

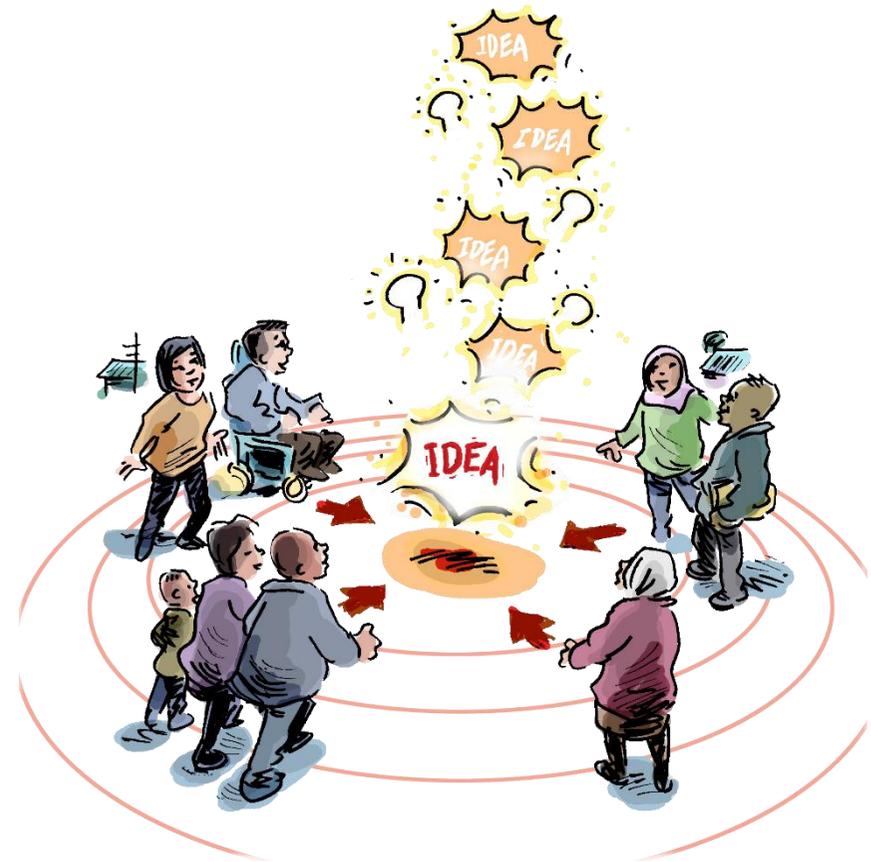
Lived Experience in Public and Community Housing and Private Rental

Workshop Report

SA Housing and Homelessness Strategy

August 2019

Facilitator: Emily Jenke CoCEO democracyCo



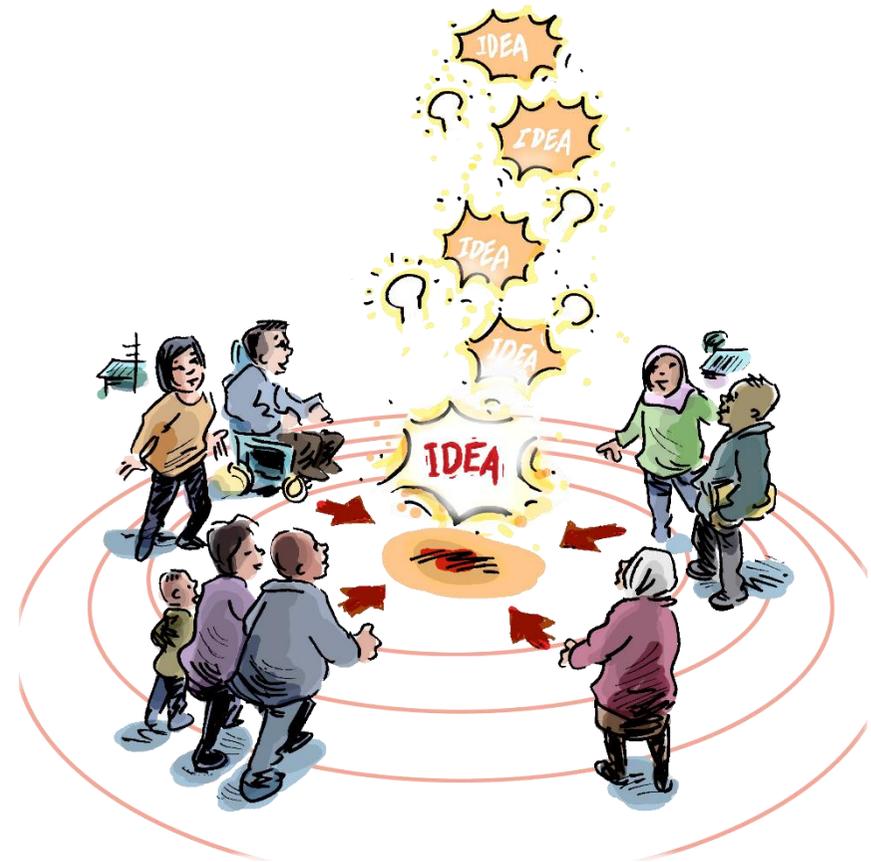
Public & Community Housing

Workshop Report

SA Housing and Homelessness Strategy

Tuesday 20th August 2019

Facilitator: Emily Jenke CoCEO democracyCo



Background

In July 2018, the SA Housing Authority (SAHA) was established by the State Government with a mandate to improve and strengthen affordable housing opportunities for all South Australians through system wide reforms.

Following this a Taskforce was appointed to discuss the current housing system and to guide the development of a 10-year Housing and Homelessness Strategy.

Over recent months the Taskforce has come together to discuss the complexities of the housing system, share their knowledge and experience and examine key evidence-based reports such as the SA Housing Trust's Triennial Review, AHURI's audit of SA's housing assets and future demand, and outcomes of key housing industry leader discussions and a housing sector workshop.

On this basis, the Taskforce developed a Strategic Intent report. The Strategic Intent identifies housing system issues and acknowledges the need for reform. It also identifies the vision for South Australia's Housing and Homelessness Strategy of *"All South Australians have access to appropriate and affordable housing that contributes to social inclusion and economic participation."* The Strategic Intent provides a platform to engage more broadly across multiple sectors including finance, planning, housing and support services, and housing consumers and stimulate ideas and opportunities for collaborative reform across the housing system.

To build upon the work to date and in order to ensure that the housing and homelessness system works for all South Australians, SA Housing Authority wanted to hear from people with lived experience. The workshops aimed to bring people together to discuss and hear about their experiences and test ideas which have emerged so far for their workability and suitability. This information will help inform the new Housing and Homelessness Strategy.

democracyCo designed and facilitated 2 'lived experience workshops' with private renters and social housing users to discuss their housing experiences including barriers, opportunities for improvement and solutions and to test ideas which have emerged to date. These workshops were conducted on the 18th and the 20th August 2019. Much of the content in this report is verbatim – and has been captured exactly how participants either said or wrote it. For clarity, sections of the report that are verbatim have been italicised.

