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### Activity 1: Social Housing key messages

#### Social housing for Aboriginal customers

**What does culturally appropriate social housing for Aboriginal consumers look like?**

- A single statewide Aboriginal strategy would overcome current disconnected/fragmented strategies.
- A better understanding of needs vs wants is required to deliver efficient and fit-for-purpose solutions.
- Housing should be located close to and be integrated with support services (e.g., DCP, Health, DASSA, mental health).
- Cultural sensitivity needs to be considered to include, where practical, space for family to visit, and a smaller footprint to enable respect of land.
- There is an opportunity to upskill staff in the sector to improve culturally appropriate support.
- Partnership between government and non-government organisations is critical.

#### Effective interaction with other systems

**How should social housing interact more effectively with other systems and services so people are able to access the support they need to maintain their housing?**

- A long-term perspective beyond political cycles is needed.
- Need understanding that housing is more than just bricks and mortar.
- Consider whether a national housing and homelessness strategy is needed.
- A cross government approach across relevant departments (including Treasury) will help enable the right level of control.
- Efficiency should not come at the cost of effectiveness.
- Government funding criteria should present good outcomes for people.
- Data and analytics can help provide better understanding and insights to guide decision making.
- Focus on outcomes-based funding.

#### Social housing targets

**What targets should we set for social housing?**

- Form a consistent definition of the social housing system and its target cohort/customers.
- Customer should be at the centre of social housing targets.
- Design standards should be reviewed.
- Consider repurposing dividends to build supply.
- Target having a mix of social housing tenants.
- Set targets aligned to pathways.
- Targets should not be set in isolation to other support to avoid silo thinking.

#### Financial sustainability of social housing

**How can financial sustainability of the social housing system be improved?**

- Need clear strategic priorities.
- Identifying sustainable stock numbers will assist with system viability.
- Need a clear, long-term strategy to enable effective financial management and avoid reactivity.
- Need a long-term investment horizon.
- Transparency of funding allocation is important.
- Change historic funding arrangements to enable long term planning and accountability.
- Investing in improving financial literacy will enable a more effective and efficient system.

#### A successful multi-provider system

**What does a successful multi-provider system look like and who does what?**

- Clearer and consistent definition of exit pathways and outcomes are required.
- A critical assessment of what providers do well is required to identify who is best placed to meet customers’ needs.
- Niche providers such as disability services, are still required.

#### Delivering equity and fairness

**How can we deliver more equity and fairness for households in similar circumstances regardless of where they live now and when they need help in the future?**

- Better inform and education in policies and procedures will support front line services.
- Improve training for employees.
- Work closer with employment agencies.
- Requires statewide collaboration.
- Needs holistic and community approach.
- Consider a minimum-standard for housing.
### Customer at the Centre

- Improve the accessibility of services and information
- Consider a new social contract with tenants for mutual obligation
- Improve cultural inclusivity and responsiveness of social housing for Aboriginal people

<table>
<thead>
<tr>
<th>What</th>
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</thead>
<tbody>
<tr>
<td>Define clear pathways for customers through the system.</td>
<td>Define and agree a common service model for entry into services with defined pathways to the appropriate provider. This should be underpinned by a technology platform that facilitates a single entry point into the system (e.g. one telephone number, one website).</td>
</tr>
<tr>
<td>Enable case management of customers in the system.</td>
<td>Develop a single register for customers to enable more effective management of pathways.</td>
</tr>
<tr>
<td>Improve customer-centric language used across the system.</td>
<td>Define consistent customer-centric language to improve communication with customers and the accessibility of services.</td>
</tr>
<tr>
<td>Develop a customer-centric map of ecosystem to enable sector-wide solutions.</td>
<td>Develop a comprehensive view of the ecosystem identifying and mapping service providers to the customer journey.</td>
</tr>
<tr>
<td>Improve accessibility of information and services for Aboriginal customers through a better understanding of needs.</td>
<td>Develop recruitment programs to increase the number of Aboriginal employees to work with Aboriginal consumers. Develop accredited training program (e.g. through TAFE) to support upskilling of staff on key issues and needs.</td>
</tr>
<tr>
<td>Overcome issues with customers becoming ‘stuck’ in the system.</td>
<td>Identify incentives for customers or service providers to effectively transition (and exit) through system.</td>
</tr>
</tbody>
</table>

