

A longitudinal study of the wellbeing of Amélie Housing Social and Affordable Housing Fund social housing tenants

Baseline Report

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Glossary

AHO	NSW Aboriginal Housing Office
CHIA	Community Housing Industry Association NSW
DCJ	NSW Department of Communities and Justice
PWI-A	Personal Wellbeing Index - Adult
SAHF	Social and Affordable Housing Fund
SVDP NSW	St Vincent de Paul Society NSW (the “Company”)
SVDVH	St Vincent de Paul Housing

1 Executive Summary

The Social and Affordable Housing Fund (SAHF) is a key initiative of the NSW Government's 10-year vision for social housing *Future Directions for Social Housing in NSW*.

St Vincent de Paul Housing (SVDPH), a special purpose community housing company owned by the Trustees of the St Vincent de Paul Society NSW (SVDP), is a contracted service provider under the SAHF. SVDPH subcontracts Amélie Housing, the St Vincent de Paul Society's national community housing provider to provide asset and tenancy management, tailored support coordination services, and performance and data reporting. Amélie Housing subcontracts tailored support coordination services to the St Vincent de Paul Society NSW (SVDP NSW, the 'Company').

SVDP NSW commissioned the Social Policy Research Centre at UNSW Sydney (the University of New South Wales) to conduct a longitudinal study tracking the wellbeing of its SAHF social housing tenants from 2019-2023. This baseline report includes analysis of data from Wave 1 interviews with clients at the three case study sites of Campbelltown, Merrylands and Maitland and survey data on tenant wellbeing and satisfaction with housing and support.

Interviews with tenants were designed to explore their experiences with Amélie Housing and the impact of receiving support from SVDP NSW on social participation and wellbeing. Survey data allows comparison between selected tenant wellbeing outcomes for Amélie Housing tenants, the broader population of social housing tenants and the general population.

Housing history

Most Amélie Housing tenants had a renting history, either in social housing or private rental. Only two older women had experienced home ownership in the past. Around half had experienced some form of homelessness including 'couch surfing' with friends or sleeping in their car. The interviews show that experiences with insecure and unsustainably expensive housing are common in tenants' histories. Loss of employment, accident, injury, mental health crisis, domestic and family violence and death were recurring topics in interviews.

Transitioning to Amélie Housing

All tenants of Amélie Housing were eligible for social housing and on the NSW Housing Register prior to offer of tenancy¹.

The interview participants had varying experiences of housing, including different lengths of time spent on the NSW Housing Register wait-list prior to being contacted and commencing a tenancy with Amélie. Tenants described the process of moving as speedy and straightforward, from initial contact to moving in. The Amélie Housing units at the three case study sites are all new builds, built to a high standard similar to private sector multi-unit developments. Most tenants were

¹ The Register is a single list of approved applicants waiting for social housing, and lists applicants in order according to their required housing location, their approval category and approval date.

impressed with the standard of the units and buildings. They were generally very happy with the unit design and fit-out, however there were some niggling complaints about the ventilation system at one of the sites, and some older tenants had to adjust to living in a smaller space than they were used to.

Experiences of Amélie Housing

In all three sites participants said they were satisfied with the location of their housing. Tenants described the locations as 'awesome', 'fantastic', 'convenient' 'close to the shops', and with ease of access to services and transport hubs.

Satisfaction with the costs and value of accommodation was high. As a guide, about 89% of Amélie Housing SAHF social housing tenants are not in employment/not in the labour market.² Tenants are typically on Centrelink benefits of one type or another depending on their situation, and pay 25% of their income as rental.

Interview participants said that the apartments were less expensive and of better quality than in their previous experiences of private rental and social housing.

Tenants told us they were on 'struggle street' and some had debts, that they were juggling their income and bills, and very few claimed they could save money. The COVID supplement period helped them buy things they needed, but that had ceased.³

People on the aged pension and disability support pension said that rents were affordable: they could make ends meet each week and some could even save small amounts. However, this was not the case for most tenants on other types of income support payments. Some reported having to negotiate with utility providers, and very few reported being able to save. Those with ongoing expenses such as medications, and those paying off accrued debt, faced significant challenges with affordability.

Nevertheless, tenants also said that they knew that their rent was much lower than it would be in the private rental market, and that they were in a much better position than they otherwise would be.

Satisfaction with the security of the buildings was generally high. Tenants felt safe and could control access to their spaces. This was very important to some tenants, especially those who had experienced domestic and family violence and those with post-traumatic stress disorder.

² Source: SVDPH data table, 'All individuals that have been a SAHF tenant up until 30 June 2021'.

³ During this initial response to the COVID-19 pandemic, the Federal Government effectively doubled working age income support payments, and provided additional economic support payments to recipients of income support payments including the age and disability support pensions.

Satisfaction and wellbeing

Across all domains, Personal Wellbeing Index – Adult4 (PWI-A) items survey data shows Amélie tenants were most satisfied with their personal safety and least satisfied with health. Amélie SAHF tenants generally have higher satisfaction compared with DCJ/AHO social housing tenants.

The biggest variance in scores was for safety, community inclusion, standard of living and future security where Amélie Housing tenants expressed higher levels of satisfaction than DCJ/AHO tenants, while the least variance in scores related to satisfaction with health (this may be because all social housing tenants are sourced from the same NSW Social Housing Register and typically have a higher proportion of health issues to that of the general population).

Compared to the general Australian population, Amélie Housing tenants had marginally lower satisfaction for six out of the nine all items, but scored higher than average for personal safety, standard of living, and future security.

⁴ The PWI scale is commonly used to measure wellbeing. It contains seven items of satisfaction, each one corresponding to a quality of life domain as: standard of living, health, achieving in life, relationships, safety, community-connectedness, and future security. These seven domains are theoretically embedded, as representing the first level deconstruction of the global question: 'How satisfied are you with your life as a whole?'

2 Introduction

2.1 Background

St Vincent de Paul Housing (SVDPH), a special purpose community housing company owned by the Trustees of the St Vincent de Paul Society NSW (SVDP), is a contracted service provider under the Social and Affordable Housing Fund (SAHF), a key initiative of the NSW Government's 10-year vision for social housing *Future Directions for Social Housing in NSW*. Future Directions is working to improve tenant satisfaction levels by attempting to achieve:

1. increased customer satisfaction level for the public housing system
2. a housing system that is flexible and responsive to different needs, ensuring everyone gets a better service at each point in the housing assistance journey
3. improved effectiveness and efficiency of ongoing maintenance
4. the replacement of old housing stock and adopting a contemporary approach to housing design
5. a range of measures to support safe communities and help tenants to sustain stable tenancies (NSW Government, n.d.).

Amélie Housing is a national Community Housing company established in to complement the other activities of the St Vincent de Paul Society. SVDPH and Amélie Housing as its nominated service provider are contracted through DCJ to the SAHF, which is intended to provide access to social and affordable homes together with coordinated access to tailored support services. In NSW, Amélie Housing manages approximately 1,000 dwellings of which the SVDPH SAHF portfolio (502 dwellings) constitutes about 50%.

All references to Amélie Housing tenants in this report are to Amélie Housing SAHF tenants. Amélie Housing tenants who are not part of the SAHF program are not part of this study.