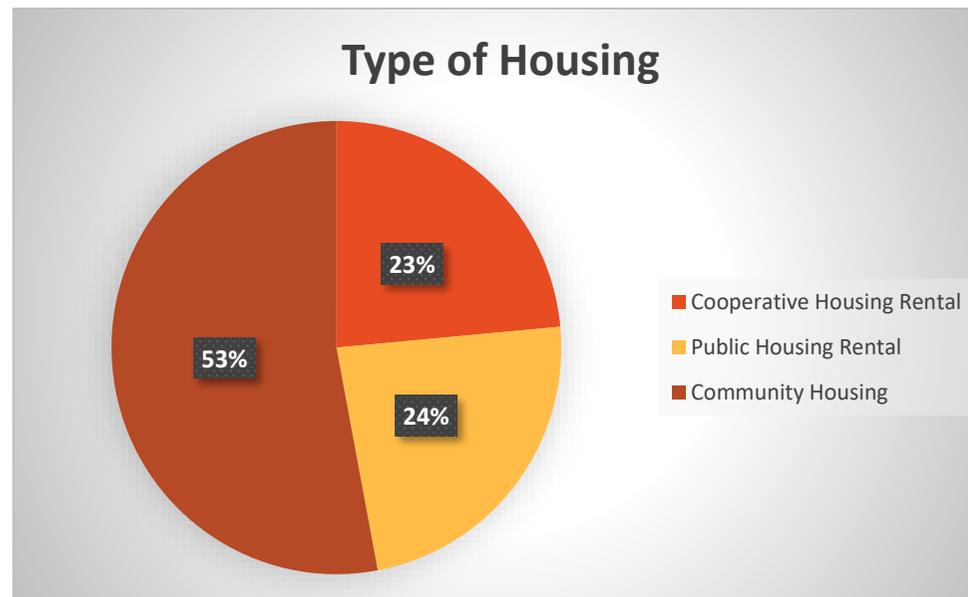
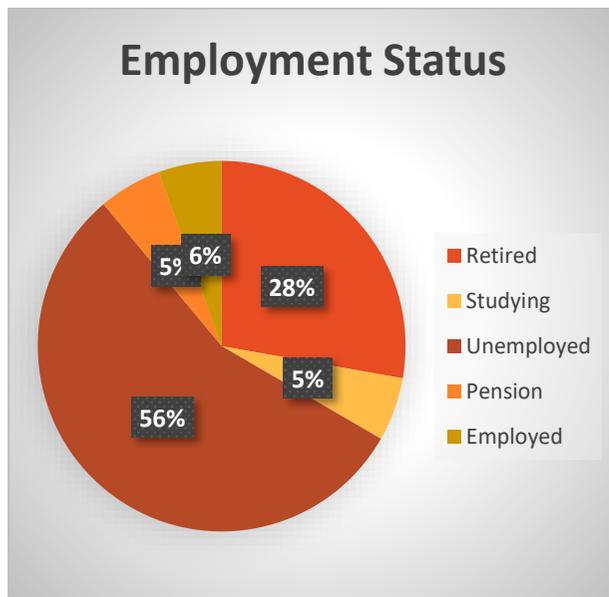
Disclaimer: The views expressed in this report are the views of the 17 attendees. These are not the views of the Government of South Australia nor do they represent the views of all South Australians.

Participants

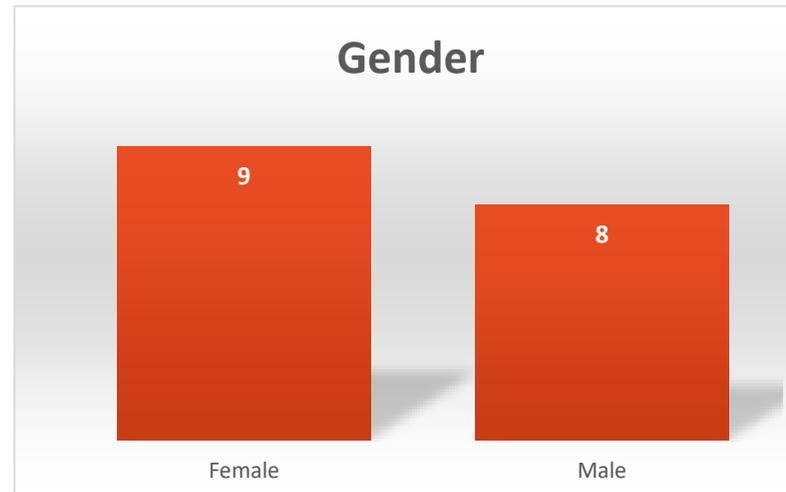
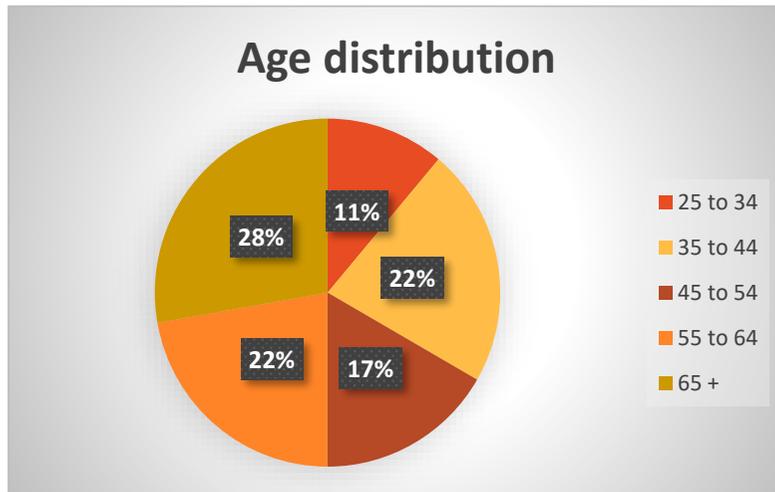
democracyCo recruited a random sample of 19 confirmed participants, 17 of whom attended on the day.

The demographics of those who attended are below:

Employment Status & Type of Housing



Demographics: Age and Gender



Workshop approach

The democracyCo designed and facilitated workshop had five parts:

1. Participants reflections on their experiences of the Community and Public Housing environment;
2. Identification of the common barriers and challenges they face;
3. Exploration of how these common barriers and challenges could be overcome;
4. Their reflections on a range of ideas provided by SA Housing Authority for feedback; and
5. Understanding and articulating their aspirations for their housing future.

The workshop went for 4 hours and was held at SAY.Kitchen in Currie St Adelaide.

Experiences of social housing

The group shared their broad experiences of housing and for authenticity this is provided verbatim below.

- *I live on the top floors so have a view of the lovely hills, rainbows, birds, sun moon, sunrise, sunset*
- *My family growing up*
- *Neighbourhood watch – community interactions, small steps forward*
- *Nepotism- groups of people ganging up on each other*
- *Orange is the new black – a jail sentence*
- *I lived under a tree and suffered abuse, which affected my mental health*
- *Isolation, mental illness, family stress. Living in the Barossa – fear, the unknown, rebirth, new start and recovery*
- *I live with lots of other women. It's awesome with young people who work together with us and have better comprehension*
- *A loving home for me and my mum and my child.*
- *Sometimes great, sometimes stormy, sometimes quiet, sometimes busy*
- *Hard work*
- *Long term, secure, affordable, safe housing*
- *Creating a quiet place for reflection, planting for growth, feeling settled*
- *Abrasive, hierarchical, hope, unwell*
- *No help from owners of social housing*
- *I live in the city. I like living in the city. The only problem is they bring in young people and drug dealers come at all hours of the day and night.*
- *My childhood home, my children's' home*
- *A commotion – what should I do? If anything...?*
- *Travelling, road that never ends, a place to call home*
- *Safe place for parenting*
- *Respite -less stress, affordable rent*
- *Gone past the point of no return – a failed parachute – soft landings are needed*
- *Not listened to, childlike assumptions, no process of negotiation, autocratic*
- *Patiently waiting*
- *I'm a survivor in the world, not of it*
- *Always try to find the thrills and high points, blank path, unknown future, "where will this lead", make my own path, roller coaster of emotions*

What are your aspirations for your housing future?

Participants were asked to explore and explain their aspirations for housing into the future; their feedback is below:

- *I want to be able to enjoy the choices and options that come from being in a stable situation*
- *I want nicer neighbours*
- *I want peace of mind*
- *I want permanency and stability*
- *I want to be able to grow my own vegetables in my own home – and see a plant live through its life cycle (not be uprooted myself before I can!)*
- *I want somewhere where I can feel and be safe*
- *I want to have my pet with me*
- *I want to stay where I am, for as long as I choose (not move when someone else chooses for me)*
- *I don't want to move, I have the best I could possibly have*
- *I want the ability to choose what I want to do with my life*
- *I want stability, safety and to not be stigmatised*
- *I want to feel safe and I have a need for my own comfort-ability!*
- *I am safe, in a permanent home with the services I need now – and I want to stay that way*

Note: facilitator checked in with the group regarding their interest in owning their own home or renting their own home. Predominately, the group responded by saying this was not a goal for them, as they know they can't live independently. They did reinforce safety and permanency however, whilst confirming that owning or renting was not necessarily a goal that everyone shares.

What challenges or barriers have you faced in social housing?

The group explored together the major challenges or barriers they have faced in accessing social housing, and then worked to explain them in more detail. This more in-depth work included exploration of ways in which barriers and challenges could be addressed.

In summary, the key themes for the barriers and challenges participants have faced include:

1. Lack of suitable and basic maintenance support
2. *Redefining of who social housing is actually for*
3. Awareness and support for navigating the system
4. Access to social housing – *what if you don't fit into a category? Am I eligible?*
5. Lack of long term planning and foresight in the housing system
6. Communication and lack of transparency
7. *Property Managers are NOT (and shouldn't be) social workers*
8. *Compatibility of those who live near me*
9. Accountability
10. Regulation System (NRS)

Each of these are detailed below.

