's just, yeah, about introducing them to other services and then trying to step back. CS3SH05

In contrast, tenants could participate in Case Study 1 for up to five years (with variance noted between the different program locations). As with Case Study 3, the time spent in the program was flexible, with some participants exiting from the program after a relatively short period of time and others having their time in the program extended if it was required for them to secure alternative, long-term accommodation.

> They've got up to five years. Some people just come and go … Some just come in there for six months and then they buy and go. Some others held on longer until the end, so we're trying to work with some of those now. CS1SH06

The length of participation offered by Case Study 2 varied according to each housing program, with some tenants expected to transition into alternative housing after a few months of support and others being offered a home for life.

Housing support

Each of the case studies provided a range of services to participants, with the type and level of support often being dependent on their individual circumstances. A key element of the services offered by Case Study 1 and Case Study 2 was housing provision and tenancy management services. This included collecting rent, applying rental rebates, undertaking property inspections, and dealing with any maintenance and repair issues that arose.

> Tenancy management, supporting the tenants to stay in their homes. Obviously focussing on their rent, getting their rent paid, getting the water paid and for them to look after the property, so property standards … Once every three months that's when we do their property inspections. CS1SH10

In contrast, Case Study 3 did not directly provide housing to program participants. However, the provision of support to obtain secure housing was a key component of the services offered by that program, and considerable time and effort was spent advocating on behalf of clients in order to obtain appropriate housing. This included accessing emergency accommodation in the interim while longer-term housing was being sought. Program staff in Case Study 3 also liaised with real estate agents and provided support with property applications.

> So that's where the brokerage mentoring service comes in. We're pretty much the middle person. We pretty much do the 'Okay let's sit down and do your real estate applications together, bring your support documents in, let's go online to book some property viewing that suits your budget,' and then we attend the property viewing. We meet with that agent. We talk, we liaise with the agent and the client. CS2SH03

All three case-study initiatives provided tenancy support services to their tenants. The extent of this support varied depending on the needs of individual tenants and their current stage on the housing continuum. The tenancy support services provided included education around:

- expectations for rental payments
- cleanliness of properties
- unacceptable property damage
- visitor management.

For Case Study 3, this also included liaising with housing providers to resolve problematic issues relating to the upkeep of the property or the timely payment of rent.

> And then there's the big things, 'Oh, I'm about to be evicted.' So, then we work … all that advocacy of stuff around helping them with their housing provider. What can we do to prevent this family being evicted? Do they have rental arrears? What can we do about that? And then again, once we've sorted out that sort of immediate need, then we go, 'Well, why did you get into arrears? Why were you going to be evicted?' CS3SH04

Non-housing support

The provision of services to address broader, non-housing-related needs was also common across all three case studies. Stakeholders described spending time developing rapport and building good working relationships with tenants. This was seen as being an important first step to ensure that any underlying issues that could threaten a tenancy were identified and addressed. Program staff were then able to link tenants in with broader support services, including:

- health services

- drug and alcohol services

- mental health services

- domestic violence services.

The networks and linkages that the programs had developed with health and social service organisations within their local regions was said to greatly facilitate this assistance.

> We've got a very broad support network that we link in with. One great thing about [location] is generally that organisations work with each other. So … we've processes in place for how we refer people to other services … We work pretty closely with them when there's crises. CS2SH01

However, it was acknowledged by stakeholders from Case Study 3 that some mainstream providers encountered issues when attempting to engage and work with Indigenous tenants. These respondents acknowledged the important role that their program played in advocating for culturally appropriate service provision.

> My primary role is linking clients in with other services. So basically clients will come to me or be referred to me and when they're having difficulty in engaging with services or they're feeling as though services aren't listening to them and they're not getting the support that they need that is culturally appropriate, then I kind of work as like a middle man to link them in with services that are going to be more culturally appropriate, or that can help advocate for them in an appropriate way; or I do a lot of the advocating as well when I can't find a service that will do it. CS3SH06

A recent community housing program offered by Case Study 2 was in the process of developing a new model for the provision of wraparound services. A co-location approach was being adopted to enable the provision of onsite programs to tenants, through which they could more easily develop their independent and daily living skills. Planned programs included cooking and nutrition, budgeting and financial management skills, and child development.

> We're also in partnership with [organisation], so they'll be onsite delivering their program as well and we're going to invite a lot of the stakeholders to also be onsite to present their program, but also do some programs for the young mums and bubs. CS2SH02

The provision of brokerage funds was a further key element of service provision in Case Study 3. These funds could be accessed if financial support was not available elsewhere, and included assistance to purchase items for the home, such as furniture and whitegoods. However, respondents stated that in order to build capacity, brokerage funds were at times provided alongside referrals for the development of budgeting skills.

> We buy things like … fridges, washing machines, because sometimes we get referrals where kids are turning up to school, and they're sort of smelly and a bit unkempt because the family washing machine has broken down, and poor Mum's washing bloody towels and things in the bathtub … But then on top of that, it will be well, 'Why can't you afford a washing machine?' So, maybe referrals to financial-planning type thing, or budgeting. CS3SH04

In order to move along the housing continuum into home ownership or a long-term rental, support to improve the financial situation of program participants was considered to be a key element of service provision in Case Study 1. Guidance was provided around the development of budgeting skills, including how participants could build their savings as well as reduce any debts they may have. Referrals were also made for financial counselling if considered appropriate.

> At the moment … they're focussing more on the financial independence and it's, 'How much debt you're in? How much have you paid?' I think at the moment it's more about the financial independence and the property tenancy management. So, try and get them to understand, get on with your neighbours, pay your rent on time, look after your property, and then also, let's work on how much money you've got and how much you need to get to the outcome that you want. CS1SH01

Scope of support

Within Case Study 1 and Case Study 3, respondents noted that the remit of the program went beyond the primary tenant, and that support was provided to other members of the household.

> It's holistic, so it can be working with, you know, the family as a whole or individually. So we might have family come through, we might work with the mum and then provide something for the children to build their capacity. That type of stuff. Or the partner, or … The household basically. CS3SH03

Stakeholders from Case Study 1 were mindful of the need to engage with prospective tenants if they were unable to enter the program immediately upon application and had to join a waiting list.

> [Location]'s … more than fully stocked with people on the program … and there's a waiting list … [we] even try to provide some form or level of support with the waiting list which is what we're doing … keeping them abreast with what's happening with the property market and what's available and encouraging them with that and providing some information … So we kind of drip-feed them opportunities and resources … What we do a little bit unique, is that those on the waiting list, we do try to provide them with the knowledge. CS1SH02

4.2.3 Program demand and referrals

The demand to join all three case-study initiatives was strong and there were currently waiting lists to enter each program. For example, stakeholder respondents in Case Study 3 noted that their program was very popular, leading to frequent referrals and self-referrals. This, alongside the need for more staffing and a desire to provide a quality service to existing participants, had led to a waiting list for entry into the program.

> Look, more hours in a day and more staff would be the thing, because I tell you we are inundated. We continually have like 30-odd people waiting to come on to services. Now, the thing is that … some of the stuff is so intense that you have to spend so much time working with them that you just can't churn them out … You have to spend time with people, it's got to be quality services, so we can't turn around … we need more people on the ground. CS3SH02

Stakeholders in Case Study 2 reported that demand was extremely high for all their housing programs, with applications far exceeding capacity. The management of lengthy waiting lists was problematic, and added to staff workload. In some cases, applications for particular programs had been closed so that staff could focus on delivering the support and case management promised to current tenants.

> Managing waiting lists is really challenging because we have such a small portfolio of housing. So, we will have people apply with us, and we try and get them to check back in with us every three months or six months when they can, on where their housing application is. But, we're pretty clear to people that we have a very small portfolio of housing and we don't have that high number of properties turnover … We would, say, get 150, 200 enquiries for [program]. We've only got 30 houses, and there's a 12-month to two-year [waiting] period. CS2SH01

For Case Study 1, some variance in demand for the program was noted between locations. While a long waiting list was reported to be common in some program areas, other smaller sites experienced fewer program referrals.

> We've currently got a waiting list of eligible applicants across the board, for each town. Obviously the larger the town, the larger the waiting list. CS1SH07

Within all three case studies, entry into their programs was reported to be via a mix of self-referral and referrals made by other services on behalf of clients. Stakeholder respondents from Case Study 1 noted that the number of self-referrals into their program had increased considerably over time. While this was partly a result of the promotion of the program locally, word-of-mouth recommendations from family and friends who had achieved positive outcomes during their time in the program were common. The current high number of self-referrals was considered by stakeholders to be testament to the success of that program.

> Originally when the dwellings were constructed, there was a lot of intake from social housing tenants … Since they've all been filled up and the program's become quite established in these towns, majority of it is word-of-mouth from tenants … and also the great work that our service providers do, having workshops, home opens, local inserts in the newspaper, stalls that they'll have at shopping centres, so they do quite a bit to get the word out on the program, but the majority of the intake nowadays, has been for the last couple of years, has been word-of-mouth from existing participants. CS1SH07

However stakeholders in Case Study 1 also reported that they regularly received inappropriate referrals from service providers whose clients were at immediate risk of homelessness. This was in part due to a paucity of crisis accommodation and other housing support within some of their program locations. It was also seen as being related to misperceptions of the purpose of the program, with some referrers mistakenly believing that it provided pathways into housing from homelessness.

> They refer everybody to us. We will get them every week … referrals from crisis care. 'Go to [program]' … even Housing people … they're sending them to us. CS1SH09

4.2.4 Program participants

Each of the case-study initiatives had different eligibility criteria and thus the type of tenants who were supported by these programs varied considerably. Both Case Study 1 and Case Study 3 were Indigenous-specific programs. To participate in Case Study 1, at least one of the tenants in a household had to be Indigenous, while in Case Study 3, potential participants had to either be Indigenous themselves or have children who were Indigenous.

> When the clients come through, for example, we might get a referral for a mum who's not, she's non-Aboriginal but she's the mother of Aboriginal children. And that's not looked upon as like, 'Well, you're not Aboriginal, we can't help you', that's not how we work. It's about building capacity for those Aboriginal children even though mum's not Aboriginal. So it's a holistic approach of providing services for a good outcome. CS3SH02

In contrast, Case Study 2 provided housing services to both Indigenous and non-Indigenous people. Some of the programs offered by that initiative were Indigenous-specific and, overall, 90 per cent of tenants within the various programs identified as Indigenous.

Each of the case studies worked with Indigenous tenants who were at different stages of the pathway to sustainable tenancies. For example, it was expected within Case Study 1 that tenants were committed to transitioning either into home ownership or long-term private rental accommodation, and would actively work towards this goal during their time in the program. As demand for the program had grown over time, the significance of this criteria had become increasingly important, in order for the program to meet its aims and achieve positive participant outcomes.

> The start of 2019, we sat down with a consultant to work out and really articulate the outcomes that we're trying to achieve … So, the first one's [to] really attract appropriate clients, because what we've seen is when the wrong people come into the program, you're just not going to achieve what you need to achieve and then people go, 'The program doesn't work'. And it's like, 'Well, it would work if you had people in the program who actually aspired to the other outcomes of the program.' CS1SH01

Related to this requirement, Case Study 1 also had criteria relating to employment and financial circumstances, with tenants expected to be in steady work and earn a certain income. Also, if there were school-aged children within the household, regular school attendance was a requirement of entry into the program. Finally, the program sought to work with Indigenous people who had a strong connection to the local area and intended to continue to live there following their completion of the program.

> They have to be working or they have to be in a job for three months. They have to provide six weeks' payslips … The majority of our tenants are all educated … They've always been working … They've always maintained a job and stuff like that. They're career people. CS1SH03

In contrast, the remit of Case Study 3 was to work with Indigenous people who were 'vulnerable' and in need of support. As such, many program participants were in receipt of Centrelink payments and living in public or social housing.

> We just work with people. It doesn't matter, if they're [program] tenants or not tenants, or what their backgrounds are, our mission is just to work with vulnerable Aboriginal people and families. CS3SH04

Across its various programs, Case Study 2 worked with tenants with a range of support needs and at different stages along the housing continuum. Applicants were categorised into one of three needs brackets—low, middle or high—and were allocated to housing programs accordingly. Those assessed as having high needs or medium needs were generally earmarked for supported, social or affordable housing programs. In contrast, applicants with low needs were allocated to programs where they could receive support to obtain housing via the private rental market.

> We have the high-, the mid- and the low-streams. Now, the low-streams are the market-ready, the mid-streams are the ones that are in preparation that they will be able to take over and the high-streams are the young mums. The young mums escaping domestic violence who are never going to be able to take on market rent, but we'll be able to transition them into social housing. CS2SH02

A common element of all the case-study initiatives was their ability to support tenants across a range of family types—from single people and couples through to single parents and couples with children.

> It really is across-the-board. Yeah, we've got young people, young families having their first baby; others are well-established, with a couple of kids or three kids or four kids. You know, separated single mums, quite a few single mums. Yeah, so it is across-the-board. For sure. CS1SH10

4.2.5 Staffing

Program staffing varied across the three case-study initiatives. Within Case Study 1 and Case Study 3, staff were located within the state government body administering the program, and also in frontline roles. For Case Study 1, frontline staff were based in organisations responsible for the provision of tenancy management and wraparound tenancy support services in each of the program locations. In contrast, Case Study 2 was an Aboriginal-controlled, not-for-profit community housing provider and, as such, all staff were employed directly within the organisation.

All of the staff who worked on the frontline in Case Study 3 were themselves Indigenous. This had been an active decision by the program, as it was considered that Indigenous staff had better understanding of the client cohort and could provide more effective support.

> [Program] wouldn't work otherwise. Because you're working with Aboriginal people, I think you should also be Aboriginal. In a program such as this, which is so specific and so holistic. CS3SH04

In contrast, within Case Study 1 and Case Study 2, some—but not all—of the frontline staff were Indigenous. Having Indigenous staff as a part of the team was considered to be centrally important, as it was felt that these staff members were more likely to have an understanding of the lived experiences of Indigenous people, and an awareness of cultural practices and traditions. The employment of Indigenous staff also allowed the initiatives to better engage with their tenants, which in turn was thought to lead to better outcomes.

> I'm Aboriginal, so I know how to talk to them because I do it myself. I feel the same way they feel. If someone talks down to me, then I'm not going to react in a positive way. CS2SH05

However, it was also acknowledged by stakeholders in Case Study 1 that sometimes there could be conflicts of interest for Indigenous staff, or cultural business that prevented their involvement with particular tenants. In these situations, respondents reported that also having non-Indigenous staff members was advantageous.

> I think it's very important [to have Indigenous staff]. I think it's also important to have non-Indigenous [staff] too, because that gives you that, when there is law and then there are things that are going around, and sorry business and that, that elevates that position to where somebody can go in … whereas I might not be able to go … [name of worker] can still have that respect and go there and still carry on business as usual of the organisation and can do that, whereas I may not be able to do that. CS1SH09

Several issues relating to program staffing were raised in the interviews. Respondents from Case Study 2 felt that additional staffing was needed in order to better meet program demand. Challenges were noted in managing workloads, and also the impact on the length of waiting lists for the program.

> The whole program across the state has been under-resourced, so I can speak of our [location] team have been unable to recruit a place manager for about the last eight months. So, our staff member went off to acting manager's position in [location], and so our position didn't get backfilled. So, we've been really struggling … trying to keep on top of the workload, and that's why there's been a big lag in the waiting list. CS3SH03

Also at the time of our interviews, Case Study 2 was actively trying to fill a number of vacant positions relating to a new community housing program, as well as positions that were vacant because of staff leaving. Staff recruitment was reported to be challenging, not only due to the regional location of the organisation but also because the organisation strived for majority Indigenous representation. Suitable Indigenous candidates were reported to be rare, in high demand and were usually employed quickly by other organisations in the region who could offer better working conditions—for example, career pathways and higher salaries.

> It's a small sector, we're a small organisation, so if we're competing for good young Aboriginal people that have got maybe a bit of experience, we can offer them this role in a small organisation … or they can go and work for [organisation] next door … one of the biggest Aboriginal health organisations in the country, with 10 different career paths for how they could, if they're motivated, they're going to do amazingly well … We actually have some really amazing staff … But it's really hard trying to find … we also have a reasonable amount of churn, too. CS2SH01

4.3 Perspectives of the case-study initiatives

This next section describes respondents' perspectives of the case-study initiatives. This includes:

- experiences of the program from tenants' perspective

- the outcomes achieved

- what is working well with the program

- the challenges of delivering the program

- potential areas for program improvement.

4.3.1 Tenant experiences

The tenants who informed this research shared their experiences of participating in the case-study programs. This included their experiences of hearing about the program, joining the program and the types of supports they had received.

Hearing about the program

The tenant respondents reported finding out about the programs via a range of sources. Some tenants described word-of-mouth recommendations from family and friends who had participated in the respective program and achieved successful outcomes.

> [I] went around to visit my cousin one day, and they just moved into a [program] house. That's where I heard about the [program] thing … He just put that thought in my mind, and it played. So, stuff it, we're going to go and do it. CS1T07

A further group—mostly from Case Study 2—had heard about the tenancy support program from other service providers, most commonly public housing providers.

> We went to the main housing and I asked if there was another housing group. They gave me some phone numbers and stuff, so I rang around, made appointment to come in. CS2T02

Others—mostly from Case Study 1—reported that they had a pre-existing connection with a program staff member or had received information about the program through a flyer or by attending an information session.

> I've known [name] for a while … .and she knew a couple of my family members and then this year when I came back and I was interested in the program, thank goodness she was still there, so it made it easy and, yeah, she was wonderful. Really, very supportive. CS1T04

Joining the program

Many respondents—particularly from Case Study 2 and Case Study 3—reported that they had joined the tenancy support program by way of referral from another agency. These referrals were said to have come from a variety of different sources, most notably housing organisations, but also via schools and other services that the respondent was already linked in with. Other respondents stated that they had sought information, and then referred themselves into the program.

> I think family and friends. Like I heard about them before and because I was at that stage where, I think because of overcrowding, it kind of caused problems at home. Like my stepdad felt like he was sick of us being in the house. And I thought, 'Well, I've got to do something.' So I thought I'd approach them and see what support they can provide. Because I know they have houses that they lease out as well, through them. So I thought I'd go in there and, yeah, they kind of said to me you're probably best for this program, the [name]. Yeah, and that's when I signed up. CS2T06

A small number of respondents expressed uncertainty as to how they had become involved with their tenancy support program.

> Well, I never ever heard of that service until [program worker] contacted me … I'm not sure how it came about … I was contacting everybody through [housing organisations] … Anyways, I think one of those ladies put me through … I think she emailed [program worker] and let her know of my situation, and then [program worker] contacted me and went from there. CS3T01

Most respondents stated that they had found the application process to join the programs relatively easy and smooth. Only a small minority of respondents reported experiencing difficulties with completing the application form to join the program, and were assisted with this by program staff.

> I did struggle with one form, I think it was, but [name] from [organisation] used to work here … I'd just give her a call and she'd help me out or I'd come in with the form. Yeah, so they're a big help with that. CS1T09

The time between application and entry into the program varied for respondents. Once the application process was completed, many tenants said that they did not have to wait long before entering the program. For Case Study 1 and Case Study 2, both of which provided housing to program participants, some respondents were able to secure a property quickly. Several respondents even noted that they had a choice over the property they were allocated.

> At that time they had a few available vacant, so I was able to have a choice. And I just said, 'I'll take the one across the road.' CS1T01

For others, the waiting time to secure a property was long—in several instances up to one or two years. While waiting for a tenancy opportunity, respondents spoke about living with family. While this was sometimes a satisfactory short-term solution, more often it was reported to contribute to crowding and poor tenancy outcomes. Even with these delays, respondents acknowledged that waiting times to secure a house were considerably less than within the public housing sector.

> Before going to this program, I had to move out and live with family again. Probably a year after, I got a call saying we've got a house ready for you and you've been accepted into the program. CS1T07

Types of supports received

Tenants discussed the types of supports—both housing-related and non-housing-related—that they had received from the case-study programs. It was noted that the type and frequency of support varied according to the length of time a person was in the program and their specific needs. Tenants tended to have a greater reliance on the program when they first joined, but this gradually decreased over time to the point where many tenants could independently manage their tenancy.

> I think at first, probably more contact and then it just got less and less. So I pretty much pay my rent on time so there's no issues there … So settling in, I think I had a bit of contact with them. With maintenance issues as well in the first 12 months, I would contact [program]. Yeah, there are actually no issues or anything so I didn't really have to make much contact. CS2T06

Housing supports

The most common types of supports tenants reported receiving related to securing, setting up and maintaining a property. For tenants from Case Study 2 and Case Study 3, support had been provided with housing needs, such as completing housing application forms and providing support letters.

> [Program worker] helped us like go into Housing when we put in the transfer papers … She's been in contact with Housing to keep them on their toes to make sure that paperwork don't go missing this time. CS3T03

Program staff were also described as playing an important role in liaising with housing organisations or real estate agents to check on the progress of applications or to deal with issues relating to their tenancy.

> There's certain things that I needed to get done to the house, because once again it fell on deaf ears. Like trying to ask them to help was constantly a fight and a big battle … She wrote up a plan, filling out some forms and that, and then I met up with her and she wrote out a plan to see what I needed for a house and for me to get everything. 'Let's start from scratch.' She's been a great help. CS3T09

For clients who were looking for a private rental property, having support to navigate the rental market was felt to assist in overcoming the discrimination that they often experienced as an Indigenous person.

> I guess I've felt, just with the race thing, like it felt good. I feel like they look at you in a different way when you go to inspections. So when these guys said, 'We'll help with the inspections', I think that felt really good. Yeah, like I didn't have to get that anxiety about how many people are there and I'm the only Aboriginal person there and you just get that feeling. I think especially in this town, yeah you feel it. Yeah, I do feel like they prioritise other people over Aboriginal people, I do feel that, yeah. CS2T06

Once a property was found, practical supports were often provided, such as making sure utilities were connected for the tenant moving in. Moreover, tenants from Case Study 2 and Case Study 3 stated that they had been provided with brokerage funds to help them set up their home—for example, with the purchase of furniture or whitegoods. Financial support was also provided to help tenants to maintain their property to a high standard, including the provision of funds to pay for gardening services.