### Effective and Efficient Industry

- Review and improve the transparency of financial models, charges and subsidy within the housing system
- Critically examine the role of the SA Housing Authority and other stakeholders in the system
- Community education programs and communications to address housing problems and provide solutions

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Improve levels of financial literacy across the state to reduce demands on social housing system and prevent instances of homelessness from financial hardship.</td>
<td>Implement financial literacy training for early school aged children through statewide programs.</td>
</tr>
<tr>
<td>Reduce dependency on support systems through improving independent living.</td>
<td>Develop improved community education programs focused on independent living.</td>
</tr>
<tr>
<td>Enable improved collaboration in sector through better tendering.</td>
<td>Improve tendering process to be outcomes-focussed and to drive collaborative responses from the market.</td>
</tr>
<tr>
<td>Increase transparency on funding across system.</td>
<td>Provide improved public reporting of programs with a focus on outcomes (including taking a long-term view) and analyse against national benchmarks.</td>
</tr>
<tr>
<td>Improve accountability for outcomes and increase transparency of decision making.</td>
<td>Set a clear sector-wide strategic plan that defines sector-wide roles and responsibilities for all relevant stakeholders (including SAHA, Government departments and industry).</td>
</tr>
<tr>
<td>Enhance long-term and evidence-based decision making.</td>
<td>Invest in data and analytics to enable effective prioritisation of resources and proactive decision making.</td>
</tr>
<tr>
<td>Improve cost-efficiency of system to increase financial sustainability.</td>
<td>Develop statewide finance model to improve costs allocation and drive efficiency.</td>
</tr>
<tr>
<td>Improve collaboration through shared objectives.</td>
<td>Develop sector-wide outcome based KPIs, with aligned funding model.</td>
</tr>
</tbody>
</table>
### Activity 2 & 3: Social Housing key ideas

#### Matching the right supply to demand

<table>
<thead>
<tr>
<th>What</th>
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<tbody>
<tr>
<td>Improve alignment of asset planning to future customer needs.</td>
<td>Develop social housing plan that aligns to broader infrastructure planning and aligns asset planning to specific needs. Align goals and needs across government (e.g. infrastructure, industry and skills).</td>
</tr>
<tr>
<td>Improve flexibility of housing</td>
<td>Consider designs such as modular housing / container housing to provide low cost and flexible solutions matched to demand.</td>
</tr>
<tr>
<td>Stimulate new solutions to affordable housing and increase housing affordability through improved sharing of ownership / tenancy costs.</td>
<td>Provide competitions to drive innovative affordable housing solution and develop incentives to drive affordable private rentals in targeted demand areas.</td>
</tr>
<tr>
<td>Improve information sharing to enable proactive planning and effective decision making.</td>
<td>Provide transparency of data and information captured across the sector (including from SAHA) through a single platform.</td>
</tr>
</tbody>
</table>

#### Targeted support

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Investigate new housing options for children leaving residential care</td>
<td>Develop consortium model (including all tiers of government and service providers) to enable co-design and collaboration for solutions for specific support cohorts. Begin with representatives from key stakeholder groups to develop holistic care management approach consistent with Project Zero work.</td>
</tr>
<tr>
<td>Develop customised housing and support options for a range of people</td>
<td></td>
</tr>
<tr>
<td>Critically examine the role of the SA Housing Authority and other stakeholders in the system</td>
<td></td>
</tr>
<tr>
<td>Enhance collaboration in designing and providing support for specific cohorts.</td>
<td></td>
</tr>
<tr>
<td>Improve housing access for older persons.</td>
<td>Develop gateway / hub for older people to enter in the system in a consistent place, to explain circumstances and background once, and to provide tailored support.</td>
</tr>
</tbody>
</table>

- Investigate benefits and impacts of transferring management of further housing stock from public to community housing.
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Minister address:

Hon Michelle Lensink, Minister for Human Services provided her vision for the future of housing and homelessness in South Australia.