The SVDPH Amélie Housing SAHF service model provides support and facilitates access to services for tenants who need them, and in doing so provides case management. Amélie Housing provides the asset and tenancy management and performance and data reporting management services required under the SAHF contract. SVDP NSW provides the Tailored Support Coordination Service component. Further, general support is made available to the tenants through the charitable works of the SVDP conference member and volunteer network. This study aims to assess whether this support improves the lives of its tenants, and how this compares to that of other social tenants, across wellbeing and participation domains.

The program's target outcomes are to improve tenants' and household members' independence, including:

- stability, as the means to supporting individuals to live independently, and
- economic independence, including successfully transitioning from Social and Affordable Housing where possible.

Under the SAHF, SVDPH has delivered a total of 502 new dwellings in 12 sites across metropolitan Sydney and regional NSW. Of the new dwellings, 305 were constructed by on land owned by the Trustees of the St Vincent de Paul Society (the Trustees) and 195 properties were

acquired from the market. There is a contracted mix of 71% Social Housing and 29% Affordable Housing dwellings across the portfolio, helping those who cannot afford to rent in the private rental market to access homes that are affordable. Table 1 below summarises information on sites and units per site.

Table 1: SVDPH SAHF social and affordable housing units, by site

Site	Social housing units	Affordable housing units	Total	Date of Service Readiness
Dubbo	21	0	21	26/09/2018
Albury #1	38	0	38	4/12/2018
Albury #2	18	0	18	26/02/2020
Penrith	42	26	68	30/11/2018
Campbelltown	36	12	48	28/08/2019
Merrylands	48	30	78	26/02/2020
Lilyfield	0	22	22	15/07/2020
Burraneer	35	1	36	17/07/2020
Maitland	17	0	17	29/07/2020
Katoomba	26	0	26	12/08/2020
Jordan Springs	5	31	36	29/07/2020
Cardiff	69	25	94	27/11/2020
Total	355	147	502	

Source: Data provided by SVDPH.

3 Research Aims and Methods

Our approach to this study was developed in collaboration with the SVDP NSW project management team and is detailed in the Project Plan (2019). The Project Plan was developed following meetings between the research team and SVDP NSW and our review of program documentation and has been modified as new data became available.

The study is taking a mixed methods approach, utilising existing data sources, and undertaking primary data collection. Data consists of:

- interviews with a sample of clients at the three case study sites
- administrative demographic data on all Amélie Housing SAHF tenants across 12 sites
- tenant wellbeing data from the Personal Wellbeing Index-Adult items for Amélie Housing SAHF tenants (N=413) (2021-2022)
- tenant wellbeing data from the Personal Wellbeing Index-Adult items for DCJ/AHO tenants (N=10,838 approximate⁵) (2020-2021)
- selected annual tenant satisfaction survey items for Amélie Housing SAHF tenants conducted by the Community Housing Industry Association NSW (CHIA) (N = 296) (2020-2021)
- selected tenant satisfaction survey items for DCJ/AHO tenants (N=10,600 approximate) (2020-2021)

3.1 Data sources, caveats and limitations

3.1.1 Qualitative data

Qualitative data collection from tenants has been conducted at three selected case study sites (Campbelltown, Merrylands and Maitland). Interviews with tenants provide further detail about life domains and general wellbeing. We used a semi-structured interview tool that allowed for exploration of tenants' experiences of the impacts that housing assistance is having (or has had), as well as across specific life domains of health, education, employment, social connectedness, and experiences of support. We also explored satisfaction with the housing and its location.

Two waves of data are being collected to capture changes over time. This report is on Wave 1 data. The timeline was designed to collect Wave 1 baseline data as close to when tenants first moved in as possible⁶. The second and final data collection is taking place approximately two years after commencement.

Wave 1 qualitative sample

Interviews have been timed to accommodate the dates at which construction was completed on each site and tenants had moved in. Face to face fieldwork took place in Campbelltown in

⁵ Note: numbers of tenants answering each question in the survey varied. This is the average.

⁶ There were delays to data collection due to the COVID-19 pandemic which meant some tenants had been in situ for a few months before interviews occurred.

December 2019, Merrylands in October 2020 and at Maitland in February 2021. Most interviews were face to face on site, either in common areas (the garden) or in the participant's home. Where someone was not available, had health concerns due to COVID-19 health orders being in place or preferred a telephone interview, another time/date was made to do this, and interviews were conducted over the phone. Follow up Wave 2 interviews were flagged with tenants verbally and in writing at the end of interviews. Tenants were given a hard copy \$30 Coles/Myer voucher either by hand or via post in recognition of their contribution. Tenant contact details were recorded to allow for future re-contacting.

A total of 32 interviews had been completed by April 2021 (Campbelltown n = 13; Merrylands n = 11; Maitland n = 8).

Table 2: Tenant interviews (Wave 1)

Site/Suburb	Total Units	Social Housing units	Delivery timeframe	W1 interviews (no. completed)	W1 interviews (month completed)
Campbelltown	48	31	Jul 19	13	December 2019
Merrylands	78	48	Feb 20	11	October 2020
Maitland	17	17	Apr 20	8	Feb 2021
TOTAL				32	

As Figure 1 indicates, 59% of interviewees identified as female and 41% as male (none identified as non-binary).

Figure 1: Interviewees by gender

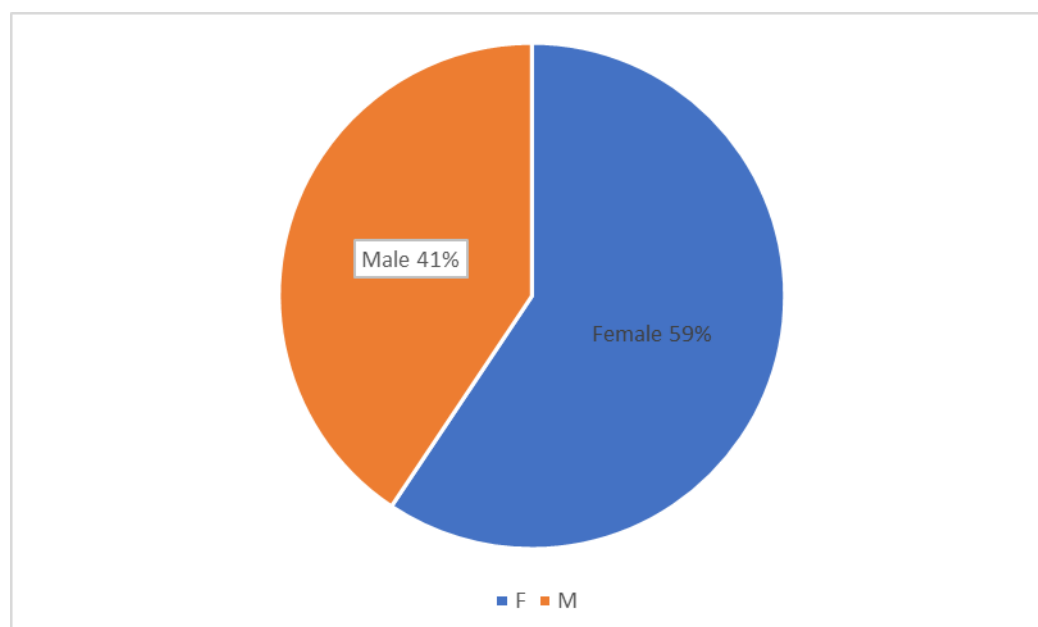
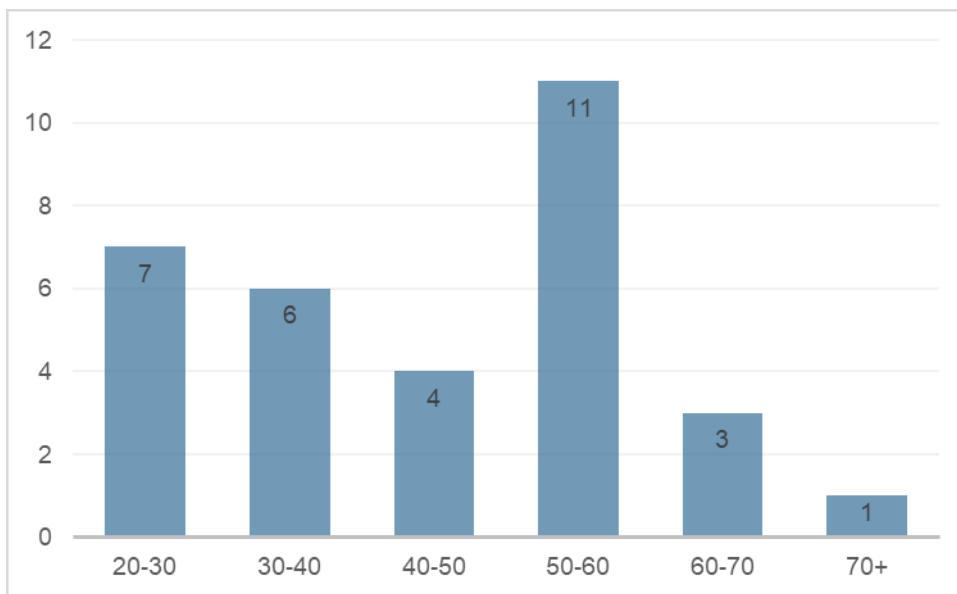