Barriers or challenges	Ideas to overcome
<p>Lack of suitable and basic maintenance support Tenants get frustrated having to ask for basic maintenance. Some reflected they felt guilty about asking for maintenance and have trouble communicating with authorities.</p> <p>Participants reflected on a patronising attitude of authorities and not being treated like a human being. They also suggested that mismanagement of government money led to maintenance problems from within SA Housing.</p> <p>When basic maintenance is not done, this is amplified by lack of communication about the problem and often unfinished work. There appears to be a lack of process within the system to complete the jobs.</p> <p>Of course, when a person feels devalued and is stigmatised this also makes this worse.</p>	<p>The following ideas were offered as ways to address / overcome lack of maintenance:</p> <ul style="list-style-type: none"> - <i>Tenants' rights to be respected</i> - <i>Follow up with tenants</i> - <i>Stop taking cheap short cuts – fix things properly</i> - <i>Need more progressive policies for renewables (i.e. solar) to help save money</i> - <i>Better quality parts (e.g. taps and fittings)</i> - <i>Check up on all completed jobs to see if they have actually been completed to standard</i> - <i>Need more consistency.</i>
<p>Who is social housing for? Participants reflected that there seemed to be a lack of clarity about who social housing is for – <i>there appears to be little consistency and we seem to have lost our way in terms of who social housing is afforded to.</i> Participants reflected that it feels like social housing is being stripped away from the people who need it most – the common South Australian.</p> <p>Participants feel social housing should be for people who are disadvantaged and have low income (or little prospect of income) and it should be in place early enough to prevent people from sleeping rough.</p>	<p>The following ideas were offered as ways to address / overcome this lack of focus:</p> <ul style="list-style-type: none"> - <i>Initiatives for private investors to provide long term social housing</i> - <i>Redefinition, recalibration of the social housing system.</i>

Participants reflected on many challenges which amplify this – including higher costs of living, affordability of housing, lack of permanent work and long waiting lists for houses. Participants also reflected on tenants disrespecting their homes – therefore causing problems for everyone else.

Awareness and support for navigating the system

People fall through the cracks. Not given a home early enough I have to wait until things get really bad before someone can help me. I am the one who has to keep banging on the door.

The largest barrier is getting all the information in one place at the right time. I found not knowing what support was open to me, and nobody to help me find support. Hard to articulate where I was at, and what I needed when I was vulnerable and at my weakest point.

The following ideas were offered as ways to assist in navigating the system:

- A support worker – someone to help me fill in the forms, and know what I need to do to meet the criteria
- Information
- What the options are (i.e. Co-ops) – unless you know something, you don't really know
- More links to government websites (i.e. if you are experiencing homelessness) – like what they have done with NDIS
 - More information where people at risk of homelessness are – no wrong door
 - Hospitals
 - Waiting rooms
 - Police stations
- More accommodation for people on the street – especially those with kids
- Hearing about peoples' stories – that I can resonate with, that might give me more ideas, more support – a peer options
- Having a stable income helps, even if it is the pension / dole

Access to Social Housing

What if you don't fit into a category, cost of living, peoples' situations are different, am I eligible?

The most significant barrier is that often the lowest income / pension is the eligibility criteria (common ground). You need a reference to get into a good place and what if you don't have one? There is also an issue with limited availability and competition.

The following ideas were offered as ways to assist in navigating the system:

- Have to be honest about your quality of life
 - o What's dragging you down often is the choices you have made
 - o Need a good support person to help you do that – one person that can help me get into social housing
- Needs to be affordable housing – something that I can afford with all the costs in our life
 - o Practical
 - o Safe
 - o Simple

	<ul style="list-style-type: none"> o Private o Long term – focussed on people who would really value it and need it permanently
<p>Lack of long term planning and foresight in the housing system Participants observed that the situation we are now in is a direct reflection of the lack of strategic planning and vision for SA for housing.</p> <p>The group shared that there was a fiscal judgement value battle and that governments have realised that there is no profit in welfare.</p> <p><i>Politics, ignorance and lack of willingness to understand contribute to this barrier.</i></p>	<p>The following ideas were offered as ways to assist in navigating the system:</p> <ul style="list-style-type: none"> - Think long term now as well as dealing with the now. - Stop trying to make unreasonable cuts the affect peoples’ quality of life - Knowing the ripple effect of peoples’ actions and words - Knowing they are the right person for the job
<p>Communication and lack of transparency Participants reported lots of jargon is used in the system that they don’t understand making their navigation confusing. They are concerned about policies and procedures which don’t have the citizen at heart and also reported frustration at being labelled.</p> <p>They also reported government transparency, or lack of information, strategic plan and public policies.</p> <p>They reflected that people ‘use’ their positions as stepping-stones ergo affecting interpersonal relationships of people in need in the community.</p>	<p>The following ideas were offered as ways to address communications / transparency:</p> <ul style="list-style-type: none"> - Need to have people around that understand that you can’t be put in a situation of street sleeping to one of shelter and have the same norms immediately. - Compulsory learning on interpersonal communications and respect for all staff working in SA Housing Authority - An accountable complaints system.
<p>Property managers are NOT (and shouldn’t be) social workers <i>Property managers are unable to take things seriously and understand the complexity of our situations. There is no</i></p>	<p>The following ideas were offered as ways to address this barrier/challenge:</p> <ul style="list-style-type: none"> - Be proactive - Take control of your actions – voice yourself - Clarify who has a duty of care for tenants

<p><i>hierarchy of control. Our community has vast age differences and lifestyles which clash together.</i></p> <p><i>We need to find a better way to have group meetings that provide value for all.</i></p>	<ul style="list-style-type: none"> - Overall consistency of safety, care and just accommodation - Should be a voice of discipline – there should be someone with human resources who has authority and can ensure we have a good dialogue.
<p>Compatibility of those who live near me</p> <p>Participants reflected on the problems which arise when a cohort of incompatible people live together – drugs, violence, and disrespect. For many theirs is a home, not a house – so they want to live around people who think the same.</p> <p>Differences in society arise from different age cohorts, different values and difference in people’s stages of their journey.</p> <p><i>There appears to be a lack of understanding and lack of focus on the importance of living near others who help (or hinder) your life and your progress.</i></p> <p>Participants reflected on their lack of choice in terms of being able to choose who they live near / with.</p>	<p>The following ideas were offered as ways to address this barrier/challenge:</p> <ul style="list-style-type: none"> - Prevention is better than cure - Take action quickly – don’t wait - Try every possible outlet and opportunity to find a good solution - For tenants: do unto others as you wish in return
<p>Accountability</p> <p><i>There are fragile people being left unsupported when they need it the most. There is also a lack of integrity – you can’t set and forget...</i></p> <p><i>There appear to be too many layers in the system that mean that this doesn’t work to support people.</i></p>	<p>The group did not choose to provide any ideas for the challenge.</p>
<p>Regulation System</p> <ul style="list-style-type: none"> - Has made it difficult for community housing to succeed - Reporting not streamlined or transparent - No accountability - Top down rules which take away our voice and autonomy 	<p>The group did not choose to provide any ideas for the challenge.</p>

- *We all live in government housing, but we all live in different systems*
- *Lots of options for housing but there is no consistency, no clear processes and no way to achieve representation.*
- *Complaints are not taken seriously when there is a genuine complaint*
- *I want to be treated like a person, not a number.*

Testing Ideas

The group considered a range of ideas which were proposed by SA Housing Authority and were asked: how much they liked them, how the idea could be improved or strengthened and were there any unintended consequences.

Ideas and their levels of support

The table below indicates how supported each idea was, however please note that not all participants commented on each idea, hence the data only shows preferences between those who completed the activity.

Idea	Support for this idea	Those who didn't support the idea
New boarding houses / Co Housing	2	4
Tiny / Modular / Container housing	7	
Build to Rent	6	1
Private investment in social housing	7	2
Transfer between Public and Community Housing	3	1
Tax incentives for affordable private rental	7	3
Inclusionary zoning for more affordable housing	6	
Development near transport	8	1
Higher density living options	5	5
Rent / buy in outer suburbs	9	
Rent / buy in inner suburbs	12	
Longer leases	8	
RENTAL		
Private rental assistance program	4	2
Move from social housing to private rental	6	16
Move from social housing to ownership	5	1
Bond Insurance in place of bond payment	3	
Residential Tenancies Act	3	
Tenant union	8	
Pet-friendly housing	14	
SERVICES & SUPPORT		
Intensive tenancy support	15	

Local neighbour support	5	1
Service hubs	14	
Share house matching and support	5	3
Independent life skills	15	1
Work experience	11	1
HOMEOWNERSHIP		
Shared equity	7	
Low deposit home ownership program	15	
Interest Free Deposit Loans	11	

Feedback on Ideas

The following table outlines participant feedback on ideas (and descriptions) provided to them by SA Housing Authority.

