



# Evaluation of the Better Places Stronger Communities Project: Final report

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# Abbreviations

<b>BPSC</b>	Better Places Stronger Communities
<b>CHP</b>	Community Housing Provider
<b>COAG</b>	Council of Australian Governments
<b>CRA</b>	Commonwealth Rent Assistance
<b>EOI</b>	Expression of Interest
<b>FAQ</b>	Frequently Asked Questions
<b>NGO</b>	Non-government organisation
<b>NRAS</b>	National Rental Affordability Scheme
<b>RFP</b>	Request for proposal
<b>ROSAS</b>	Renewing Our Streets and Suburbs
<b>TSO</b>	Tenancy Support Officer

# Executive Summary

This is the second of two evaluation reports on the Better Places, Stronger Communities (BPSC) Program, which is transferring the management of designated South Australian (SA) public housing dwellings to the community housing sector. The Social Policy Research Centre and City Futures Research Centre, both at UNSW Sydney, were commissioned by Housing SA to conduct a longitudinal evaluation of the BPSC Program, where the management of 1,100 public housing dwellings across two estates in Adelaide was transferred to the community housing sector. The two estates are Mitchell Park, managed by Junction Australia, and Elizabeth Grove, managed by AnglicareSA Housing.

The purpose of the evaluation is to support Housing SA to assess the extent to which the BPSC Program objectives are met.

The evaluation takes a longitudinal qualitative approach, with primary data collection taking the forms of focus groups with tenants, and interviews and focus groups with service providers and other stakeholders. The first round of data collection occurred in November 2015 and the second occurred in August 2017.

## Property condition

The key findings relating to property condition outcomes at the transfer at the second interval of data collection, particularly the experience of tenants, are:

- CHPs spent significant resources during the initial 12 months conducting their own assessments, which delayed the commencement of any repairs and upgrade works.
- Technical challenges related to Housing SA's IT systems resulted in delays to CHPs receiving ongoing inspection reports and other information on properties.
- In the first full year of maintenance spending, the average total maintenance expenditure per property was \$3,392 in BPSC sites, higher than the average maintenance expenditure on public housing in South Australia, which has been around \$2,700 per property per year for the last five years. This indicates that, as intended, the CHPs have begun addressing maintenance liability and improving properties.
- In general, tenants who had requested maintenance and repairs from their CHP landlord reported quick response times, professional and courteous service from tradespersons and handypersons, a better standard of repair and more responsive communication.
- However, some tenants were unhappy with the frequency of property inspections, where these were occurring twice a year or even more frequently.

## Tenant outcomes

At the time of the second round of data collection, the CHPs had been managing the properties for almost 2 years.

The key findings relating to tenant outcomes and experiences relating to the transfer at the second interval of data collection are:

- Tenants were appreciative of responsiveness of both the CHPs, with most expressing satisfaction with the level of customer service, with some minor exceptions.
- Tenants generally approved of the way their properties were being managed, repaired and maintained by both the CHPs. They were also appreciative of energy-saving modifications to their homes.
- Tenant satisfaction rates are high, and higher than the satisfaction rates of community housing tenants overall.
- Some tenants felt that the number of property inspections are excessive, and that they feel under surveillance.
- Credit transfers for rent or water paid in advance to Housing SA were slow and caused anxiety for some tenants. This was largely due to Housing SA's IT system not recording if the credit accrued were for rent, water or both.
- While there were ongoing issues with neighbourhood anti-social behaviour in both locations, tenants felt that CHPs were managing this to some extent (and also acknowledged that not all problematic neighbours were CHP tenants).
- Both CHPs were doing community capacity building and seemed open and supportive of tenant-driven initiatives. Tenants were appreciative of the opportunities for engagement in a range of activities in their area.
- Stakeholders such as Council staff and other support service staff generally endorsed the CHPs' management approach and felt they were doing more community capacity building.

## Conclusion

The BPSC Program objectives and program logic indicate the domains in which outcomes are expected. The domains are: management and governance, property maintenance, community development and affordable living initiatives, tenant satisfaction and other tenant outcomes, and service delivery.

At the baseline data collection, it appeared that tenant satisfaction with the transition process was high. This trend continued at the second interval data collection, with many of the teething problems having been sorted out. Tenants were generally supportive of the CHPs and cited improvements in responsiveness, accessibility, repairs and maintenance, community development activities, energy-saving measures in their homes, and external environmental/streetscape upgrades.

# 1. Introduction

The South Australian (SA) Government undertook the first tranche of transfers of the management of designated public housing dwellings to the community housing sector in 2015. The first phase of this transfer is the Better Places, Stronger Communities (BPSC) Program across two sites in metropolitan Adelaide. It was anticipated that considerable benefits will result from this program; to housing service quality, to property management and to tenant outcomes. A subsequent second tranche of transfers – Renewing Our Streets and Suburbs (ROSAS) – was commissioned by Renewal SA and was announced in early 2017, which involved five sites across metropolitan Adelaide.

The Social Policy Research Centre and City Futures Research Centre, both at UNSW Sydney, were commissioned by Housing SA to conduct a longitudinal evaluation of the BPSC Program. The evaluation took place between 2015 and 2017. The purpose of the evaluation is to support Housing SA to assess the extent to which the BPSC Program objectives are met, namely:

1. Improved property condition, through:
  - a. Addressing of maintenance liability, and
  - b. Improved future programmed and responsive maintenance services.
2. Improved tenant outcomes, through:
  - a. The above improved property condition
  - b. Improved tenant engagement with their housing provider, the wider community and relevant support services
  - c. Place-making initiatives for the benefit of tenants and the wider community, and
  - d. Provision of property-related 'affordable living initiatives' to help reduce tenants' essential service costs (i.e. power, water).

The evaluation will also:

- measure community and tenant satisfaction with the transfer in each region
- inform decision making on whether to extend the community housing providers' initial three-year leases for a further 20 years
- identify learnings to inform further transfers of property and tenant management from public housing to the community housing sector, and
- contribute to the evidence base around transfers.

This second and final report documents the experiences of the transfer and changes to tenant outcomes, and on the success of the Community Housing Providers (CHPs) in implementing tenant engagement, place-making, and affordable living initiatives.

## 2. Background to the program

Over the past 10 years, most of Australia's states and territories have experimented with the transfer of public housing responsibilities and/or assets to not-for-profit CHPs (Pawson et al., 2013). These policies have been partly inspired by similar public housing system transitions in other countries—especially the Netherlands, the US and the UK— and aspirations for enhanced social housing governance and place management. Australian policies have also been underpinned by the financially favoured status of community housing, which enables CHPs to secure additional revenue through the Commonwealth Rental Assistance program, while having no impact on the disposable income of the tenant (Pawson et al., 2013: 23-4). Since 2012, the pace of transfer activity in Australia has been stepped up with Tasmania and South Australia implementing such initiatives on a significant scale.