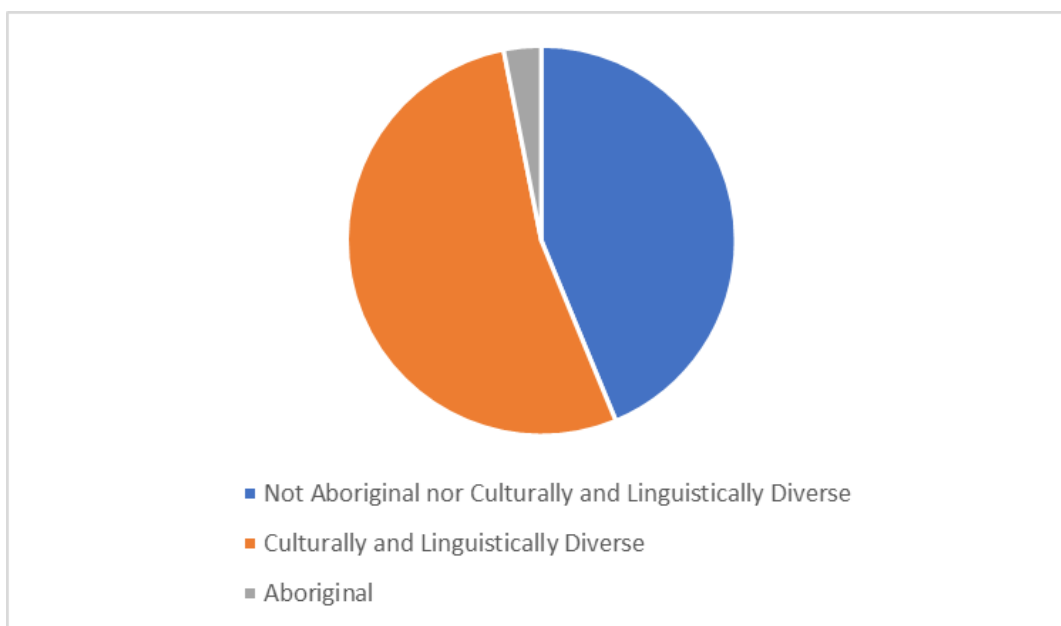
Figure 2 indicates the ages of those interviewed. While 11 were aged 50-60, 13 were aged under 40 (seven were aged 20-30, six were aged 31-40).

Figure 2: Interviewees by age group



As **Error! Not a valid bookmark self-reference.** indicates, just over half (53%) have Anglo-Celtic or Australian-born backgrounds. Forty-four percent were from culturally and linguistically diverse backgrounds and 3% were Aboriginal.

Figure 3: Interviewees by cultural background



3.1.2 Quantitative data

The PWI-A is a standard measurement of subjective wellbeing (SWB). This scale measures SWB by asking people to rate their level of satisfaction with seven key areas of their life (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021). The PWI-A questions use an 11-point (0-10) End-Defined Response Scale (Jones & Thurstone, 1955) as this

optimises respondent discriminative capacity and is simple to understand (International Wellbeing Group (IWG) 2013).

The PWI scale contains seven items of satisfaction. Each one corresponds to a quality-of-life domain: standard of living, health, achievement, relationships, safety, community connectedness, and future security. These seven domains are theoretically embedded, representing the first level deconstruction of the global question: 'How satisfied are you with your life as a whole?' (IWG, 2013).

All registered community housing providers use the standard PWI-A wording in tenant surveys, ensuring consistency.

The second measurements used were selected questions from annual tenant satisfaction surveys conducted by CHIA on behalf of SVDP and provided to the research team by DCJ. The survey instrument used by CHIA contains items relating to Housing Services, Support Services, Complaints and Appeals, Repairs and Maintenance, Neighbourhood, Communication, Tenant Engagement, and Quality of Life and Wellbeing (the CHIA survey uses the PWI for this item). It is used as part of CHIA's Tenant Satisfaction Survey and Benchmarking Service, which contains a database of responses to survey questions from community housing tenants. CHIA surveyed tenants on behalf of Amélie Housing in 2021, receiving a total of 296 valid questionnaires of which 124 were online responses and 172 were postal. This was an overall response rate of 64%, which is comfortably above CHIA NSW's industry average of 35% (Hockey and Wei, 2021).

In addition to the PWI-A questions, social housing tenant surveys typically seek tenant views on a range of aspects of tenancy. Unlike the PWI-A questions, the wording of other survey questions used by community housing providers tend to vary slightly, so they are not always directly comparable. The survey items used in this study focused on whether the tenant's life had improved after moving into social housing. So, while surveys cover many aspects of tenancy management, only the specific variables most associated with tenant wellbeing were selected. Appendix A details the selected tenant survey questions used for this report.

The SAHF Amélie Housing tenant survey (Hockey and Wei, 2021a) was conducted on behalf of SVDPH/Amélie between 7 March 2022 and 8 April 2022. A census approach was used, and all 633 SAHF households managed by Amélie/Vinnies were invited to participate in the survey.

CHIA carried out the survey and provided a report to SVDPH. It also supplied raw survey data to DCJ. There were 413 valid survey responses received by the closing date of 8 April 2022 (206 online, 211 postal). DCJ also supplied this survey data in de-identified raw form, allowing for calculation of distribution of scores for all items (for example, how many tenants rated their life as a whole as 7 out of a possible 11, etc). (Hockey and Wei, 2022).

3.1.3 Caveats and limitations

The DCJ data for social housing tenants is from the Housing and Support Services survey for 2021 (2022 data was not available at the time of report writing). There are two population groups from whom data is reported: SAHF tenants and DCJ/AHO social housing tenants.