Initiative Idea	Description	How to improve / strengthen?	What are the unintended consequences?
HOUSING DEVELOPMENT			
New boarding houses / Co Housing	Affordable accommodation specifically designed for people to live together.	<i>Selective grouping and dynamics</i>	<i>Depends on personalities and setup.</i> <i>Issues due to different social norms, values and beliefs. Mediation of said issues.</i> <i>Not having personal space.</i>
Tiny / Modular / Container housing	Small houses that are built on cheap or unused land and can be easily moved.	<i>A minimum time of tenancy for 5-10 years.</i> <i>Instant housing</i>	<i>It may be a bad idea if the neighbouring properties have a problem with the tenants.</i> <i>Not transportable – or they will disappear.</i> <i>Improper building</i>
Build to Rent	Medium Density developments that are designed specifically for renting rather than for sale. This aims to increase the supply of housing that is specifically designed for renters. Majority of building / development occupants might be renters.		<i>People may take it for granted</i>

Private investment in social housing	Incentives and opportunities for private companies — including private equity groups, fund managers, institutions, listed real estate groups and others — to invest in providing affordable housing.	<i>Rules</i>	<i>The companies may be greedy.</i> <i>Conflict of interest.</i> <i>Scams</i>
Transfer between Public and Community Housing	Live in community housing or live in public housing.		<i>Being homeless</i> <i>Hard to get private rental.</i> <i>Ability to afford the services</i> <i>Will I get the support in public housing that I get in community housing??</i>
Tax incentives for affordable private rental	Financial tax incentives for private landlords to provide affordable rental.	<i>Corporate landlords</i>	<i>Rorting.</i> <i>Adequate supply of affordable private rental?</i>
Inclusionary zoning for more affordable housing	Planning policies that mandates or creates incentives for a proportion of a residential development to be affordable for low to moderate income households.	<i>Leave it to the market.</i> <i>Yes – develop and implement percentage of properties that are earmarked for affordable housing in every new development and high-rise apartment with the long term incentive to stay if they want to.</i>	<i>The rich get richer.</i> <i>What is happening now?</i> <i>People prejudice.</i> <i>Lack of will and good policy.</i>

Development near Transport	<p>More housing options close to public transport corridors.</p>	<p><i>Build / develop upwards on arterial roads close to public transport corridors.</i></p> <p><i>More public transport support for tenants of social housing.</i></p>	<p><i>Higher density living.</i></p> <p><i>Moving in and building on top of existing communities.</i></p> <p><i>Private housing might object to public housing devaluing their property.</i></p> <p><i>Yuk – pollution, noise on arterial roads.</i></p>
Higher density living options	<p>Leveraging higher current public housing assets to provide new housing opportunities (ie apartments) that are high density but mixed tenancy.</p>		<p><i>Leveraging is gambling – putting the common man at risk while the bank investors gamble</i></p> <p><i>Ensure tenants are vetted (young upstairs and old downstairs) – but only do this for some people.</i></p>
Rent / buy in outer suburbs	<p>More options to rent or buy affordable house or apartment in the outer suburbs of Adelaide</p>	<p><i>More property in public and private.</i></p> <p><i>Rental purchase plans to be reinstated.</i></p>	<p><i>Lack of interest.</i></p> <p><i>Expanding urban sprawl therefore using more fossil fuels less effectively.</i></p> <p><i>What if people want to live further out.</i></p> <p><i>Lack of affordable homes.</i></p>
Rent / buy in inner suburbs	<p>More options to rent or buy affordable house or apartment in the inner suburbs of Adelaide.</p>	<p><i>Interest free loans.</i></p> <p><i>Affordable rent.</i></p> <p><i>Build more houses</i></p>	<p><i>Need stable income to buy a home and pay rent.</i></p> <p><i>Need to be under 60 (for mortgage)</i></p> <p><i>Overcrowding.</i></p> <p><i>Costs. Loan affordability.</i></p>

<p>Longer leases</p>	<p>Longer private rental leases that provide tenants with greater stability</p> <p>Longer private rental leases that provide greater stability for both tenants and the housing provider (homeowner / landlord).</p>	<p><i>Great idea</i></p>	<p><i>People could take advantage of this</i></p> <p><i>People with mental health issues require stability.</i></p>
<p>RENTAL</p>			
<p>Private rental assistance program</p>	<p>More opportunities to assist people to move from social and public housing to private rental.</p> <p>Incentives to move to private rental.</p>	<p><i>Support and services to help get into social and public housing and private rental sector.</i></p>	
<p>Move from social housing to private rental</p>	<p>Incentives to move out of social housing into private rental.</p>	<p><i>A ceiling on rental pricing</i></p>	<p><i>Homelessness</i></p> <p><i>Some people just do not have the capacity to achieve private rental.</i></p> <p><i>Greed</i></p>
<p>Move from social housing to ownership</p>	<p>Incentives to move out of social housing into ownership.</p>	<p><i>Make appropriate finance more easily available.</i></p> <p><i>Rental purchase plan by housing authority to be reinstated.</i></p>	<p><i>Affording rates, water, maintenance</i></p> <p><i>Low income support when something goes wrong.</i></p>

Bond Insurance in place of bond Payment	A program that allows you to pay a weekly fee for bond Insurance instead of providing an upfront bond.		<i>If we had the services from SA Housing Authority</i>
Residential Tenancies Act	Look at the Residential Tenancies Act to guarantee this is up-to-date and ensure consumer protection for South Australians living in rental housing, while also outlining the responsibilities of landlords and property managers.	<p><i>Make long term leases attractive and viable.</i></p> <p><i>Policing this – how, why, when, who would be the main factors to it working.</i></p>	<p><i>Positive outcomes in housing outcomes</i></p> <p><i>The cost of litigation could make the concept cost prohibitive.</i></p> <p><i>Longevity of tenancies</i></p> <p><i>Reduced relocating.</i></p>
Tenant union	A union for tenants that activates the tenants as a representative force. This will aim to give tenants greater rights, i.e. longer standard tenure.	<p><i>Training the representatives</i></p> <p><i>People need this.</i></p> <p><i>Tenant and landlord participation groups to be formed to communicate the positive and negative issues to the union.</i></p> <p><i>It <u>might</u> give tenants a voice.</i></p>	<p><i>Misrepresentation on all levels and alienation.</i></p> <p><i>Fuelling of litigations and that approach.</i></p>
Pet-friendly housing	Built form and tenancy agreements designed to allow for people who have pets.	<p><i>Built into lease.</i></p> <p><i>Do it.</i></p> <p><i>Pets make people happy.</i></p>	<p><i>Might need a limit to pet or type.</i></p> <p><i>People could bring their pets to public housing.</i></p>

SERVICES & SUPPORT			
Intensive tenancy support	Greater investment in intensive tenancy support and living skills development for people who are housed.	<p>\$\$\$\$</p> <p><i>Link tenants with support (mental health, local TAFE, local community/family house). Identify their needs first.</i></p> <p><i>Review fixed payments back to government</i></p> <p><i>Education levels could rise</i></p> <p><i>Enhance community engagement.</i></p>	<p><i>Rorting by providers without integrity.</i></p> <p><i>Address isolation</i></p>
Local neighbour support	Once housed, you are connected with a local in the neighbourhood to provide support. This could include them showing you around or providing you an information pack about the area.	<p><i>Make sure that they are a people person.</i></p> <p><i>Needs good screening</i></p>	<p><i>Nefarious advantages for immoral people</i></p> <p><i>Initial anxieties and trust issues.</i></p>
Service hubs	Co-locating homelessness, housing, health, disability and other services. Also known as a one-stop-shop.	<p><i>Yes</i></p> <p><i>Put it on a bus.</i></p> <p><i>Take it to the people.</i></p> <p><i>Same as common ground.</i></p>	<p><i>Less cost to provide.</i></p>

Share house matching and support	Establish a service matching people willing to share with others who are compatible (social housing or private rental). Additional supports provided to help people organise and settle in.	<p><i>No No No.</i></p> <p><i>Ban this policy.</i></p> <p><i>I would love to be with like minded people.</i></p>	<p><i>There will always be people that don't get along.</i></p> <p><i>Share housing is not for everyone long term.</i></p> <p><i>Lots of big empty houses.</i></p> <p><i>No No No</i></p> <p><i>Making social housing tenants live with people that don't know or like – what happens when it becomes untenable for the original tenant.</i></p>
Independent life skills	Program that provides people with practical skills to assists them in living independently.	<p><i>Identify the issue before tenancy and then setup support system.</i></p> <p><i>CHP provide in house training program for tenants.</i></p> <p><i>Needed</i></p>	<p><i>Yes – happy and healthy tenants.</i></p> <p><i>Not a housing responsibility.</i></p>
Work experience	Housing and homelessness sector to create work experience opportunities for clients and tenants.	<p><i>Create job opportunities.</i></p> <p><i>Building and being part of the solution.</i></p> <p><i>Work should be in a different department than housing.</i></p>	<p><i>Communications would be required.</i></p> <p><i>It could be a wash.</i></p> <p><i>Using people as a free labour force.</i></p> <p><i>Clients who have no other access to job training.</i></p> <p><i>Lack of experience won't help.</i></p>