In Australia, as in other countries, drivers of the shift to increased community housing provision have included the belief that tenants transferring from public housing would benefit directly. There is, for example, consistent evidence of higher satisfaction rates among CHP tenants (AIHW, 2013). Importantly, CHPs offer flexibility and tailored service provision which may benefit both tenants and communities. That is, CHPs do not just deliver housing—they are also 'deeply invested in their communities' (Beer et al., 2014). Being to some extent insulated from electoral politics, CHPs may be able to focus more single-mindedly on customer service, as well as on long-term asset management.

Recognising the benefits of community housing, and to bring about a more diversified social housing system, the SA Government announced in 2013 a plan to transfer some 5,000 properties to CHPs, under the BPSC Program.

The initial tranche (Phase 1), tendered in 2013/14, involved two packages of 500-600 homes in metropolitan Adelaide. The management of these homes were officially transferred to the two successful CHPs – Junction Australia and AnglicareSA Housing – in October 2015.

Program objectives include growing community housing and, in the process, contributing to the establishment of larger provider organisations. Enhanced place management and (as an immediate priority) improved property condition are also key goals. The aim of expanding all social housing is another driver, albeit to be achieved over a longer timescale. Transfer objectives also include improved outcomes for vulnerable clients (Myers, 2013), as well as enhanced tenant engagement with both the provider and the community. Tenants' existing tenancy rights will be protected, and their out of pocket rent costs will be limited to no more than would have been the case had their tenancy remained in public housing.

It was, from the outset, recognised that the BPSC Program called for a community consultation strategy. However, there had been constraints on this because the decisions on which homes were to be transferred had been made well before the successor landlord was chosen by the tender process. The successor landlords in the Program have been actively involved in communicating and engaging with communities about the transfer, however this was arguably not consultative, as the key decisions had already been made.

Following prevailing practice in other jurisdictions, the transfers were progressed on a 'management outsourcing' basis (i.e. Housing SA retains titles to the transferred properties). The

initial transfers will be for a three-year term. During this period, evaluation will inform whether to extend to a 20-year term.

## 3. Method

The evaluation takes a longitudinal and mainly qualitative approach, with primary data collection taking the form of focus groups with tenants, and interviews and focus groups with service providers and other stakeholders. Each of these methods was repeated over two waves. The first wave of data (the focus of the baseline report) was collected in late November 2015, approximately one month after the transfer in October 2015. The second wave of data was collected in August 2017.

### 3.1 Focus groups with tenants

Six focus groups were conducted with 31 tenants across the two estates in August 2017, a little under two years after the transfer took place. The purpose of the focus groups was to gather information on the impact of the transfer on tenants' well-being, social participation, access to support, as well as their satisfaction with their housing and community. The topic guides for the focus groups are included as Appendix B.

### 3.2 Tenant satisfaction surveys

The CHPs survey tenants annually on their satisfaction with their property and with the CHP. Both CHPs provided survey results from 2015-16.

### 3.3 Interviews and focus groups with service providers and other stakeholders

Two focus groups were conducted with 18 staff of the two CHPs in August 2017. Additional follow up interviews were conducted also (where a staff member was on leave or otherwise unable to attend a focus group). These staff included senior management of the two CHPs, tenancy managers, asset managers and community development officers. The purpose of the focus groups was for staff to reflect on the bedding down phase of the transfer, their internal capacity development, translating overall program objectives to the practical level, and their assessments of the transfer on tenant outcomes, quality of service, and property management nearly two years after the transfer of management of stock.

Focus groups and interviews with stakeholders were also conducted in August 2017. Eight stakeholder organisations participated, including staff from local government, Housing SA, peak housing advocacy groups, and local support organisations that partner with the CHPs in service delivery. These focus groups and interviews were conducted to further explore the progress made since transfer, including the experiences and perceptions of staff working with the CHPs on the new arrangements.

The evaluation participants are listed in Table 1. The topic guides for focus groups and interviews are included as Appendix B.

**Table 1 Interview and focus group participants**

	Elizabeth Grove	Mitchell Park
Policy stakeholders (SA Government, NGOs) and CHP senior managers		2
Tenants	15	16
CHP frontline staff	8	11
Stakeholders	2	4

### 3.4 Program and financial data

A number of documents regarding the transfer remit, strategies and procedures were supplied by the two CHPs. These documents provide important background to the project, including property expenditure data, information supplied to tenants on the transfer and other tenancy matters, community development initiatives, and on-going monitoring procedures. These documents were analysed systematically, and a number are referenced throughout this report.

Data on income and expenditure, including expenditure on maintenance and repair, were provided by the CHPs.

### 3.5 Analysis

All focus groups and interviews were recorded using a digital voice recorder. These were transcribed and were used as the materials of analysis. A thematic approach was used in analysing the materials (Braun and Clarke, 2006) with the focus group/interview topic guides and the research questions used as the main guidelines for themes. Illustrative quotes are included in the findings to represent the key themes expressed by tenants in their own words.