> Once I got the address, [program worker] came in, we had a look, then she took me out shopping and that's how I got furniture for my home … bedding and the lounge room and the dining room and … a washing machine, dryer, everything I needed. CS3T02

The organisations operating Case Study 1 and Case Study 2 had responsibility for the repair and maintenance work on properties. Tenants indicated that maintenance requests were dealt with quickly. They often contrasted this responsiveness with other housing providers, where they could wait weeks or months for repair and maintenance work to be undertaken.

> They do it straight away … I have a friend that's with [organisation], she said, 'You can wait for weeks, weeks for a plumber or someone to come around.' I said, 'No, not [program], you make one phone call, the plumber's there, the electrician's there.' CS2T04

Tenants from Case Study 2 also reported receiving financial assistance from the program in relation to subsidised rent and the ability to pay off bonds over an extended period. Several tenants also reported that adjustments had been made to their rent in response to changes in their financial situations. This was felt to be particularly beneficial in assisting tenants respond to reduced or lost employment as a result of COVID-19.

> When I was with [program] for the first 12 months, I think it was a reduced rent, yeah. With the [program] which was very, very helpful I think. I was only paying $305 a week. Yeah, and then when it switched over, it was the full market rent of $450. CS2T06

A key form of support that was reported by tenants in all of the case-study initiatives centred on assistance with maintaining their tenancy. This support included education about how to pay rent and utility bills, and assistance in setting up automatic payments for these. Information had also been provided to them about how to take care of their home, and who to contact if property repairs and maintenance were needed.

> I didn't even know how to pay my rent until [program worker] came along and said 'Look, here's your serial number, here's your barcode, don't lose that. So you will actually need that to go to the post office and pay your rent. And you've always got to be two weeks in front' … and if anything in your house maybe needed to be repaired, there's another lady that you can talk to. CS1T02

Participants (and especially those from Case Study 1) who were hoping to purchase their own home, described the program as offering valuable information and advice about the steps and processes to home ownership. Moreover, assistance was provided with completing necessary paperwork, including home loan applications.

> With all the paperwork and all that, putting in for the loan and all that sort of stuff, yeah, they're pretty good. CS1T06

Non-housing supports

The case-study programs were also reported to provide assistance with a wide range of non-housing issues. This included linking tenants in with other services within their local communities that could meet their needs—for example, child development programs and food assistance. Several tenants from Case Study 3 also described receiving financial support with services such as diagnostic assessments for entry into the National Disability Insurance Scheme (NDIS).

> They paid for assessments for my little one, to get him NDIS and to get him help, and if I wasn't able to do that I wouldn't have been getting NDIS for him and he wouldn't be getting the funding for therapy that he's getting now. CS3T09

Having support with financial management to reduce debts and build savings was considered by respondents from Case Study 1 to be an important element of the services offered. This was particularly the case for tenants who had entered the program with various debts and loans. Where needed, referrals had been made to financial counselling services and—for tenants who were looking to purchase their own home in the future—to Indigenous Business Australia for home loan advice.

> To begin with, at the start, because I had some debts … [program worker] done a budget with me and that, and we just sorted through everything, like what can I pay for this and how can I do that and do this and do that to get my head around it, and they're cleared now those, those debts. CS1T01

Some tenants from Case Study 1 and Case Study 3 also reported that they had been assisted with finding employment during their time in the program. These respondents described a range of supports, including assistance to write a resume, staff facilitating connections to potential employers, and arranging driving lessons to increase the likelihood of employment.

> There was a part there that I wasn't working and then they were able to support me through that … Even like supporting, as in, 'Hey, I've heard there's jobs here and here and here,' she'll email the links. I don't know if that's part of her job but she just did it anyway. And say, 'Oh, do you need to upgrade your resume or anything like that, feel free to come into [organisation]' … So I came in and done my resume and updated everything. And, yeah, so she helped with that. CS1T01

Tenants also reported valuing the emotional support that they received from program staff, along with staff willingness to listen to their needs and work with tenants to achieve positive outcomes.

> She connects with me and she just knows. She just knows. I don't know how she knows, she just knows. And she's just so lovely and she tries to fight on my behalf and she feels the walls that hit her, too. And they hit hard, and there's a lot of walls out there. CS3T05

Restrictions enforced due to the COVID-19 pandemic were said to have constrained the amount of face-to-face support that participants could receive from the program. For example, it was reported that housing officers were unable to conduct property inspections for a period of time.

> Because due to COVID, you know how the officer walks in the house with me and I have to do the first inspection before you move, and she wasn't able to come in, so I had to do all that myself, but it was a very difficult thing, wasn't able to come into my house for like two months or something. So it was a bit crazy when I first move in and so no one was allowed to come into my house. I had to do everything alone. CS1T04

Tenant feedback

The stakeholder respondents described the positive feedback that they often received from tenants about the programs. Many tenants were said to be appreciative of the support they had received from program staff and the beneficial changes this had brought to their lives. This included examples of tenants who spoke positively of their experiences in the program and had successfully maintained their tenancy or even gone on to owning their own home.

> We had this one lady … When we first started, she was a bit like a bit rough-talking, sort of didn't really want to work with us. She bought a house just before Christmas … She's so grateful about the whole thing. Even now, she's amazed. She said, 'If I wouldn't have done this, I would have been in private rental and I would have been paying $550 instead of what I'm paying now.' CS1SH03

Stakeholders also reported that tenants often expressed satisfaction with their improved financial position as a result of being part of their tenancy support program.

> Most of them are always talking about how quick they reduced their debt … Now they've got their big lovely bank savings, and at least they're putting it towards something … They've been saying it's so healthy for them. They can go to the shops. They can buy whatever they want … At least they've got that money there, they can do that, they can budget ahead, you know what I mean? That's the other positive stuff about it. CS1SH03

However, several stakeholders from Case Study 1 acknowledged that some program participants could find program expectations and the level of staff contact intrusive. Therefore, it was recognised that the program was not necessarily a good fit for all.

> We found with tenants who have participated in the program for a period of time and have lost that drive or that desire to really better themselves and move towards independence, we found that the program just doesn't sit well with them … So if they're constantly having someone check in on them every three months by a number of service providers, it can become quite irritating and a deterrent for them to better themselves, and so if they don't want to participate and really make a difference in their lives, then the program's not for them. CS1SH07

4.3.2 Outcomes

Respondents reported that many participants in each of the case-study programs had achieved positive outcomes (both housing-related and non-housing-related). It was also noted that often successful outcomes were being achieved by all members of the household and not just the primary tenant. Indeed, in Case Study 1 and Case Study 3, stakeholder respondents stated that these programs had been designed to assist all members in a household to strive towards reaching personal goals.

> Just the fantastic client stories, I suppose. The many, many diverse and really positive case studies that have come out. And the diversity of who we have helped, and how we've helped them … Often you help one person, but you're helping a bigger group of people by helping that one person. CS3SH04

It was acknowledged that many of the positive outcomes experienced by tenants and their family members were largely unmeasurable. For example, providing a person with a housing opportunity and supporting them to sustain that tenancy for a period of time was viewed as reducing the number of people who were homeless or the level of overcrowding being experienced over that same period of time.

> We've had success … initially success was only measured about what happened at the end point in that transition. But what we have started to see, and also be measuring, is actually we're housing these people for two years that were homeless before as well … We've still housed someone for a period of two years that they would otherwise be deemed homeless, rough sleeping or couch surfing. CS2SH01

Moreover, having a successful tenancy was also seen as leading to broader benefits to sectors beyond housing. For example, a successful tenancy had the potential to enhance wellbeing and decrease incidences of trauma, which in turn could reduce the demand for services within the health system.

> What's avoided is what you can't measure. And I think we should never lose sight of the [program]. Yes, they have achieved, and they've successfully supported people to transition to independent tenancies or have been able to house people who were highly at-risk, either their safety or of homelessness. But I think it's those outcomes that didn't … happen that's equally as important too. If you think about the women from the women's shelter that have been housed; the outcomes … it's hard to measure them. But you know there's going to be enormous avoided costs there to families and individuals, but avoided costs to government too, in the long run. How do you measure that? But they're absolutely there, those outcomes. CS2SH08

At times, however, respondents acknowledged that the case-study programs did not achieve positive outcomes for all their tenants. It was recognised that not everyone was suited to the program and some exited prematurely without making progress towards their housing goals. This tended to be in situations where the responsibility of the tenancy proved too much, or pressures from family resulted in breaches of tenancy agreements.

> We've got two tenants at the moment where they've both come from homelessness, and at this stage they will be going back to it. Every support has been offered and they—one refuses to do the right thing, and the other one, their family don't respect them, and to the point like, I see the family and they allow me, and I make it very clear that they'll, yeah, they're going to use lose their home because of you. CS2SH03

Housing outcomes

The achievement of positive outcomes related to housing was seen by respondents as being a key success of the program. Each of the case-study initiatives supported Indigenous people at different stages of the housing continuum, and as a result their housing-related outcomes differed considerably. For many tenants, the ability to secure a property was a key outcome of participating in the program. This enabled them to have more stability in their lives as they had a long-term home and no longer had to move around.

> That gives people a chance to show what they can do. That can set those families up for life, really. Rather than struggling and constantly moving, it actually allows them to stabilise. CS2SH08

For some tenants, their participation had enabled them to exit homelessness or overcrowded living situations and have their own home for the first time.

> [program worker] made it possible for me to have a house in [location]. 'Cos she sat down with me … and she said, 'I promise you that I'll work to get you a house.' And she did a very good job, and I appreciated her … She managed to talk and pull strings, sat down with a few people and told them, 'Look, let's focus on [name]' … 'cos I was a week away, two weeks away of rolling my swag and going back home and sleeping under a tree … Feels strange, I've never had a house, you know. CS1T02

Several respondents also described their children's happiness at being provided with a stable home and the opportunity to have their own bedroom.

> And the kids having their own rooms again, yeah that was great, and me having my own space as well. Like I lived with my son in that room for a year, and never again. Yeah, he would have been 10 or 11 at the time yeah. And we had like a double bunk bed and the room was really small. So just having our own space. CS2T06

Respondents also reported successful outcomes achieved by tenants who had already secured accommodation but were at risk of eviction due to issues such as rent arrears and hoarding. The case-study programs were said to have assisted many in addressing problematic issues with their tenancies to ensure that they were able to stay in their current home.

> We just had a staff meeting this morning, and our person in [location] said, 'Oh, she's just helped a man who was about to be evicted, and he's happy now. He's settled, just in time for Christmas, and how much he couldn't stop thanking [program worker].' Just when you really hear those 'on the ground' stories, it's just really, I guess, strengthens your resolve for why this is such a wonderful program, and that it really does … it's the tangible kind of benefits, and outcomes. CS3SH04

With the support of the case-study programs, many tenants had enhanced their capacity to take responsibility for, and manage, a tenancy. This included understanding about the payment of rent and household bills, how to maintain a clean environment, report maintenance issues, and manage visitors.

> That's another success as well, just being houseproud, but also knowing who to turn to if all else fails. Because I don't know what it is, but we've been trying to educate a lot of our tenants. If it's damaged, let us know. You're not going to get into trouble, you just let us know and we'll get it fixed. That's all it is. CS2SH02

This ability to successfully sustain a tenancy led to program participants subsequently securing a long-term private rental property.

> We [are] exiting them for private rental. We sort of educated them for their rental account and stuff, but it's making them realise that this is the real world out there, if you don't pay your rent you get kicked out. CS1SH03

Stakeholder respondents reported that housing outcomes within the private rental sector were being supported by their programs working more broadly to actively change attitudes in the sector around renting to Indigenous tenants. As a result, these respondents considered that they were helping to reduce the discrimination faced by Indigenous tenants in obtaining private rent.

> So it was a great way, too, to change the thinking of the real estate sector there. Changing that, 'Oh no, you can't have this mob in there. They're going to trash the place. They won't pay rent.' So I think that has really changed the space. CS2SH08

Some tenants in Case Study 1—which typically worked with Indigenous people who were more advanced along the housing continuum—had successfully purchased or were currently saving to purchase their own home. For these tenants, having a stable housing history over several years with the case-study program was noted to have assisted them in obtaining a mortgage.

> I've had one girl buy her property and she's glad she did it … She was homeless, had nowhere to go … she ended up in our program … She's just gone through the process and getting rid of her debt … Within that 12, 13 months, she's bought her property … We got her through the goalposts and, like I said, she now owns that property. CS1SH09

A minority of program participants in each of the case-study programs was reported by stakeholders to have exited their tenancy prematurely. However, these stakeholders argued that at times this could still be perceived as a positive choice that people had made for their lives.

> Sometimes people will move out and live with family; sometimes people will go back into social housing and sometimes they'll leave the location and go somewhere else where there's better chances. I think the objective once somebody gets there is to work out what works for them, and if it is to live with their parents and they're happy to do that then … that's a good outcome. CS1SH05

Non-housing outcomes

Respondents also reported that the case-study programs enabled participants to have successful outcomes relating to non-housing domains. At times, respondents acknowledged that these outcomes were directly related to tenants obtaining stable housing during their time in the program.

> For a woman escaping DV [domestic violence] is rehousing them. Often relocating them as well. We had once, literally hired a van, and put this woman's stuff in a van, and driven her and her kids out of town … Just to get her safe and sound. And now, those kids are in school now, they're story is amazing. CS3SH04

Non-housing-related outcomes included improved family relationships, escaping situations of domestic violence, increased school attendance, improved child welfare, and addressing drug and alcohol issues.

> They're awesome. Like if they say they're going to be there or they say [name] you do this and it leads to this it really does … They also prop me up as a mum. And let me know I'm doing a good job and it's, it's something I want to hear because like I don't have anyone to tell me. CS3T05

Another key outcome for tenants was improved health and wellbeing. Some tenants had existing mental health conditions that had been exacerbated by their previous unstable and often crowded living situations. The stability and independence afforded to tenants was reported to have resulted in improved mental health. For Case Study 2, the ability to take into consideration changed financial circumstances of tenants and adjust rental payment accordingly was also considered to reduce tenant's anxiety and stress, resulting in improved mental health.

> It's helped my mental illness. So, in my past, I've had post-traumatic stress, and not only that but having to take care of three kids in the big city and then get my own studies going, it caused a lot of anxiety. And [program] have helped me just relax. Even when I know I'm going to finish a job or that time I was off work, you know, my panic went really high … . But I'm at a plateau where I feel really good in my wellbeing, you know. CS2T01

Additional non-housing outcomes that were frequently reported related to the wellbeing of tenants. Participation in the programs was considered to have enhanced tenants' self-confidence, self-esteem and hopefulness for the future. Increased levels of independence were also commonly described, which reduced the need for some tenants to depend on others.

> I think the things that have been working well, is that it does give people hope. I do think that in terms of the goal of the program, the stories that we hear whenever there are evaluations is that it's a program that is helping people to see out their worth I suppose, and see what they're capable of. CS1SH05

The careful use of brokerage funds in Case Study 3 was also perceived by respondents as contributing to positive outcomes, including the ability to purchase necessary items for their household. However, while brokerage was perceived as providing a way to deal with immediate issues of concern, its reach was also stated to be broader. By enhancing the capacity of program participants, or as an initial form of engagement, the use of brokerage funds was felt to facilitate addressing underlying difficulties.

> We have brokerage attached to [program] but to me that brokerage is just a buy in, it's not the end result. So I say that we can't just discuss things like domestic violence and drug and alcohol and all these other issues that we come across, with families because they haven't got a bed or they haven't got food so let's give them the bed and the food and then we can move through this stuff. CS3SH05

Further non-housing outcomes that had been derived from participation in the three case-study programs related to improved financial circumstances. The case-study programs had successfully supported tenants to improve their finances by reducing their debt levels (including rent arrears) and increasing their savings.

> [name] had a huge debt and we're talking 60 grand. She was already in private rental, but she couldn't get her debt down. So, she engaged with us and we told her that she would get into a [program] house. So, she engaged before Christmas when I first came in and went to a financial counsellor. The financial counsellor helped consolidate her debt, get it down … in a short space of time, wiped something off that, 20 grand off her debt in about six months just by consolidating, and the financial adviser was just brilliant. The change in this woman was absolutely remarkable. CS1SH09

Many of the tenants themselves—especially those in Case Study 1—provided confirmation that being part of the case-study program had assisted their ability to save, reduce their debts and improve their credit score.

> That financial management, financial counselling, that sort of stuff. Having someone there helping you with all your financial stuff. I found that, you know how transitional housing, they look at your statements, your saving statements, I found that was good for us because we know we had someone looking at them. We can't make withdrawals, so it was good. So, yeah, having someone keeping us on the straight and narrow was good. CS1T03

Within Case Study 2, the subsidised rents available via the initiative were perceived to have reduced financial pressures previously experienced by tenants. This then increased the availability of money to spend on essential items, including necessary items for children within the household.

> The rent is a bit lower here than what we was paying back in the community and it gives us a bit of space, like a bit of money there like for the kids, like buy their clothing, school gear and their sandwiches and all that stuff. CS2T02

Positive outcomes were also noted in regard to educational participation, including regular school attendance by the children of program participants.

> I think also the schooling is a big outcome that we can actually sort of see the benefit of the program because … the rate of people going to school within the program is much higher than the regions for Aboriginal people. So I think that's a really good outcome. CS1SH05

Finally, several tenants from Case Study 1 reported that the requirements of the program provided motivation to continue with their current employment.

> I make sure I get up to work every day because I don't want to lose my house and I need to pay my bills. CS1T01

4.3.3 What works well

Respondents reported that several elements of the case-study programs were working well and, overall, tenants were very satisfied with the programs. Three factors were found in common across all three case studies:

- the way that services were delivered
- the staffing of the programs
- linkages with other service providers.

A further factor—program ethos—was highlighted by respondents in Case Study 1 and Case Study 3.

Service delivery

Respondents reported that a key aspect of the case-study programs that contributed to positive outcomes for tenants was the way that services were delivered. Central to this was the capacity of the initiatives to be flexible in their service delivery. The importance of having the correct policy settings that supported the programs in prioritising and responding to the circumstances of individual tenants was highlighted.

> What works well is … the flexibility of it. There's no ticking boxes, no strict rules, it's not a typical government program in that way … It's a very, very client-led, and client-focussed … The remit of the program [is] real flexibility about how services are delivered as well, meeting what feels comfortable for the client themselves. CS3SH04

Within Case Study 1, flexibility was also reported as to the length of program participation, which was very much based on individual needs.

> In theory, the people in [program location 1] are supposed to be there between two and three years; and the people in [program location 2] are supposed to be there three to five … But that said, it's also not something where we force people out. It's just kind of a goal to sort of see how people are going … But if they need a little bit of extra time or they get stuck in the program—one of the policy settings that we set early was that we won't exit people into homelessness, which sounds kind of obvious but isn't really a policy setting we've got anywhere else. The idea was that if we're encouraging people to take a chance on themselves, we can't then punish them if they don't succeed. CS1SH05

Some tenants valued the length of time that the program offered them, feeling that it was extensive enough for them to make real progress along the housing continuum. Others spoke of needing additional time in the program in order to improve their financial position.

> Five years is good because things change all the time … Work changes, people change, things change. So five years is good to go through this … It's long enough and not short enough. CS1T01

Having a proactive approach to service delivery—including using outreach where appropriate—was also considered to be useful when working with a vulnerable Indigenous cohort. Other agencies and organisations were said to often struggle to build relationships and maintain contact with their Indigenous clients. It was also recognised that Indigenous people often had poor experiences of working with government agencies. By making a concerted effort to know their local community and engage tenants, the case-study programs were felt to be better able to work constructively with participants.

> Another government agency should have dealt with [an issue] and I'll ring them and say, 'Why haven't you done this?' and often times they're like, 'Well, we couldn't get in contact with them so we thought we'd give them to you,' and 'Well, we'll get in contact and we'll give them back to you.' … We'll do a lot to get to them, to find them. Because we know our community, we also know, 'Yeah well, I know where she lives, so I'll contact a family member or something,' so … those extra lengths and you know they're more trusting of us because we live in the community and we know them. And if we don't, we know someone who knows them. CS3SH02

In each of the programs, respondents reported that time was taken with new participants to ensure that a trusting relationship was built up and that any initial issues with their tenancy were addressed. By working in a respectful manner with tenants, this was seen as enabling them to be more open with program staff about their personal circumstances and issues that could potentially threaten their tenancy. Ongoing and regular engagement with tenants was also considered important to assist in the promotion of positive outcomes.

> I say to my staff, 'I don't care how long it takes you to get to know that family, you do it because you know why, the reason, for the referral and the EOI is generally not what the real reason is.' … These families have been burnt, they don't trust, you know, sometimes you get to the gate, then you might get to the front door and the next visit you might get inside and it takes that time. CS3SH05

Being able to work with all members of a household and not just the primary tenant was also highlighted as a key strength of the programs, particularly for Case Study 1 and Case Study 3.

> Historically, we've always focussed on the adults and to that it was normally just the person who working, whereas now we want to be making sure it's available to the household … 'Who in the house needs support? That's great. Are you as a household aligned to the values and the outcomes of the program? Yes, good. Right, now who needs the support?' CS1SH01

Stakeholder respondents in each of the case studies described particular elements of their program's approach to service delivery, which was felt to contribute to good outcomes. For example within Case Study 2, an emphasis was placed on ensuring that communication was face-to-face rather than by telephone, and that staff talked through paperwork instead of assuming tenants could read and comprehend written text. The importance of two-way channels of communication was also stressed by respondents from Case Study 1. Stakeholders from that program noted that many of their tenants were working and busy during the day. In order to aid communications, some program staff reported making themselves available for tenants outside of regular office hours.

> I think we've just always been available. Our clients ring us all the time … We'll do the weekends. You have to because they work, all our clients, the requirement is that they're employed … So, we make ourselves available to their phone calls. CS1SH09

For respondents from Case Study 3, working closely with program participants in order to better understand their situation and develop an individualised support plan was felt to aid good outcomes. Staff were then able to assist clients to work on their personal goals in order to bring positive change in their lives. It was acknowledged that the issues and goals that were most important to participants were often different from those identified by referring agencies.