HOMEOWNERSHIP			
Shared equity	An arrangement that splits the equity (the ownership) of the home between government and the owner to make it more affordable to purchase.	<i>I wouldn't</i>	<i>It won't truly be 50/50</i>
Low deposit home ownership program	Home ownership programs that help you get a home with as little deposit.	<i>Need more information</i> <i>Will mean there are less people on the streets</i>	<i>A lot of homes will be used up</i> <i>More responsibility on tenants</i> <i>Setting people up for fail / default.</i>
Interest Free Deposit Loans	Interest free loans of \$10,000 that can be used for deposit and upfront costs (taxes and fees).	<i>More \$\$</i>	<i>People might find loop holes.</i>

The workshop ended with an open conversation with participants about their aspirations for housing, which have been documented at the front of this report. The group did not undertake any further reflection on the ideas above, as their preference was to ensure that SA Housing Authority understood what they wanted from their housing experiences.

Private Rental

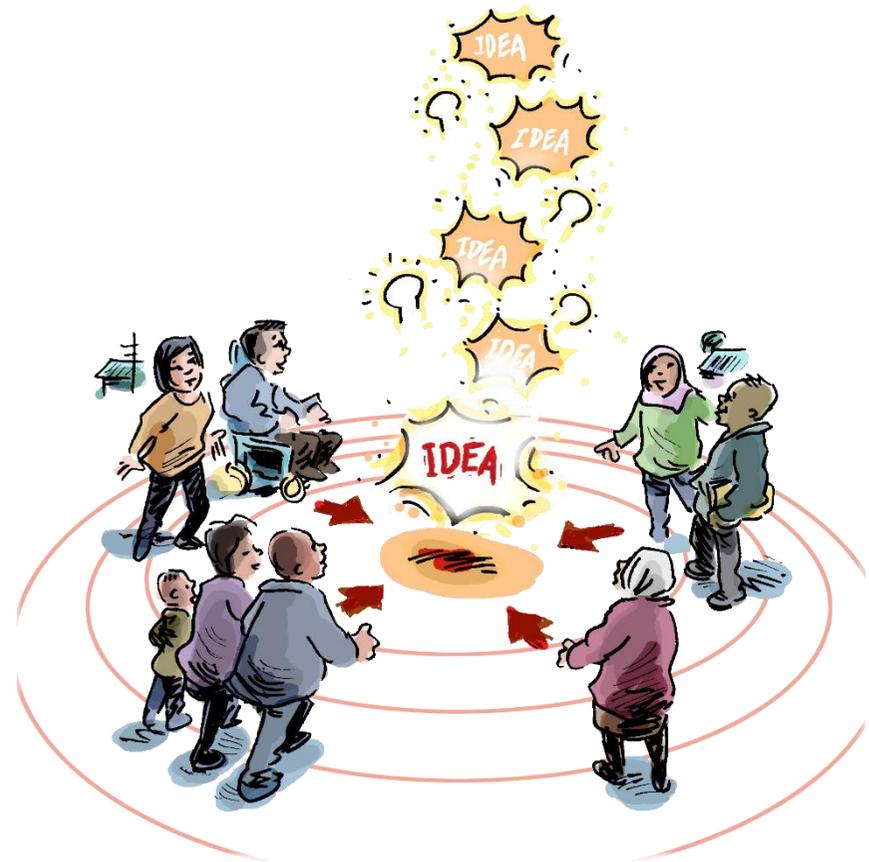
Lived Experience Workshop

Report

SA Housing and Homelessness Strategy

Sunday 18th August 2019

Facilitator: Emily Jenke CoCEO democracyCo



Background

In July 2018, the SA Housing Authority (SAHA) was established by the State Government with a mandate to improve and strengthen affordable housing opportunities for all South Australians through system wide reforms.

Following this a Taskforce was appointed to discuss the current housing system to guide the development of a 10-year Housing and Homelessness Strategy.

Over recent months the Taskforce has come together to discuss the complexities of the housing system, share their knowledge and experience and examine key evidence-based reports such as the SA Housing Trust's Triennial Review, AHURI's audit of SA's housing assets and future demand, and outcomes of key housing industry leader discussions and a housing sector workshop.

On this basis, the Taskforce developed a Strategic Intent report. The Strategic Intent identifies housing system issues and acknowledges the need for reform. It also identifies the vision for South Australia's Housing and Homelessness Strategy of *"All South Australians have access to appropriate and affordable housing that contributes to social inclusion and economic participation."* The Strategic Intent provides a platform to engage more broadly across multiple sectors including finance, planning, housing and support services, and housing consumers and stimulate ideas and opportunities for collaborative reform across the housing system.

To build upon the work to date and in order to ensure that the housing and homelessness system works for all South Australians, the SA Housing Authority wanted to hear from people with lived experience. The workshops aimed to bring people together to discuss and hear about their experiences and test ideas which have emerged so far for their workability and suitability. This information will help inform the new Housing and Homelessness Strategy.

democracyCo designed and facilitated 2 'lived experience workshops' with private renters and social housing users to discuss their housing experiences including barriers, opportunities for improvement, possible solutions and to test ideas which have emerged to date. These workshops were conducted on the 18th and the 20th August 2019. Much of the content in this report is verbatim – and has been captured exactly how participants either said or wrote it. For clarity, sections of the report that are verbatim have been italicised.

Disclaimer: The views expressed in this report are the views of the 10 attendees. These are not the views of the Government of South Australia nor do they represent the views of all South Australians.

Participants

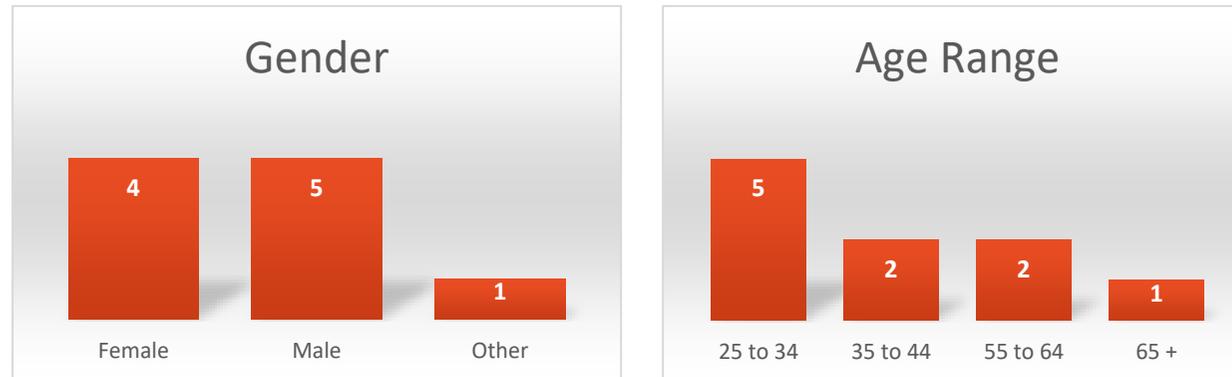
democracyCo recruited a random sample of 19 confirmed participants, only ten of whom attended on the day. Our understanding is that the severe weather conditions on the day played a role in attendance for many of those who did not attend.

The demographics of those who attended are below:

Employment Status

3 – Unemployed, 2 – Studying, 1 – Full time employed, 2 – part time employed, 1 – DSP Pension, 1 – Retired

Gender / Age



Workshop approach

The democracyCo designed and facilitated workshop had four main parts:

6. Participants reflections on their experiences of the private rental market;
7. Identification of the common barriers and challenges they face;
8. Exploration of how these common barriers and challenges could be overcome; and
9. Their reflections on a range of ideas provided by SA Housing Authority for feedback.

The workshop went for 4 hours and was held at SAY.Kitchen in Currie St Adelaide.

Experiences of the private rental market

The group shared their broad experiences of the private rental market. For authenticity this is provided verbatim below.