### 3.6 Caveats and limitations

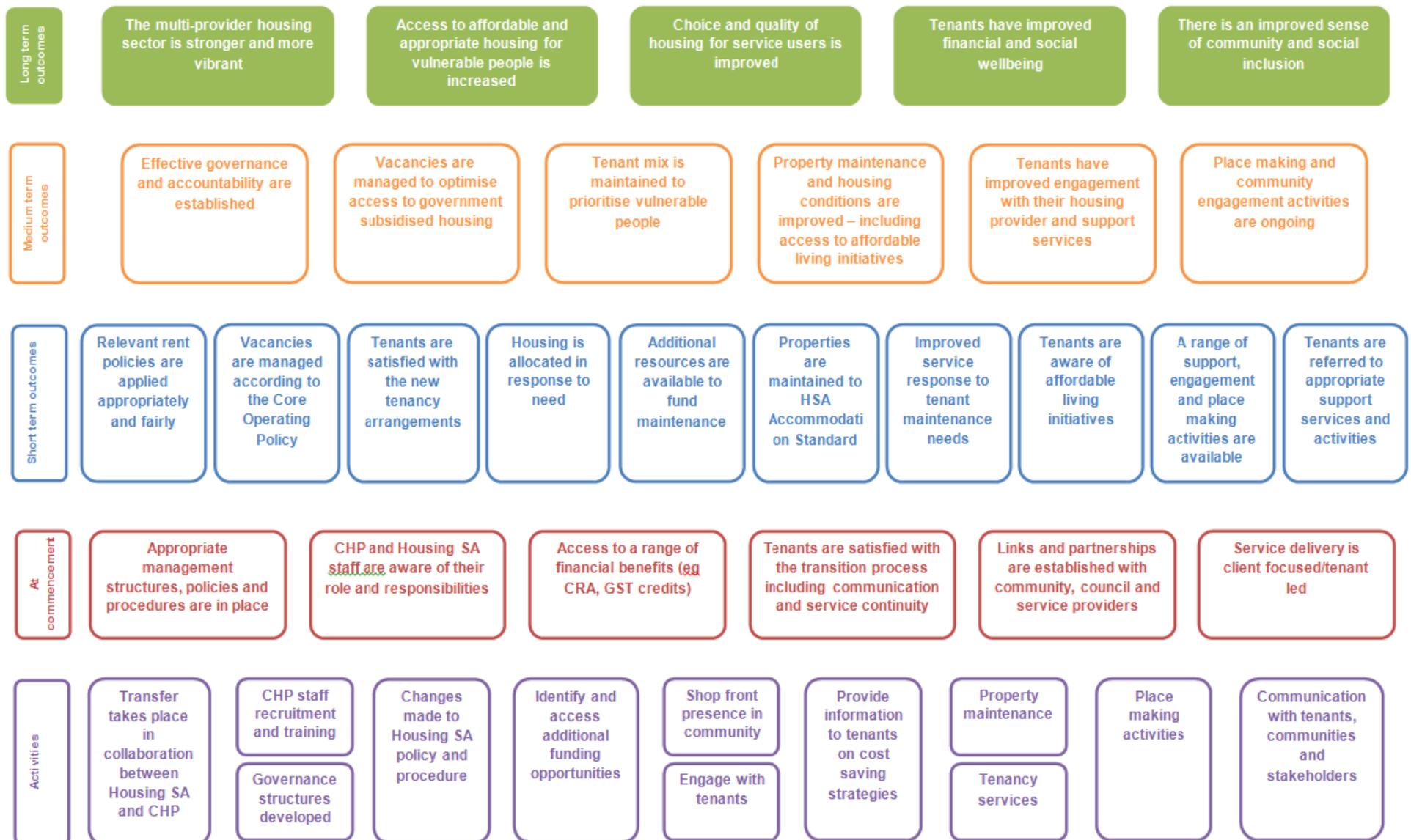
The primary source of information for the tenant experience of the transfer was focus groups of tenants, who volunteered to participate and were recruited with the assistance of the CHPs. The views of participants may not be representative due to selection bias. Most of the tenants who participated in the evaluation have lived on the estates for extended period. A small number were also community leaders who took part in some of the tenant consultative mechanisms and/or community development and support programs offered by the CHPs. To attempt to mitigate bias, the researchers requested that CHPs recruit a cross-section of tenants.

### 3.7 Program logic

A program logic is a systematic, visual representation of the underlying assumptions of a planned program. It illustrates why and how a program is presumed to work. The BPSC program logic was constructed by Housing SA and is presented below (Figure 1). It indicates the activities, or what is being done, and follows the pathway and steps that are expected to occur to meet the intended short, medium, and long-term outcomes of BPSC.

This report will test whether and how these pathways have been followed.

Figure 1 Better Places, Stronger Communities program logic



## 4. Findings

The short and medium term BPSC Program objectives, as set out in the program logic, include that maintenance and repairs responsiveness is improved and there are ongoing opportunities for tenant engagement and place-making activities. Nearly two years after the transfer, tenants are satisfied with how things are going and reported greater satisfaction with repairs and maintenance, affordable living initiatives which included modifications to their homes to make these more energy efficient, community development activities, and accessibility and responsiveness of the CHPs. These goals support the two main objectives of the BPSC Program: (1) improved property conditions, and (2) improved tenant outcomes.

### 4.1 Property condition

As noted in the Introduction, an intended outcome of BPSC is improved property conditions, to be achieved through:

- addressing of maintenance liability, and
- improved future programmed and responsive maintenance services.

#### 4.1.1 Repairs expenditure

Although expenditure on maintenance is not a direct measure of property condition, it is likely that increased expenditure on maintenance over time indicates that properties are being improved.

The first full year of expenditure on maintenance spending was 2016-17. As identified in the baseline report, at the time of the transfer in 2015, both CHPs were provided with property conditions reports that provided a list of maintenance and repair history of each property. Interviews with staff of both CHPs, however, highlighted that information provided was often out of date, reportedly by as much as three years. As a result, both CHPs spent significant resources during the initial 12 months conducting their own assessments, which delayed the commencement of any repairs and upgrade works.

The SA Housing Transfer Management Deed defines planned and responsive maintenance as follows:

**Responsive maintenance** means day-to-day maintenance or repair works that are carried out on tenanted properties in response to requests for such works to restore an item or component of the property to its working condition.

**Planned maintenance** means all other maintenance. This includes, but is not limited to, the following types of maintenance:

**Backlog maintenance:** capital maintenance work required to acquit the maintenance liability for a property identified by a property inspection.

**Capital maintenance:** periodical upgrade maintenance work directed at maintaining and/or bringing the condition of the property up to a standard that will enable the required service delivery

function of the asset to continue or improve. Examples include: hot water system replacement, floor covering replacement, painting, bathroom and kitchen upgrade, stove replacement, air conditioner replacement.

**Programmed/cyclical maintenance:** preventative maintenance work scheduled on a regular basis. Examples include: gardening, gutter cleaning, AC servicing, smoke alarm replacement and testing, pest control, gas appliance testing.

**Vacancy (capital) maintenance:** capital, cyclical or backlog maintenance work completed on vacant properties prior to reletting.

Calculations for the total expenditure on programmed, responsive, and vacancy maintenance for 2016-17, and average expenditure per property for BPSC, is at 2. While the Housing Transfer Management Deed includes vacancy maintenance in planned maintenance, the CHPs report vacancy maintenance separately.

A number of BPSC properties are due for redevelopment. This has affected the expenditure on planned maintenance, as those properties due to be redeveloped have not been maintained to the same extent as others. Expenditure data in future years should reflect the planned investment in redeveloping properties.

**Table 2 Maintenance expenditure, BPSC properties, July 2016 –June 2017**

	Total expenditure	Average per property
Planned maintenance	\$2,523,346	\$2,336
Responsive maintenance	\$794,233	\$735
Vacancy maintenance	\$345,327	\$320
<b>Total</b>	<b>\$3,662,907</b>	<b>\$3,392</b>

Source: provided by Junction Australia and Anglicare SA

In comparison, maintenance expenditure on all public housing in South Australia 2015-16, the most recent year for which data is available, is at Table 3. This shows that total maintenance expenditure was on average \$633 higher per property on BPSC properties than maintenance expenditure by government on public housing in 2015/16 period. The CHPs reported significantly higher levels of planned maintenance than responsive maintenance.