Close:

Mark Thomson from PwC discussed next steps and thanked participants for their attendance and inputs.
### Activity 1: Support and Services Sector key messages

<table>
<thead>
<tr>
<th>Lessons from changes in other social service sectors</th>
<th>Partnership to improve outcomes for Aboriginal peoples</th>
<th>Collaboration of homelessness and mainstream services</th>
</tr>
</thead>
<tbody>
<tr>
<td>What lessons can we learn from changes in other social service sectors, new technology and emerging contracting practices to better match individual needs with access to support and services?</td>
<td>Needs greater participation of Aboriginal-led organisations, or creation of an Aboriginal-led organisation to provide service, oversight or direction. This could include creation of an Aboriginal advisory committee.</td>
<td>Focus needs to be client-centric and not encourage ‘cost-shifting’.</td>
</tr>
<tr>
<td>• Purpose built hubs (e.g. safety hubs in Victoria) enhance engagement.</td>
<td>• Needs greater Aboriginal-employed representation within relevant organisations.</td>
<td>• Needs improved pathways to enable improved navigation of a complex system.</td>
</tr>
<tr>
<td>• Systems must be interconnected (could follow lessons learnt from NDIS).</td>
<td>• Allow voices from both male and female Aboriginal people.</td>
<td>• Need to improve staff awareness of the whole system to enhance collaboration and overcome silo thinking.</td>
</tr>
<tr>
<td>• Needs to have a long-term approach particularly for funding agreements.</td>
<td>• Enhance cultural awareness training to improve the understanding of the needs of Aboriginal people</td>
<td>• Collaboration requires the right structure, governance and platform.</td>
</tr>
<tr>
<td>• Collaboration is more impactful than competition.</td>
<td>• Develop improved commercial models to enable collaboration rather than competition.</td>
<td>• Collaboration requires an outcome mindset, otherwise it will drive “hand-balling” problems to others.</td>
</tr>
<tr>
<td>• Contracting process should be more transparent.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Sharing of data enables better management and decision making across all aspects of the sector.</td>
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</tbody>
</table>

### Better engagement with local regions

How can we better engage with local regions and develop place-based approaches for particular communities?

- Maintaining accurate data on the local community (including demographic and needs) will improve planning and proactive decision making.
- Local governments can play a key role in enabling collaboration in regions.
- Early intervention is critical given constraints in some regions.
- A case management approach with identification of lead agency will facilitate improved pathway. This is particularly important when moving between parts of the system (e.g. discharging from mental health / youth justice / hospital back into the community).

### Support for victims of domestic and family violence

How can we develop a new approach to crisis and emergency accommodation that addresses short term needs and link this to longer term housing options?

- Early intervention is critical. Prevention can start at very early age, e.g. through education in schools.
- Increase awareness through the workplace and community services.
- Focus on risk identification aligned with response.
- Need to overcome the issue of waiting to respond where we then need to direct resources to crisis response.
- Where there is a victim there is a perpetrator: need to case manage both sides and enable prevention.
### Customer at the Centre

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<tbody>
<tr>
<td>Improve gateways and pathways.</td>
<td>Define pathways / life events approach and review existing gateways / entry points</td>
</tr>
<tr>
<td>Enable case management of customers in the system.</td>
<td>Define data sharing protocols between agencies and develop a single register for customers to enable more effective management of pathways.</td>
</tr>
<tr>
<td>Map the customer experience / journey to improve navigation of the system and collaboration of services.</td>
<td>Map (and update on regular basis) the entry points and journeys customers take through the system, review current service provision and identify points of intervention.</td>
</tr>
<tr>
<td>Reverse mentoring between providers and customers to improve awareness of customer issues, develop partnership approach and increase engagement.</td>
<td>Commence with a pilot through SAHA and front line service delivery.</td>
</tr>
<tr>
<td>Increase accessibility of services through simple and consistent language.</td>
<td>Develop consistent definitions across sector. Review current information relating to services and identify opportunities to simplify and standardise and provide through central portal.</td>
</tr>
</tbody>
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<tr>
<td>More efficient whole of government funding.</td>
<td>Invest in financial modelling to understand and track costs across system. Analyse the cost of the sector and determine an efficient level. Provide funding at the level with consideration to cross-agency impacts. Undertake review on annual process with transparency.</td>
</tr>
<tr>
<td>Improve information sharing to enable proactive planning and effective decision making.</td>
<td>Provide transparency of data and information captured across the sector (including from SAHA) through a single platform.</td>
</tr>
<tr>
<td>Focus on tendering for outcomes.</td>
<td>Improve tendering process to be commissioning for outcomes rather than traditional service model.</td>
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## Activity 2 & 3: Support and Services Sector key ideas