- Stressful but hopeful
 - *I have 4 kids, and it's always been a struggle to put a roof over their heads*
 - *Regardless of the hoops we have to jump through we are trying to stay in a house – and so we make tradeoffs elsewhere in terms of what money we have available*
 - *We spend more than 50% of our income on rent.*
- Competition
 - *Competition is huge*
 - *I looked at 50-60 houses in 6 weeks and the line went down the street*
 - *All I want is safe, affordable housing*
- Uncertain
 - *Always 'on the edge' – never sure if I am going to get evicted, or when an inspection will happen and what I will get written up for*
 - *Feels like it's always a race – question is always, am I getting a good deal??*
 - *Makes me nervous due to bonds, landlords and their preferences, duds, finance*
- Community is key
 - *There are many things we didn't know how to navigate, but our neighbours helped*
 - *If you live in a nice area with nice neighbours, life is much easier*
- Landlords
 - *Feel like they can do what they want*
 - *No fault eviction – I can get evicted at any point, and inspections happen whenever the landlord wants it*
- Mobility
 - *It's hard when I have to move all the time*
 - *Hard to get into a house*
- Tension and Stability
 - *Instability and lack of response*
 - *Lack of accountability.*
- Changing rules

- *I had major difficulties in understanding.*
- *I didn't know my rights and what should be happening as I just arrived in Australia*
- *I was taken advantage of many times.*
- Safety
 - *I made housing choices that I could afford, but in many examples they were unsafe (stories of violence, attacks).*
 - *Have had to live in a room...*
- Standards
 - *We need basic standards that all landlords subscribe to*
 - *The house we got to put our family in was disgusting, not even suitable for animals. Due to having just arrived to Australia, we didn't know if this was the norm.*

What challenges or barriers have you faced in the private rental market?

The group explored together the major challenges or barriers they have faced in the private rental market, and then worked to explain them in more detail. This more in-depth work included an exploration of ways in which those barriers and challenges could be addressed.

The themes which emerged in relation to barriers and challenges private renters faced include:

1. Encountering prejudice, restricting who gets a house and when
2. Competition – *there is simply not enough housing stock on the market*
3. Landlords making their own rules
4. Bonds which are too large, not consistent and have different rules
5. Affordability – *rent takes up too much of my income*
6. Costs of moving
7. Basic living standards are not set or agreed
8. *There is nobody with teeth to act on our behalf*
9. Application process is invasive and one-sided
10. No fault eviction
11. *Negative gearing impacts which increase rents and messes with the market*
12. Bureaucracy of Centrelink – *not responsive to need*

Each of these themes are detailed below.

Barriers or challenges	Ideas to overcome
<p>Prejudice <i>Many of us have encountered prejudice – which shows itself in many ways. It might be due to my age, due to having kids, due to having pets, or due to my ‘record’ (which can be skewed).</i></p> <p><i>The existence of prejudice means that landlords can cherry pick tenants using criteria which may not always be fair or equitable.</i></p> <p>The group stated that the reliance on rental records as the main indicator of tenant suitability was often unfair, as those records are populated by landlords – and if they don’t like you then that will always be on your record.</p>	<p>The following ideas were offered as ways to address / overcome prejudice:</p> <ul style="list-style-type: none"> - <i>An independent agency to oversee rental market and landlord actions – to ensure that landlords are adhering to the Residential Tenancy Act and that they are not discriminating</i> - <i>Flexibility with references / background checks for people with little or no rental records</i> - <i>Additional bond to cover (perceived) risks around pet ownership</i> - <i>Extra assistance to potential tenants who need help with applications and rental issues</i>
<p>Competition <i>There are more people than ever before in the rental market and not enough housing, or housing which is inaccessible to many. Compounding this problem are worsening economic inequality, negative gearing and the threat that Air BNB poses to the rental market.</i></p> <p><i>In addition, policies which favour the wealthy are contributing to peoples’ ability to access the private rental market.</i></p>	<p>The following ideas were offered as ways to address / overcome competition:</p> <ul style="list-style-type: none"> - <i>Change or abolish tax benefits which favour landlords:</i> <ul style="list-style-type: none"> - <i>Could provide a tax break to incentivise</i> - <i>Increased taxes if house left empty</i> - <i>Raise the first homeowners grant and waive stamp duty and other taxes / charges</i> - <i>Build more quality public housing to meet demand</i>
<p>Landlords making their own rules Many in the group recounted experiences of private landlords making their own rules, disregarding and ignoring their tenancy agreements. Central to this problem is self interest and a belief that as they are the owner they can dictate the conditions.</p>	<p>The following ideas were offered as ways to address / overcome landlords who make their own rules:</p> <ul style="list-style-type: none"> - <i>Register landlords</i> - <i>Mandatory briefing – what they can and cannot do</i>

This is amplified by a lack of oversight, lack of resources to provide oversight and lack of coordination between government agencies.

Bonds

Tenants often have trouble coming up with bonds which are large (usually 4-6 weeks' worth of rent). This can be devastating when individuals spend more than 50% of their salary on rent. *We have also had experiences where we are unable to get help from SA Housing Authority when the applicant has employment.*

Low incomes amplify the impacts of high bond costs for many people. Getting the bond back from the landlord at the completion of the agreement also takes too long and can be held up (sometimes permanently) if the landlord disputes the bond on reasonable or unreasonable grounds.

There are also many examples where a lack of understanding of the process for bonds can significantly financially impact a renter's situation.

The following ideas were offered as ways to address / overcome the challenges of bonds:

- *Renters make instalment payments into the bond system*
- *Comply with bond lodgement requirements*
- *Disallow cash bonds*

Affordability

The group expressed exasperation about the challenges that many of them experience – that rent takes up too much of their weekly income.

They believe this issue of affordability exists due to greed, broader economic inequality and no oversight of standards and practices.

Contributing to this challenge is that there are no standards in relation to the longevity of agreements and safety of renters. They also see false inflation of competition because of people needing to move constantly. They also observed that things are no longer built to last.

The following ideas were offered as ways to address / overcome affordability:

- *Independent body which sets rents and holds landlords accountable*
- *Centrelink increase for rent assistance*
- *Restructure the housing trust system to preference people who need it most*
- *Certification system for landlords*
- *System to transfer bond between properties (so you don't have to pay it twice and be out of pocket for lengths of time)*

Costs of moving

Many people find themselves constantly having to move – not having stability. This is directly caused by rising rent payments, and landlords changing the rents. *Moving house is expensive and is compounded by having low incomes, having to pay for two rental properties as you move.*

This is very disruptive and unsettling for many families.

No ideas were offered for how to address this barrier / challenge, but many ideas explored in others' might ensure that people move less and that when they do need to, their bond payments are not so crippling.

Living Standards

Many participants reflected on the disrepair and in some cases filth that they were expected to live in. Their experiences reflected that landlords do not want to spend any money on their properties to keep them in good repair or meeting basic standards of living. This is amplified by SA Housing Authority not putting pressure on landlords to lift their standards.

Many participants had experiences of going to the tribunal to fix problems – but in all cases they reflected that this didn't work as it *simply took too long to get action on problems* – which are quite simple to fix.

The following ideas were offered as ways to address / overcome lack of basic living standards:

- *Government department who acts on behalf of tenants and holds landlords accountable*
- *Inspections to be done by government to see if standards are safe and secure and up to date*
- *Government to make sure every landlord has liability insurance for their property*
- *Issue licence to become a landlord that includes an insurance like Compulsory Third Party Insurance for renters covering liability. This protects the tenant and owner. (For example, to drive a car you need a licence)*

Nobody with teeth to act on tenants' behalf

Participants reported that the private rental system is unfairly skewed in favour of the landlords, and many participants reflected that there was not a strong framework in place to act on the behalf of tenants. *There is no strict legislation (that forces compliance) and no way to ensure landlords abide by the law (they would rather lose tenants than lose their ability to run their rental business). Tenants need faster processing of complaints.*

The following ideas were offered as ways to address / overcome lack of tenant representation:

- *A government body that focusses on problems with rapid response*
- *Not allowing landlords to change the rules as they see fit*
- *Have strict standards / guidelines to follow, if not specific process could be followed to have complaints handled*

Application process is invasive and one sided

Landlords have a sense of feeling that they have the upper hand. You need the property so why would they share information about themselves. Rental agents 'require' a whole range of information which is used to protect the landlords but the same is not afforded to tenants.