> The program is flexible and also it's client-driven; we come up with a support plan that's owned by the client and there are commitments there. So I think that, so it's that ability to take the time to actually understand what the real issues are. CS3SH05

Acknowledging and respecting the primacy of culture and staying away or minimising contact during cultural events and after funerals was also considered an important element of service delivery by respondents in Case Study 2. This necessitated staff having an understanding of family groupings and an awareness of potential family frictions, acknowledging rules around gender when discussing particularly sensitive subject matter, and understanding how best to communicate and deal with situations so as not to cause shame to tenants.

> Working with them and learning how to communicate with people in the Aboriginal community … Even female/male stuff, you know, you find a problem with a female worker or something and she's uncomfortable talking to me, because she's dealing with domestic violence or something, I'll get the woman to go. So, knowing that stuff, even just cultural reasons. So, someone knowing that funerals are all the time, family issues all the time, ongoing things, it's not going to change. Just having rules in place … because someone died … we won't go there for about three weeks and that stops us from doing work, but we do that because it's respect. They work with us more. We say, 'We'll catch you after' … They don't want someone coming around telling them about their money or for inspections. CS2SH05

Staffing

Respondents strongly agreed that having the right staff was a vital component of the success of the case-study programs. The program workers were described as being dedicated to their work and sought to ensure that tenants obtained positive housing and non-housing outcomes. Staff with previous experience in community housing were considered to be valuable, as well as those who were willing to spend time with tenants and be flexible in the delivery of services.

> Having the right staff would be another thing … Working with them, you can be able to be flexible. If you're not flexible then it's not going to work. If we was following the rules, no one would have a house in [location] or urban. CS2SH05

Within all three programs, employing local Indigenous staff was considered to be a particularly important aspect to increasing tenant engagement. Indigenous staff members were considered to have better understanding of—and were able to work with—Indigenous tenants in a more culturally appropriate way. Respondents within Case Study 3—where all frontline staff had to be from Indigenous backgrounds—strongly felt that this was a vital component to the success of their program.

> The benefits are that if you are speaking to an Aboriginal staff member, they're feeling culturally safe, whereas … even though mainstream workers sometimes do the best that they can to be able to build rapport, sometimes it doesn't always work … So when they see a black face, they're like, 'You're okay,' and then you know that then you'll get more information out of that client, because they know that, okay, you're one of us. CS3SH01

The staff within that program came from the communities in which they worked. This was considered by respondents to assist with understanding and knowledge of both their tenants and local service provision.

> You live and work in the community that your clients are from … You often know the person, you know their family, you know some of the background history, you don't have to ask a lot of personal private questions because you might already know that information. So, you don't have to put people through some gruelling kind of intake … It's like a tacit understanding of each other. CS3SH04

While the employment of Indigenous program staff was encouraged within Case Study 1 and Case Study 2, not all the staff within those programs were Indigenous. However, it was recognised that the frontline staff employed had considerable experience of working with Indigenous people and in remote locations. This was seen as being a key element of the success of the programs.

> Everyone who works in [location] is a good communicator. There's all of us, the Aboriginal, there's only one that's non-Aboriginal, but she always had a partner who was Aboriginal, so she's got a relationship with that and she has an understanding. So, it makes it easier for us to work with Aboriginals in [location], because if you have someone who doesn't, if they come on the job and they're 30 years old and they've had no experience working with Aboriginal people, you can't teach them. CS2SH05

Many of the tenants interviewed expressed satisfaction with the way in which program staff had worked with them. These tenants described the respectful and helpful attitudes of the frontline program workers who supported them. The importance given to building rapport and efforts to get to know them and their circumstances in the first instance was also appreciated. As a result of this support, tenants reported that they had been able to obtain assistance with their immediate needs and also to make more long-term progress in their lives.

> They make you feel welcome … and the support they give you is like, you know, you can't ask for any more. Yeah, they're so helpful and they're always reaching out as well, so that's good because, you know, you've got a lot of people, especially Aboriginal people, they don't like reaching out for help. So, it's really good. CS1T09

The accessibility and ready availability of staff in each of the programs was also complimented by many tenants. These respondents described feeling comfortable in approaching program staff when they needed assistance with their tenancy or other issues.

> So definitely that support. It's very supportive, like it feels like they're very approachable too. Any questions or anything, like, I feel comfortable to call them. Yeah, just the fact that they … yeah, very supportive CS2T06

Some tenants reflected that these positive experiences were very different from the contact that they had had previously with workers from mainstream services.

> They're awesome … When other people have spoken to me, it's like they give me false hopes where they don't. I have never been disheartened by them. CS3T05

Links with other service providers

A key role of each of the case-study programs was to support tenants to access other services that could assist with both their housing needs and their non-housing needs. Through the provision of information and direct referrals, this enabled a joined-up approach to service delivery, which was considered another key element of achieving successful tenancy outcomes for tenants.

> They can point you in other directions to say, 'Hey, if you're struggling you can go to [organisation]' … or there's that and this if you need help with power bills, you might need a food voucher, you might have times when things are hard for you financially so here's these persons if you need to use them resources. CS1T01

Having staff who had lived and worked in the region for extended periods was considered to increase awareness of local services and aid their ability to link tenants in with relevant supports.

> I think being in a small town and working in one position for a long time actually has enabled me to have those network connections, and I think it makes it a lot easier too. So, when they advertised for this position, I had to have specifically lived here for a few years or something and know the services. That is definitely one thing that works well. It doesn't say that you can't move from somewhere and do that job and get to meet the people at the services, but I'd only worked with [name] over the last three years. I know a lot of women in that group and I know the services that they want to engage with. CS2SH06

Linkages with other agencies were described as being especially important by respondents in Case Study 3, as that program was not intended to be a lead agency but to support clients to access other services. Subsequently, staff had spent time developing positive working relationships with many government agencies and provider organisations, which was considered to benefit program participants and their family members. At times, this role also involved ensuring that other agencies took appropriate responsibility for providing a service to program participants.

> Also just trying to make services actually do their job, NGOs and government departments … The NGOs don't do what they're funding for, particularly when it comes to Aboriginal families. So we try to make them accountable for that, we bring them in … And we want them to do their jobs and we make them accountable and we follow it up and we give feedback to those organisations about how they're doing. CS3SH05

Tenants themselves voiced appreciation of the support that program staff had provided in liaising with other services, especially in regard to their housing needs. This had led to them being able to obtain the supports they needed.

> [program worker] was a very big help with me. She helped me with a lot through everything I was going through. She saw that I was getting no help at all through [housing organisation]. I was getting no help … She was calling [housing organisation] to help me, to get somewhere. To get help, to get heard. Because no one was helping, nothing. CS3T01

Program ethos

The program ethos of Case Study 1 and Case Study 3 was described by many respondents as being instrumental in achieving positive outcomes. For Case Study 1, the program's primary focus on supporting Indigenous people to move along the housing continuum was considered to be aspirational for participants. This was felt to be especially so for prospective participants who had not previously had positive housing histories—either in their upbringing or current circumstances.

> I think it's just … you can own a house if you want to … we're here, we can help you. So that's sort of made us want to go forward … It's just knowing that you can own a house one day that's yours. CS1T05

Several tenants who had achieved successful outcomes from that program spoke of now being role models for their own families and local communities. Being able to witness their progress along the housing continuum was said to provide encouragement for other Indigenous people. The positive intergenerational impacts of the program were also highlighted as respondents anticipated that, after seeing them achieve their goal of home ownership, their children would also aspire to own their own home when older.

> People in this town already are like, '[Name], are you going to buy that house, like I'm sure that you're going to buy a house.' … The whole community is on board and I'm like, 'Oh yes.' So going back to being a role model for community, if I can do it, because I lived through the experience, so that way if someone wants to join the program, I can walk through the process and tell them. So that's what I've been already doing. CS1T04

> The ethos of the Case Study 3 initiative to build the capacity of Indigenous people and their families was considered by stakeholders to be of vital importance in achieving long-term change. This sentiment was echoed by several tenants who felt that they had been able to get the support they needed to be able to move on with their lives.

> They're willing to support Aboriginal families, and young Aboriginal children and their families, and help provide them with the things they need and make sure that they're all good to go, really. The involvement that they've got now, they want to kind of just make sure they've given us the support we need and we have the support we need, so that when they step out we're right to do things on our own. So just helping us get on our feet really. CS3T08

4.3.4 Challenges and barriers

Several challenges and barriers to the delivery of the three case-study initiatives were noted by respondents. Three challenges reported to be common across all three case-study programs included issues relating to:

- staffing
- service delivery
- tenant engagement.

A further four challenges were identified by respondents in two of the case studies:

- housing availability
- program housing stock
- program funding
- working with other agencies.

Staffing

While some respondents working on the frontline considered that their workload was manageable, others—especially those in Case Study 1 and Case Study 3—expressed concern that workloads were too high. Within Case Study 1, some respondents described managing tenant contact with the completion of necessary administrative duties as challenging.

> The amount of time that we're spending with the clients … There are days when we're in here, we might see 15 [clients] and we might in that time, spend so much time, and we don't get time to put pen and paper, we're writing scribbles and we can't put it on the computer. Then there's the phone … our reports … and the walk-ins. CS1SH09

Respondents in Case Study 3 reported that under-resourcing in terms of staff numbers impacted on the role of local program managers, who were having to undertake more of a client-contact role than was planned. It also led to the need for waiting lists for entry into the program.

> [Program managers] do a lot of the support work themselves, because we are very, well, we're kind of under-resourced, but also there's such a waiting list for [program]. So, we have a lot of demand, so [program managers] don't get to really do their role, which is the networking, and the stakeholder relationships, and the building partnerships and things. So, it's about doing the case work, but not getting so bogged down into the case work that you can't actually do your manager role as well. Because that's as important as the face-to-face work. CS3SH04

It was noted that staff recruitment could be challenging for those case studies located in regional and remote areas. This was particularly the case when seeking to hire Indigenous staff. For example, respondents in Case Study 2 reported that suitable Indigenous candidates were rare and were usually quickly taken by other local organisations who could offer better working conditions—for example, higher pay rates.

> And culturally, there's a big push by governments to, we want local people doing the work, like in remote communities, great example. It should [be] local people doing the building, doing the rent collection, doing this. Culturally, for some people, it's the last thing they would want to do, is have a conversation with their own about how rent's not being paid, or why her stove's broken, or whatever it is. So, there's a lot of assumptions behind that driving local employment or getting the community to do all the work. It doesn't necessarily work. CS2SH01

Also, while having Indigenous staff was seen to have many benefits, it was also recognised as presenting challenges. Some stakeholders discussed the difficulties that Indigenous staff members experienced when living and working within their local community. This included challenges relating to barriers between work and home life.

> It's hard, in a way, when we have to growl. This one [location], we've got about six nanas. All of them are good, and then there's one that will growl me. If I go, because I go and do inspections of the house, I say 'Nana, you have to clean your house. This is my job, clean your house,' and she growls me. Then I have to get someone else to come out and do it for me because I can't really judge the way my Nana's living at the moment. CS2SH05

Stakeholders in Case Study 3 also described the challenges of working with often complex individuals and their families. It was recognised that this could have a detrimental impact upon staff wellbeing, and that access to support and supervision was important.

> I think we need to be really mindful of staff wellbeing. Because they do work with sometimes very, very traumatic complex cases. So, that is a challenge, is staff wellbeing. Regular supervision, maybe even clinical supervision. Just keeping … making sure staff keep their boundaries between personal life and work life. And this year, it's definitely been very taxing and hard. CS3SH04

Service delivery

As identified earlier, flexible service provision was a key aspect that assisted the case-study programs to achieve positive outcomes for tenants. One of the challenges noted by stakeholders was when they were required to operate under inflexible or rigid policy parameters. This was considered to hamper effective service delivery and tenant outcomes. For example, stakeholders from Case Study 3 reported that the positioning of their program within a government agency led to challenges for the day-to-day operation of the program. At times, these respondents noted that they came up against bureaucratic procedures that were in conflict with the holistic and flexible nature of their program.

> The only challenges and barriers are obviously all the bureaucracy of sitting within a government department, having the policies and the procedures. Because we want to deliver a person-centred program, so it's all around, more family-centred, a holistic program, but then there are parameters and boundaries that we have to stay in line with because of the government policies. So, it takes a bit of flexibility away from the program when we're trying to do the holistic and meeting the needs of our families. CS3SH03

Stakeholders from Case Study 2 also highlighted operational challenges resulting from tenancies that had more people occupying the dwelling than was formally documented in the tenancy agreement. This was a result of family members or friends staying with the primary tenant for a period of time, often because they were from a remote community and needed to travel to the area for a health appointment or funeral. The formal policy required that people in that house be added to the tenancy and that the rent be adjusted upward to reflect the additional occupants. However, staff were reluctant to do this, as visitors were only staying temporally and once they vacated the property it would leave the primary tenant responsible for paying a high rent that would put them into arrears.

> If they're saying, 'Oh, we're waiting around for doctors, with two months, we won't see our doctors for two months,' whatever, we'll go 'All right,' we won't sign them up because it's a lot of paperwork and it puts the tenant in debt. It always puts the tenant in debt because they just take off after two months, don't tell anyone, then the rent's high and the tenant's only paying half of that or less than half and the other guys have took off and then, they cut their money. They're managing their tenants pretty much themselves and we're actually going out there to put them in debt. That's what we feel like we're doing. CS2SH05

While the mobility of Indigenous people was a challenge for service providers, it was also highlighted that flexibility was key to ensuring the services continued to be provided in a sustainable way.

> One of the things that astounded me coming here was the level of turnover that we would have with tenants, tenants moving on or changing. And that reflects the mobility challenges, as a service provider, it's a challenge … as I said, you have to [be] flexible in your thinking and flexible in your approach with policies and things like that. I think that's a big key to it. CS2SH01

While most of the tenants expressed satisfaction with the support they had received from their program, a minority were dissatisfied. Several tenants expressed a preference for more time within their program and to be granted a longer tenancy.

> I'd prefer if it was longer, you know … . And I wish this was, like, I'm really comfortable where I am, these mob support me really well but it's not, … Is it sustainable? Is that the word? … But I wish it was forever. But that's like why I guess people do homeownership and all that. CS2T01

Within Case Study 1, several tenants reported a desire for more ongoing and intensive involvement and less restrictive rules in relation to property care.

> In the program itself? It was pretty minimal, I guess … Just minimal support … Because it was my first home, it was very stressful. So much paperwork that I had to make sure, had to get certain paperwork in at a certain time … Putting an expression of interest to apply for a home loan, that's all I ever got support with, just to put that in. CS1T07

Finally, a tenant from Case Study 3 expressed concerns that he was unable to get all the support that had been agreed in his service plan, attributing this to budget constraints and decision-making higher up within the organisation.

> They're doing good but the system, it's not—a person can only help so much and I understand that when it comes to budget and stuff like that and they need [to] underline what they can provide, and when they speak to a client they should have a stronger understanding on, 'Hang on, we've got this much amount of money, we can get you this and we can get you that.' There was none of that. Even though she put this plan and that it was great and it was a great plan, but that got canned, shutdown very quickly and I don't understand. I don't know why. She doesn't know why. That's what I'm trying to say, like budget and people higher up. CS3T09

Tenant engagement

Stakeholders acknowledged that at times tenant engagement could be challenging. This was partly seen as the result of negative experiences that their Indigenous tenants had had with previous services. As a result, this sometimes made tenants reluctant to engage with their program or to speak up and divulge personal issues to obtain assistance.

> Sometime it's hard for our, especially our Aboriginal women, because they don't like to speak up and talk about their issues in order for them to get the support. It's really hard because you've got to, being in an Aboriginal community, you've got to kind of be quiet. CS2SH07

Some tenants were also described as being unwilling to make changes in their lives. Therefore, respondents recognised that, despite their best efforts, there were limits on their ability to assist their tenants and family members.

> Other people … just disengage and they don't accept your phone calls … We're a voluntary service and that's really the downside of things is that you can see the help that people need, but if they choose not to take it, well, there's nothing you can do … We're not miracle workers, we help people who want to be helped. CS3SH01

Being able to stay in contact with tenants who were often highly mobile and (for Case Study 3) may not have a permanent address was also described as being challenging.

> Sometimes it's really to keep up to where they are. Whereas we'll make contact and then they'll disappear. Often times we … they've got drug problems and so they won't be at the same place next time we go back. Or, they're young women with children and they'll often run because they're frightened of DOCS [Department of Child Services] … so they won't stay in the one place … That sometimes is a challenge, how to keep them involved with us. CS3SH02

Several respondents in Case Study 1 said that a lack of understanding around the purpose of the program or the rents charged contributed to a lack of willingness to engage with their program. Misperceptions within the community of who was eligible to join the program were also reported, with people believing falsely that the program could only assist families. Subsequently, this was said to have deterred single people and couples without children from applying to join the program.

> I think people think that [program] is only for families. I don't think that they know that you don't have to have a family to apply for transitional. That's why I think a lot of people don't apply for transition and they go for rental because they don't know that you can apply. CS1T04

One of the tenants interviewed in that program also expressed confusion regarding the frontline agencies operating the program in their location. They were uncertain as to which respective organisation was responsible for tenancy management and tenancy support.

> It was a little bit confusing because coming into the program, it was, [the program] was actually run by [organisation 1]. Next minute you've got inspection coming in from [organisation 2]. It was confusing. CS1T07

Housing availability

Issues relating to housing availability were seen as being a major factor affecting program outcomes in Case Study 1 and Case Study 2. A tight housing market and limited housing stock within their region was noted by respondents in Case Study 2. This limited the ability of the program to achieve its desired outcomes and exit tenants who were ready to move along the housing continuum. For example, stakeholders reported that while some tenants were ready and able to transition into the private rental market, they were stuck in social housing because there were no homes to transition them into.

> A lot of the [program] homes that we've seen throughout [location], a lot of the residents have been there for more than two years … there's no houses to exit them to. Yeah, which is sad. CS2SH02

A key aim of the program in Case Study 1 was to assist Indigenous people to successfully move along the housing continuum. This included assistance to help tenants to transition into home ownership. However, in several of the program locations, small housing markets resulted in a lack of options for those ready to purchase a home. The affordability of homes within the region was also a major issue and, at times of high demand, was beyond the reach of many tenants. Several stakeholders questioned the ethics of operating the program under such circumstances, as tenants could be potentially placed in a vulnerable financial situation.

> [location] is one of the most volatile [housing] markets … One of the open questions which we probably need to answer is at what point should the program even not be delivered because the market is too unaffordable … If we encourage particularly vulnerable Aboriginal families to buy a house just when they leave the program, if that's at the height of the market, they'll buy a house at that, and then if the market collapses, then they're basically throwing good money after bad. CS1SH05

In addition, the homes that were available for purchase within the price range of participants were said to be older and less attractive than those provided through the program. This was felt to act as a deterrent to purchasing a property. It was also noted by respondents that some program participants who were looking to transition into home ownership had expressed a preference to purchase their program property rather than a home in the open housing market. Historically, however, this was not permitted under program rules.

> I guess the difference across all three towns is that our dwellings are quite new and they're quite well specced out … And [location], even though there's properties on the market … the dwellings on the market are 20–30 years older than what our stock is, and so it's a disincentive for our tenants to have a nice house that they've lived in for a number of years that is less than 10 years old, to move out to a property that's more dilapidated. CS1SH07

Program housing stock

Challenges were noted by stakeholders from case studies 1 and 2 regarding the housing stock within their respective programs. The tight housing market and limited housing stock in their region was considered by stakeholders from Case Study 2 as restricting the capacity of their organisation to grow their own housing portfolio and thus offer more affordable housing.

> I think that very tight rental market is going to impact on their ability to grow, grow the stock. You know, the need's absolutely there. So I think that's a difficulty, in that respect. So public housing becomes the only option and then, you know, you've got the wait. So I think supply is a real issue for them. CS2SH08

A lack of available properties led to high levels of unmet demand and the need for waiting lists to join that program. This meant that staff time was taken up managing the waiting list, which took them away from their core activities.

> Managing waiting lists is really challenging, because we have such a small portfolio of housing. So, we will have people apply with us, and we try and get them to check back in with us every three months or six months when they can, on where their housing application is. But, we're pretty clear to people that we have a very small portfolio of housing and we don't have that high number of properties turnover. CS2SH01

Stakeholders in Case Study 1 reported that the expansion of housing stock was constrained in some of the smaller locations where the program was located. This included issues relating to a lack of available building land in some locations.

> Some of the locations we've built in may be not, in hindsight, the best. [location] was one that was handed to us and I don't think that it was necessarily the best market to go into because it's hard to build houses there. There's just not a lot of land that can then be built on. The ground is not the most stable to do it on sometimes. CS1SH05

While most of the tenant respondents were very satisfied with the properties that they had received through Case Study 1 and Case Study 2, a minority expressed dissatisfaction. For example, concerns were expressed by several tenants from Case Study 1 about the quality of their home.

> I had to request a lot of maintenance when moving into the house. There were missing blinds, missing flyscreens … and loose taps, the washing line wasn't working, so I had to go in and request all of that, and then it was a hassle … 'cause I had work, and then I have to meet the work person at my house, and so just missing them, and then it wasn't end up getting done. CS1T03

Several respondents also raised concerns about the location of their program property. This included concerns about the antisocial behaviour that occurred in the neighbourhood where their property was located, and subsequent fears for their own safety. Limited housing stock also made it more challenging for tenants to secure housing that was located close to service needs.

> I know some [program] places are put in what we call like the back streets of the Bronx … They did offer us a house near [location] and that's the Bronx. And we wouldn't take that house because we know that people walk up and down, and always yelling around there, and drinking, a lot of drinking happenings around there, break-ins and stuff. CS1T03

Program funding

Issues with program funding were reported by stakeholders from Case Study 2 and Case Study 3. For respondents from Case Study 3, a lack of ongoing funding was said to present challenges for the ongoing progress of the program. This included a lack of certainty for staff about whether they would have future employment; it also acted as a deterrent to employing new staff.