The SAHF program incorporates a proportion of Social Housing dwellings and Affordable Housing dwellings in a 70%/30% split whereas the DCJ/AHO program consists solely of Social Housing dwellings.

Social housing is intended to provide a secure, affordable housing for people with a housing need on low incomes. All social housing tenants, including those in the SVDPH SAHF portfolio, are sourced from the NSW Social Housing Register operated by DCJ following the same selection criteria. Social housing tenants' rents may increase to affordable 'market' levels if they transition into employment.

Affordable housing is intended for delivery to a range of income groups, including very low, low and moderate income households. All affordable housing tenants, including those in the SVDPH SAHF portfolio, are sourced from the general rental market in accordance with the NSW Affordable Housing Ministerial Guidelines set by DCJ.

Eligibility criteria for social and affordable housing include an income test.

The focus of this research is SAHF social housing tenants, rather than affordable housing tenants.

The impact of the COVID-19 pandemic slowed down recruitment and qualitative data collection at two sites. While fieldwork was slightly delayed, we were able to carry this out on site face to face, and by telephone interviews.

The tenants at one site were less responsive to recruitment attempts than at the other two sites. Two letters were sent plus efforts were made by the on-site Amélie worker to create interest, but fewer tenants responded than was expected. This may have been partly due to language difficulties. However, participants at all sites included tenants from a variety of culturally and linguistically diverse backgrounds.

4 Housing and tenant profiles

4.1 The apartment complexes

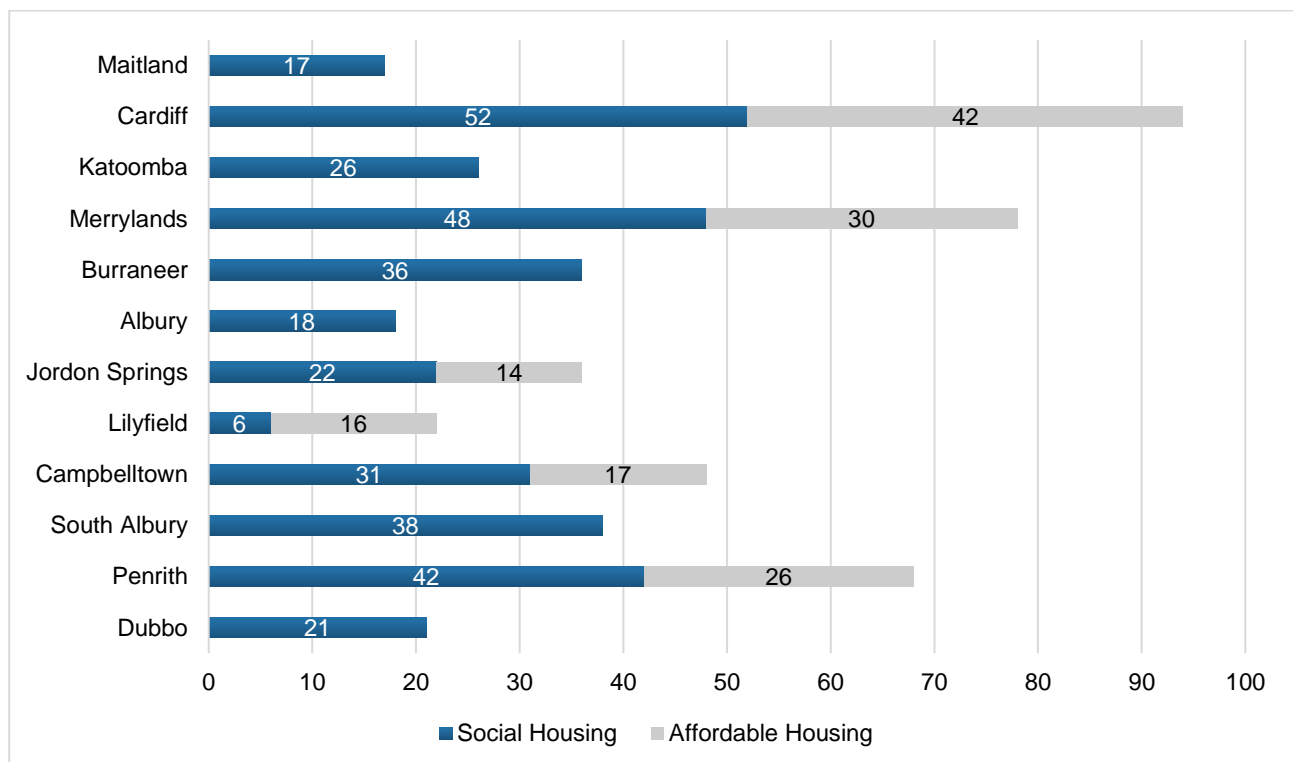
We conducted fieldwork at three sites operated by Amélie Housing – Campbelltown, Merrylands and Maitland.

4.2 Tenant housing and demographic information

The following provides information from SVDP on Amélie Housing SAHF tenants. We have presented figures for social housing tenants where possible, but this is not disaggregated by tenant status for all items. The CHIA tenant survey report presents data on social and affordable housing tenants separately for many items, however the DCJ-supplied SAHF tenant data is not disaggregated. In these figures, 'tenant' should be taken to refer to Amélie Housing SAHF tenants.

Error! Reference source not found. indicates the number of units by program for each development. Of 502 units, 355 are designated as social housing, and 147 are designated as affordable housing.

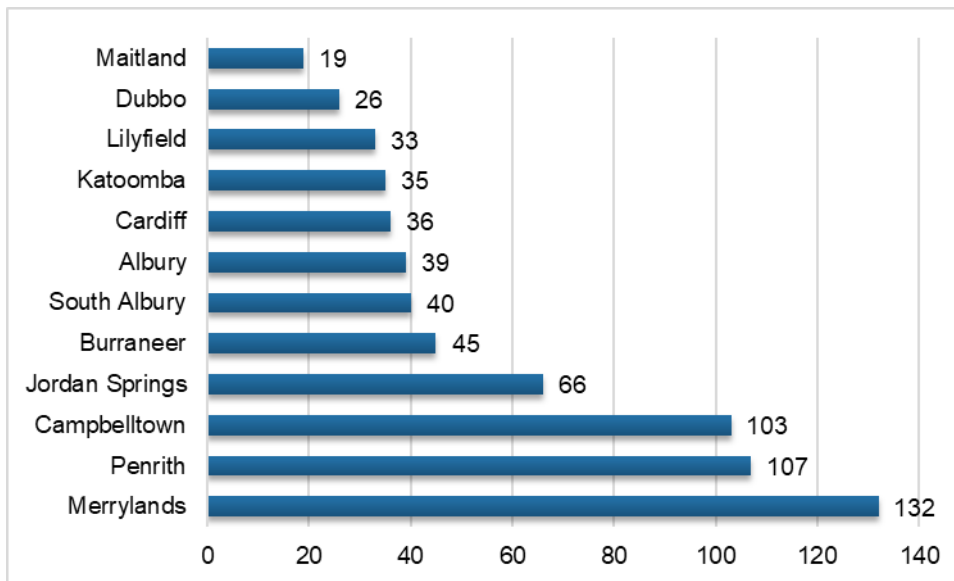
Figure 4: Units per development by program



Source: Data provided by SVDPH

Figure 5 depicts the total number of people receiving tailored support at each development. The Merrylands, Penrith and Campbelltown complexes have the highest numbers of people receiving support.