The following ideas were offered as ways to address / overcome the application process being invasive and one sided:

- *Have a way of introducing landlords to potential tenants when the property is up for rent*
- *Government having an open portal which outlines who the owner is and shares a bit more about them (i.e. like Uber)*
- *Stop landlords from being able to rent privately without experience and meeting specific guidelines*
- *Landlords have to go through an application process to be certified as a landlord*
- *Give new arrivals (immigrants) an easier way to step into the rental world. Many applications get denied because of having no rental history*

No fault eviction

There is nothing to stop landlords evicting a tenant, nor is there anything which holds landlords to account. Regulations and laws favour landlords because they have money and political influence and therefore have money and political influence and therefore....

The following ideas were offered as ways to address / overcome no fault evictions:

- *A right to rent for life, with rent control measures*
- *Regulation around inspection and incoming / outgoing reports which include an honest reflection of property standards.*
- *Fair standards when penalising people at inspections*
- *Privacy at inspections and with tenant information*

Negative gearing impacts which increase rents and messes with the market

The group did not choose to explore this any further

Bureaucracy of Centrelink – not responsive to need

The group did not choose to explore this any further

Other ideas to improve the private rental market

The key ideas below summarise what the group believe to be significant ways in which the private rental market could be improved.

- *Private landlords*
- *Self interest is powerful and their self interest is the thing that is driving them*
- *Individuals think they have rights beyond government*
- *Flippant mindset, they think they can dictate the conditions*
- *Significant lack of oversight of landlord's – probably due to lack of resources*
- *Keen to see Landlords' registered*
 - *Before they can put their property on the market have to attend a briefing session about what they can / can't do*
- *Landlords Licence*
 - *Monitored as well as getting the licence*
 - *Renewal process*
 - *Points / star rating (aka Uber)*
 - *Need to get a 'qualification' to rent out their house...*
- *Needs to be a cheap / affordable way for someone to act for us – and to bring landlords up to standard*
 - *We can't continue to live in sub-standard ways Need an option to condemn a house – forcing Landlords to keep it maintained*
- *Bonds*
 - *Instalments paid into the bonds system*
 - *Cash bonds should not be allowed / illegal*
 - *Compliance to bond requirements*
 - *Use existing bond as credit for next bond – carryover*
- *Screening of Landlords*
 - *Intro of tenant to landlord – to see if you are going to click or not*
 - *Relationship first*
- *Need to make trade-offs about where I live dependant on what I can afford*
- *Need to find other ways for people to navigate the system – fill in forms,*
 - *Dyslexia / literacy and language challenges faced by many of us*
 - *New arrivals*
 - *Government working as a whole – needs the full force of government to support people – needs cooperation, collaboration*

- *We as citizens need to ensure we know our rights*
 - *Better volunteering in places where people are*
 - *Need to get involved in this, be active*
- *System is rigged in favour of Landlords – if we want to see it change we do need to activate and have a voice and do more of these kinds of things*
 - *landlords get richer through the existing system, and have a greater voice*
 - *Residential Tenancies Act is protecting Landlords more... when it should be protecting us*
 - *We shouldn't have to give so much info to people, especially landlords...*
 - *Is there someone I can go to for help with my rights and what I should be entitled to?*
- *Need to have a way I can complain, without it going to tribunal level...*
 - *We need to ask less pervasive questions of tenants*

Testing Ideas

The group considered a range of ideas which were proposed by the SA Housing Authority and were asked: how much they liked each idea, how the idea could be improved or strengthened, and any unintended consequences.

Ideas and their levels of support

The table below indicates the support for each idea. However, please note that not all participants commented on each idea, as a result the data only shows preferences of those who completed the activity.

Idea	Support for this idea	Those who don't support this idea
New boarding houses / Co Housing	5	3
Tiny / Modular / Container housing	4	5
Build to Rent	8	
Private investment in social housing	12	2
Tax incentives for affordable private rental	12	
Inclusionary zoning for more affordable housing	9	
Development near transport	10	
Rent / buy in outer suburbs	11	
Rent / buy in inner suburbs	2	
Longer leases	10	
RENTAL		
Private rental assistance program	4	3
Bond Insurance in place of bond payment	9	
Residential Tenancies Act	9	
Tenant union	10	1
Pet-friendly housing	8	
SERVICES & SUPPORT		
Intensive tenancy support	10	1
Local neighbour support	10	
Service hubs	10	
Share house matching and support	5	5
Independent life skills	9	

Work experience	5	3
HOMEOWNERSHIP		
Shared equity	8	2
Low deposit home ownership program	10	
Interest free deposit loans	9	

Feedback on Ideas

The following table outlines participant feedback (strengths and consequences) on ideas provided by the SA Housing Authority.

Initiative Idea	Description	How to improve / strengthen?	Unintended consequences?
HOUSING DEVELOPMENT			
New boarding houses / Co Housing	Affordable accommodation specifically designed for people to live together.	<p><i>Unsure</i></p> <p><i>This would address prejudice and affordability issues.</i></p> <p><i>Too many people are aggressive – I ask civil questions and get told to F off.</i></p>	<i>Bad eggs may cluster together and cause more trouble.</i>
Tiny / Modular / Container housing	Small houses that are built on cheap or unused land and can be easily moved.	<p><i>Invest in well built public housing.</i></p> <p><i>Great idea for homeless as first home.</i></p> <p><i>Yes</i></p> <p><i>Create new communities.</i></p>	<p><i>Create potential for ghettos of low socio-economic tenants.</i></p> <p><i>Stigma surrounding ‘trailer parks’.</i></p>
Build to Rent	Medium density developments that are designed specifically for	<i>Varying capacities (eg for big families, people with a disability etc).</i>	<i>The tenants will stay homeless forever (as they are not the owner) so this is not a good idea I think.</i>

	renting rather than for sale. This aims to increase the supply of housing that is specifically designed for renters. Majority of building / development occupants might be renters.	<p><i>Make rental agents the owners for it – therefore they need to maintain it.</i></p> <p><i>Get the government to fund some of it as an alternative to SA Housing Authority who is overwhelmed.</i></p>	<p><i>Private markets might be disadvantaged causing market downfall.</i></p> <p><i>People could disrespect it and do damage as It's not a person's land but rather a company's.</i></p> <p><i>People become trapped in the rental market – creation of ghettos.</i></p>
Private investment in social housing	Incentives and opportunities for private companies — including private equity groups, fund managers, institutions, listed real estate groups and others — to invest in providing affordable housing.	<p><i>Limit to a number of properties per person and to distance (ie 5-10km radius) so that investors can work with government on ensuring a balanced responsibility.</i></p> <p><i>Public housing system already exists and should be improved.</i></p> <p><i>These rich bastards get enough incentives and opportunities as it is. Instead, punish them for not doing the right thing.</i></p> <p><i>2 participants did not support this</i></p>	<p><i>Too many buildings, not enough nature.</i></p> <p><i>Affordable housing are suitable for a lot of tenants</i></p> <p><i>Um why would people do this when there are other things for them to spend their money on?</i></p>
Tax incentives for affordable private rental	Financial tax incentives for private landlords to provide affordable rental.	<p><i>Affordable, quality rentals.</i></p> <p><i>Only if there is a union to monitor it.</i></p> <p><i>Rather than tax incentives to landlords how about bigger taxes on landlords who don't provide affordable rentals. Too many of it use it to pay their mortgage.</i></p>	<p><i>What is affordable? We all have varying thoughts. Fairness also must be considered for landlords who may need to pay higher interest rates. Does affordability and tax incentives neutralise the landlords liabilities?</i></p> <p><i>Need to set a limit and monitor this.</i></p>

			<p><i>There are already tax incentives for ownership of rental properties – how about financial consequences for not renting out investment properties.</i></p> <p><i>They already cut the agent out to save costs - more people will cut agents out if they start getting incentivised.</i></p>
Inclusionary zoning for more affordable housing	<p>Planning policies that mandate or create incentives for a proportion of a residential development to be affordable for low to moderate income households.</p>	<p><i>Fund the NRAS rather than reinventing the wheel with a private company.</i></p> <p><i>Make NRAS housing longer term.</i></p> <p><i>Allow citizens to be minority stakeholders in the zone of affordable housing.</i></p>	<p><i>Cheap low standard non-sustainable, non liveable in Aussie climate housing... ??</i></p> <p><i>Unsafe – not good community feel, open to problems.</i></p>
Development near Transport	<p>More housing options close to public transport corridors.</p>	<p><i>Need more public transport</i></p>	<p><i>Foot traffic in quiet areas</i></p>
Rent / buy in outer suburbs	<p>More options to rent or buy affordable house or apartment in the outer suburbs of Adelaide.</p>	<p><i>Unsure</i></p> <p><i>More jobs in the outer suburbs so people don't have to commute so far to work.</i></p> <p><i>Would also require better public transport</i></p> <p><i>I still drive and would rather tent a house further out to at least have some space and independence.</i></p>	<p><i>Unsure</i></p> <p><i>Need to expand public services to these areas to stop these from becoming isolated low income areas.</i></p> <p><i>Outer suburbs tend to be more violent.</i></p> <p><i>Is this more affordable?</i></p>