> I know every service has to be proven for year-to-year, but this year-to-year stuff is horrible because … you've got that constant worry. I love this job, everyone loves the job that we're in, but there's constant worry about, 'Should I go back to the job that I've been seconded from? Or will I stay and hope that we get funding again?' … We've got to sort that out. CS3SH02

In contrast, a lack of planning and funding for community housing within their region was said by stakeholders to present challenges for the ongoing progress of Case Study 2. Unlike other states and territories, which were considered to have invested strongly in community housing and invested heavily into community housing providers, their government was reported to have only just started to develop a blueprint for community housing.

> The challenge in a place like [location] is that the community housing sector, so even though we're an Aboriginal provider, we're still, we're part of the community housing sector. The sector here is just in its infancy. So there's only, we were the first registered provider in [location]. But there's been virtually no investment from the [government] to help develop the capacity of the sector. CS2SH01

This was considered to have restricted the capacity of community housing providers to have certainty in the sector. It also reduced the sources of income available to their organisation to forward invest into growing their housing stock and shoring up funds to invest in new programs.

> Whatever the income is, you need properties to be able to offer more than just tenancy and property management. We've had to be really diverse, and there's probably some things, past projects and things, we've had to dip our toe in the water and try and make work that with scale, we would never consider. But we've had to do it, because we're this young, small organisation, trying to achieve a critical mass that gives the organisation some certainty. And we still, we still haven't achieved it beyond three or four years. CS2SH01

Working with other agencies

Challenges experienced when working with other agencies were raised by respondents in Case Study 1 and Case Study 3. In some of the more remote program locations of Case Study 1, issues were raised by stakeholders regarding the lack of available services. This limited the capacity of the program to refer people on to other services—for example, for financial counselling—and was said to lead to staff having to spend more time assisting tenants.

> The other big issue up here is [program] has a requirement that the tenants have to attend money management or budgeting skills … It doesn't happen here, it can't happen here. I've signed up to say I will do it, which is what I do. We go through the budget … I seriously have a great deal of contact with my tenants. CS1SH04

Further challenges were noted by stakeholders from Case Study 3 about their work with other agencies and organisations. Respondents felt that once their program was involved with a client, these organisations sometimes abandoned their own responsibilities.

> Unfortunately, sometimes some service providers just think that [program] is the go to to fix everything. Well, we can't fix things, we need other services to work with us in relation to providing a quality service for people. CS3SH01

> We have to be very mindful that we don't become like a crisis service. So, if someone, on a Friday afternoon goes, 'Oh, I've just been kicked out of home. I've got nowhere to stay,' there are funded services to do that work. So, we have to first call those services, and go, 'Hey, can you help this person?' If they can't help, then we will step in. But I mean it's also very important for us to keep other services accountable. There's a lot of other services for them, it's just easier to just go, 'Oh, sorry, we can't help you. Go see [program].' CS3SH04

Concerns were also expressed regarding the ability of some agencies to work effectively with Indigenous people. Thus, stakeholder representatives described having a role in educating other agencies as to best practice around this.

> Part of my role is to do a bit of education as well and so … we have meetings with all those services that we work with and it's trying to educate them and so with these clients you have to work a little bit differently. You have to give them time, you have to understand that they don't understand the words you use, they don't understand the paperwork. CS3SH02

Finally, when working alongside so many different agencies and organisations, the challenges of keeping up-to-date with processes and requirements were described by several stakeholders from Case Study 3. It was also noted that at times it could be difficult to obtain consistent information from these agencies about the processes for client referral and support.

> Clients give up because they get confused and they get different answers to the same questions, and there's no standardised response, and it's like there's a lack of care in responding in a way that is going to explain it easy enough that the client can comprehend and understand. If I have difficulties comprehending and understanding some of the forms that they need filled out, no wonder their clients are as well. CS3SH06

4.3.5 Suggested program improvements

Respondents suggested that there were several key improvements that could be made to the operation of the case-study programs. Improvements relating to service delivery were reported by respondents in all three case studies and the need to improve staffing levels and program messaging in two of the case studies. Other improvements reported within individual case studies related to program funding, program properties and sector development.

Service delivery

The need for improvements to be made to program service delivery was reported by respondents across all case studies. These improvements related to the support provided by programs and potential adaptations to service delivery.

While most tenants were satisfied with the level of support they were receiving from their respective programs, several tenants from Case Study 1 expressed a need for more support. This included having regular catch-ups, whereby any issues could be raised and addressed. Increasing the level of contact between program staff and participants was also considered by these respondents to aid active engagement and the achievement of successful outcomes in the program.

> I think … for the housing officers to do like regular visits and … setting a time each month to just have the one-hour to chat about any of the challenges, what's going well, what's not going well, is there anything else you'd like to know about the program, is there any more support you require, are you now at the stage of applying for a home loan … I've only seen the officers about three times in six months, and … I feel left alone … We want to keep re-engaging the people in the program not disengaging. CS1T04

The need for enhanced support with financial management—including referrals to financial counselling—was also suggested by several tenants in that program.

> Financial counselling. Like sitting down, going through budget, going through all the loans that we have and how we can safely pay off them loans, but also put away savings for us to buy a house. So we feel like we're moving forward. Instead of being stuck, felt like we were stuck for a bit. CS1T03

A couple of tenants from Case Study 3 also suggested that improvements could be made regarding staff interactions with program participants. For example, one respondent recommended that staff take longer to get to know tenants before discussing the issues—for example, financial problems—that they may need assistance with.

> Talk, not straight out, talk, go around and get to know them first. Yeah, get to know them and real good … just try to work your way in … Take time … Work your way around, you know, slowly. CS3T04

Adaptations to the way their program was delivered were recommended by respondents from Case Study 1 and Case Study 2. Some of these respondents welcomed the potential for tenants to spend more time in their respective programs if needed. For Case Study 1, it was suggested that—at times of high demand and high prices in the property market—granting participants a longer time in the program, as this would enable them to save more money and exit the program at a more appropriate time.

> The program on its whole, I think is a good program. But there's, like, the little niggles, where you sort of go, 'Well that doesn't quite make sense.' We should sort of make sure that people buy in the right kind of market. Maybe when they exit the program they're ready to exit, but they've sort of saved for a year because the market is so insane. CS1SH05

Likewise, some respondents from Case Study 2 considered that longer leases would be beneficial to program outcomes, particularly for specific cohorts of people that may need more support and assistance to secure the same tenancy outcomes as more market-ready clients. However, it was noted that the ability to offer longer leases on private rental properties depended on collaborative approaches with landlords and real estate agents.

> The program itself is great, especially for those that are market-ready going in. I wish there was some exit point where we can take on the high-needs ones, where they do require that house but they aren't able to take it on. I would love to see our head leases longer in that aspect to provide them that, so then they've got some stable home there. Yeah, so I wouldn't mind seeing the whole program extended … Also the agents coming to you and saying here's two houses. Have it for five years lease and then that will bring us to, 'Let's try and get this family in.' It would be good to see that and being ongoing. CS2SH02

Program staffing

Several improvements to program staffing were suggested by respondents from case studies 1 and 3. Stakeholders within Case Study 3 noted that demand for the program was high, and that more staff were needed to meet this demand. Enhanced levels of staffing were considered to enable waiting lists to be reduced.

> Increase our staffing … Look, more hours in a day and more staff would be the thing, because I tell you we are inundated. We continually have like 30-odd people waiting to come on to services … We need more staff. CS3SH02

It was also noted by a stakeholder from that program that currently the staffing was comprised of all females. This respondent welcomed the future employment of male workers, as it was felt that this would enable the provision of culturally appropriate services to male program participants.

> We currently have no males in our team. And I think that's such a deficit … You want to send a bloke to a bloke because … a lot of times men won't open up to women … You know, there is man's business and woman's business and sometimes we have to cross that, and that's a huge cultural issue, but we don't have any opportunities to do it right because we don't have males. CS3SH05

Likewise, some stakeholders from Case Study 1 suggested that in order to work more effectively with participants and to achieve successful outcomes, the staffing of the program on the frontline needed to increase.

> Usually quality case management happens with a max cap of about 22 clients per person … she's got double that … I think it could be better funded because it could do with an extra worker. CS1SH02

In addition, while acknowledging the good support they had received from that program, a tenant expressed a preference for working with local Indigenous staff.

> You want my honest bread and butter, I'll tell you, like I mean I'm a local Indigenous man and it'd be really good for us to see more local people serving local community, that's all I have to say about that. But look, I think the staff are great all around. CS1T10

Program messaging

In order to increase local understanding about the purpose and processes of their program, the sharing of accurate information about the programs was highlighted by some respondents from Case Study 1 and Case Study 3. Some tenants from Case Study 1 reported that Indigenous people in their community were interested in moving along the housing continuum and could benefit from participating in the program, but more awareness about the program itself was needed.

> The messaging around the intent of the program is critical, because people won't come into the program who would get the best benefit, because of poor messaging in the past. CS1SH01

Another respondent from Case Study 3 suggested that their program could be strengthened through enhanced clarity about the types and level of services and funding the program could and could not provide. It was hoped that this would lead to participants having more realistic expectations of the program and its staff.

> When you're speaking to the person, the client, and the client's expression opening up what's going through their life, and once they give you a yes or no and it sort of—you're limited. When someone tries to say we provide this, we provide that, let us know at the start, don't let it go on. CS3T09

Program funding

Stakeholders expressed frustration about the short-term funding of Case Study 3, particularly when the program was perceived to be providing such strong client outcomes. These respondents therefore recommended that the program be provided with longer-term funding by the state government. Obtaining increased levels and certainty of funding was also suggested in order to increase their staffing numbers (as described earlier) and allow the program to work with more participants.

> Get secure funding for at least three years, at least. CS3SH02

Program properties

Several improvements relating to program properties were suggested by respondents from Case Study 1. For participants seeking to move into home ownership, the ability to purchase the home that they had been living in while participating in the program was recommended by respondents. It was said that many participants came to see this property as their home and did not want to move on. Being able to purchase a program property was also considered to be a way of addressing concerns relating to the affordability of homes within the region which, at times, were prohibitively expensive for tenants.

> We have to search for a house around town. Where they're already in these homes and they love it … With the transitional property that they're in and the people are really 100 per cent sure that they want that house, they should be allowed to sell one property to whoever's really genuine to [buy]. CS1SH03

Several of the tenants interviewed expressed a wish to purchase their current property, as they felt that the quality of the home was better than those available to purchase on the open market.

> I would not buy a private house because I know there would be a lot more work to be done to it … living previously in a private house to living now in a brand-new house that has everything. I would definitely buy the house I'm living in over a private house. Otherwise it's like we're taking two step forward and five steps back. CS1T08

Stakeholders noted that the purchase of program homes was starting to be done on a case-by-case basis, but the possibility of introducing this as an option across the whole program was recommended. These respondents suggested that once a home had been sold, the proceeds could then be invested into building more properties for the program.

> You can purchase the properties … in certain programs … I do think that's a question for the program because people buy at a subsidised rate and then we've got to, as a state, build another property possibly. It's very much a cost to the program … I think it's one of those things that is an open question: 'What's the better way of doing it for the program and for people in the program as well?' CS1SH05

The tenants interviewed also suggested several further areas for improvement in relation to program properties. Several tenants felt that the program should offer a greater number of smaller properties. For one tenant, this was seen as an effective way to deter unwanted family members from coming to stay and humbug occurring. The need for program properties to better suit the ways in which Indigenous people wanted to live and for the local conditions was also noted.

> For my fellow Indigenous people, especially in this area, I think the design's got to change … I think probably move away from the big homes … People are going to want to come and live there, and we just find it hard to say no to family. So I think if those things, they could have a good look at those things, be better … I would probably design it a bit better, like more open area. Especially in this environment, you know, not in city like, not somewhere else but here. CS1T05

A further recommendation from several tenants related to the rent charged for program properties. Current rental payments were considered to be too high, especially for households with only one income—such as those headed by a single parent. These respondents therefore suggested that rental payments should be re-evaluated and reduced.

> They might want to change … the rent limit, you know, like when you're working … When you're a single mother and you're working you get wages and you get FTB [Family Tax Benefit] and if you're working you've got to be in a certain … income to be eligible for this program, you got to be within. You can't earn too much and then … if you're earning right just before the maximum amount you pay a lot of rent. CS1T01

Sector development

Ensuring that the community housing sector did not remain in its infancy and was supported to grow was recommended by stakeholders in Case Study 2. Sector development was considered to be important in order to improve not just the programs offered by their organisation but the community housing sector more broadly in their region. This was seen as being central to expanding the number of tenancies that the organisation could provide.

> But I think we've got to make sure … we continue to support them to grow and strengthen … How do we support them to access more NHFIC [National Housing Finance and Investment Corporation] funding or something to grow their supply of stock? I think that's probably something where we need to support them going forward. CS2SH08

4.3.6 Potential effectiveness of program

Respondents reported that the scope of each of the case-study initiatives could potentially be expanded to other locations, and with other cohorts.

Effectiveness in other locations

Many stakeholders from Case Study 1 and Case Study 3 felt that their tenancy support programs were unique to their operational locations and were not replicated elsewhere in Australia. Given the purported outcomes of each of the programs, respondents felt that their initiative should be expanded to all Indigenous people across their respective states.

> [We're] hoping that through different evaluations and research that we're conducting, that we'll be able to expand this more, so out to the general Indigenous public throughout the state. CS1SH07

Some of the tenants agreed that the programs could work well in other areas of their state. Indeed, some noted the potential benefit an expansion of the program could bring to their family and friends living outside the current areas of operation.

> To be honest, I think they would work. Some people probably, all these communities have got things hard … We're not people that grew up to get educated and job-ready and know where we're going in life. To be honest, a lot of our community and a lot of our people are lost people … We all do want a better life. It's just hard. CS3T06

Some respondents considered that their program could work for Indigenous people living in any location across Australia, if they were wanting support to sustain their tenancy and move along the housing continuum.

> A footprint across all of [location], because that was always the goal, the aim. And I've done a lot of presentations at conferences around [program], I've done [locations] and we've travelled around and everyone has just loved the idea and the program. And they just go, 'Oh, why don't we have it?' so even Australia-wide, because it actually works and it doesn't cost a lot and it's Aboriginal-designed and it's Aboriginal-led. CS3SH05

However, some stakeholders suggested that there would be challenges in rolling out similar programs in other locations. In particular, the limited availability of both housing and wraparound services provision in more remote settings was considered to be a challenge to the operation of tenancy support programs.

> It's no use going way out into the middle of Australia where there's no services to link into … So there's no point rolling out [program] in a location where there are no other services to be able to work with. So, yes, it does work, but it has to be in a location where there are other services that work with families and can provide a service as well. CS3SH03

Respondents from Case Study 1 also reported that their program needed to be implemented in locations with employment opportunities. Hence, several respondents questioned whether the program could operate successfully in locations where job prospects were scarce.

> I think a lot of people would be getting on board, and it's just that sustainability of whether they can sustain a job … they have to look at the other, the flip side of it as well, because … you've got to have a job … Given that lack of jobs in the community … There's no full-time work. Reality is, only work in community are the working-for-the-dole program and that's not much. So I can't see affordability really in those communities. CS1T04

In contrast, respondents from Case Study 2 noted that community housing programs such as those provided by their organisation were already in operation across Australia, and working well to service the needs of those on low to medium incomes. In the case study location, however, community housing was very new and the community housing market was only just being developed.

> It was one-off, the innovation. It was new to [location]. We hadn't tried anything in that space. Our community housing is very immature and in very early stages. [Organisation] were the first registered provider and the first one, really, even before they were registered, that were delivering in that framework. So it was new. Nothing like it had been done up here. Whilst I'm sure it's been done interstate. CS2SH08

One benefit of having a relatively new community housing sector was that the programs developed and run by the Case Study 2 initiative could be informed by the learnings of existing community housing models operating elsewhere. It was noted that their most recent community housing program had done just that, but went further and embraced the principles of community development. It was reported that such a model should be applied everywhere, but it needed to be adopted to the specific setting in which it was implemented.

> There already is community housing models that work in other locations … .and that's why I'm adding stuff that I've read about or heard about in other community housing models … .This is a great model that could work anywhere, if it was tweaked to support the suitability of where [it was implemented]. CS2SH06

Effectiveness with other cohorts

Some respondents (including current participants) felt that the focus of each of the case-study programs should remain on Indigenous tenants, as they were considered most in need of support.

> It's good to have [program] … for our people. You know, like the immigrants, they get a helping hand and we're always in the background, so it's about time that we had something for us. CS3T02

In contrast, other respondents suggested that the format of the programs could potentially also work well for non-Indigenous people who needed support with their tenancy.

> I think our program is obviously specifically targeted for Aboriginal clients, but in my opinion I think that it could be targeted towards anyone. I think that every person that is a vulnerable person, the underlying thing is the same. They need to feel empowered. They need to be taught and educated how to fill out forms, how to do things the correct way and what the processes are. They need somebody to kind of hold their hand for a little bit because it's hard and it's tough and when you're vulnerable you give up a lot easier. CS3SH06

However, it was recognised as important that if the program were expanded into other locations or with other cohorts, prospective participants still had to have the capacity and desire to transition along the housing continuum.

> I would have thought that anyone who … has the drive but not necessarily the knowhow, that this is a good program for them. I don't really see what other barriers there are, other than they've got potentially the ability to transition … So that's one of the drivers of the program and I think that's quite true of anyone. Again, I don't think somebody needs to be in a regional market for that to be true. CS1SH05

4.4 Summary and policy implications

While all three case-study initiatives had previously been identified as being successful in sustaining Indigenous tenancies, they differed considerably in their location, aims, the types of supports offered and the tenant cohort that they worked with. By selecting three very distinct programs, the research was able to uncover elements common to all programs that help us understand 'what works' to achieve sustainable tenancies for Indigenous people.

Program outcomes

Many of those participating in the case-study programs had achieved positive outcomes, which often extended to other members of the household too. Positive outcomes relating to housing were common and included:

- securing a property
- enhanced capacity to manage a tenancy
- addressing issues that could threaten a tenancy—for example, rent arrears, hoarding
- successfully advancing along the housing continuum.

Non-housing-related outcomes were also often achieved, including:

- improved financial circumstances
- stronger family relationships
- better health and wellbeing.

Enablers of successful outcomes

Three elements common to each case-study program were identified as assisting tenants achieve these positive housing and non-housing outcomes:

- the way in which services were delivered—being flexible, being proactive and using outreach, building trusting relationships, respecting the primacy of culture
- program staffing—having experience in housing, being dedicated and flexible, employing local Indigenous staff
- linkages with other service providers.

A further factor—program ethos—was highlighted by respondents in two case studies as supporting successful outcomes.

Challenges and barriers

Challenges and barriers to the delivery of the three case-study initiatives were identified. These related to:

- staffing—recruitment, retention and workloads
- service delivery—operating in rigid or inflexible contexts
- tenant engagement.

A further four factors were identified as presenting operational challenges in two of the case studies:

- housing availability
- program housing stock
- program funding
- working with other agencies.

Suggested program improvements

Several key improvements were suggested for the future operation of the case-study programs. These improvements centred on:

- service delivery—more time in the program, enhanced support both before and after tenancy
- staffing levels—numbers and diversity
- program messaging—accurate program information
- program funding—longer-term, increased funding
- program properties—more diversity
- community housing sector development.

Finally, many considered that their tenancy support program could be expanded to other locations and, to a lesser degree, work with other cohorts.

Implications for future policy and practice

Taken together, these findings present several implications for future policy and practice. The three case-study initiatives have a proven track record in promoting successful outcomes for the Indigenous tenants with whom they work.

Across all three programs, common characteristics that were considered to support sustainable tenancies were highlighted, and should be considered when future tenancy support programs are being developed. These characteristics included:

- having the correct policy and service settings in place to allow for a flexible approach to tenancy support, which can take into account the needs of individual tenants
- enabling programs to work with all members of a household
- allowing for regular engagement
- having the right staff to be able to effectively deliver tenancy support services—in particular, the employment of local Indigenous staff can enhance engagement and understanding of tenant needs and circumstances
- developing effective linkages with broader health and community services to enable a joined-up approach to service delivery and assist tenants with any underlying issues that could impact upon their tenancy
- having strengths-based program aims and ethos which seek to encourage and support Indigenous Australians to achieve their housing aspirations.

5. Successful Indigenous tenancies

- A successful tenancy can be defined by referring to factors relating to the property itself (i.e. in terms of size and state of repair), its location (being located in a safe area) or stability of tenure. Most frequently, a successful tenancy was seen as being one that transcends housing and results in health, social and intergenerational benefits to tenants and their family.

- What constitutes a successful tenancy may differ depending on which stage on the housing continuum a tenant has reached.

- Factors that contributed to successful tenancies included the availability, affordability and diversity of properties; effective housing policy; tenancy support programs; and the characteristics of the tenants themselves.

- The factors that constitute best practice in tenancy support provision include appropriate staffing and models of tenancy support, the provision of tenancy education, early intervention approaches, intensive and ongoing support, and effective linkages with broader support services.

- Significant barriers that impacted upon the ability of Indigenous people to have a successful tenancy also exist at a systemic, policy, program and tenant level.

- These barriers may be addressed by increasing housing stock and availability, housing policy reforms, particularly in relation to allocation, and the funding of tenancy support programs and wraparound services.

The interviews conducted with stakeholders and tenants also explored broader perspectives of successful tenancies that were beyond the scope of the individual case studies. This included an examination of:

- how successful tenancies can be defined
- the factors that contribute to successful tenancies
- the barriers to sustainable tenancies
- potential ways of addressing these barriers.

The findings relating to each of these topics are presented below.

5.1 Definitions of a successful Indigenous tenancy

Respondents in the case-study interviews provided insights into what a 'successful tenancy' was for Indigenous people. For many respondents, factors relating to the property itself were felt to determine whether a tenancy could be successful or not. For example, a successful tenancy was perceived as occurring when the tenant and their family had an appropriate home (in terms of size and state of repair) to live in.

> A successful tenancy would be a tenancy that doesn't have rats in it. That isn't breaking everywhere you turn your head … A better house than this one. Something that feels homely and clean and new … A healthy home. A home that feels like a home. A home that you feel that you're at home in. You're comfortable. You feel safe in. A home that you know you can walk out the door and come back in and you know everything is going to be okay. CS3T06

Being located in a good area that was close to family and away from occurrences of antisocial behaviour was also seen as important to the success of a tenancy.