### Matching the right supply to demand

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<tr>
<td>Develop technology platform to enable improved supply and demand matching.</td>
<td>Develop platform to enable flexible and streamlined matching of supply and demand, e.g. long-term Airbnb.</td>
</tr>
<tr>
<td>Increase utilisation of existing housing stock.</td>
<td>Identify cost-effective opportunities to reconfigure existing housing stock to house multiple households.</td>
</tr>
</tbody>
</table>
| Improve private rental tenure | Review opportunities to revise Residential Tenancy Act.  
Provide options outside of standard six or 12 month rental contracts to provide longer term rental stability.  
Consider tenancy sharing models for rental customers |

### Targeted support

<table>
<thead>
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| Work with financiers to increase home purchase options for low-income earners | Consider all governance options with reference to the lessons learned from the previous Aboriginal Housing Authority  
Consider a model that specialises in the needs of Aboriginal peoples and works in partnership with other parts of the sector. |
| Reform funding for the homelessness sector | Increase Aboriginal representation for decision making in Aboriginal matters to increase cultural inclusivity.  
Develop recruitment programs to increase the number of Aboriginal employees to work with issues relating to Aboriginal consumers. |
| | Develop share-house leases.  
Follow interstate models (e.g. NSW) for share-housing to increase flexible arrangements between owner and tenant(s). |
| | Focus resourcing on prevention / early intervention.  
Review resourcing / funding with respect to entry points in the system to identify opportunities to optimise resource allocation. |
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### Increasing sustainability of homes
**How can we increase the economic and environmental efficiency and substantiality of our homes to deliver better outcomes for current and future homeowners and tenants?**

- Need a clear policy overlay to enable planning for sustainability.
- Regulation and financial incentives enable sustainability when budgets are constrained.
- Councils play a key role in working with developers to drive affordable and sustainable housing supply.
- Should negotiate statewide procurement of sustainable projects to take advantage of bulk discounts (e.g. double glazing).
- Supply planning needs to match the demographic profile of those in need (e.g. single customers who experience the greatest affordability challenge).
- Overcome benefits of home ownership through mechanisms to provide long-term rental certainty.

### Improving housing support
**How can we better target our grants and subsidies and realign our various costs across the housing sectors to support people to access affordable, appropriate and sustainable housing?**

- Needs focus on prevention and on long-term solutions, otherwise resources are put into crisis management.
- Design should be done in partnership (e.g. with councils, state governments, developers and other organisations (e.g. Habitat for Humanity))
- Improved data and analytics will enable better decision making.
- Need greater geographical analysis of supply and demand to enable improved allocation of resources. Need flexible solutions, for example using motels where gaps exist.
- Explore redirecting homelessness funding to stabilise tenancies.

### Improving rental stability
**How do we better balance the needs, risks and costs for both tenants and housing providers (those that own and lease housing) in the private rental sector to increase efficiency and effectiveness in the system while also promoting stability and security for tenants?**

- Needs enablement of longer leases to shift renting as an interim / short term option to long-term option.
- Needs clear solutions to key barriers, for example renting to vulnerable people, low-income earners, people with pets.
- Current bonds / insurance options are not providing an adequate solution.
- Explore the cost / benefits of redirecting funding towards providing rental guarantees for vulnerable or homeless.
- Develop investment vehicles for proportionate ownership.

### Increasing rental affordability
**With a focus on the private rental sector, how do we reduce housing stress for low income households?**

- Establish formalised partnerships between CHPs and government. Need clear definition of sector and government roles.
- Set targets for supply in key areas aligned to the demand.
- Inclusionary zoning is difficult in inner city.
- Planning should consider density / height limits and yield expectations.
- Need to consider relationship between land tax and affordability.

### Innovation in affordable housing
**How do we make the most of emerging opportunities and innovations in the housing, planning and finance sectors to generate sustained investment in more appropriate and affordable housing?**

- Build-to-Rent / Rent-to-buy schemes have had renewed interest.
- Affordable Housing Innovation Fund to facilitate innovation.
- Shared equity model should be explored further.
- Consider affordable housing infrastructure fund.
- Increased state borrowing at cheap interest to fund housing infrastructure investment.
- Plan affordable housing around public transport to overcome barriers with connectivity.
- Explore council-owned infrastructure recouped from buyers over longer term period.