**Table 3 Maintenance expenditure, SA Housing, July 2015–June 2016**

	Total expenditure	Per property
Planned maintenance	\$25,100,000	\$663
Responsive maintenance	\$79,300,000	\$2,095
<b>Total</b>	<b>\$104,400,000</b>	<b>\$2,758</b>

Source: SA Housing Trust (2016), SCRGSP (2016): Table 18A.3

**Table 4 Maintenance expenditure, SA Housing, 2012–2016**

	Expenditure per property			
	2012-13	2013-14	2014-15	Average (2016\$)
Planned maintenance	\$945	\$591	\$938	\$804
Responsive maintenance	\$1,744	\$1,656	\$1,925	\$1,896
<b>Total</b>				<b>\$2,700</b>

Source: SA Housing Trust (2013), SA Housing Trust (2014), SA Housing Trust (2015), SCRGSP (2016): Table 18A.3

To assess whether 2015-16 was anomalous, we reviewed maintenance expenditure data on public housing from previous years (Table 5). Between 2012-13 and 2015-16 the average expenditure per property on maintenance was \$2,700, indicating that the expenditure on maintenance in BPSC sites is higher than that spent on public housing in recent years.

#### 4.1.2 Staff and tenant views

During the tender process CHPs were provided with estimated maintenance liability on properties. However, the actual costs are contested. While CHP staff state that ‘the maintenance costs have been considerably higher than was anticipated or budgeted originally’ (CHP staff), this is reportedly not reflected in expenditure, which Housing SA stakeholders report is lower than anticipated. One reason for this may be planned redevelopment of properties, if so, maintenance expenditure for future years would be expected to substantially higher.

There have been reported difficulties for CHPs in assessing the condition of properties and the liability of tenants for repairs. While RenewalSA provided condition reports to CHPs, staff from both CHPs noted that ingoing inspection reports were not provided to them which was felt to be detrimental. This made it very difficult to assess if and how the properties have deteriorated since the tenants first moved in, which, for some, had been several decades ago; it was also difficult to hold any tenant accountable for damages incurred.

Staff from Housing SA acknowledged that this is partly due to Housing SA’s outdated IT system, where significant human resources are required to extract the relevant information. Both CHPs as well as Housing SA staff interviewed noted the difficulty in extracting condition reports from the HSA system and therefore these were not provided for most properties. One CHP staff commented on the significant time-lag they experienced in accessing information on individual properties – ‘even when one tenant’s leaving, we have to contact HSA to get that ingoing report, which can take anywhere from five to ten days, minimum. Then, a lot of the times, that’s quite rudimentary, so it’s of no use to us’ (CHP staff). Another CHP interviewee emphasised the lack of detailed information on the properties transferred: ‘they would bill to say that they’d spent \$3,000 on the property, but they weren’t able to identify exactly what it had been spent on. Again, that’s very difficult for us, so that’s why we’ve had to go in and just see what the properties were like ourselves’ (CHP staff).

Further, the Housing SA staff we interviewed acknowledged that records regarding property conditions and maintenance and repair histories are maintained by different teams within the organisation, which further complicated the resourcing required in getting the relevant information. They said that the short lead-in time given to the teams in collating the information—about two months—was inadequate.

This was an important lesson learnt by all parties involved, especially for Housing SA. As an outcome, property condition information is not part of the information to be handed over as part of

the next tranche of transfer under Renewing Our Streets and Suburbs (ROSAS). Instead, all successful CHPs will take responsibility in conducting the initial assessments soon after the transfers occur. The longer timeframe of the ROSAS transfers, 20 years, also allows the asset teams to conduct longer term planning. While asset teams still have long-term maintenance and upgrade plans in mind, the three-year initial transfer timeframe for BPSC with renewal based on performance, does not provide the certainty of the long-term ROSAS transfers: 'With ROSAS especially, we're looking forward a lot more, whereas before, the budget ended up being a lot more responsive. When something broke, we'd fix it. Whereas now, we're trying to plan further ahead' (CHP staff).

Part of the remit of ROSAS also highlights redevelopment potential, where outmoded properties can be replaced to provide more accessible dwellings. This is an important aspect that was not part of the BPSC contracts, especially in view of the ageing populations at both sites and their general desires to age in place. One CHP staff highlighted that: 'people that have been in their homes for 30, 40, 50 years or something, and they're now aged. We had quite a few people wanting the bathtubs removed and things like that, because they're a risk for them now.' With the National Disability Insurance Scheme not yet available in these sites, there have been limited opportunities for the CHPs to access funding for these upgrades: 'we had to spend money on things that, previously, [would have been the responsibility of] Disability SA' (CHP staff).

Redevelopment of properties transferred under BPSC may come into play if the initial transfer contracts are extended, which should present better value for the maintenance budget. The lack of clarity on the extension and potential for redevelopment, however, presents a dilemma to the asset teams in planning longer-term upgrades.

In tenant focus groups, there was some disagreement about which landlord delivered better repairs, faster. Differing opinions were held by tenants in one of the sites and some felt that individual Tenancy Services Officers (TSOs) varied in their responsiveness, which had an impact on the time taken to complete repairs. Several tenants reported that, in their view, Housing SA had left some repairs undone or had performed 'quick fix' repairs just before the transfer. Some had a perception that contractors used by HSA were less likely to do a good job or 'didn't care' whereas contractors employed by the CHPs were better.

In general, tenants who had requested maintenance and repairs from their CHP landlord reported quick response times, professional and courteous service from tradespersons and handypersons, a better standard of repair (e.g. the job was done more professionally and properly) and communication seemed easier (with some exceptions where some tenancy officers were assessed as being more responsive and professional than others).

This level of satisfaction is reflected in the high satisfaction ratings (summarised in Table 6 and detailed in Appendix A) that tenants gave when responding to satisfaction surveys for the Mitchell Park and Elizabeth Grove tenants regarding the condition of their homes, and likewise with the quality and responsiveness of their repair requests.

Tenants were however unhappy with the frequency of property inspections, where these were occurring twice a year or even more frequently: 'Since I've been there, I've had the big fellow come and two other house inspections. I don't know why. It's perfectly clean. I just think they should only come once every year or something. I've had three since I've been there in six months' (tenant, Mitchell Park).

Tenants said that they kept their premises neat and clean and said that they felt judged by the inspections, and that property inspections should be less frequent, or annual, for 'good' tenants. Some tenants also felt the tone of communication as patronising: 'The first they came, I got this list of all that you've got to do, like make sure your window ledges are clean, and clean the oven. Do this and do that. I was really upset about it' (tenant, Mitchell Park).

This frequency of inspection was confirmed by a CHP staff – 'in general, the direction is twice a year for every property' – though they also confirmed that this frequency will decrease in the future for tenants who keep up with the conditions of their properties.