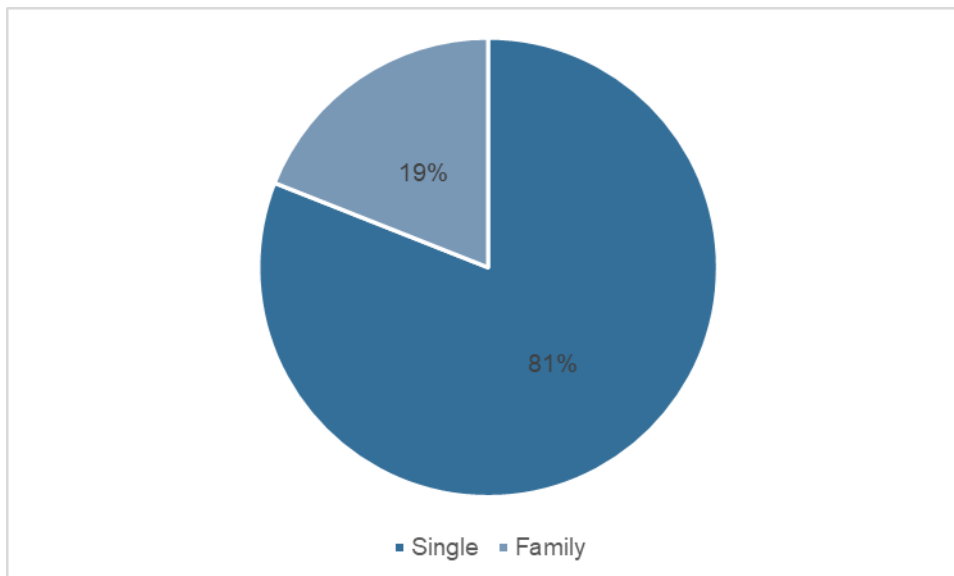
Figure 5: People supported at each development (n)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

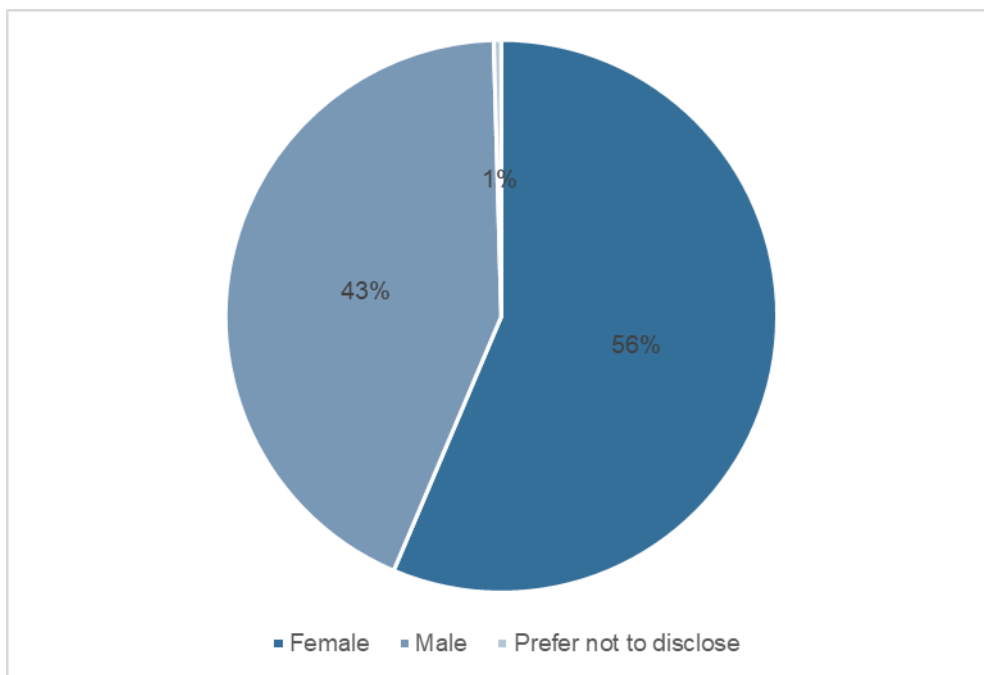
Figure 6 indicates client groups in Amélie Housing SAHF social housing tenants - 81% are single households and 19% are families. Figure 7 indicates gender of tenants. Just over half (56%) are female.

Figure 6: Client groups (SAHF social housing tenants)



Source Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

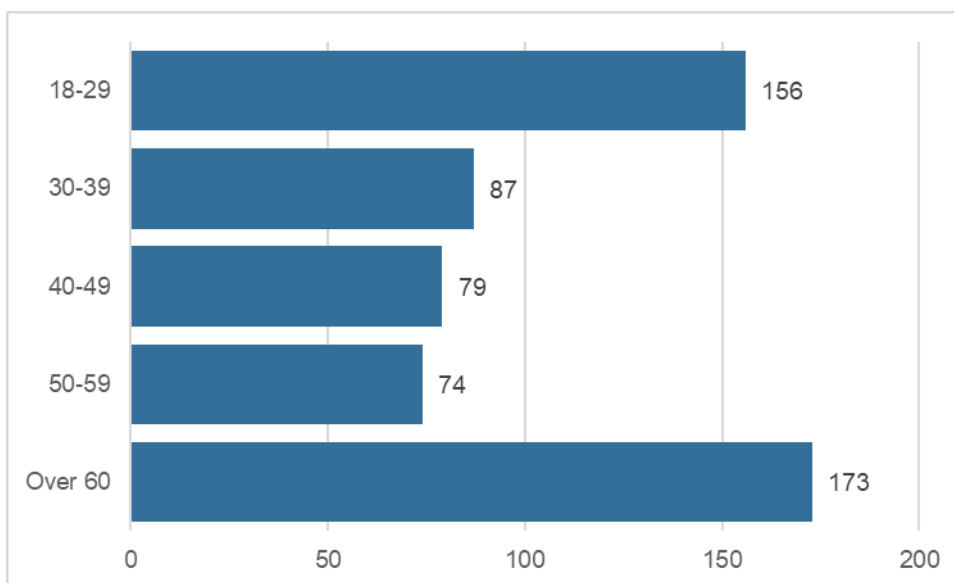
Figure 7: Tenant gender (all SAHF tenants)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

Figure 8 shows tenant age groups. This indicates there are a greater number of younger (18-29) and older (over 60+) tenants than those aged 30-59.