> Just, you're happy with the area and the homes, accept its appearance and no maintenance and anything like that. You'll have a happy tenant. CS3T02

For some respondents, having a stable tenure was considered important to success so that tenants did not have to worry about housing and could feel settled, safe and secure. This was felt to enable tenants to then focus on and prioritise other aspects of their lives.

> It's security, it's safety. It's safety, it's privacy, it's all the wonderful things in life that everyone should aim for. CS1T05

Indeed respondents often considered that a successful tenancy was one that transcended housing and resulted in health, social and intergenerational benefits to the tenants and their family. This included contributing to improved health and wellbeing, as well as increased confidence and independence—both financial and personal.

> Housing is the way to self-respect, looking after your health, going out and earning a dollar, housing is basically the way forward. All this other stuff that they talk about, that don't even come close to the betterment of our people, or our community, I should say … That self-respect, that's self-determination. CS1T10

Other respondents considered that a tenancy was successful if mutual obligations relating to the property were being met. For the tenant, this meant that they understood and acted upon their responsibilities for the property. This included the timely payment of rent and other bills, and keeping the home in good repair.

> A successful tenancy for me would be someone that's able to sustain their tenancy and that is, they're able to keep their house nice and clean, keep their rent up-to-date, able to report maintenance, understand their tenancy rights as well. Understand why the landlord is coming over to do inspections. So all that factors into a successful tenancy. That's what it is to me. It's just someone that's able to understand what it is that they need to do to be a successful tenant. CS2SH02

Respondents also felt that a successful tenancy was one in which the landlord also upheld their responsibilities, ensuring that the property was in a fit state and that repairs were carried out in a timely manner. It also included offering appropriate support to enable tenants to sustain their tenancy.

> A lot of these housing agencies … they're not following up, and I think that that's where it falls through. Because if a client rings you 20 times over a hole in the ceiling and it goes from being a hole in the ceiling to being a crack from either side of the roof and there's water leaking in their house, you're not doing the right thing and it's not going to be successful tenancy. CS3SH06

Some respondents acknowledged that notions of what constitutes a successful tenancy may differ depending on what stage on the housing continuum a person had reached. For some participants—especially those in Case Study 2—a successful tenancy was simply having somewhere to live. Many of these respondents had never had their own home before, narrating housing histories of living in overcrowded houses with family or friends, shifting frequently between family member's houses and sometimes living in the bush. For these tenants, having the opportunity to have a house or a bedroom to themselves for the first time defined 'success.'

> Like I said, I've never been in a house like this because this is my first time. CS2T03

For other participants, particularly those in Case Study 1, having a successful tenancy went beyond having a secure rental property or basic tenancy management to developing the knowledge and skills that would allow them to move into home ownership.

> What it means for me to have a successful tenancy would be the support process and basically the outcome of owning your own home here. That would be a very successful tenancy. To actually go, 'Yes, I bought my own home.' CS1T04

5.2 Factors contributing to successful tenancies

Respondents highlighted several factors that contributed to successful tenancies for Indigenous Australians. These factors were at systems, policy, program and tenant levels.

5.2.1 Systemic factors

The availability of a diverse range of properties that could meet the needs of different individuals and their families was noted by respondents as contributing to successful tenancies. This included tenants being provided with properties of an appropriate size to enable families to live comfortably together.

> Just any house with three bedrooms and yard, and with no stairs, or two or three stairs … I'd rather a brick home than fibro housing … I'm happy with that. That's the right house for me. CS3T01

It was also seen as being important that properties were culturally appropriate and designed to accommodate the specific needs of tenants.

> I think an important thing for a successful tenancy for Aboriginal families is the right house. It's got to be the right amenity in that house. It's culturally appropriate so that, you know, the separation of bathrooms, that there's actually enough bedrooms for people … I think it's also really important, it's not just inside the house. It's outside the house. That there's a decent yard. There's actually a decent veranda. Because people naturally, you see it all the time … are outside … because they like to gather and yarn … It's actually the amenity of the house so that it actually supports cultural ways of living. CS2SH08

Being able to secure and live in a property that was in good repair was a further factor identified as aiding sustainable tenancies. Ensuring that the home was clean and well-maintained prior to renting was felt to better enable tenants to be successful in their tenancy. Having a suitable place to live was also perceived to provide motivation to look after the property and uphold tenancy responsibilities.

> Being in the new house motivated me more to clean, so I do my walls, the fans, the whole kitchen cupboard. Like I pull everything out and wipe it down and put it back. And it's just, once I do that, when the housing inspection comes around I know I don't have much to do. CS1T08

Housing affordability was a further aspect that was recognised as contributing to the success of a tenancy. Respondents considered that this went beyond the rental price of a property, and also encapsulated a tenant's ability to afford other costs associated with renting. For example, one stakeholder reported that the high cost of heating older homes sometimes threatened the ability of tenants to keep their property.

> Don't put them in houses that they're not going to be able to look after, that they are not going to be able to live in and be able to manage … In [location] it's absolutely freezing up here. They put these guys into houses and for six to seven months of the year and they … they've got no heating. They've got electric heating … They come in with bills $5,000 to keep warm. CS3SH02

Some tenants described how the ability to have financial support with their rent—in the form of a subsidy or a negotiated discount in the rent—had allowed them to obtain and keep their tenancy. Without this subsidy, their ability to pay market rent would have been very challenging.

> Well, I get a subsidy in the rent. So that's a good thing, otherwise the market rental, a roof over my head now is $800 and something a week. With the subsidy and all that, that helps. CS3T02

5.2.2 Policy factors

Appropriate housing allocation was a further factor identified by stakeholder respondents as aiding successful tenancies. The need for families to be allocated homes in safe, quiet areas was particularly highlighted.

> If we could actually have the matching process, that not putting people into … towns or suburbs that are quite dangerous and stuff. So don't put people in there, think about it, think about who you're putting in where. Resource them better. CS3SH05

The structure of rental models was also identified by some respondents as contributing to successful tenancies. Rental models that nominated a head tenant (or tenants) who was responsible for the payment of rent and the maintenance of the house was considered to be more favourable than models based on the number of people living in a household. The latter model was said to contribute to tenants going into arrears when members of a household moved out without notifying the appropriate authorities, resulting in rental charges continuing to be calculated on the basis of more people living in a house than actually were.

Household rental models were also suggested to contribute to overcrowding, as people were reluctant to leave a property if they had signed up to the rental agreement.

> Yes, much better because when I was in [location], I have to pay, [partner] has to pay, and whoever wants to come and stay there, they have to pay too, but here we just pay, I pay the rent because it's my house and [partner] just help me out. CS2T03

Having local Aboriginal-controlled community housing organisations was also suggested to contribute to positive tenancy outcomes for Indigenous people. It was considered that Aboriginal housing organisations were important to support local Indigenous control of housing and the empowerment of Indigenous people. It was also felt that these organisations were best placed to work with Indigenous people and contributed to successful tenancies as they understood their client group.

> So having strong organisations like [name] up here … that can support and mentor and even help local communities where you haven't got enough scale to have the full infrastructure you need to run a community housing org. So I think there's a long-term journey there we're on to see if we can actually build that. In the end, that leads to better tenant outcomes … .because they understand that 80 per cent plus of the users of that service are going to be Aboriginal. CS2SH08

In addition, stakeholders recognised that policy and service settings needed to be flexible in order to enable tenancy support programs to best support their tenants. This included the remit to allow programs to tailor support to meet the specific needs of each individual tenant and thereby improve the likelihood of a successful tenancy.

> One of the things that we've sort of put through the policy is that tenancy and support decisions are made with consideration to the outcomes of the participant's support package. So that basically is trying to take away the ability for the property and housing support provider to be the bad cop … The policy just says, 'Help people in the ways that they need it.' Then that gives … the support provider the ability to work out what a person needs to do the support program, the tailored support package. CS1SH05

5.2.3 Program factors

The importance of tenancy support programs, such as the three case-study initiatives, in providing assistance to tenants was reported by respondents. Having support to submit housing applications in order to access appropriate housing was recognised as being important. This was in part due to application processes typically being online and Indigenous applicants at times not having access to technology.

> So if you want to do an application for Housing, you have to do it online. Now that's assuming that clients have access to the internet. It's assuming that clients have access to a computer. It's assuming that clients have access to a smartphone. None of my clients have access to those things. Half the time, I'm going in there with my computer, pulling it up on my computer and we're sitting down and we're doing it together because that's the only way they're going to be able to access it. CS3SH06

The provision of tenancy education was also considered important, as this enabled tenants to be aware of their responsibilities and allowed them to better maintain their homes.

> Keeping on top of your rent, electricity, or water, maintenance, standard of the house, and getting that support from our officers … Having them support officers there, answering my questions, when I have no idea what I'm doing. CS1T03

Ensuring that tenants were up-to-date with the payment of their rent prevented the accrual of rent arrears, which could threaten a tenancy. This included program staff sending out rent reminders, or alerting tenants if they were behind in their rental payments.

> If I'm down on my rent a little bit, but they don't let it get over, like $200, they'll text me straight away. CS2T04

Tenancy support programs were also perceived by respondents as playing a vital role in helping tenants resolve any issues that arose with their tenancy. This was felt to be in contrast to public housing departments, which were reported to often lack the capacity to play such a proactive role.

> Making sure that someone is there, has my back, leading, guiding and supporting me during the process … Because it's like, it's lonely when you go on the journey yourself with no guidance and you don't know what to do. It's always good to have someone there, to have someone there to tell you, this is how you do, this is how you're going to do it and we're going to do it together with the support. CS1T04

The provision of support to tenants to enable them to better maintain their home and avoid eviction was also described by respondents as being key to successful tenancies. This included having a worker who could advocate on behalf of the tenant and liaise with housing providers when issues arose with the tenancy—for example, maintenance requests.

> I think just services like this or … more tenant advocacy people that can be voices for people that are living in homes, so people have that support so they know how to access the support they need to stay in their properties, I guess. So more people that know the ins and outs and what type of support they can get with staying in their properties, and supporting them to stay in their properties, and helping them ring up Housing and support them with the maintenance issues and stuff like that … Because I know for me, there's times I've been wanting to just pack my shit and just get out of the house and go and rent privately, but if I didn't have all these people supporting me, going, 'No, you don't have to do that, there's other ways.' CS3T08

Stakeholders from the Case Study 3 initiative provided examples of their program arranging and funding skips to allow tenants to remove accumulated rubbish and keep their home tidier. This was said to prevent potential issues developing between the tenant and housing provider.

> We get a lot of referrals for property care … We can engage a provider to go in and do it or we can say to the family, 'Okay, if we put a skip out there, can you fill it and clean it? Can you clean your yard up and get rid of all this stuff that's cluttering up your house?' So, we can do that as well. We can put a skip out there for a family and they'll clean up themselves. CS3SH03

Providing support to people to manage visitors was also considered by respondents—especially from Case Study 2—to be instrumental in enabling people to experience a successful tenancy. Program staff were reported to assist tenants move visitors along so they did not overstay and place pressure on the household. It was recognised that program staff were often better placed, and more able to do this than Indigenous tenants because of the cultural obligations of having family members stay.

> With that in place, too, in the urban context, if they need help with visitors and family that they can't get to move, then our [staff] are there and can come in and do that little bit of a harder line … They've got their uniform on. 'You've been here a couple of weeks. It's time now to go back home,' or can you go and stay somewhere else, whatever. So we can actually, because it's hard for families to say no to family because of the way people, that cultural obligation. CS2SH08

The ability of programs to assist with issues that were not related to housing was often identified as important in helping tenants maintain their housing and achieve other non-housing-related outcomes. This included providing links to other appropriate services—for example, financial counselling, family support, health and wellbeing services.

> That was critical to have that relationship and support and to then, for that support case officer, tenancy officer, whatever they were calling them, to be able to connect that person to the right support if they needed some of that additional wraparound, so that people didn't have to navigate that on their own. That's difficult for people when you're struggling and one door shuts on, you almost give up. You know when you're trying to do something yourself, like battling a bank or something, you just get so exhausted in the end. I can't imagine what it must be like for people with a health issue or a financial [issue], struggling to make ends meet. It must be debilitating. CS2SH08

5.2.4 Tenant factors

Respondents described several factors relating to the tenants themselves and their own actions that promoted successful tenancy outcomes. Indigenous tenants who had good financial management skills and prioritised the payment of rent and other essential living expenses were considered by respondents to be more likely to have a successful tenancy. This included those tenants who had arranged for their housing costs (rental payments and utility bills) to be automatically made via direct debit.

> They have to be paying their rent on time and they have to … rent, water, gas, electricity … Just because you're going on holidays, it doesn't mean you don't pay rent. Your house is your safety thing. That's the first thing. CS1SH04

> [Rent] was automatically taken out … it was taken out of my pay and it still is, I still do it that way. Yes, nice and easy, that way I know what's left that me and the girls can live on. CS3T02

Tenants who kept their home clean and well-maintained were also reported by respondents to have a stronger likelihood of a successful tenancy. Several tenants spoke of imposing rules on those living in or visiting the property to ensure that it stayed clean and tidy.

> When they come to my house, I tell them my rules to keep my house clean, no spitting and all that. Pick up the rubbish, put it in the bin. That's how we live. CS2T03

Being part of a well-functioning and stable household was also seen as aiding sustainable tenancies.

> So they just need to stay stable, eat and work and do the right things for their family too and make sure everyone's happy. Any problems, to let us know. To make sure their rent, everything is paid. CS1SH06

A further tenant-level factor that was felt by respondents to contribute to positive tenancy outcomes, was the possession of a positive mindset and a willingness to develop their tenancy management skills. The need for tenants to take personal responsibility for their tenancy was also considered to be important. Thus some respondents suggested that, while support should be offered to assist people with their tenancy, ultimately tenants had to have the motivation to sustain their tenancy.

> I think you just have to want, you just got to set a goal for yourself and a lot of people don't really set goals and go to achieve it. So I think they have to set themselves a goal and then go for it … But they have to help themselves. If they want to get somewhere, they got to help themselves … It's up to them. CS1T06

Some tenants—especially those in Case Study 1—stated that they had a long-held desire to own their own home. This provided strong motivation to ensure that their tenancy was successful and that they made progress towards this goal. For several tenants, their previous experiences with insecure and overcrowded housing had fuelled this ambition.

> I think stepping out of their comfort zone is another thing. Where I was willing to give it a go. I was like, 'No, my mind and goal is to own a home' … In the back of my head I always wanted to buy a house. That was one of my goals from years ago … This is the step in that direction, I'm going to take it. CS1T08

Finally, respondents described the ability to manage 'visitors'—people coming and staying with them—as contributing to a tenant's ability to sustain a tenancy. Many Indigenous tenants reported that they often received requests to accommodate family members and friends who were either visiting or did not have adequate housing themselves. Often a short stay was reported to turn into a longer period and resulted in additional people residing at the house and contributing to overcrowding. To ensure that these visitors did not jeopardise their tenancy, a number of strategies were deployed. Some tenants were described as being able to refuse unwanted requests for accommodation or financial assistance.

> I've spoken to elders in [location] … I asked her … 'How do you stop the humbugging?' and she was like, 'Well, I'll just go outside with a bat and tell them to fuck off.' And I'm like, 'Ah,' which she was an elder, very strong-willed woman and fully knew her rights, that some people trying to humbug were corrupting the cultural nuances to get what they want … So, to sustain a tenancy you've got to be mindful that the strong-willed people can just go, 'No, you can come, you can stay for a bit and then you're gone, and you're not going to be trashing it, and you're not going to be doing this. These are the ground rules.' CS1SH01

Another strategy employed by tenants was to ensure that the house was already adequately occupied, so that requests to stay could be legitimately refused. As a result, several of the tenants interviewed expressed a preference for a smaller house rather than a larger one.

> I just tell people, I have only got a one-bedroom, you can't stay. But if I had a three-bedroom and they know that, 'Oh, you've got three bedrooms, let me have one,' you know. CS2T01

Some tenants were described as communicating their tenancy lease rules with visitors so that they were able to defer the denial of the request in order to stay within the rules and requirements of the housing program, or were able to better manage how long people could stay for. Thus, for those tenants who did not feel comfortable in moving on visitors who had outstayed their welcome, having the backing and support of service providers was considered helpful.

> Those that aren't as strong or … aren't elders … it probably helps them being in a rental or some form of tenancy where they can say, 'Oh, you need to leave 'cause I've been having complaints and they're going to kick me out.' CS1SH01

5.3 Best practice in tenancy support

Tenancy support programs were considered to play an important role in assisting Indigenous people to have a successful tenancy. Several elements relating to best practice in tenancy support were highlighted by respondents.

5.3.1 Tenancy support workers

Concerns relating to a lack of cultural understanding of workers and providers in the housing sector were highlighted by respondents. In order to address these issues, the need for Indigenous workers to work with Indigenous tenants and their families was reported. This was considered important in order for tenancy support providers to have a better understanding of their tenants, ease of communication, and the ability to provide a culturally appropriate service.

> Having Indigenous staff deliver services is obviously a key one. The relationships that these guys have … they're able just to garner, better in my opinion, better relationships and just have a better understanding of what's going on. And by having Indigenous staff, that does provide the organisation with that level of cultural appropriateness, because you have staff who understand the context … I think that's really important. CS2SH01

When non-Indigenous housing officers were working with Indigenous tenants, the need for these workers to possess good cultural competency was highlighted. The provision of cultural awareness training was therefore considered important to enable mainstream housing and welfare services to better work with Indigenous tenants and their families. Another key element was the way staff worked with tenants, which needed to ensure two-way learning.

> I think there needs to be more training. I think that there should be Aboriginal liaison officers in all of the offices, and if they don't have one, then they should at least get somebody to come in from somewhere else or something like that. I don't know. But I even know that the Aboriginal liaison workers are often overworked and they're spread really, really thin over quite a few different places. It makes it hard. I think there needs to be more education. CS3SH06

The complexity of working in frontline housing roles was acknowledged by respondents, and the need for workers to have the right skill sets and attributes was raised. This included having the ability to communicate effectively with tenants, to be non-judgemental and honest, and to actively listen to tenants to understand their needs.

> Look, we work in family community services … it is a highly skilled job … You have to be able to communicate … The biggest thing is listening to what people have to say, the non-judgemental stuff … To gain their trust, to not rush, to not rush it, to give them time to get to know you too and, I just think, total honesty as well. I mean … you don't ever tell someone you're going to do something that you know you possibly won't be able to do. CS3SH02

It was also highlighted that housing workers needed to show empathy and compassion when working with Indigenous tenants. This included building rapport with tenants, getting to know each individual and their specific circumstances. The importance of understanding and addressing any issues that may affect the success of a tenancy was also highlighted.

> I think housing commission client services officers … if they work more closely with their clients, and actually took time out to look at the problems and understand the problems and put themselves in that situation … They can make time for those tenants and actually help these tenants get things done around the home … It's not that hard to put a bit of effort into something. CS3T06

Respondents also reported that workers should have a genuine drive to help tenants succeed with their tenancies and be willing to work with tenants in a flexible way.

> It doesn't have to be [an] Aboriginal person working Housing to be a support worker. You can have a non-Aboriginal person. They work on the team. But that person's got to be there for the people, not just doing it for their job. They need … that extra little runaround … All that kind of thing, if you're talking about good tenancy, if you're talking about Department of Housing or even private rental. CS1SH03

5.3.2 Models of tenancy support

Respondents also offered models for the provision of tenancy support, which they believed resulted in more successful housing outcomes for Indigenous people. These included having community-controlled models, and ensuring programs were delivered by Aboriginal-controlled organisations—or at least in partnership with them.

> You must be an Aboriginal community-controlled organisation and, if not, you've got to have a genuine partnership and it's not a token. CS2SH08

5.3.3 Tenancy education

Respondents also highlighted the need for tenants to be provided with information about their tenancy. The provision of clear information was seen as assisting tenants to better understand their own responsibilities that they were expected to meet in regard to their ongoing tenancy.

> With the [program] … these are families, the majority of them are not working, and some aren't educated. They work on the ground with them to make them aware of the policies as well … how to maintain their tenancies. Their behaviour; be mindful. Noises, you've got to shut down. No overcrowding. Gardens have got to be done. CS1SH03

The need for information such as who to contact when issues arose with their property was also highlighted as a way of preventing issues from escalating. The importance of this information being provided in a simple format was also highlighted.

> But sometimes … just to have those really basic things like, 'This is the day your bins go out. If you've got a problem with this, call this number. If you've got a problem with this, call this number.' I think it would be very useful to have a handy thing that they can stick on the fridge … they don't really understand who to call, or who's the landlord, who's the manager. If I've got a leaking tap, where do I go. So, just I think that would be very useful … Every new tenancy, you get some type of new tenancy pack. CS3SH04

From that starting point, it was suggested that housing providers could then begin to work with the tenant to explore and address any broader issues that could challenge their tenancy.

> Teaching people good property tenancy management stuff is a basic building block, but it's that layer above, and identifying what is stopping people from having a successful tenancy. Is it they can't get one? Is it their family? Is it they just don't want to? And then what strategies we use on each one of those different reasons. CS1SH01

The importance of having interpreters was highlighted as a way to facilitate better communication and increase understanding. Where English was not a tenant's first language, the availability of interpreters was considered important to ensure understanding of their tenancy responsibilities.

> I think just the way that they communicate. Like if they're going to have an interview or set up a one-on-one, they need to have an interpreter there to interpret what they're trying. Because they're getting other people from elsewhere, from different countries even that don't know how to talk to Indigenous people, and then they're actually agreeing to stuff they don't understand, but then on the Housing behalf they've got it all in documents, signed off on it because this person agreed to it, but they don't know what they've agreed to. CS1T04

5.3.4 Early intervention

The importance of an early intervention approach to address any issues that could place a tenancy at risk was advocated by stakeholders. All too often it was reported that tenancies were not being properly monitored and problematic issues—such as rent arrears—were allowed to build up.