CHP staff also reported that they thought tenant satisfaction is high, but they said that the frequency of inspections was now welcomed by tenants after initial scepticism:

On a whole, the feedback I get from tradies and tenants is that they're a lot happier with what they're getting now, compared to what they were. (CHP staff)

When the maintenance guys are going into houses now, the people will open the door and let them come in, instead of getting that 'what do you want?' kind of responses. I think there's been a lot more works. They see the [trades] vans, and all of the work guys vans everywhere, which has made it quite bustling. You get the surveillance that gives the area as well, which increases the safety. (CHP staff)

## 4.2 Tenant outcomes

The evaluation is to measure community and tenant satisfaction with the transfer in each site, and improved tenant outcomes that are to be achieved through:

- Improved property condition
- Improved tenant engagement with their housing provider, the wider community and relevant support services
- Community development and place-making initiatives for the benefit of tenants and the wider community
- Provision of property-related 'affordable living initiatives' to help reduce tenants essential service costs (i.e. power, water).

### 4.2.1 Tenant satisfaction

In focus groups, tenants reflected on the post-transfer period. Since the initial flurry of meetings and information, and some teething problems including around transfer of credit for water payments, most of the technical issues associated with the transfer had been resolved.

While some pointed out various hiccups that occurred after the transfer, most tenants agreed that it has been relatively 'smooth': 'I've never had a problem. None whatsoever. I just got the paperwork and they came 'round. I didn't stress about it' (tenant, Mitchell Park).

The CHPs conduct tenant satisfaction surveys. These indicate that overall satisfaction among BPSC tenants with AnglicareSA Housing and Junction Australia is high, and higher than the overall satisfaction rate for all tenants in community housing. The CHP surveys address comparable domains, however the questions are different (detailed in Appendix A).

There is a single measure of satisfaction from all community housing tenants, reported by the National Regulatory System for Community Housing (NRSCH 2017). Although this indicates that a high proportion (87%) of respondents are satisfied with the quality of their housing service, each satisfaction rating for BPSC tenants is higher (between 89% and 96%) (Table 5).

**Table 5 Tenant satisfaction, BPSC (n=305) and all SA community housing**

Domain	BPSC (%)	All community housing: satisfaction with quality housing services (%)
Satisfaction with property	94	
Satisfaction with provider	98	87
Satisfaction with repairs	89	
Satisfaction with communication	96	

Source: provided by Junction & Women's Housing and Anglicare SA Housing; NRSCH 2017

Others reported some mix-ups with their credit (tenants often paid extra to make sure they could cover both rent and water bills). One tenant related how at first Junction had mistaken a credit for what was owed. Both CHPs and Housing SA staff confirmed that this confusion is a systems issue, that the IT system that Housing SA use does not differentiate what the payments (or debts in some cases) were for:

It's a system problem. For example, with our system, we only have one account. You might pay money into that. your rent, your water bill, and any other maintenance charges, etc, come out of that. if you have a debt with Housing, you can ring up, but we can't really accurately tell you what the debt is for specifically.  
(HSA staff)

Both CHPs reported that this caused a significant amount of confusion amongst their staff and tenants who transferred. In isolated instances, this lack of clarity dragged on for several months, and CHP staff reported that their organisation was out of pocket in crediting transferred tenants those credits while still waiting for those amounts to be transferred from Housing SA.

A lot of credits took a while to come through as well. Some of the credits, we still hadn't received until December, or January, beyond, for some of them. (CHP staff)

Because we didn't have a true account of where their rent was paid to, or if they had any credit for water, or any of that kind of stuff, we couldn't really follow up on arrears because of that as well I guess. Because they possibly had some credit still sitting in Housing SA. (CHP staff)

A recent change in state policy, however, instigated further confusion in water bill payments among tenants. In January 2017, households that were eligible for water bill concession no longer had that amount automatically deducted from their water bill (i.e. concession payments made directly to their water service provider). Concession payments were instead sent to the households' bank accounts, which they could use to supplement their water bill payments. There were reported delays in concessions being redirected to tenants' accounts; there were also confusion about who tenants should contact for information or remediation: 'In my experience with my tenants, it depends on who they talk to at [the agency managing concession payments] as to what

information they've been given, which is very frustrating for them [...] They've been given an array of reasons why they haven't had their concessions' (CHP staff).

This has instilled a level of anxiety amongst tenants: 'They get really anxious on the phone because everything they're being told doesn't make sense to them. They get really confused, and we're the only people who are accessible' (CHP staff)

Overall, tenants in both sites were satisfied with the CHPs and many of their initial anxieties about the transfer had dissipated over time, and issues such as bill credits had been dealt with: 'It was about 12 months after. It was a real settling down of the suburb and the tenants within. Complaints dropped, and the amount of phone calls we were having coming in, querying all sorts of things, had dropped' (CHP staff).

This view was reinforced by tenants and other stakeholders we interviewed. For example, an NGO reported that, after an initial period of consternation resulting in increased contacts from tenants, that calls had dropped off.

#### **4.2.2 Information and support related to Commonwealth Rent Assistance**

Given that a key driver of the transfer was the opportunity to secure extra revenue for the CHPs via Commonwealth Rent Assistance (CRA), the process of managing this was important. At the time of the transfer, there was the potential for some confusion about this, however this seemed to have been avoided through careful management of the process and active communication. Nearly two years on CRA payments were not felt to be an issue (except by one tenant who was not sure if he was getting the CRA payment or not).

Focus groups with tenants indicated that none were financially worse off, in fact, some tenants in receipt of the Age Pension claimed to be slightly better off than before. This was because some tenants were able to retain any of their entitlement to CRA that was above the market rent.

The lag in time for credit transfers and other payment systems were reported to have had an impact on tenants. By the time of the second round of focus groups, however, most of the anomalies had been resolved. Some tenants had paid extra money to Housing SA to cover water bills and rent in advance. Tenants had been concerned they might slip into arrears if money was not transferred in a timely manner.

Frontline staff reported that tenants were provided with information regarding CRA, the likely amount of CRA that they would receive, as well as information about the CHPs. Stakeholders noted that communication regarding CRA by Renewal SA and the CHPs has improved over time, so that this is now clearer and more user friendly:

Certainly from our perspective the information's improved and the processes around the timeframe and the processes around how it happens have improved. [...]

There's an information brochure that answers all those questions that we've heard come from tenants and tries to be really clear and simple in what it's saying. That's excellent. (stakeholder).

These information sheets and leaflets were prominently displayed in the CHPs' office counter areas and included leaflets about CRA and other topics. However, it was the TSOs' experience that many tenants, especially older tenants, prefer in-person to written information.

The focus group discussions did not identify CRA as a major issue of interest or concern. Tenants in the focus groups were unclear about when and by how much their rent would go up in future and noted that they had not had a rent increase since the transfer. This was seen as a positive. None thought their out of pocket expenses would increase due to CRA payments. Their expectation was that at some point rent would increase in line with indexed increases to their pension payments.

#### **4.2.3 Improved tenant engagement with services and community**

Improved tenant engagement with their housing provider, the wider community and relevant support services is an objective of BPSC.

Tenants valued having their TSO but had mixed perceptions of responsiveness of staff. Words used to describe TSOs were on the whole very positive: 'they're nice', 'lovely', 'will stop and talk to you in the street', etc. While most tenants said their TSOs were responsive, they also said there were inconsistencies in the responses from staff to tenant inquiries from all TSOs.