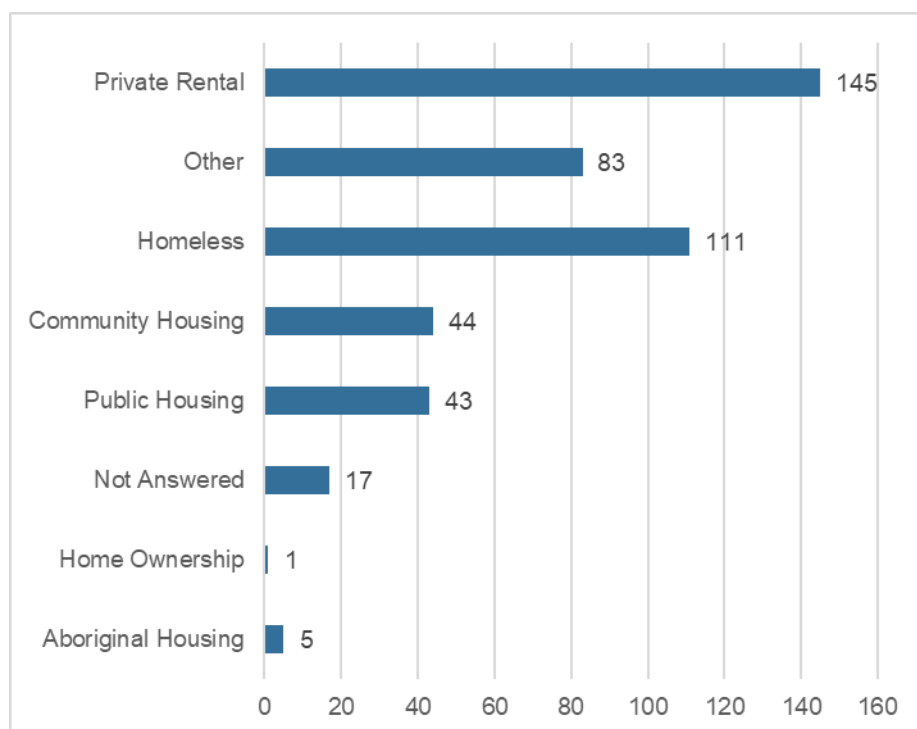
Figure 8: Tenant age at intake (all SAHF tenants) (n)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

As Figure 9 indicates, tenants were most likely to have previously been in private rental, 'other' (which may include staying with friends or family), or homeless. Only one person had previously been in a home ownership situation.

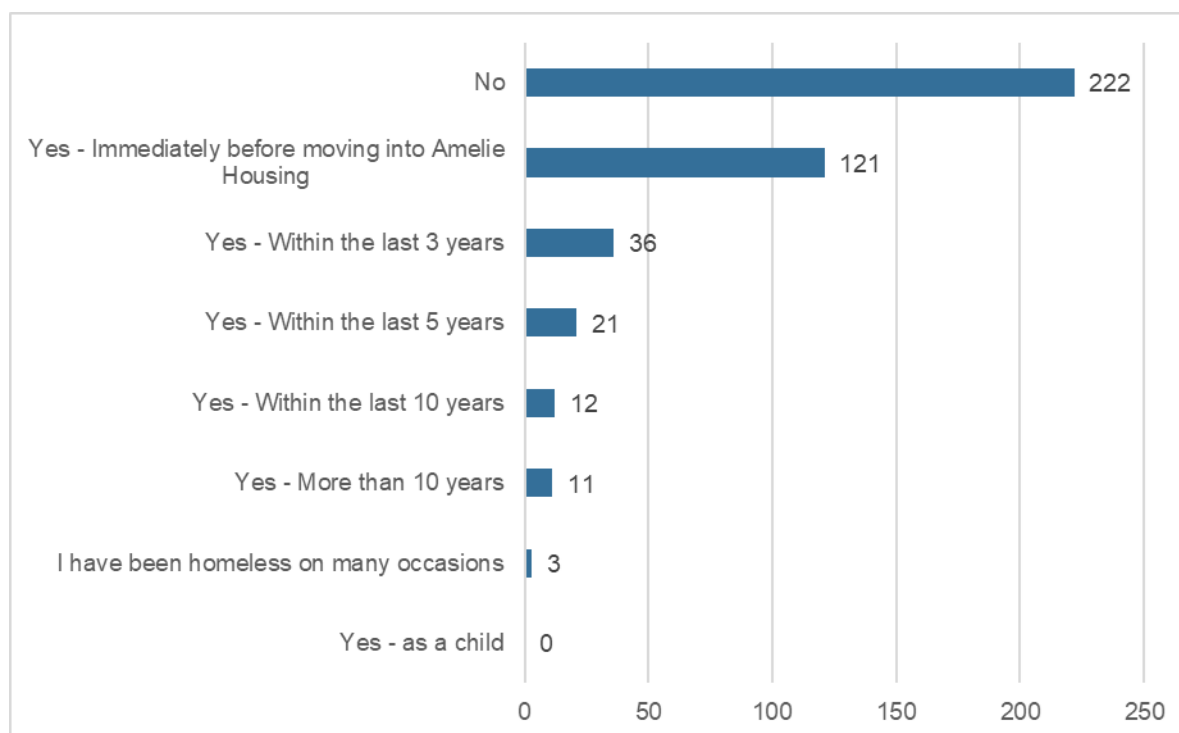
Figure 9: Previous tenure type (SAHF social housing tenants) (n)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

Figure 10 indicates that many tenants (n = 204) had experienced homelessness at some time, while a similar number (n = 222) had not been homeless at any time previously.

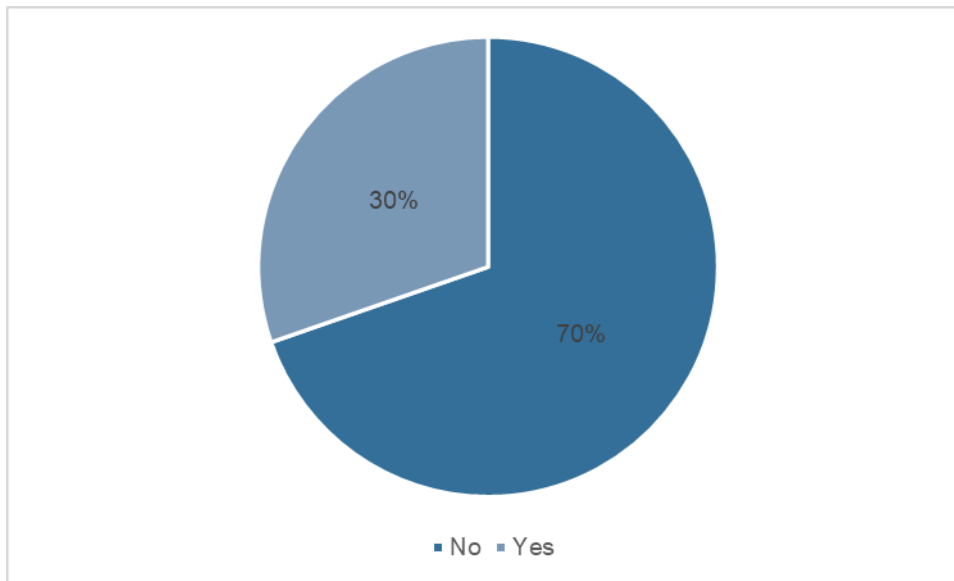
Figure 10: History of homelessness (SAHF social housing tenants) (n)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

About a third of social housing tenants had some sort of health concern, as Figure 11 indicates.