### Promote housing options for diverse needs
**How do we provide more appropriate housing options for demographic groups with particular needs or preferences such as people with disabilities, Aboriginal and Torres Strait Islanders, older people, young people, recent arrivals, etc?**

- Work with councils to establish flexibility in development.
- Need clear definitions on needs of specific cohorts (e.g. single story housing for disabled or elderly) to enable future planning aligned to needs.
- There are instances of underutilised social housing.
- Stamp duty can be a barrier for downsizing and relocation.
# Activity 2 & 3: Housing Market Affordability Sector key ideas

## Customer at the Centre
- Modernise and reform the private rental market, ensuring balanced rights of tenants and landlords,
- Develop innovative approaches, increase security and affordability of rental tenancies, including longer term leases,
- Improve cultural inclusivity and responsiveness of the housing system for Aboriginal people.

<table>
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<tr>
<td>Improve levels of financial literacy for customers.</td>
<td>Implement financial literacy training for early school aged children through statewide programs. Provide support programs for adult customers.</td>
</tr>
<tr>
<td>Increase customer choice of rental agreements to enable flexibility and improved equity.</td>
<td>Explore options outside of standard six or 12 month rental contracts to provide longer term rental stability.</td>
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## Effective and Efficient Industry
- Community education programs and communications around housing problems and solutions,
- Work with financiers to increase home purchase options for low-income earners

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<td>Improve information sharing to enable proactive planning and effective decision making.</td>
<td>Provide transparency of data and information captured across the sector (including from SAHA) through a single platform.</td>
</tr>
<tr>
<td>Improve customer understanding on issues relating to home ownership.</td>
<td>Develop body to provide independent homeownership advice. Increased education on options and on common misconceptions (e.g. requirement to have 20% deposit). Provide customers with improved education relating to key decisions (e.g. rent vs buy, big home vs small, inner vs outer location).</td>
</tr>
<tr>
<td>Focus on tendering for outcomes.</td>
<td>Improve procurement process to enable improved collaboration between providers, developers, planners and contractors through technology platform.</td>
</tr>
<tr>
<td>Improve collaboration and accountability.</td>
<td>Develop sector-wide outcome based KPIs, with aligned funding model.</td>
</tr>
<tr>
<td>Build working groups to address key issues.</td>
<td>Develop working groups with representation from key stakeholder groups to design and implement key initiatives.</td>
</tr>
</tbody>
</table>
### Activity 2 & 3: Housing Market Affordability Sector key ideas

#### Matching the right supply to demand
- Develop innovative, creative and modern forms of supply to meet current and future needs
- Link infrastructure, planning and transport investment with affordable housing
- Explore initiatives, financing and incentives to attract new housing developers and developments.

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<tr>
<td>Greater geographical analysis of supply and demand to enable improved allocation of resources.</td>
<td>Undertake periodic market research and model trends to identify current supply and forecast needs. Based on analysis, develop long-term housing infrastructure plan aligned to future customer requirements and state infrastructure planning (e.g. transport).</td>
</tr>
<tr>
<td>Explore new ways of funding infrastructure for developments that reduce up front costs.</td>
<td>Establish a housing infrastructure fund to be accessed by development industry.</td>
</tr>
<tr>
<td>Support Build-to-Rent schemes.</td>
<td>Explore mechanisms to increase Build-to-Rent / Rent-to-buy schemes to address under occupancy.</td>
</tr>
<tr>
<td>Increase housing affordability through improved sharing of ownership costs.</td>
<td>Enable greater flexibility in tenancy agreements with multiple parties and shared equity contracts / new investment products to reduce ownership costs. Promote providers such as Homestart / KeyStart</td>
</tr>
<tr>
<td>Invest in sustainability.</td>
<td>Provide changes to regulation and financial incentives for targeted investment in supply to enable sustainability when budgets are constrained.</td>
</tr>
<tr>
<td>Government underwriting of pre-sales.</td>
<td>Providing underwriting (covering holding and marketing costs) to reduce risk and costs for developers and for market.</td>
</tr>
</tbody>
</table>

#### Targeted support

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<td>Develop targeted supported for tenants in crisis.</td>
<td>Design support model for tenants, landlords or agents to contact relating to tenants at risk or in crisis. Integrate into broader support system.</td>
</tr>
</tbody>
</table>