#### **4.2.4 Tenant engagement with CHPs**

The most significant tenant engagement and improving tenant access to CHP staff is the setting up of customer service offices onsite in both transferred estates. This was an activity specified in the BPSC program logic.

Tenants valued the easy to access office locations of both providers. The AnglicareSA Housing office is prominently situated in the Elizabeth Grove shopping centre and tenants regularly accessed it. The Junction office has moved to a commercial and industrial precinct on Marion Road. This relocation is due to the unsuitability of the original office, which provided little privacy for visiting tenants but also a number of occupational health and safety issues:

It wasn't fit for purpose, really. ... The stairs were a death trap. We all went down them at least once, and not down then up. The reception area was bad. When we'd be busy, I used to take people outside in the back and sit out there, because the offices were busy and there was no room at the reception. This is much better as far as that goes. There was no privacy there in that reception. The people were standing so close to each other (CHP staff).

The tenants who participated in the focus groups were aware of the new office's location. Some liked that parking is a lot easier now, while others would have preferred better public transport access: 'we've had a couple of complaints that it's not on the bus route. You have to walk a while from the bus stop now' (CHP staff). Staff also acknowledged that signage to the office's entrance needs to be improved: 'because the signage here is just that little sign down the bottom, which you can't really see until you're right on top of it. We are getting additional signage.'

#### **4.2.5 Partnerships with the community, council and service providers**

Establishment of partnerships with the community, council and service providers is included in the program logic as a component of BPSC. Both CHPs established or strengthened a number of partnerships with local service providers to deliver existing and new services.

Stakeholders and community development officers alike highlighted the partnership model under which they work, aiming to boost the capacity and resilience of the local services. Activities are often cross-promoted, and resources shared. This presented better value for money to CHPs and local service providers:

What we do is, we tend to work together to make sure that we don't produce programs that are exactly the same, that we've not reproduced. We don't have the overlap. We advertise each other's programs. We push each other's programs. If I've got a flier that's coming out for parents of this age group, they know where to send it. It's being collaborative with each other as well. We're not doubling up. (stakeholder)

We do everything in partnership with organisations. In my role, we never do things alone, because we want it to be sustainable, and we want it about connecting people broadly with their local communities. (CHP staff)

While a number of service provision partnerships and referrals already existed prior to the transfers, these were enhanced as a result of the BPSC Program, and new partnerships have been formed. Local service providers in Elizabeth Grove and Mitchell Park are working with the CHPs to provide new services and better integration of existing services, facilitated in part by the community development resources that the CHPs are providing.

Having dedicated community development and tenant engagement staff also boosted the scope of information collection that local service providers and partners beyond what their internal capacity would allow. In Mitchell Park, for example, the community development officer was able to conduct '325 community conversations' that provide considerable in-depth data that is now shared amongst some local partners. This exercise is greatly appreciated: 'She was able to doorknock every residence. That's something that we can't achieve. The data that she's able to get from that, she's openly said that she would share [...] That partnership has brought that to it' (stakeholder).

Many of the service partners are also highly engaged. Elizabeth Grove benefitted considerably from external funding opportunities and partnerships in delivering new facilities to the neighbourhood and the wider Elizabeth area. This included a partnership with the Roger Rasheed Sports Foundation and the Playford City Council, which assisted in delivering a new sporting facility on Secombe Street. This facility is noted to have transformed the site, which previously was an unused patch where illegal dumping regularly occurred. This enabled Council to employ strategies to activate the site, which includes regular after school and school holiday sporting activities attended by Elizabeth residents and the wider Playford community. Since the completion of construction, a community health and nutrition officer now holds regular activities that local residents as well as residents from nearby suburbs attend.

Stakeholders spoke highly of the head of the Sports Foundation, Roger Rasheed, a media personality and former professional tennis player and coach, who shows real interest in investing in the community in addition to providing a co-funding opportunity for constructing the new facility. This has been noted as being highly beneficial to the success of the facility and related activities, as exemplified by this stakeholder: 'He called me pretty often for updates [...] For someone of his lifestyle, he's more involved than most people would be, which is good. It helps to have that name and the kids love it when he comes out. There's very limited male role models for the kids in this area' (stakeholder).

The initiative is noted to have increased participation from young people, with attendance and participation regularly increasing: 'I think a lot of these kids don't have any consistency, so just knowing that there's something on there that they can go to, and there will be someone there, has

been quite beneficial to its consistent numbers. Numbers are up and down, but steadily increasing. [There's an] increase in the really disengaged kids, at least, being around' (stakeholder).

Stakeholders reported that the sports activities were valuable to young people who were unable to participate in organised sport because of cost and transport barriers: 'Most of them won't transition in to organised sport, because they probably don't want to, for a start, and they're not going to be able to get to training. Their parent or guardian's not going to be able to financially commit to that. They don't know what's happening next week or the next day. Although there's these ground plans, you can learn this stuff about sport, and interaction, and social inclusion, without having to go to a club' (stakeholder).

The introduction of an equipment library has also boosted participation from residents who may not be able to financially afford sport activities.

#### **4.2.6 Managing neighbourhood conflict**

The program logic includes long term goals. One of these is an 'improved sense of community and social inclusion'. The CHPs have made efforts to develop this through community development initiatives, however the tenants who participated in the evaluation also identified challenges with what they described as drug dealing and anti-social behaviour in Elizabeth and to a lesser extent in Mitchell Park. While they recognised it was not always the CHPs' responsibility (especially when the problem neighbour was in private rental or with another housing provider) they did expect active management of issues where possible. Tenants complained of neighbours making noise, urinating on their fences or lawn and disturbances relating to young people or people seeking to buy drugs. However overall most agreed that the areas, formerly stigmatised, were 'getting better' or that it is not quite as bad as it used to be (especially in Mitchell Park): 'A lot of people have commented that they can visibly see a difference in Mitchell Park itself when they're driving around, so properties are better maintained, the suburb itself looks more tidy' (CHP staff).

Tenants and CHPs also reported that the CHPs are making efforts to meet the needs of tenants with complex needs and to manage tenancies to minimise conflict. Both CHPs talked about coming up with strategies to better place tenants, particularly in areas where there are clusters of units or townhouses with a common driveway. They both gave at least one example where they learnt not to put a particular type of tenant (one CHP mentioned Indigenous, the other migrants) into a property with a shared driveway where there are known problems with discrimination. A few interviewees mentioned barriers to support because of distrust of services, but said that is changing through the development of relationships with TSOs.

Both CHPs had also used termination provisions or relocations in response to these issues. One government stakeholder expressed concern that tenants evicted from CHP housing would simply present at Housing SA which still had to house people with challenging behaviours and other complex needs as the 'landlord of last resort'.