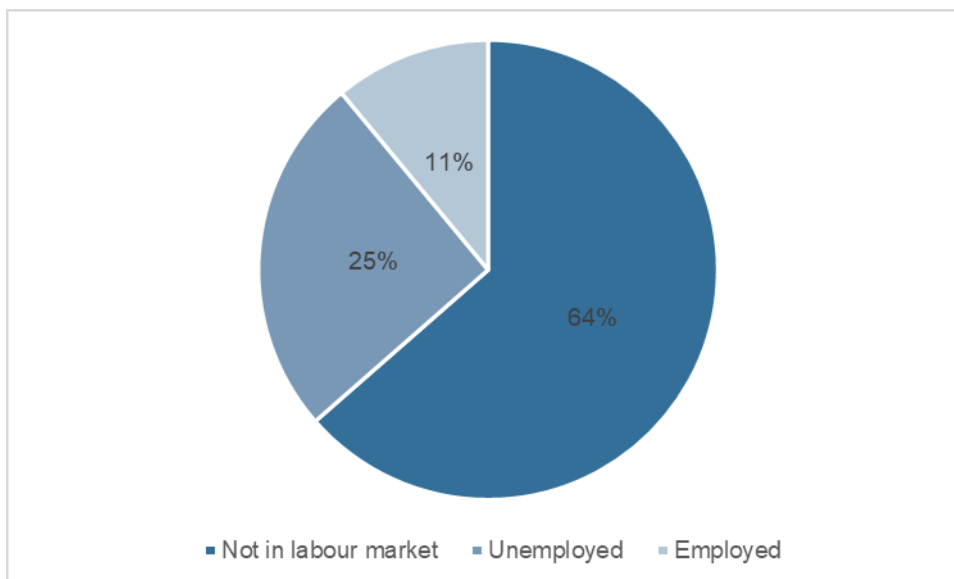
Figure 11: Tenants with health concerns (SAHF social housing tenants) (%)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

Being on a low income or on Centrelink payments is one prerequisite for social housing eligibility. As Figure 12 indicates, 89% of tenants were not involved in any type of paid employment, with 25% unemployed and 64% not in the labour market. About one in ten (11%) were employed either full or part time/casually.

Figure 12: Tenant employment status on intake (SAHF social housing tenants) (%)



Source: Social and Affordable Housing (SAHF) Tailored Support report 01 Jan 2021 to 31 Mar 2021

5 Views and experiences of social housing tenants

5.1 Housing histories and experiences of Amelie

5.1.1 Housing history

Most of the social housing tenants we interviewed had a renting history, either in social housing or private rental. Two older women had experienced home ownership in the past.

Most had lived in detached houses or units, or in a 'granny flat' attached to a dwelling. Some had lived in marginal forms of housing and moveable dwellings like motor homes, caravans, and two had been sleeping in a car for periods of time. One had been living in a boarding house in inner Sydney.

Around half had experienced some form of homelessness including couch surfing with friends or sleeping in their car. Many of the women reported being homeless due to domestic and family violence and spending time in refuges or transitional accommodation. Contributing factors to homelessness included being asked to leave by a friend, family member, landlord or head tenant, loss of employment due to injury or due to a mental health crisis or fleeing domestic and family violence.

Some typical accounts of expensive or insecure housing situations are below.

I'm renting before, and I can't pay for the rent; the rent is very high for me. After that, I go to the housing commission... Every day I need to go back. And 12 o'clock I need to go back to the housing commission; after that, I need to come, and I care for the three kids. It's very, very hard... They give me temporary one year. (C11⁷)

I was living in... I moved to places. I got kicked out of home, so I moved to Mt Druitt, to Blacktown, to Penrith, to the south coast; back to Bonnyrigg, and then to Hinchinbrook, and then they got me this place, my tailored support coordinator. My sister's.... on the lounge. But I couldn't stay there forever, because she was pregnant back then. So now she's got kids, a four-year-old. Oh, my whole life I've been moving, though... I was never on the street. (C13)

Before, I living with my sister but when I get sick, I lost my job and then we can't stay together. She kicked me out, yeah. (M6)

We got asked to move right in the middle of COVID lockdown, because of termites. So, it was nothing to do with us. The owners just didn't want to do anything with the place for all that time we were there, and it come back to bite them, and came back to bite us. (MT3)

I was in a TA emergency accommodation and at a friend's place for two weeks... I have been in [private] rental housing in Wodonga and Albury. I was actually in a boarding house in Darlinghurst, and I was paying \$320 [a week] for a studio... didn't leave me much. Then I ended up going to another boarding house in Newtown and I was paying, like, \$220 there,

⁷ We interviewed tenants from three complexes – Campbelltown, Merrylands and Maitland. Tenant codes reflect this – C = Campbelltown; M = Merrylands; MT = Maitland.

but that was a bigger room, big sized room, but it was on Enmore Road, so you can understand. Not a good choice. (M1)

A few had been living with a partner who died, or who they had separated from, and they could no longer stay or afford the rent on one income. It was often hard to get private rental housing:

So, every house inspection that I went to it was just loaded with people and I thought, I'm on Centrelink, single mum, they're not going to pick me over someone who is working or a couple both working. (C8)

Two men were already in social housing but applied for transfers because of personal circumstances and health reasons and wanting a better location.

I was in Department of Housing in [suburb] and it got a bit lonely up there probably. I wanted to be closer down to Campbelltown Shopping Centre as I've got medical problems. I've just been in contact with [Amélie Housing staff member] and she offered me a space and I said I'd accept. (C7)

Another person with a Community Housing Provider (CHP) reported his apartment was broken into and he was threatened so was prioritised for transfer.

Tenants who were in private rental previously typically mentioned rents of \$230+ a week for boarding house rooms or small regional area units.

So, I was renting in a really crap place. It was like – I think I lived there for about seven years. Basically, I was there because I had my own issues. ... It was crappy and it was a roof over your head, so... (MT7)

Another person had been renting a large house with family members who moved out. He injured his knee, but as this was not at work, he did not receive any Workcover payments. He could no longer afford the rent, so he and his daughter had to move out. He awaited public system doctor appointments and was put on a waiting list for surgery.

Some women escaping domestic and family violence reported multiple moves. This account was typical, and this person had also spent time sleeping in her car in between temporary situations.

Before the [transitional accommodation] place I had moved about 10 times. I had a private rental back in February. I was working at the [business name], lost my job which means couldn't afford the rent with my car repayments on top let alone all the other bills that were coming in... Then ended up on the streets basically...I was sleeping in my car some nights. I was hitting her father up for his couch some nights but between that - yes. I couldn't stay there. It was just too much on me... The only stable thing in my life basically or for my daughter was her school. Other than that, everything else went to shit. (C6)

Two older women had experience of home ownership in the past. One had gone from this situation to Amélie Housing, typical of the trajectory of the growing cohort of older women who experience homelessness later in life and have few assets or savings.

And I've always had lovely homes in the past. You know, with single women and everything, things happen, and I didn't have much super even though I worked since I was 15. But I was always used to a nice home. Lovely homes but you know, it just deteriorated that way over the years. (MT2)

Yeah, we bought a house when we were first married and that was when I was 19 and he was 21 and we lived in the house for 40 years at [suburb] and paid that off. When the children all grew up, we moved out to [suburb] for three years and [husband] had a cardiac arrest and he couldn't mow the lawn or do anything so that's why [her son] said I'll build you a granny flat if you can give me the money. (C4)

She moved into the granny flat with her husband where they lived for ten years before he passed away. She then had to move out when her son got married.

An older woman was sharing the rent which was \$400 a week, but her partner passed away.

I was in a hole. I was in a big hole. I was. I had no help. I went to get help. No one would help. I was two weeks behind in my rent and I had to pay the electricity and all I was doing is just using my pension and going without other things. I had it hard, very hard...I didn't know where to go. (C1)

In summary, most of those we spoke to had been in insecure housing situations prior to moving into Amélie Housing SAHF accommodation. Women escaping domestic and family violence reported many moves in and out of transitional housing and emergency accommodation situations. Two older women had been in home ownership at some point. Three had been securely housed in social housing but had to move for various reasons. Loss of employment, accident, injury, mental health crisis, domestic and family violence, death or separation from a partner or being asked to move out from a housing situation were common in their descriptions of their housing situation prior to their tenancy at an Amélie Housing SAHF site.