		<i>Rent government house and use the rent paid by tenant to buy the house if tenant wishes.</i>	
Longer leases	<p>Longer private rental leases that provide tenants with greater stability</p> <p>Longer private rental leases that provide greater stability for both tenants and the housing provider (homeowner / landlord).</p>	<i>Include provisions to cap rental increase during 5-year lease.</i>	<p><i>Problems with \$\$ with breaking the lease.</i></p> <p><i>Problems with needing flexibility during a long term lease – issues around needing to break the lease.</i></p> <p><i>Instability for tenants added cost of moving.</i></p> <p><i>Provide long term stability for tenants.</i></p>
RENTAL			
Private rental assistance program	<p>More opportunities to assist people to move from social and public housing to private rental. Incentives to move to private rental</p>	<p><i>Limits should be put on the program.</i></p> <p><i>Find ways to prevent abuse.</i></p> <p><i>Government needs to do more in public housing.</i></p>	<p><i>People who need public housing being pushed out.</i></p> <p><i>To what extent is assistance rendered? How much, how long?</i></p>
Bond Insurance in place of bond Payment	<p>A program that allows you to pay a weekly fee for bond Insurance instead of providing an upfront bond.</p>	<p><i>The weekly or fortnightly fee needs to be capped.</i></p> <p><i>Landlords may not agree to limitless time as some tenants may cause damage in short timeframes.</i></p> <p><i>No interest or added fees</i></p>	<p><i>Admin costs to government agencies like CBS.</i></p> <p><i>What happens if a tenant fails to pay bonds in time? What is the recourse to landlords and cost to government?</i></p> <p><i>Unless the govt forces landlords to do this it is a futile thing.</i></p>

Residential Tenancies Act	<p>Look at the Residential Tenancies Act to guarantee this is up-to-date and ensure consumer protection for South Australians living in rental housing, while also outlining the responsibilities of landlords and property managers.</p>	<p><i>Updated standards are only helpful if enforced.</i></p> <p><i>Landlords need to be accountable and there are no systems to ensure this.</i></p>	<p><i>That the landlords hijack the process and help themselves.</i></p>
Tenant union	<p>A union for tenants that activates the tenants as a representative force. This will aim to give tenants greater rights, i.e. longer standard tenure.</p>	<p><i>Needs to be an independent body – an ombudsman</i></p>	<p><i>People could possibly try to take all rights away from landlords – should be monitored.</i></p> <p><i>It could skew the market too much.</i></p> <p><i>Specific unions can do more harm than good.</i></p>
Pet-friendly housing	<p>Built form and tenancy agreements designed to allow for people who have pets.</p>	<p><i>Make it default instead of optional.</i></p> <p><i>Make the contract in such a way that if they do, they have risks of having to pay out more.</i></p> <p><i>People who have pets regard them as part of their family and would help lessen the stress of moving and life challenges.</i></p>	<p><i>Increased costs to tenant?</i></p> <p><i>Not all pets are the same – need pet bond dependant on size and type of pet.</i></p>

SERVICES & SUPPORT			
Intensive tenancy support	Greater investment in intensive tenancy support and living skills development for people who are housed.	<p><i>Tenant union – yes!</i></p> <p><i>Must have capacity to hold landlords accountable otherwise there is no point.</i></p> <p><i>Involve other stakeholders to provide such support.</i></p> <p><i>All start-ups to provide these services and in return government provides either a tax or financial incentive.</i></p>	
Local neighbour support	Once housed, you are connected with a local in the neighbourhood to provide support. This could include them showing you around or providing you an information pack about the area.	<i>Sense of community!</i>	<i>Some councils provide this – it may step on their toes.</i>
Service hubs	Co-locating homelessness, housing, health, disability and other services. Also known as a one-stop-shop.	<p><i>Excellent idea.</i></p> <p><i>Agree</i></p> <p><i>I have 2 discs gone – I have filled out DSP 3 times – government has lost forms and made excuses.</i></p> <p><i>What about ‘no wrong door’ approach.</i></p>	<p><i>Prejudice developed by one agency over time – monopolies of ideas?</i></p> <p><i>Very broad areas to put into a one stop shop – potential for miscommunication interdepartmentally – but still an excellent idea.</i></p>

Share house matching and support	Establish a service matching people willing to share with others who are compatible (social housing or private rental). Additional supports provided to help people organise and settle in.		<p><i>Security and safety issues.</i></p> <p><i>Potential for sharing misinformation.</i></p> <p><i>People could lie on applications or not be a true reflection of who they really are.</i></p> <p><i>There are already Facebook and websites for this but there could be accessibility issues for using online services.</i></p>
Independent life skills	Program that provides people with practical skills to assists them in living independently.	<p><i>Work with community organisations and financial organisations to support this.</i></p> <p><i>Community organisation are already doing this – work with them instead of privatising</i></p>	<p><i>People have varying learning abilities. This is a one size fits all answer which may not be justifiable.</i></p>
Work experience	Housing and homelessness sector to create work experience opportunities for clients and tenants.	<p><i>Develop a program that fits with volunteering SA/NT to allow not just tenants / homeless individuals to help but also others who might be passionate about the issue.</i></p>	<p><i>Cost to government? If work experience is paid how much? What is the limit?</i></p> <p><i>Could result in heaps of unpaid labour which should be paid.</i></p> <p><i>Create a situation where people are being used in unpaid labour or poor work practices.</i></p> <p><i>Engagement not listed. What about advising people of their rights?</i></p> <p><i>What about people with disabilities or older? Will it make a difference?</i></p>

HOMEOWNERSHIP			
Shared equity	An arrangement that splits the equity (the ownership) of the home between government and the owner to make it more affordable to purchase.	<p><i>What is the trade-off? More information about consequences of sharing equity with the government is needed here.</i></p> <p><i>Private investors must have a small % of the equity (illegible) renting in the private market.</i></p> <p><i>A pathway to home ownership for those who couldn't otherwise get it.</i></p>	<i>Less people will buy as they feel they won't be fully entitled.</i>
Low deposit home ownership program	Home ownership programs that help you get a home with as little deposit.	<p><i>Lower stamp duty – ours is the highest in Australia.</i></p> <p><i>Waive stamp duty.</i></p> <p><i>Would this make it an option for a 58 year old on Centrelink?</i></p>	<p><i>Financial pressure – debt hanging over our heads.</i></p> <p><i>Default risks.</i></p> <p><i>Overall affordability options and potential for money / budgeting issues.</i></p>
Interest Free Deposit Loans	Interest free loans of \$10,000 that can be used for deposit and upfront costs (taxes and fees).	<p><i>Shouldn't be income tested and should be calculated on net income (not gross).</i></p> <p><i>May need to check bankruptcy records</i></p> <p><i>A higher amount – this is not enough.</i></p> <p><i>No stamp duty on these houses.</i></p>	<p><i>Can create unnecessary debt.</i></p> <p><i>People can apply when they don't need it.</i></p> <p><i>Might just push up prices further.</i></p> <p><i>Will increase prices much like first home owners grant did – cut land tax and stamp duty instead.</i></p>

Ideas private renters are excited by:

These ideas were shared in a reflection session at the end of the workshop, following the activity that participants undertook to explore the various ideas.

- *Tiny house community idea is exciting – affordable, could change the game for so many people, esp. those people who are homeless and to support them in a crisis*

- *Tenant union*
 - o *At the root of all our problems is the power imbalance*
 - o *We could get forgotten*
 - o *Helps us to be organised*
- *\$10k interest free deposit*
 - o *Would help people get into owning their own homes sooner and better – similar to Wyatt loan but not income tested...*
 - o *First home loan needs to be available for existing homes, not new ones*
- *Pets allowed in rentals*
 - o *Many people deprived of their companion related to rules related to no pets*
 - o *Helps people in so many ways*
 - o *Need to find ways to ensure there is a sliding scale fish – cats – dogs - ...*
 - *Pet bond scheme*
- *Small deposit to buy a house, instead of a large one*

New ideas

The below additional ideas emerged from participants in the reflection exercise at the end of the night.

- *Instead of giving an incentive to buy a house, (i.e. first home owner scheme) potentially waive stamp duty and land tax for your first house.*
- *Shared equity – private Landlord should be made to contribute some sort of investment to the affordable housing market... to make sure that there is an ownership (at a smaller margin) into the system – minority shareholder model (ensures social responsibility).*