Playford City Council has invested in new sporting facilities in and around Elizabeth, and this, as well as streetscaping improvements such as the redevelopment of Secombe Street Reserve, has enhanced the look and feel of the area. One stakeholder noted that this has changed the stigma that other residents may have had about the neighbourhood: 'Almost everyone that comes to Secombe that's not from around here, the more affluent areas of Playford, are very surprised at how nice the site is, because it's had very minimal vandalism. They would be pleasantly surprised

at how the houses are around that. I don't think they would come to these areas very often if there wasn't something like this, which is good' (stakeholder).

#### **4.2.7 Tenant engagement activities**

Both CHPs held consultations with tenants soon after the transfer and we found they had continued doing so. A number of new programs had commenced in both sites.

A range of non-housing services are being provided to the community including: cooking classes, craft classes, older persons' exercise classes, as well as regular events such as tenant BBQs, Christmas parties and one-off events such as 'the Amazing Race'.

Tenants were also involved in consultation structures such as the Community Champions and Tenant Connect groups in Mitchell Park, and the Tenant Reference Group in Elizabeth Grove. Several tenants in Elizabeth Grove also volunteer on a regular basis, such as increasing their presence in the running of the community quarterly newsletter, and organising and running events such as Christmas parties.

Thoughts are clearly being given on how to increase tenant engagement and input into governance structures. In Elizabeth, several tenants have received governance and cultural awareness training: 'They've come up with ideas about what kind of activities will work in the area. That's why these get numbers, because the people in the area have said it's going to work. [...] One of them went on to support new arrivals. He's gone on to do training at TAFE to become a support person for people learning English. They're very valued' (CHP staff).

In Mitchell Park, tenants were involved in the landscaping and beautification works and a number have completed traineeships and certificate courses at TAFE.

In Elizabeth, there are a number of initiatives aimed at children such as the sports training described above, and a book club. Tenants also have access to tools for maintaining their gardens.

Tenants were strongly of the view that activities have assisted people to get to know, trust and support their neighbours, and decreased social isolation for those who participate: 'All that sort of thing we never had with Housing Trust, you know you can meet at the local park and I've made the effort to do those things and just see what it's like, what everyone else is up to' (tenant, Elizabeth).

Tenants in both sites were positive about the community development officers, and reported improvements in relationships and community connections since the transfer.

For the most part, the frontline staff at both CHPs believe they are successfully achieving (and in some ways, exceeding) the objective of tenant engagement. They intend to further develop their client-focused tenant-led approach, as set out in the program logic and are actively seeking tenants' ideas.

#### **4.2.8 Place-making initiatives**

Both CHPs noted working in partnership with several local businesses and existing services to deliver place-making initiatives and support services. For example, Junction Housing, through the Live Training Site Program, enlisted residents to makeover two Junction Australia tenant-housing common areas in Mitchell Park. This was initiated and co-designed by the resident tenants. Residents have created a vegetable garden and planted fruit trees in the common space, fixed footpaths, upgraded the rotunda and created additional seating. "The outcome of the process from

co-design to completion of the works-projects saw tenants re-connecting with their neighbours and now planning to hold regular gatherings in their reinvigorated common areas” (Junction Housing, 2017). Tenants combined their work with training at TAFE SA and other training providers.

Playford City Council and the Roger Rasheed Sports Foundation have collaborated to transform the Secombe Street Reserve in Elizabeth Grove into a multi-use sports and recreation ground. This, along with other new and upgrade facilities such as the new tennis centre on the corner of Main North and Midway Roads, and upgraded facilities in Elizabeth South and Elizabeth Vale, have provided new opportunities for engaging tenants (and their children) in outdoor recreational activities and sports for the CHPs. This approach is similar to several other renewal initiatives in Australia and overseas, such as in Riverwood North in NSW, where early physical transformations externally funded in addition to the renewal project are used to showcase the potential of the site and in getting the local community on board with the longer-term renewal initiatives.

While the Mitchell Park site has yet to enjoy a similar injection of external funding for local facility upgrades to date, there will be significant investments into the nearby Tonsley site for a new innovation and education precinct. As a result, Marion City Council is working on a beautification project in Alawoona Avenue in Mitchell Park, which serves as ‘a key entrance way to Tonsley’ (stakeholder) and provides better access between the sites and the southern suburbs of Adelaide.

These Council-driven upgrade projects have contributed to better public spaces and facilities for the local communities. This may have spillover effects, as residents now take greater pride in their neighbourhood, as this stakeholder’s comment exemplified: ‘less dumping. Nicer people trying to look after their houses a little bit better. Have a little bit more community pride.’ Investment in new facilities and streetscape upgrading have also contributed to slowly changing the stigma that these neighbourhoods have suffered over the years, with residents who do not live in Mitchell Park or Elizabeth Grove coming to use the new facilities.

#### **4.2.9 Affordable living initiatives**

Both CHPs have delivered, or were in the midst of delivering, affordable living initiatives, and have conducted significant maintenance and upgrade works.

The Affordable Living Initiatives (ALI) aimed to help reduce tenants’ energy use and therefore their electricity bills, and as part of this, both CHPs provided information to tenants describing what options were on offer. Upgrade options through the ALI included ceiling fans, low energy light globes, external awnings, window tinting, water-saving showerheads among others. Tenants could choose a number of these upgrades depending on their personal desires and individual circumstances.

Tenants were generally very pleased about this opportunity as electricity costs are rising in South Australia. The process also happened fairly quickly: ‘It was the Thursday, and they were out here on the Friday, I had my fans in, then I had my windows tinted’ (tenant, Elizabeth).

For those who had had modifications made, many reported improvements to the ambient temperatures in their homes. No tenant had yet received an electricity bill since the installation of the energy-saving measures (which was occurring as the data collection took place in mid-2017) but there was an expectation the modifications would cut energy consumption and therefore bills. Tenants spoke at length about what modifications they had chosen and seemed very supportive of the initiative and the speed at which modifications are being made. Two tenants had previously

participated in a trial of solar water installation (under Housing SA management) and reported their bills were always low ‘we noticed that it saved heaps!’ (tenant, Elizabeth).

Water bills, however, still tended to cause anxiety especially as the SA Government has now changed the way in which rebates are paid. Tenants reported paying extra to ensure they have enough to cover water bills and were unhappy about the loss of rebates. Some had gone to a local MP to complain. This is an ongoing and systemic problem affecting community housing tenants at both sites.

Lack of separate metering caused further annoyance to some tenants living in complexes. They felt it was unfair that households of different sizes all paid equal shares of the overall water bill: ‘That’s what I hate – we don’t have an individual water meter... let’s say next door neighbour has eight people there, the other has six... I live on my own; my dog doesn’t shower!’ (tenant, Elizabeth).

### 4.3 Summary and key findings

At the time of the second data collection period, many of the initial issues arising from the transfer that were causing tenants anxiety had dissipated. In retrospect, the transition was said to have been fairly ‘smooth’ overall.