> The community housing providers across [location], they would have to have some kind of a contract or agreement with the state government, so if it's normally fitting rental arrears of at least, say, three weeks maximum, red alarm bells should be going off, 'What's going on?' Instead, they just let it go, and then people end up being evicted because of it. So, like, is someone not doing their job, or why is it happening, and how do we make it better so then we can curb it before it gets out of control. CS3SH01

These stakeholders suggested that this early intervention approach included the need for regular property inspections to deal with any emerging issues that may threaten a tenancy. Having regular inspections was also perceived to offer an opportunity to build rapport and provide education on good property care.

> I think there should be inspections every three months … Some of these people coming from community, if they don't have to have an inspection for six months to a year, what do you think's going to have happened in that time? …The tenancy's built for failure if it's … they should never be yearly. Every three months. And then there's the conversation that happens and there's the relationship-building and there's the tips on how to clean your house. CS1SH04

Having regular communication with tenants—beyond attendance at property inspections—was also considered important to ensuring that the tenancy was progressing well, and dealing with issues as they first arose.

> Coming out to see—not inspections, but just coming out to see how your place is going. Having a more communication basis on different clients or tenants, or whatever you want to call it, and just say, 'Hey would you like it if we come out and speak to you or just trying to work out whether we can help you in any way. Is there any maintenance that needs to be done? Is there any issues, for instance sudden medical problems or anything like that, that might need stuff that needs to be modified or fixed,' instead of just leaving it to the last minute. CS3T09

However, the need for balance and to avoid being too intrusive on tenants' lives was also noted as being important for a tenancy support program to be successful.

> If you're going to put more pressure on these guys, they'll just say, 'Well, stuff it. We don't want to be on it.' That's what they did with the other program here … [organisation] were too strict. They were doing it [inspections] every month … You can't do things like this. They'll tell you to piss off … Their private life is their private life, as long as you don't get complaints from the police or the neighbours. CS1SH03

5.3.5 Intensive support

It was noted by respondents that some Indigenous tenants were unfamiliar with having their own home, and would therefore need intensive support to enable them to maintain their tenancy.

> I probably recommend they come up with a certain program before you get into home ownership or get into a rental house. Because a lot of people, their way of living is different to today's reality and standards and what they expect of everybody. It's hard … More Indigenous people in the community need help … Just basic training … basic life skills. Even if you have to bring it into school, teach them while they're that young. If there's a program, just to teach them basic life skills, to move into a rental you have to look after it. CS1T07

Respondents also recommended that, in order to offer an effective service, tenancy support programs and housing providers should have in-depth understanding of the circumstances and needs of Indigenous tenants.

> To sustain tenancies … it's getting the Property Tenancy Manager, whether it's a government-contracted one or the place-based ones, to be culturally sensitive … [So] they know how to … speak to people in a sensitive manner to make sure that their tenancy is sustained … It's a system-wide approach is required, especially when it's place-based, that the service Property Tenancy Managers understand, are culturally sensitive, people are culturally empowered. CS1SH01

5.3.6 Ongoing support

It was recognised by respondents that some tenants required ongoing support from housing providers and broader services in order to assist them to maintain their tenancy. Hence, the need for tenancy support programs to work with Indigenous tenants over a longer period of time was highlighted.

> When we're in there, just try and stay in as long as we can and … we put support, surround them with support. Particularly if they're people that have been having long-term issues, it's not going to be solved in three months. If we can't stay with them, make sure that other services are involved and that they continue to do their job, and one of the things that we do is if we refer them to another agency and they go to that agency, then we'll ring that agency in six months' time and say, 'Look, how's John Smith going, what's happening?' And if they have not been involved with them then we'll say, 'Why, why haven't you been involved, you said you were going to do it, why don't you?' CS3SH02

The benefits of ongoing support for a period of time once a tenant had exited from a tenancy support program was also highlighted by several stakeholders. This was considered necessary to help tenants to maintain the gains they had made and to continue to have successful housing outcomes.

> I don't think the program should stop once they've purchased their home … You need a year after. You need to be with them … Some of these people will need it and I will be absolutely saying, 'You come in any time you want, any queries.' CS1SH04

5.3.7 Linkages with services

Effective linkages with other community and health services were seen as being an important element of tenancy support by respondents. These linkages meant that tenants could be referred to and access services that could assist them to address any underlying issues impacting upon the success of their tenancy.

> It also helps people because they're being case-managed to be referred to health support agencies as well, if they need some kind of health support. CS1SH05

However, it was recognised that Indigenous tenants often had to be supported to link in and engage with the services that they needed. This was partially due to a common distrust, plus poor previous experiences of working with agencies. Thus having a trusted tenancy support worker act as an intermediary with other services was considered to be important.

> Well, you need somebody to one-on-one with you. To be heard, to be listened to. To help you with every step, to show you the way, to guide you, to help you and to make those contacts. To speak for you on your behalf, and to make those contacts that you can't get. You need someone there with you, for that little bit of support. CS3T01

5.4 Barriers affecting successful tenancies

Respondents reported that there were significant barriers that impacted upon the ability of Indigenous people to have a successful tenancy. These barriers were identified at a systemic, policy, program and tenant level.

5.4.1 Systemic factors

Housing supply

A limited supply of housing—especially public housing—was noted within each of the three case-study locations. This resulted in increased demand for the housing that was available, thus creating competition for securing a property.

> There's a fundamental housing shortage here in [location], and it's more widely felt by Aboriginal people, in terms of accessing housing. CS2SH01

Respondents reported that the current waiting lists to access public housing were long, and as a result lengthy waiting times were experienced. In the meantime, respondents reported that they were forced to live in short-term accommodation—which was often expensive—or with family in housing that was not adequate for the size of their family.

> There's a waiting list of … seven or eight years and it was like, 'Oh … we probably won't get a house there,' and we was planning on what was going to do: stay in town or stay back out in bush. We had to stay with family … it was hard because there wasn't much space, plus my cousin's sister, she had her partner plus another four kids, plus with my three kids, so yeah. It was a bit hard. So, there were us, five of us, in one room, then I think four of their kids in one room and then her and her partner. CS2T02

Due to the limited supply of public housing, many tenants looked to the private rental market, but even there the supply was not adequate. Indeed, in some locations where the case-study initiatives operated, the supply of rental properties was described as being non-existent. Due to the large demand for private rentals, the available properties were prohibitively expensive, even for those in employment

> So, the private rental market's already very tight, very competitive. It's so expensive. For a regional place you'd be like, I think a year ago the average three-bedroom was $550 or $580 a week. So it's not, it's certainly not for anyone who's on the lower incomes. CS2SH01

The high cost of private rental properties in these regions affected the capacity of Indigenous people to find a suitable home, and further limited the housing options available to them. Some tenants described either stretching themselves financially to afford a private rental property or being priced out of the market altogether, and having to rely on other forms of housing.

> My granddaughter's still waiting, she's been on the list for quite a while, she's got three babies … My granddaughter's with a worker, he's a good worker I believe, and I think they told her that she could rent market rent but then, after market rent, even with a worker, you're scraping for groceries. Or the electricity bill and things like that. CS3T02

Discrimination

Discrimination was said to be prevalent within the housing market in each of the case-study locations, which further reduced the housing options open to Indigenous tenants. Many tenants described experiences of discrimination, where they had felt unfairly judged and looked over in housing applications.

> Being Indigenous in this town is struggling. Even now, I've got a house, car, I've got everything. I'm still classed as one lower class … by the private real estate as well. They just didn't want any, didn't pay much interest. They didn't think I was serious. I had to even show them paperwork, like, 'Look, I've got money, why won't you help?' CS1T07

For those who did manage to secure a tenancy, they often described feeling increased pressure to be a good tenant: to pay the rent on time and maintain the property to a high standard, etc. However, despite fulfilling their tenancy responsibilities, several tenants reported that they were unfairly treated by the housing provider or real estate agent managing their tenancy, and attributed this behaviour to racism.

> I do feel like they prioritise other people over Aboriginal people, I do feel that, yeah. That's why I think it's important to me to have my rent on time and I have a really good relationship actually with my real estate. So I make sure inspections are really good and my rent's always on time or ahead. I feel like just being an Aboriginal it is important to do that, otherwise I just feel like they look at you as unreliable and because you're Aboriginal and can't pay rent or whatever. CS2T06

It was also considered that tenancies were sometimes put at-risk by the discriminatory attitudes of neighbours and lack of understanding of cultural ways of communicating and living.

> In the suburb where we're renting the place and then we're sub-letting, there are times when the neighbours are not so nice. Where as soon as a family, a tenant has a family member, they are loud speakers and they are. They just talk loud a lot of our clients. And so a lot of people see it as they're arguing, so the police are called constantly. Police are called, and so there's those challenges that we have to face as well. So we'll go to the house and of course they'll say, 'Oh no, we were just having a conversation,' or 'No, so and so came over drunk, but we told them they had to leave.' So there's a lot of that that we have to put up with as well. CS2SH02

Inappropriate housing

A lack of diversity with the size of homes available within both the public and private sectors was also noted, with limited availability of larger homes with more than three or four bedrooms. This was said to lead to inappropriate allocations and incidences of crowding.

> There's not houses that are big enough to support them because, you think about, if you've got a family that has six kids, you've got a family that's got five kids, even four kids, and they're in a four-bedroom property, at least two of the kids are sharing a room … There's a couple of big houses, but they're so few and far between, and I don't even understand why they build two-bedroom houses anymore, because some of the properties, you could not swing a cat in them … and it's like … why would you even take them? Like, there's no way they'll be able to live in that house. CS3T04

The quality of the homes that were available to Indigenous people within both the public and private sectors was also described by respondents as being fairly poor. This included properties that were not repaired prior to renting, and were considered to be uninhabitable and unsafe. While some tenants were forced to accept such properties, as this was the only option available to them, others reported turning down properties that they did not consider habitable for their family.

> They're giving us scraps … You just get given whatever is available. That's it. Some people get really good homes, and a lot of people get very shit homes … These days you've just got to take whatever you get. I don't even want to be in this house. CS3T06

Having to live in a poor quality home was considered by respondents to affect the motivation and desire of a tenant to take care of their property or to make rental payments. If such tenancy responsibilities were not met, this could jeopardise their tenancy.

> You have all these clients that are in houses that they hate and they don't want to be there, right. Then you turn around and you go, 'Oh, but the client's property care is terrible.' Their property care is terrible because they hate where they live, and they hate the location where they are. If you woke up every single day and you hated everything that you looked at and your house was trashed, like just a fibro crap shack, would you want to take care of it? Would you want to make it look really nice and perfect when it's literally so depressing for you? I don't know many people that would wake up in a place they hate every day and take heaps of pride in it. CS3SH06

Furthermore, the design of the homes that were available was considered by several respondents to be unsuited to the needs of Indigenous people. This was particularly the case for households comprised of large extended families and frequent visitors, which needed adequate space and quality fittings.

> My house is pretty spacious. Yeah. I like the space. But in community, they don't build a house designed for their environment and it's all cheap sort of stuff and, after a few years, it starts going crazy. It's just they haven't taken the environment into consideration for the house. Bathrooms, toilets. But that's just overcrowding. And, you know, so many times you can turn a tap on and off before they wear. It's just that the hardware wasn't designed for overcrowding or [the] environment. CS1T06

Housing overcrowding

Housing overcrowding was a further factor that was reported by stakeholders as threatening the success of tenancies. While cultural norms of helping family members was said to contribute to crowded households, a lack of alternative accommodation was described as being at the heart of this issue. Given the long waiting times for social housing and the lack of affordability of many private rentals, families were often forced to live together in crowded living situations.

> It might not be on the tenancy … on the list we got, but every house is overcrowded. There's only really only about three houses that's probably not overcrowded. No, extended family coming in and not signing up to the lease, but most of the time they're transient, so they'll live here for two months and then take off. CS2SH05

As a consequence of overcrowding, rules around household numbers were being breached and the risk of eviction was present.

> Yeah, [name] cousin's sister and plus … her auntie's family coming and his auntie's family coming in and eating our stuff. Another family came, like her sons and daughters, they got kids too. Maybe three or four kids, five kids. Two-bedroom, it was only a flat, but she let us stay in another little room because we didn't have nowhere to stay … One year we stayed there. … Yeah, they had to sleep outside [in] the backyard or in the lounge area … I think the Housing was complaining because it's a public housing … Yeah, because that made us a bit worry too. We can't stay here if the Housing don't want us to stay here. Because they give the limit at three months to stay here and that's about it. CS2T03

5.4.2 Policy factors

Housing funding

The lack of housing in each of the case-study regions was considered to result from a lack of funding, forward planning and investment into alternative housing markets—such as community housing—by federal and state or territory governments.

> In [location], the homelessness rate is 12 times the national average. People are on a waiting list five to eight years for a home in [location], from public housing … It's just a general lack of new housing coming into the market. So, they've got plans obviously to build new housing in remote communities, but there's nothing, there's no capital investment plan for building new or renewing any social housing or in urban. And in fact … the number of urban housing dwellings have decreased over the last 10 years, so there's less housing than there was 10 years ago … And urban is where the need is growing, just as much in urban space as it is in remote space. CS2SH01

Often, the lack of funding to support the building of new housing was also said to be the cause of the overcrowding being experienced. Without increased funding, there was inadequate housing, which meant that multiple families had to share a tenancy.

> Overcrowding is an issue I haven't spoke today about. It's something which, you know, every Aboriginal community, and we all have to deal with it, overcrowding … but the majority of the time is that we haven't had any decent housing allocation to each of [location] for ages. You know, if you go 10 years without providing more homes for your families, you will have overcrowding and you will have whatever comes with overcrowding. CS2SH04

Housing allocation

An additional set of concerns related to the inappropriate allocation of housing. Concerns were raised by respondents that Indigenous people were being allocated public housing in locations where there was a high incidence of social dysfunction, including antisocial behaviour and drug misuse. These housing allocations were considered to be especially inappropriate and problematic for families.

> Then this woman that was supposed to help me, she just put me into a place … right into the middle of all the alcohol and drugs … I said, 'I know for a fact, I'm not going to take that place … That shouldn't be an offer.' I said, 'You would not live there if you got offered that house' … because the fact that what's happens around you in that area. People on drugs. I said, 'I'm not going to walk out of that house and have my son walk on a needle.' … That wasn't okay to try and put me from one house to a different house that wasn't suitable for my son and myself. CS3T01

Respondents also described that because of limited housing supply, some tenants were being allocated public housing properties that were too small for the needs of their family. For example, one tenant reported that her sister had been allocated a property that was too small for her family's needs. This resulted in the tenant's nephew having to live with her.

> My sister … she's living in a unit … and all of that is for single people, people with no family, but she's in these units with old people but she's got three kids, a two-bedroom and then she's got three kids. That's why her son lives with me. CS1T04

Respondents from Case Study 2 also reported instances of housing providers allocating properties to family groups that were in friction with other family groups in the same street, camp or community. This had led to ongoing issues and eventual tenancy failure.

> Move in, yeah, but they had it like that way before [location] had it like that, where Housing just decided who moved in, then people was getting run out of their houses. They'd get their houses smashed up. Bashed and moved out. That's not their family, yeah. That was just putting strangers into an area where they're not supposed to be according to the families. CS2SH05

Repairs and maintenance

Respondents also described the challenges that Indigenous public housing tenants faced in getting repairs and maintenance completed in a timely manner. This issue was particularly pertinent for tenants in Case Study 3, many of whom were housed in the public housing sector. These tenants were said to often have to call their housing provider multiple times to report issues, and still had not had necessary work done. Living in a home that was in disrepair led tenants to not feel as if they had a proper home, and to make them not want to look after the property themselves.

> A lot of the time it's not the client's fault. I don't feel like it is anyway. I feel like a lot of it is Housing failing them, and then Housing will find a way to make it the client's fault. 'You didn't call us enough' … I've had clients that have literally had five years waited for somebody to come and fix their roof because their roof has sagged in their lounge room, in their kitchen, in their bedrooms to the point that it's almost cracking … The maintenance thing blows my mind. CS3SH06

Several of these tenants reported that the condition of their home had been so poor that it had had a detrimental impact on their own health and that of their family. Even in these situations, the tenants were still waiting to have the issues with their properties addressed by the housing provider.

> The doctor has written me a letter saying that she believes that it's from the mould in the house, and that she doesn't recommend that it's safe for us to be staying there until they've fixed the issues in the property. We've raised these concerns last year in winter when we got quite sick … I had pneumonia … there was a technical inspector from Housing that come out, and his comment was, 'I've been to houses worse than this, where there's green mould up on the walls. It's the tenant's responsibility for the mould. You just have to clean it, open up, air your house out.' I'm like, 'I do clean it … I air my house out all the time.' … They've basically just shrugged their shoulders off and said, basically say, 'We can't do anything.' … I don't want to do that and waste my, put all that effort in a house and look after it and make it nice when there's something more serious that needs to be fixed. CS3T08

Rules and regulations

Inflexible tenancy rules around visitors were also said to affect the success of a tenancy. Rules around the requirement to apply to have visitors stay at the house were said to be restrictive—and were often breached. Moreover, the appropriateness of these rules was often questioned.

> The Department has a process where people need to apply with a form to see if people can come and stay. I have a woman from (location), which is hours and hours away from here, a 19-year-old woman with a one-year-old. Do I say that her family or her mother can't drive and visit her and stay with her, or if she comes to town to do her shopping, she's got to pay for a motel? She's not going to get into an Aboriginal hostel because they're completely booked out. There's a fine line between giving people empowerment and choice. CS2SH06

Finally, stakeholders noted that within the public housing sector, current regulations relating to income levels provided a disincentive for current tenants to work, as they would otherwise risk eviction.

> You can only make so much money in a [public housing] home and then you are over-income and then you've got to move out. So we had quite a few when I was at [organisation], people who were over-income and … They had their public home and they wanted to stay. And part of the issue then was they would stop working … It was a disincentive for them. CS1SH10

Housing application processes

A final issue that was raised by respondents—particularly those in Case Study 3—related to application processes for housing. The paperwork required for an application was said to be challenging for many Indigenous applicants, especially those with low levels of English literacy. One-to-one support with housing forms was often said to be required by prospective tenants.

> The forms for Housing are so confusing … Like most of the forms are just very, very convoluted and confusing, and when you have clients that are illiterate and can't read and they're given forms to fill out and they have no idea how to fill them out. Sitting down and helping them, even just telling them how to spell things makes a huge difference. CS3SH06

Where applications had been made, several instances were described where the form had not been lodged properly by the provider and, without realising, the applicant had not been placed on the waiting list for housing.

> We put in an application for a transfer in 2019 and her support coordinator even came into Department of Housing and, like I said, somehow their paperwork went missing, and it was never actually lodged when they signed it … It would have been a lack of care on their behalf. I've actually had the same thing happen to me about 15 years ago … When you've been thinking that you're on the waiting list and you're not even on it … It would be nice if, you know, they could kind of get onto it because like they're not understanding the overcrowding here. CS3T03

5.4.3 Program factors

Response to tenancy issues

Respondents noted that underlying tenancy issues—for example, non-payment of rent—were often not being identified or sorted in a timely manner within the public housing sector. Concerns were expressed that if these issues were not addressed, then this could endanger a tenancy and lead to eviction. Indeed, examples were provided of tenants not being properly monitored and supported when living in public housing, and subsequently accruing sizeable arrears for the non-payment of rent or repair of damages.

> How is it possible that people can have a vacated debt, when they leave a property, of $10,000 that will actually stop them from getting into housing again? ...They will not then get another Department of Housing house or a rental. They become homeless until they've paid half of that debt off … Tenancy is affected by the lack of staff or the apathy of the Housing staff to do inspections that are actually truthful. CS1SH04

Respondents expressed a common perception that Housing officers within the public sector were overworked. This was said to lead to reduced engagement with tenants, resulting in tenancies not being monitored properly, or inspections not taking place as scheduled.

> I think that Housing workers are overworked. I think service workers are overworked. I think that people are trying to do the right thing, but there's a lot of barriers and constraints in place that stop that from being possible … But you know, like no one wants to admit they're at fault, and no one wants to be accountable for doing the right thing and that's the problem. It's easy with vulnerable people. It's so easy to get away with things without being accountable. CS3SH06

Culturally appropriate services

Stakeholders observed that there was a lack of culturally appropriate services assisting Indigenous people with their housing and broader support needs. This included a lack of Indigenous staff based within mainstream housing and welfare agencies, which was felt to impact upon cultural understanding and properly addressing the needs of Indigenous tenants.

> The public housing system … There's definitely elements to it that just don't work. Because it's not culturally adapted. And definitely on [location], things like house swaps are quite common when someone passes away … When I first came to [location] five or six years ago, it was just like a no-go. They don't care if someone died in the house and that person can't live there anymore. Too bad. So, what ends up happening is the person just gives up their house, so lose their tenancy, and they don't have their own home. And end up then living with someone else and another house and causing overcrowding there. CS2SH01

Specific concerns were relayed about how other housing programs related to Indigenous tenants, including around the level of awareness provided to tenants about their tenancy and the documents that they had to sign.

> I sat through a residential agreement sign-up with another company and they just blabbered all the stuff off and the poor tenant just sat there nodding their head. I don't think they understood exactly what they were signing, but they just signed it anyway, and I thought, 'Well, that's not right. They need to know exactly word for word their rights, and why it is they have to sign this.' So a lot of education, definitely. CS2SH02

Several tenants themselves raised concerns about particular housing officers not having sufficient cultural understanding of how to work with Indigenous tenants. Particular issues were highlighted by these respondents for people who had limited English language and literacy skills.

> The [public] housing officer … it's not culturally appropriate. He don't know how to communicate with people, he just talk, talk, talk, talk … One time I had to go in, like follow my sister, because there were things that she didn't understand that her housing officer was telling her, so I said, 'Would you like a support person. I can go to be that interpreter or I can interpret it to your understanding what he's trying to say,' and then, yeah, so we went in there, and he was like, 'But I told you,' like it was really, really culturally inappropriate … and I said, 'Did you know that she doesn't understand what that big word means? So you maybe told her that but she didn't absorb that information.' … So that miscommunication, not breaking down all those barriers for those who not illiterate or never graduate. CS1T04

5.4.4 Tenant factors

Several tenant factors were highlighted by respondents as impacting upon the ability of Indigenous tenants to successfully maintain a tenancy.

Tenancy management skills

Respondents indicated that due to the lack of housing and the cultural norms of helping family, some Indigenous people had never experienced a tenancy before. This impacted their ability to take care of their property or to make rental payments, as they had previous little experience or knowledge of how to do this.

> And of course, some of the residents that's come through that I've worked with in the past, they've come from homelessness where they were couch to couch, in the creek bed, and then all of a sudden in this house. So they have absolutely no idea that they need to wash dishes. Something as simple as putting your bin out. CS2SH02

While limited independent living skills could jeopardise a tenancy, their history of homelessness meant that for some tenants this was not really a motivation for change.

> Some of them are 50 and getting their first home, you know, like they've been homeless their whole life. Saying you're going to lose your home isn't such a threat because that's what they know. This is the first time they have their home, so that's hard. CS2SH03

Some Indigenous tenants were said to have low levels of literacy, which made the reading and completion of paperwork relating to their tenancy difficult. This was felt to impact upon their capacity to understand their responsibilities as a tenant and successfully manage a tenancy.

> A lot of my clients are illiterate and don't know how to read, and they can't approach that with service providers because the service providers talk too fast for them. They don't sit down and they don't take the time out. They just hand them a form and say, 'Fill it out and come back.' When you're an illiterate client and you're given a form and you're told to sign it, like even one of my favourite clients, he said to me, he's like, 'I just sign whatever they put in front of me,' but he doesn't know what he's signing and no one's explaining it to him. It just seems crazy to me. I would never ask somebody to sign anything if they didn't understand what I was asking them to sign. CS3SH06

Cultural obligations

Cultural obligations to help family members were said by respondents to sometimes affect the sustainability of Indigenous tenancies. Obligations to provide financial support to other family members could adversely impact upon a tenant's ability to pay their rent and bills on time. Similarly, cultural obligations to accommodate extended family members could result in overcrowding.

> And family. That's another barrier. Like if you move in somewhere, the whole tribe's going to come with you … That's the biggest factor. Overcrowding. CS1T06

The main issues respondents identified in relation to overcrowding were incidences of antisocial behaviour and damage to properties caused by disrespectful visitors. The occurrence of these issues, alongside breaches to the tenancy due to occupancy numbers, could threaten a tenancy and risk the tenant being evicted from their home.

> It's humbug. It's too many people coming and staying with the family that are doing well, because it just ruins everything. You get a smashed door. The house is going along beautifully, rent's neutral, everything's great, and then a family comes in for the wet season because their community's out there. They're out there for three months. A little bit of drinking happens, the first hole in the wall. Broken door. As soon as things start going down like that, the tenancy will go because the hole in the wall won't get fixed, and then all of a sudden, the house doesn't look like it did, another hole in the wall. You know what happens, the standard drops, the apathy. CS1SH04

It was also noted that the risk visitors posed to a tenancy could be so great as to act as a disincentive for Indigenous people to have their own home. This was due to concerns that having a home would attract more visitors and a reluctance to be responsible for the behaviour of these visitors was expressed.

> They're afraid to get a place because their family will go there and muck it up for them. They get overcrowded and things like that and start fighting around and I think that's the main issue with them. That's why some of them are afraid to get housing, you know. CS2T05

Personal circumstances

Respondents reported that sometimes the personal circumstances of tenants, through no fault of their own, challenged their ability to focus on their housing goals and sustain a tenancy. For example, experiences of domestic violence and family issues, as well as limited employment opportunities, were perceived to act as barriers to securing and maintaining a tenancy.

> A lot of domestic violence and drug and alcohol, mental health is crazy, you know there's so much mental health out there … I think that all impacts on housing, you know, domestic violence, we had a client the other day who, the husband came home, flogged her, took all the money and left her with nothing. And you know, here she is, she can't pay the rent … so you know, that's domestic violence but that's a massive impact on that family in terms of how she maintains her house, you know, how she pays the bills. CS3SH05

Several tenants described the detrimental impact that domestic violence had had on their ability to secure and sustain a tenancy. One tenant stated that, because of domestic violence issues in a previous property, she was now 'blacklisted' from being able to rent another home.

> We lost our house at [location] due to domestic violence, I done nothing wrong, he was spending the rent money … I'm blacklisted because I've been in domestic violence … I walk into real estates there at [location] now and I go, 'Have you got anything for me?' … but [they] can't give me anything because I'm blacklisted. CS3T05

5.5 Ways of addressing barriers

Respondents suggested a number of ways in which the barriers affecting successful tenancies may be potentially addressed.

5.5.1 Housing availability

As described earlier, challenges with housing availability were noted within all of the case-study locations, which affected the ability of Indigenous people to secure housing. Several recommendations were made by respondents to address these challenges.

Increasing housing stock

Overcrowding was a common occurrence within Indigenous households that could impact negatively on the sustainability of tenancies. Thus addressing overcrowding through increased housing stock—including the building of homes that fitted the needs of Indigenous people—was considered to be important by respondents. However, it was noted that urban housing investments and forward planning needed to be thought about in relation to remote housing, and not in separation.

> [Overcrowding's] certainly an issue. I mean I know it's an issue across all Aboriginal communities … which is why there's such a need to build more houses. Or build bigger houses. Again, building properties that Aboriginal people absolutely want. They want a bigger lounge room with more bedrooms. They don't live perhaps how other people live. Or building granny flats so they can have extended family still living with them. That type of thing. So, yeah, overcrowding is an issue. CS3SH04

Several respondents also highlighted the housing needs of Indigenous Australians who were moving from remote communities into urban settings. These respondents felt that specific housing provision and support should be targeted towards this group in order to assist them to find and sustain a tenancy.

> I've got a lot of countrymen that's living under a tree, maybe four just living under a tree there … The reason they left their communities and they decided to sleep under a tree because of land developers, mining companies going into their spiritual homelands … They're not bludgers, they've never been bludgers in their lives … There's a lot of houses getting built up in communities and houses worth about $700,000 you know. Put some money aside for the people that are living in a place like this, get that money and build houses over here, build a little small block for them. CS1T02

Additionally it was considered important to think about new and different housing options, such as more visitor accommodation and investment in community housing.

> Maybe we can help them. If there's more visitor accommodation for people from remote communities that are coming in, that takes a lot of pressure off [housing provider] and other people, you know, support services down there providing accommodation … There is a visitor park there … That can have up to 80 to 100 people there. And it gets well used. It's dry and it's good. But then, of course, there's people that do come into town to have a break and want to have a holiday and have a couple of drinks. They can't stay out there … we need to look at other options there … to take the pressure off those houses and family responsibility for people coming to visit. CS2SH08

Quality of housing

Respondents—particularly those in Case Study 3—stressed the need for tenants to be provided with quality homes, stating that this was only fair when paying rent for a property. Thus, these respondents argued that housing providers should ensure that a property was in a good state prior to being let out.

> If they came in and done their jobs properly and fixed things properly and made sure that they were usable and healthy. This environment needs to be healthy. Especially for kids. We each need our own privacy in our rooms. They just need to get their shit together and start doing what's right for their tenants. Fix the problems that need to be fixed. They certainly need to start fixing things before they move tenants into their properties and making sure that it's a healthy and liveable home that's not going to break every few weeks … When they move new tenants into houses, and I know it costs money, but they need to do new carpets. They need to make sure that the holes are all fixed and painted over. CS3T06

Several respondents suggested that some public housing properties were in such a poor state that they should be withdrawn from the housing stock altogether and not be allocated to tenants at all.

> I think that these houses, whatever houses they have left of these houses, need to be knocked down and never be lived in every again. This is not good, it's not healthy for people … Everybody deserves a good home. Everybody. Especially if they're paying their rent. It might not be top market rent or whatever, but we're still paying our rent. Everybody deserves a chance. It's ridiculous. CS3T06

Aligned to this, respondents from Case Study 2 emphasised the need for better management of public housing. These respondents reported that public housing waiting lists were exacerbated by having a high number of houses sitting vacant while awaiting relatively small repair and maintenance works. Respondents were keen on seeing repairs done in a timely manner to allow these houses to be occupied more rapidly.

> No. I guess like it's the people that, give them a fair go. Give them a go. It doesn't matter, if there's a home, give it to someone, don't leave it sitting. And I'll say this for … [public] Housing … if there's something available, give it, don't leave it sitting. CS2T07

5.5.2 Housing policy

Policy responses

The need to understand and address policy levers that impact upon housing outcomes was highlighted by several stakeholders.

> There's certainly higher-level policy levers that need to be looked at in these small towns … If you're trying to identify what makes tenancies successful, then we've got to understand the economy, the housing market and what government policies can be pulled to make it easier for people, moving into the future. CS1SH01

In addition, several stakeholders argued that the impacts of previous government policies that adversely affected Indigenous people needed to be taken into account when devising appropriate housing policy responses.

> So, the government can't just wash its hands and go, 'Well, they need to take more ownership of their tenancy.' Well, the government also has take some ownership of the psychological damage it's done to one or two generations, which is now feeding through in the likes of the many. CS1SH01

The need for partnerships between government departments and Indigenous organisations was considered essential to co-design policies and programs that effectively supported Indigenous housing needs.

> I was thinking about, last night, about how we administer and fund programs. I think we, as government, have got to be a lot better at being stewards. And that we actually, the sector, co-design properly, not just token co-design. I think it's that knowledge the Aboriginal service providers, the community service providers have is critical. So getting that design right. But we have got to get a lot better at being stewards and going, 'You're the experts. How can we help you deliver this service? Here's the outcome we want. What do you, how can we help you to do that?' … We just want people to get stably housed, so how can you do that? CS2SH08

Allocation policies and processes

Respondents also felt that housing allocation could be improved in order to provide more choice to applicants with regard to both the location and the type of property offered. This approach, it was suggested, would allow Indigenous tenants to feel more satisfied with the home they were allocated, and more likely to have a successful tenancy.

> I believe if people got the choice to pick their own home, Housing Commission would probably never have problems with their tenants. That's my opinion. I think that would be a very good experience for a lot of people. To be able to choose their own home. I'd like that experience. I know my mum would like that experience. I know a lot of people that would love that experience. CS3T06

5.5.3 Service funding and provision

Funding for tenancy support programs

Respondents noted the need to ensure the continued funding, and expansion, of housing programs that were already found to work in assisting Indigenous people secure and maintain a tenancy.

> Definitely need more housing, I think, yeah. More programs like this. CS2T06

Increased funding was also considered necessary to facilitate the employment of greater numbers of frontline staff working with Indigenous tenants within public housing. Respondents suggested that this would enable caseloads within the public housing sector to be reduced and more tenancy support provision to be offered.

> Yeah, they need to invest more in the front-facing staff, and if they invest more in the staff that are on the ground, they'll get better results, but at the moment, it's always the way, you've got all the top heavies on big incomes and no money there for on-the-ground staff to employ other staff. So, if they had the right resourced staff levels on the ground, I think it would make a difference … They need to have more staff working with tenancies, and working with people, not just treating it as a business … Get to know your tenants. CS3SH03

Wraparound service provision

Respondents spoke of the need for more wraparound services to assist tenants to address broader issues that could threaten their tenancies. This included financial assistance and budgeting skills programs—and also employment support programs to help tenants secure work and a steady income.

> Some services to help with struggling mums as they need food, with hampers and stuff like that … Someone to help them if they are struggling with their rent or any kind of bills. Someone to help them get into some kind of payment, things like that. Budgeting and stuff like that, yeah. With their bills, and their rent, and food, whatever. Things like that. Whatever help that they needed. CS3T01

More support was also considered to be necessary in order to help Indigenous people in each of the case-study locations to improve their socio-economic circumstances. In particular, having support to seek and obtain employment was seen as aiding the success of a tenancy.

> There is a lot of people out there that can't get jobs. I think services that can help tenants get jobs and help them build up their confidence to do interviews. That would be a big help for people that are struggling. People like me that are on Centrelink and living in Housing Commission with kids, and are single parents, we want jobs. We want all that stuff, but we can't do it because we've always got other things to worry about. CS3T06

Some respondents also spoke of the need for broader services to get involved in, and prioritise, the housing situation of their tenants. For instance, in Case Study 2 it was often reported that Indigenous people from remote communities would come into regional hubs to access medical treatment. However, once discharged, many remained within urban locations without accommodation, and ended up homeless. It was therefore suggested that the health sector should have more involvement in the safe housing of clients to ensure they had a secure tenancy to discharge to.

> And the thing is, what happens, too, is they're supposed to go home after they've done their visits, but they don't. So they get stuck. So they sleep in the riverbed or go to family and, overcrowded. So I think there's a need for some of our other service systems to achieve better outcomes and not just leave it to Housing or the homeless services sector to pick up, because they're not able to address. CS2SH08

Even once in housing, it was considered necessary that other services continue to support tenants—particularly those with mental health or substance misuse issues—to ensure that the tenancy could be sustained.

> Because I think if we did a really deep dive into the health of people, where you've got your high-risk tenancies, there's probably a lot of mental health issues and a lot of addiction issues. So we can't do that. It's making sure we get those services there to support people. Because in the end, it costs everyone a whole lot more if you can't have people housed safely and them able to manage their health issues with a roof over their head. CS2SH08

5.6 Summary and policy implications

A successful tenancy was defined by reference to factors relating to:

- the property itself—its size and state of repair

- its location—being located in a safe area

- the stability of tenure.

Most frequently, a successful tenancy was considered to be one that transcended housing and resulted in health, social and intergenerational benefits to the tenants and their family.

What constitutes a successful tenancy may differ depending on which stage on the housing continuum a tenant has reached. Hence, for some tenants a successful tenancy was simply having somewhere to live, while for others a successful tenancy went beyond having a secure property or basic tenancy management to developing the knowledge and skills that would allow them to move into home ownership. This indicates that housing policies and programs should be flexible enough to meet the specific circumstances and needs of individual tenants, and support them to achieve the housing outcomes they personally aspire to.

Best practice in tenancy support

Key elements of best practice in tenancy support were identified in the case-study research; these principles can potentially inform the development of housing programs working with Indigenous tenants. Best practice in tenancy support includes the need for:

- appropriate staffing—including the employment of local Indigenous workers

- flexible models of tenancy support delivery

- the provision of education to support tenant understanding of their rights and responsibilities.

Further elements of best practice in tenancy support include:

- effective linkages with broader support services

- the adoption of an early intervention approach

- the provision of intensive and ongoing support—with an outreach approach for hard-to-reach groups.

Factors contributing to a successful tenancy

The case-study research also identified broader factors that contribute to successful tenancies for Indigenous Australians. These factors operated at:

- systemic levels—availability, affordability and diversity of properties

- policy levels—housing allocation, rental models and flexible policy settings

- program levels—adequate and appropriate tenancy support

- tenant levels—tenancy management skills and personal motivation.

Barriers to a successful tenancy

However, our research also found that there are significant barriers that impact upon the ability of Indigenous people to have a successful tenancy. Again these barriers were identified at:

- systemic levels: limited and inappropriate housing supply, overcrowding and discrimination

- policy levels—including funding and allocation

- program levels—inadequate support, lack of cultural appropriateness

- tenant levels—tenancy management skills, cultural obligations and personal circumstances.

Implications for future policy and practice

Our research has implications for future policy and practice that seeks to promote successful tenancy outcomes for Indigenous people, as well as addressing the barriers they face in relation to their housing needs.

As indicated by our findings, there is a need to increase the stock of social housing, and for there to also be adequate diversity of properties that meet the cultural and familial requirements of Indigenous households.

The case-study research also suggests the need for housing policy reform—particularly in relation to the allocation of housing and the adoption of flexible policy and service settings that can support Indigenous tenants at all stages on their housing pathway.

As illustrated by our three case-study initiatives, tenancy support programs can greatly assist Indigenous people to achieve successful housing outcomes, and consideration should be given to the enhanced funding and provision of tenancy support services.

Finally, provision of enhanced wraparound services is required in order to better support tenants with underlying issues that may impact upon their tenancies.

6. What do the findings imply for policy and practice?

Indigenous housing is an enduring policy issue in Australia. The housing careers of Indigenous and non-Indigenous Australians are very different. Indigenous Australians experience greater housing precariousness, with lower rates of home ownership, more reliance on social housing and higher levels of overcrowding. Current housing policy has placed an emphasis on tenancy support in an attempt to improve Indigenous housing outcomes.

Despite positive indications that Indigenous tenants can be supported to sustain their tenancies and achieve good outcomes (both housing-related and non-housing-related), there is limited evidence around the specific factors that contribute to successful tenancies.

6.1 Reflecting on the research questions

Adopting a strengths-based approach and utilising mixed methods, this project addressed five specific research questions:

1. What are successful tenancies for Indigenous people? (What are the health, wellbeing, education and employment outcomes of those experiencing successful tenancies? How do they compare to those not experiencing successful tenancies?)

2. What are the determinants of successful tenancies for Indigenous Australians? (What are the characteristics of those experiencing successful tenancies?)

3. What initiatives have been successful in sustaining tenancies for Indigenous people in both private and social housing in urban, rural and remote areas?

4. What are the characteristics of these successful initiatives? (Including the policy and system settings of the initiative)

5. Are the characteristics of successful tenancies transferable across regions?

A discussion of the key findings relating to each of these research questions is presented below, along with the potential implications for policy, practice and future research.

6.1.1 Successful tenancies for Indigenous people

In terms of understanding what are successful tenancies for Indigenous people, the research findings clearly indicate that the success of a tenancy should be judged not simply in terms of housing occupancy, but in terms of the degree to which it meets the needs of the person housed and their family.

Our research finds that the success of a tenancy can be considered from both narrow and broad perspectives. At a basic level, it is one where mutual obligations regarding the property are being met by tenants and landlords. A successful tenancy was also one in which a tenant and their family had a safe, appropriate home in terms of size, condition and location. Most often though, a successful tenancy was considered to be one that transcended housing and resulted in health, wellbeing, social and intergenerational benefits to the tenants and their family. For those in remote areas, this often included access to traditional homelands.

Indigenous people's housing aspirations differ according to where they are located on their housing pathway. Therefore definitions of a successful tenancy also vary depending on whether people are:

• seeking to exit homelessness

• attempting to secure social housing or a long-term private rental

• aiming to enter home ownership for the first time.

Where a person is on their housing pathway will determine what a successful tenancy may look like, and the types of programs and supports that can best assist them. A one-size-fits-all approach to Indigenous housing policy and practice will be unsuccessful in supporting people to realise their aspirations.

6.1.2 Determinants of successful tenancies

Drawing from the findings of the quantitative analyses and the case studies of three very diverse housing programs, this research uncovered the determinants of successful tenancies for Indigenous people. These factors can be seen to operate at systemic, policy, program and tenant levels.

Systemic level

The accessibility of appropriate and affordable housing was highlighted as being a key systemic-level determinant of successful Indigenous tenancies. Both the analysis of NATSISS data and the qualitative case-study findings point to the nature of the housing stock and supply in shaping positive tenancy outcomes.

A limited supply of housing results in high demand and competition, often pricing tenants out of the market altogether. Discrimination in the private rental sector further reduces the housing options available to Indigenous Australians. In addition, the housing that was available was often described as being of poor quality, which diminished a tenant's motivation to take care of the property or pay the rent on time. For many Indigenous families, a limited supply of larger homes was reported to lead to overcrowding and subsequent strain on the household.

In many cases, these factors are outside the control of individual housing providers, and would require systemic-level policy change and coordination across agencies.

Recommendations from this research suggest that:

• the existing stock of social housing needs to be improved

• funding should be put in place to ensure that future housing stock levels are increased.

Both recommendations should be undertaken in consultation with Indigenous housing organisations, in order to ensure that the supply of homes meet the cultural and familial needs of Indigenous households. The greater availability of short-term accommodation—such as visitor and crisis accommodation—could also reduce pressure on current housing and the incidence of overcrowding.

Policy level

Policy factors are also central to successful housing outcomes for Indigenous people. Facilitators included policies that support appropriate housing allocation, and the adoption of rental models that promote positive tenancy outcomes. Policy settings also need to be flexible and holistic in nature in order to respond appropriately to an individual tenant's circumstances and support needs.

An understanding is required of both:

- the broader policy levers that impact housing outcomes

- the impact of historical policies that have adversely affected Indigenous people.

For example, in the past, housing policy has explicitly aimed to place Indigenous people in public housing in fringe areas with a lack of public transport, employment and educational opportunities. These past policies have resulted in many Indigenous tenants still living in these areas several generations later, in poor quality housing with limited opportunity for positive housing and broader socio-economic outcomes. Governments at federal, state and territory levels need to accept responsibility for the outcomes of previous policies that have disadvantaged Indigenous households, and work on putting in place enablers that can change these trajectories.

In particular, partnerships between government departments and Indigenous organisations to co-design policies and programs are required. Our research also suggested that improved housing-allocation policies are needed to ensure that Indigenous tenants have enhanced choice and are better able to access a suitable property in their preferred location.

Program level

Tenancy support programs were seen to facilitate successful tenancies through:

- assisting Indigenous people to obtain appropriate housing

- providing tenancy education

- resolving tenancy issues

- linking tenants into broader services (where appropriate).

Given the ability of tenancy support programs to assist Indigenous tenants to achieve positive housing outcomes, the adequate and ongoing funding of these programs is important. Our research also identified several key principles of best practice in tenancy support, which are outlined in 6.1.3.

Tenant level

Several tenant factors that promoted successful tenancy outcomes are also described in the research, including:

- having good financial management skills

- being willing to develop tenancy management skills

- being part of a well-functioning household.

Wraparound services are crucial in providing additional supports to empower tenants and build their capacity to address broader issues that could threaten a tenancy.

6.1.3 Successful tenancy initiatives

The final three research questions related to the housing initiatives working with Indigenous people to ensure that they achieve successful tenancy outcomes. Our review of initiatives that have been successful in sustaining tenancies indicates that there is a variety of programs and policies supporting Indigenous people across the whole housing spectrum—from exiting homelessness right through to entering home ownership.

Moreover, our findings indicate that housing policies and programs need to be flexible and holistic, with different types of support required depending on the circumstances of an individual and the housing outcomes they aspire to.