Stakeholders from each of the organisations seemed to have built good relationships with tenants and a number of channels of communication were in place (either formal via the Tenants Advisory Committee type mechanisms, Community Champions, or via tenant-tenancy officer contact). Tenants in focus groups could name their tenancy officer and seemed to be positive about the results of the transfer in terms of repairs and maintenance improvements, accessibility of tenancy management (especially in Elizabeth where the AnglicareSA Housing office is located in the middle of the suburb) and also in relation to community development and place-making. There had also been some streetscape improvements and the upgrading of the Secombe Street reserve. Keeping in mind the limitations of the sample size, very few tenants expressed any reservations about the transfer, and most expressed preference for the CHP manager over and above the previous landlord, HSA. This finding is in line with tenant satisfaction survey results.

The key findings relating to tenants’ experience of the transfer are:

- Tenants value the multiple forms of communication and engagement provided by both the CHPs, and the responsiveness and availability of staff.
- Tenants valued the ongoing efforts to engage tenants and the broader community in community development activities and were overwhelmingly supportive of the various events and programs that were happening, as well as having input into what *could* happen in the future.
- There are still some neighbourhood conflicts related to drug use and disruptive or criminal behaviours. However, tenants recognised that this was not always within the control of the CHP (especially if the neighbour was not a tenant of the CHP). CHPs were seen as trying to manage, or actively managing, such issues.
- Credit transfers for rent or water paid in advance have been sorted out. However, water bills are causing anxiety and financial hardship for some tenants due to changes to the way rebates are delivered (by the SA Government). This is a systemic issue that requires a solution.

- Property modifications designed to save on energy use were very popular and tenants believed these would save on power and therefore bills.

The shopfront presence of CHPs in both communities was the most significant tenant engagement strategy and has reportedly been highly successful. The Junction office, which is now located in an industrial complex, is a little less prominently located than the Anglicare office, due to limited availability of available facilities.

## 5. Summary and conclusion

There is consensus from different stakeholders that the transfer has improved maintenance expenditure and quality of responsive maintenance services. The majority of tenants reported enhanced response times and better standards of work, carried out by courteous and professional tradespersons, which is in line with tenant satisfaction survey results. CHPs have audited properties and have expenditure projections in place for each property. With CRA as an extra income stream, CHPs have been able to deliver better and more personalised tenancy management; however, it remains to be seen whether CRA is sufficient in lieu of title to properties to raise enough revenue to undertake major asset upgrades or the building or acquisition of new assets in the future.

Secondary objectives community development and place-making: Both CHPs have made significant efforts to engage with tenants and this was clearly going well at both sites with tenants aware of various activities and engaged in various ways. In terms of formal tenants advisory mechanisms, this could be strengthened and expanded at both sites and some thought could be given to including tenants in a more formal way in governance structures (as occurs in the UK social housing sector).

The BPSC Program objectives and program logic indicate the domains in which outcomes are expected. The domains are:

- Management and governance: including vacancy management, rent policies, housing allocation
- Property maintenance
- Community development and affordable living initiatives
- Tenant satisfaction
- Other tenant outcomes: access to financial benefits such as CRA
- Service delivery.

In relation to tenant outcomes, at this second interval of data collection, it appears that tenant satisfaction is high taking into account both tenant satisfaction surveys and the sentiments expressed in six tenant focus groups. Tenants expressed positive views about the responsiveness of CHPs, and valued personal contact from CHP staff, especially with 'their' tenancy services officer who they could identify by name. CHPs and Housing SA noted that much lower staff-to-tenant ratios and the local presence will make a difference to contact between housing providers and tenants, and improve service. To some extent Housing SA cannot compete as tenancies-to-worker ratios are much higher and as such the personalised service is more difficult to deliver.

In relation to property maintenance, both CHPs have delivered timely and good quality repairs and maintenance services. While there are some minor dissatisfactions, the vast majority of tenants reported that this aspect had improved since the CHP had taken over.

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## Appendix A Tenant surveys

Tenant survey data was provided by both CHPs to the evaluation. As the scales and survey items vary slightly, the results for each are presented below. The evaluation is not assessing the performance of individual CHPs so these have been deidentified.

The total sample for the surveys was 305 participants, a response rate of 24% and 33%.

**Table A-1 Satisfaction survey 2015-16, selected items and response**

	Very satisfied / Strongly agree (n)	Fairly satisfied / Agree (n)	Dissatisfied / Disagree (n)	Very dissatisfied / Strongly disagree (n)
<b>Satisfaction with property</b>				
(CHP1) How satisfied are you with the condition of your home?	63	59	2	1
(CHP2) I am satisfied with the general condition of my home	59	69	23	9
(CHP2) Overall, I am satisfied with my housing	81	65	9	5
<b>Satisfaction with provider</b>				
How satisfied are you with the services provided by [CHP1]	79	55	2	1
I received information from [CHP2] staff about my rights and responsibilities as a tenant	77	79	3	1
I have been treated fairly by [CHP2] staff	92	65	0	3
<b>Repairs</b>				
If you have reported a repair to [CHP1] in the last 12 months, how satisfied were you with the repair work?	69	41	6	4
I am satisfied with the way [CHP2] deal with repairs and maintenance	64	73	18	5
<b>Communication</b>				
(CHP1) How satisfied are you with the way the housing provider communicates with you?	84	41	2	2
(CHP2) I am satisfied that my Tenancy Officer responds to all queries in a reasonable time frame	82	71	4	3

## Appendix B Interview schedules

### **Tenants**

How long have you been living in Mitchell Park/Elizabeth? Were you there a year ago?

Thinking about the transition, were you worried prior to it? Do you feel like you were given enough info in those first few months?

Thinking about Junction as housing manager, what changes have you noticed over this past year?

Since the transfer happened, what are your comments on:

- Junction staff availability and responsiveness?
- Rent levels?
- Any other billing issues (water, etc)?
- Property maintenance and repairs?
- Management of complaints and conflicts?
- Access to services and support?
- Belonging and connectedness to the neighbourhood?
- Community activities and events

How does Junction compare to Housing SA as a manager?

What would you say to other tenants whose homes may be transferred to Junction?

Overall has the transfer process been positive, negative, or hasn't really made much difference?

## **Stakeholders**

A bit about them – role, how long have they been there for

Can you comment on links between Junction/Anglicare, other services, Council?

What are your comments on:

- Clarity of information provided to tenants – what worries did tenants have? How have you dealt with these?
- Availability of resources to support tenants - can tenants access the support services they need? Are there gaps?
- Quality of service?
- Availability of resources to maintain properties?
- Managing tenancies – including arrears, terminations, etc
- tenant outcomes?

Thinking about the transfer, did it go smoothly? Were there things you could have done better?

In terms of tenancy management, what are the differences between Junction/Anglicare and Housing SA?

Thinking about the next 12 months, what's your main challenge as tenancy managers?