The case-study research uncovered the characteristics that are common to successful initiatives. These include:

- having a flexible approach to service delivery
- having experienced and dedicated program staff—with the employment of local Indigenous workers particularly highlighted
- having effective links with broader service providers to enable the provision of wraparound supports.

Further elements of best practice in tenancy support included:

- ensuring programs were delivered by Aboriginal-controlled organisations—or at least in partnership with them
- empowering tenants by educating them about their rights and responsibilities
- adopting early intervention and outreach approaches.

These elements of best practice consolidate existing knowledge about what is needed to achieve positive housing outcomes for Indigenous Australians—yet often these measures are not currently being implemented in housing programs targeting Indigenous tenants. This finding suggests the need for a 'scorecard' of foundations of practice for housing program providers, which can then be audited to see whether they are being met going forward.

Given the limited current evidence about the effectiveness of tenancy support programs, there is also a need for more comprehensive and consistent collection of data relating to program outcomes. The resulting data can then be used by service providers and others to evaluate the program's effectiveness in securing and sustaining Indigenous tenancies

Finally, the research considered whether the characteristics of successful tenancies were transferable across regions. The analysis finds, regardless of program location, common characteristics across all three case-study initiatives that contribute to successful tenancies.

However, it was recognised that tenancy support programs operating in regional and remote locations may face specific challenges relating to limited housing supply, staff recruitment and the availability of wraparound services. This indicates that in order to foster successful housing outcomes for Indigenous tenants, tenancy initiatives operating outside urban centres will also need to take account of these issues when planning policy parameters and approaches to service delivery.

While the case-study research included a program operating in a remote area, it did not include a housing initiative operating in a remote Indigenous community. The quantitative analysis did include a focus on remote communities and this analysis suggested the importance of connection to homeland to successful tenancies. This association suggests the need for a further qualitative exploration of remote Indigenous housing programs to further understand elements of 'what works' to achieve sustainable Indigenous tenancies.

6.2 Policy and practice considerations

Our research suggests that there are numerous areas that could potentially be the focus of future policy interventions to improve Indigenous housing outcomes. These can be seen to operate at the systemic, policy, program and tenant levels. When planning potential policy and practice options, consideration should be given to the fact that some of these areas are more amenable to intervention than others.

Policy and program factors are in the direct remit of policy makers and housing program administrators. As such, the adoption of policy and program measures shown to improve Indigenous tenancy outcomes would have immediate impact. In contrast, systemic factors—such as those relating to housing availability and affordability—will be challenging to tackle, will require coordinated intervention at governmental and industry level, and will thus take a longer time to change and positively impact upon Indigenous tenancy outcomes.

Tenant factors that have been shown to shape positive tenancy outcomes are largely personal factors and depend on an array of socio-demographic characteristics and circumstances. These tenant factors are useful for understanding how to target policies and service delivery most effectively, and are mixed as in how readily amenable these would be to intervention. Some of these factors—such as developing a better understanding of the responsibilities inherent in successfully managing a tenancy—are within the direct scope of tenancy support programs. Other factors—which relate to the personal circumstances of a tenant—will be more challenging to address through housing policy and tenancy support provision. These latter factors suggest that broader 'closing the gap' policies and targets will also be important to enable Indigenous people to fully realise their potential and housing aspirations.

Moreover, the tenant, policy, program and systemic factors that facilitate successful Indigenous tenancies are presented here as being discrete—but in reality these are often interrelated. This suggests that intervening in one area—such as supporting tenants to improve their financial management skills—will make little difference to the success of a tenancy if, for example, the adequate supply of housing is not also addressed and people are forced to live in overcrowded, substandard accommodation.

References

Aboriginal Housing Office (2018) *Strong family, strong communities 2018–2028: implementation plan 2019–2022*, Department of Family and Community Services, Sydney.

Allen Consulting Group (2013) *Tenants' experiences of the National Partnership Agreement on Remote Indigenous Housing Property and Tenancy Management reforms: final report*, Department of Families, Housing, Community Services and Indigenous Affairs, Canberra.

Australian Bureau of Statistics (2016) *Census of population and housing, characteristics of Aboriginal and Torres Strait Islander Australians,* cat. no. 2076.0, ABS, Canberra, accessed 28 March 2020, https://www.abs.gov.au/ausstats/abs@.nsf/7d12b0f6763c78caca257061001cc588/42c869c663abfea3ca2583bb000e221f!OpenDocument.

Australian Department of Social Services (2013) *National partnership agreement on remote Indigenous housing (NPARIH): Review of progress 2008–2013*, ADSS, Canberra.

Baker, E., Leishman, C., Bentley, R., Pham, N.T.A. and Daniel, L. (2020) *Social housing exit points, outcomes and future pathways: an administrative data analysis*, AHURI Final Report No. 326, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/326, doi:10.18408/ahuri-3119901.

Baulderstone. J. and Beer, A. (2003) *Evaluation of successful tenancies demonstration projects and initiatives*, South Australian Housing Trust, Adelaide.

Berkhout, M. (2012) 'My tenancy my home: A collaborative approach to managing tenancies in Western Australia's remote Aboriginal communities', *Parity*, vol. 25, no. 9: 77–78.

Birdsall-Jones, C. and Corunna, V. (2008) *The housing careers of Indigenous urban households*, AHURI Final Report No. 112, Australian Housing and Urban Research Institute Limited, Melbourne. https://www.ahuri.edu.au/research/final-reports/112.

Brackertz, N. and Wilkinson, A. (2017) *Research synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander people*, Australian Housing and Urban Research Institute, Melbourne, https://www.niaa.gov.au/sites/default/files/publications/research-synthesis-social-economic-outcomes-housing.pdf.

Cooper, L. and Morris, M. (2003) *Sustainable tenancy for Indigenous families: what services and policy supports are needed?* AHURI Positioning Paper No.58, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Positioning_Paper_No58_Sustainable_tenancy_for_Indigenous_familes.pdf.

Cooper, L. and Morris, M. (2005) *Sustainable tenancy for Indigenous families: What services and policy supports are needed?* AHURI Final Report No. 81. Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/research/final-reports/81.

Department of Human Services (2006) *Support for high-risk tenancies strategic project*, State Government of Victoria, Melbourne.

Flatau, P., Coleman, A., Memmott, P., Baulderstone, J. and Slatter, M. (2009). *Sustaining at-risk Indigenous tenancies: a review of Australian policy responses*, AHURI Final Report No. 138, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/138.

Flatau, P., Slatter, M., Baulderstone, J., Coleman, A., Long, S., Memmott, P. and Sheppard, L. (2008) *Sustaining at-risk Indigenous tenancies,* Positioning Paper No. 104, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Positioning_Paper_No104-Sustaining-at-risk-Indigenous-tenancies.pdf.

Focus (2000) *Rental market failure: investigating the failure of the private rental housing market in meeting the needs of Indigenous households, proposed methodology and preliminary observations*, Report for State & Territory Housing Authorities (Executive Summary), Mount Crosby, QLD.

Government of South Australia (2021) *South Australian Aboriginal Housing Strategy 2021–2031*, Government of South Australia, Adelaide.

Habibis, D., Atkinson, R., Dunbar, T., Goss, D., Easthope, H. and Maginn, P. (2007) *A sustaining tenancies approach to managing demanding behaviour in public housing: a good practice guide*, AHURI Final Report No. 103, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/103.

Habibis, D. Memmott, P., Phillips, R., Go-Sam, C., Keys, C. and Moran, P. (2013) *Housing conditionality, Indigenous lifeworlds and housing policy outcomes: Towards a model for culturally sensitive housing provision*, AHURI Final Report No. 212, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/research/final-reports/212.

Habibis, D., Phillips, R. and Verdouw, J. (2013) *Background paper for investigative panel meeting on new and emerging models of tenancy management in remote Indigenous communities*, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/research/final-reports/223.

Habibis, D., Phillips, R., Phibbs, P. and Verdouw, J. (2014) *Progressing tenancy management reform on remote Indigenous communities,* AHURI Final Report No. 223, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/research/final-reports/223.

Habibis, D., Phillips, R., Phibbs, P. and Verdouw, J. (2015) *Identifying effective arrangements for tenancy management service delivery to remote Indigenous communities*, AHURI Positioning Paper No. 165, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Positioning_Paper_No165_Identifying-effective-arrangements-for-tenancy-management-service-delivery-to-remote-Indigenous-communities.pdf.

Habibis, D., Phillips, R., Spinney, A., Phibbs and Churchill, B. (2016) *Reviewing changes to housing management on remote Indigenous communities*, AHURI Final Report No. 271, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/271, doi:10.18408/ahuri-4103701.

Jones, A., Phillips, R., Parsell, C. and Dingle, G. (2014) *Review of systemic issues for social housing clients with complex needs*, University of Queensland Institute for Social Science Research.

Memmott, P., Long, S., Chambers, C. and Spring, F. (2003) *Categories of Indigenous 'homeless' people and good practice responses to their needs*, AHURI Positioning Paper 53, Australian Housing and Urban Research Institute, Melbourne, https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Positioning_Paper_No53_Categories_of_Indigenous_homeless_people_and_good_practice_responses.pdf.

Milligan, V., Phillips, R., Easthope, H., Lie, E. and Memmott, P. (2011) *Urban social housing for Aboriginal people and Torres Strait Islanders: respecting culture and adapting services*, AHURI Final Report No. 172, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/172.

Moran, M., Memmott, P., Nash, D., Birdsall-Jones, C., Fantin, S., Phillips, R. and Habibis. D. (2016) *Indigenous lifeworlds, conditionality and housing outcomes*, AHURI Final Report No. 260, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/260.

Nash, D., Memmott, P. and Moran, M. (2017) 'House rules: a study of conditionality and indigenous social housing tenancies in urban, regional and remote Australia', *Indigenous Law Bulletin*, vol. 8, no. 30: 15–19.

Nethercote, M. (2012) *Sustaining tenancies in Australia's indigenous town-camps*, Doctoral Thesis, RMIT University, Melbourne.

Nethercote, M. (2017) 'Neoliberal welfare, minorities and tenancy support', *Social Policy and Society*, vol. 16, no. 1: 15–3, doi:10.1017/S1474746415000548.

Pearson, D., Tually, S., Faulkner, D. and Goodwin-Smith, I. (2021) *Aboriginal mobility data project*, University of South Australia, Adelaide.

Queensland Department of Housing and Public Works (2019) *Aboriginal and Torres Strait Islander housing action plan 2019–2023*, DHPW, Brisbane.

Ritchie, J. and Spencer, L. (1994) 'Qualitative data analysis for applied policy research', in A. Bryman and R. Burgess (eds), *Analyzing Qualitative Data*, Sage, London: 173–194.

Social Housing Aboriginal Service Improvement Unit (2015) *Foundations for success: a guide for social housing providers working with Aboriginal people and communities*, NSW Department of Family and Community Services, Sydney.

Tually, S., Slatter, M., Oakley, S. and Faulkner, D. (2015) *The role of private rental support programs in housing outcomes for vulnerable Australians*, Positioning Paper No. 162, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/sites/default/files/documents/2021-09/AHURI_Positioning_Paper_No162_The-role-of-private-rental-support-programs-in-housing-outcomes-for-vulnerable-Australians.pdf.

Vandenbroek, P. (2018, 17 August) *Long-term unemployment statistics: a quick guide–August 2018 update*, Parliamentary of Australia, Canberra, accessed 28 March 2020, https://parlinfo.aph.gov.au/parlInfo/download/library/prspub/4244204/upload_binary/4244204.pdf;fileType=application/pdf.

Walker, V. and Ireland, M. (2003) *Sustainable housing for traditional living Aboriginal people moving to Adelaide (MalpaKutjara)*, Department of Family and Community Services, Canberra.

Appendix 1: Literature review – description of studies

Table A1: Studies included in the literature review

No.	Author(s)	Date	Title	Type
1	Allen Consulting Group	2013	*Tenants' experiences of the National Partnership Agreement on Remote Indigenous Housing Property and Tenancy Management reforms: Final report*	Report
2	Australian Department of Social Services	2013	*National Partnership Agreement on Remote Indigenous Housing (NPARIH): Review of progress 2008–2013*	Report
3	Baulderstone and Beer	2003	*Evaluation of successful tenancies demonstration projects and initiatives*	Report
4	Berkhout	2012	*My tenancy my home: A collaborative approach to managing tenancies in Western Australia's remote Aboriginal communities*	Article
5	Brackertz and Wilkinson	2017	*Research synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander people*	Report
6	Cooper and Morris	2003	*Sustainable tenancy for Indigenous families: What services and policy supports are needed?*	Positioning paper
7	Cooper and Morris	2005	*Sustainable tenancy for Indigenous families: What services and policy supports are needed? Final report*	Report
8	Department of Human Services	2006	*Support for high-risk tenancies strategic project*	Report
9	Flatau, Slatter, Baulderstone, Coleman, Long, Memmott and Sheppard	2008	*Sustaining at-risk Indigenous tenancies*	Positioning paper
10	Flatau, Coleman, Memmott, Baulderstone and Slatter	2009	*Sustaining at-risk Indigenous tenancies: A review of Australian policy responses*	Report
11	Focus	2000	*Rental market failure: Investigating the failure of the private rental housing market in meeting the needs of Indigenous households, proposed methodology and preliminary observations*	Report
12	Habibis, Atkinson, Dunbar, Goss, Easthope and Maginn	2007	*A sustaining tenancies approach to managing demanding behaviour in public housing: A good practice guide*	Guide
13	Habibis, Memmott, Phillips, Go-Sam, Keys and Moran	2013	*Housing conditionality, Indigenous lifeworlds and housing policy outcomes: Towards a model for culturally sensitive housing provision*	Report
14	Habibis, Phillips and Verdouw	2013	*Background paper for investigative panel meeting on new and emerging models of tenancy management in remote Indigenous communities*	Positioning paper

No.	Author(s)	Date	Title	Type
15	Habibis, Phillips, Phibbs and Verdouw	2014	*Progressing tenancy management reform on remote Indigenous communities*	Report
16	Habibis, Phillips, Phibbs and Verdouw	2015	*Identifying effective arrangements for tenancy management service delivery to remote Indigenous communities*	Positioning paper
17	Habibis, Phillips, Spinney, Phibbs and Churchill	2016	*Reviewing changes to housing management on remote Indigenous communities*	Report
18	Jones, Phillips, Parsell and DIngle	2014	*Review of systemic issues for social housing clients with complex needs*	Report
19	Memmott, Long, Chambers and Spring	2003	*Categories of Indigenous 'homeless' people and good practice responses to their needs*	Positioning paper
20	Moran, Memmott, Nash, Birdsall-Jones, Fantin, Phillips and Habibis	2016	*Indigenous lifeworlds, conditionality and housing outcomes*	Report
21	Nash, Memmott and Moran	2017	*House rules: A study of conditionality and Indigenous social housing tenancies in urban, regional and remote Australia*	Article
22	Nethercote	2012	*Sustaining tenancies in Australia's Indigenous town-camps*	Thesis
23	Nethercote	2017	*Neoliberal welfare, minorities and tenancy support*	Article
24	Pearson, Tually, Faulkner and Goodwin-Smith	2021	*Aboriginal mobility data project: Final report*	Report
25	Social Housing Aboriginal Service Improvement Unit	2015	*Foundations for success—a guide for social housing providers working with Aboriginal people and communities*	Guide
26	Tually, Slatter, Oakley and Faulkner	2015	*The role of private rental support programs in housing outcomes for vulnerable Australians*	Positioning paper
27	Walker and Ireland	2003	*Sustainable housing for traditional living Aboriginal people moving to Adelaide (MalpaKutjara)*	Report

Source: Authors.

Appendix 2: Tenancy initiatives review – description of initiatives

Table A2: Tenancy support initiatives

Name of initiative	Indigenous-specific	Location	ASGC–RA[1] (2006)	Programs/Services delivered
New South Wales				
Gunidah Gunya Aboriginal Corporation—Housing Services	Yes	Gunnedah	Regional	Case management; supports; social activities; programs and events to improve health and wellbeing
NSW Government—Tenant Support and Education Program (TSEP)	Yes	Coonamble Parkes Broken Hill	Remote–Outer Regional	Conflict/dispute resolution; assistance with budget management; living skills development; tenant education; management of external factors
Services Our Way	Yes	New England, Central West NSW, Greater Western Sydney, Southern NSW	Major City–Outer Regional	Service coordination; support; capacity building
Northern Territory				
Central Australian Affordable Housing—My Place Program	Yes	Alice Springs	Remote	Subsidised transitional housing; case management; tenancy education; coordination of support services and housing services
Larakia Nation—Tenancy Support Program	Yes	Darwin Palmerston	Outer Regional	Basic home repairs; domestic assistance; lawn maintenance; financial counselling and advice; assistance accessing other community-based support services; rubbish removal; advocacy and referral services; support with other factors (such as domestic violence, unwanted visitors, mental health, substance misuse, disability, unemployment and homelessness)
Anglicare—Garaworra Supported Housing Program	No	Darwin	Outer Regional	Housing and case management support
Anglicare—Housing Options Pathway Program	No	Darwin East Arnhem	Outer Regional	Case management; life skills development; tenancy skills development
Anglicare: Katherine Family Accommodation Support Service	No	Katherine	Remote	Housing and case-management services; advocacy; budgeting assistance; referral for counselling; information on other services; outreach

Name of initiative	Indigenous-specific	Location	ASGC–RA[1] (2006)	Programs/Services delivered
Anglicare: Alice Springs Housing Support Services	No	Alice Springs	Remote	Case management; life skills development; tenancy skills development
Mission Australia: Central Australia Region Support Services Tenancy Support Services	No	Connellan	Remote	Case management; brokerage of support services
Mission Australia: Katherine Housing Support Services	No	Katherine	Remote	Case management; tenancy support
NT Government: Public Housing Tenancy Support Program	No	Various locations	Outer Regional–Very Remote	Case management; referrals to other support services (including financial and budgeting advice, family support services, youth services, health, mental health, disability or substance misuse services, employment and training skills, help with managing visitors and overcrowding, and tenant education)
Queensland				
Winnam Aboriginal and Torres Strait Islander Corporation	Yes	Wynnum Brisbane	Major City	Affordable housing; emergency accommodation; tenancy support; referrals to other services (housing providers, support services)
Orange Sky Laundry: Lockhart River	No	Lockhart River	Very Remote	Hygiene services; Supported Accommodation Assistance Program (SAAP) services
Winnam Aboriginal Corp	Yes	Brisbane	Major city	Tenancy supports including counselling, financial budgeting and assistance, drug and alcohol support, family support
South Australia				
Kurlana Tampawardli	Yes	Hendon	Major City	Crisis accommodation; transitional housing; community outreach services; assistance returning to homelands; independent living skills program; case management
Tika Tirka	Yes	Adelaide	Major City	Accommodation for Indigenous students; transport to appointments, access to a social worker, access to clinics
Kanggawodli Hostel (Run by SA Health via Watto Purrunna Aboriginal Primary Health Service)	Yes	Dudley Park	Major City	Hostel accommodation; transport to appointments; access to a social worker; access to clinics
Luprina Hostel: Aboriginal Hostels Ltd	Yes	Dudley Park	Major City	Hostel accommodation

Name of initiative	Indigenous-specific	Location	ASGC–RA[1] (2006)	Programs/Services delivered
Victoria				
Beyond Housing: Indigenous Tenancies At-Risk Program	Yes	Goulburn Ovens Murray Region	Inner Regional Inner Regional	Tenant information; advocacy; case management; financial assistance; referral to other services
WAYSS—Indigenous Tenancies At-Risk Program	Yes	Dandenong	Major City	Case management; tenant empowerment; home-management skill development
Mallee Accommodation and Support Program (MASP)—Intensive Case Management of Indigenous Tenancies (ICMIT)	Yes	Mallee Region	Outer Regional	Home-management assistance; tenant education; financial assistance and skills development; information and referral to other services (including parenting and family support, alcohol and substance misuse services, counselling and mental health services, family violence services)
Wathaurong Aboriginal Co-Operative—Indigenous Tenancies At-Risk Program	Yes	Geelong Colac	Major City–Inner Regional	Advice and advocacy; help with public housing and Aboriginal Housing Victoria rentals; help with private and co-operative rentals; referral to other services
Western Australia				
Housing WA—Transitional Housing Program	Yes	Kununurra Halls Creek Broome Derby	Remote–Very Remote	Stable affordable housing; tailored support services (including home management, financial management, health, employment and training, practical home management and living skills, parenting, school attendance, home loan application assistance)
Marra Worra Aboriginal Corporation—Tenancy Support Program	Yes	Fitzroy Valley	Very Remote	Debt-management and rent arrears management; assistance with home management; tenant education (including the Community Education Program); assistance with managing visitors and overcrowding
Pilbara Meta Maya Regional Aboriginal Corporation: Support and Tenant Education Program (STEP)	Yes	Port Hedland	Very Remote	Education to develop tenancy and living skills; case management; referral to other services
Mission Australia: Public Tenancy Support Service Meekatharra	No	Meekatharra	Very Remote	Advocacy; assistance with budgeting and paperwork; tenant education around housekeeping and home management
Mission Australia: Support and Tenant Education Program (STEP) Carnarvon	No	Carnavon	Remote	Early intervention support; education; case management; referrals to other services
Mission Australia: Support and Tenant Education Program (STEP) Geraldton	No	Geraldton	Outer Regional	Early intervention support; education; case management; referrals to other services

Name of initiative	Indigenous-specific	Location	ASGC–RA[1] (2006)	Programs/Services delivered
Mission Australia: THRIVE Midwest and Gascoyne	No	Midwest Gascoyne	Outer Regional–Very Remote	Skill development; education; referrals to other services and resources
Mission Australia: THRIVE Pilbara	No	Pilbara	Remote–Very Remote	Skill development; education; referrals to other services and resources
Lombadina Aboriginal Corporation	Yes	Lombadina	Very Remote	Housing management and maintenance
Move to Town Program	Yes	Broome Kununurra Carnarvon	Remote–Very Remote	Housing; contract management; skill development (including money management, property standards, managing visitors, managing antisocial behaviour)

[1] Australian Standard Geographical Classification–Remoteness Area (2006).

Source: Authors.