5.1.2 Application process and moving in

The NSW Housing Register is a single list of approved applicants waiting for social housing. The NSW Housing Register lists applicants in order according to their required housing location, their approval category and approval date. Most of the tenants of Amélie Housing were eligible for social housing and on the Register prior to offer of tenancy.

Tenants we interviewed had been on the Register for various periods of time before moving in, some for years. They were often contacted 'out of the blue' via their contact details on the Register. A few persons were not on the Register but were assisted by a tailored support coordinator to apply or made their own inquiries and applied and were deemed eligible. A few had been actively advocating for themselves quite strongly. One person believed that his self-advocacy to the local Member of Parliament may have helped.

I forget if I got a letter or went down and seen him, whatever. But I went down there [to the MP's office], and they said, "We've got a place here for you." And I said, "Oh, well, that's good." He must have had a word with them... I put it down to him having word with them, or his secretary, whichever. (C12)

Another followed a friend's advice.

My friend's in a [Housing NSW property]. She's been there for 20 years, and she said, "Try the housing commission [i.e. Housing NSW]" and I said, "No, because they'll end up putting me on a waiting list and it is a long time and I needed something that I could afford". So anyhow, I decided to ring the housing commission and that's how I got this unit. They helped me a lot. (C1)

She was housed within two months of initial presentation. Another woman knew she needed to be on the 'priority list' to get housed. She had a tailored support coordinator who knew the Amélie Housing SAHF units were being built.

I found out that I had to get on the priority housing list, so I did a lot of advocacy for myself. I have a history of myself of being a case worker, so I kind of knew a little bit about the system, so I managed to get all the stuff together to get onto the priority housing list. Then I contacted Amélie Housing directly and so I applied direct to them... Because it was at that very time that they were actually getting people into the property, so it was just perfect timing. (MT4)

For her it was self-advocacy as well as being 'in the right place at the right time' that secured the housing outcome. One person walked past one of the Amélie Housing SAHF sites and noticed the signage and building work going on and made his own inquiries.

I just called up the number and that was the construction company they said we are building a new place here for people for them to rent. I said, "are they from St Vinnies?", "yes, but they are being subsidised by the Government". I just call up the number and they gave me another number and they said this is the company and that they are the provider it's called Amélie Housing. (M5)

One woman who was experiencing primary homelessness was helped via an intervention:

I think a police officer that found me at the park told me you know "You can go through Housing and stuff," and he kind of lead me that way and I kept putting forms in. And one day I got a phone call because I did not – I went through housing commission, but I did not know what Amélie Housing was about. (M11)

A few current tenants were already social housing tenants but wanted a transfer for health reasons, or had to move because the housing provider was selling the block of units they were living in. One moved from a Housing NSW property and another from a CHP in the same local area.

For most tenants, the process was described as getting a phone call from Amélie Housing, inspecting a unit and discussing it with an Amélie Housing staff member, and deciding to move in. The process was quite speedy from initial phone call to moving in.

Several women who were in refuges or transitional accommodation had quite a swift move into Amélie Housing, the fastest reported being one week between application and offer. Others who had been 'on the list' (registered for social housing) for years were surprised when 'all of a sudden' they got a phone call saying they 'were next' on the list and inquiring if they were interested in a unit.

And she said "Well that's why I was ringing. You're next." I went – actually swore, I said "No effing way." And she said "Yeah," she said "I've been ringing people and I haven't be able to get in contact with them and yours was the next number so if you still want it..." And I went, "definitely!" (MT1)

Other tenants also reported that they were pleasantly surprised to have finally been 'picked' for social housing after many years on the 'waiting list'. In contrast, some of the older women and a person who had suffered an injury and had to leave their employment had not been aware of social

housing and were advised or assisted to apply Overall, there were no issues reported in relation to the application process.

5.1.3 First impressions

The Amélie Housing SAHF units are all new builds. They are designed and built to a standard that is comparable to private sector multi-unit development and have utilitarian but highly functional design and fit-out. All units are designed to a Silver Standard of accessibility and people with significant mobility issues and disabilities can be assigned bottom floor units, however all levels are accessible. There are designated parking spaces close to the lifts for those with disabilities. All units are built to a 7-Star NATHERS energy rating and are clean in design, using mainly white and light colour palettes and easy to clean surfaces. Living and kitchen areas are combined. Bathrooms are relatively large for easy access. All units have a small outdoor balcony. The tenants we spoke to were the first to move into the new apartments.

The apartment complexes in this study are located in Campbelltown, Merrylands and Maitland, which all have pockets of disadvantage. One person who was initially worried about the Campbelltown location was reassured when she saw the building, which is located on a main road not far from Campbelltown centre.

In the beginning [I was worried about] Campbelltown, because Campbelltown they have a lot of people from... drugs people; but they say to me "it's very safe, and new building, and... it's okay for your kids". I said, "Okay." When I come here, I see the area is very nice. (C11)

Most were impressed by the standard.

Oh, I loved it. I loved it. Brand new, beautiful, absolutely beautiful. (M2)

They're brand new. There's nothing wrong with them. They're perfect. (C8)

So, when I came in I was "oh, it actually looks pretty nice". It's brand new. It has air-conditioning and saves me having to have portable air-conditioners everywhere. Basically a better setup for kitchen. (MT7)

It was too good to let it go, it's a nice unit. And after being in the places I've lived, I deserve a place like that... After the boarding houses and the crap I've lived in, being homeless. (M1)

I couldn't believe that something so beautiful was available. No other people got to inspect multiple units and choose. There was only just one available for me to inspect, but I didn't really care... It's an absolute privilege - it's just a stunning apartment. Yeah, you hear so many bad things and [I know of] clients who chose homelessness over [a NSW Housing dwelling]. (MT04)

Some of the first tenants who inspected were able to pick from a selection of empty units.

I got offered three units... The first two were "Nah, not my cup of tea." Didn't like the layout. And then I seen this one, I'm like, "This is the one." (MT5)

Yeah, she was really helpful and she said, "Would you like to come and see a property?" And I said, "Yeah sure." Like yeah at first, I wasn't – like I was really, really scared...she

[Amélie Housing staff member] goes “It’ll be the best thing...,” she convinced me as she said “It’ll be the best thing to do... Like you know, trust me on that.” And I went ahead with it. (M11)

Well, actually when I first got the word that we were accepted in here, my gosh, I was very emotional. I just couldn’t believe it. (C10)

Outstanding, stunning. I couldn’t believe my luck. It was a no brainer. So, I packed my life up again and moved again. (MT3)

For the small number of people women who had enjoyed home ownership and affluence in the past, the apartments seemed small. The experience of going into social housing could be confronting: “I went through a really bad time [after I moved in]. I felt like I – did never think I’d be in this situation” (MT2). This person was part of the growing number of close to retirement age women who have worked all their lives but have little superannuation and no substantial assets.

5.1.4 Design and fit out

Tenants enjoyed the newness of the apartments. Not all apartments have the same layout – these vary by size and location within the block. While most thought the apartment sizes were fine, two people were a little more ambivalent, mainly because the size of the apartment was smaller than their previous homes.

We did have an opening day here to have a look at the units and I saw this - very small [unit] and I said, “Where am I going to fit furniture and all that?” but it’s deceiving. It’s deceiving because everything fitted in. My niece bought me this lounge... I asked them if they had anything bigger, but they couldn’t because the bigger ones have got two bedrooms and they don’t allow two bedrooms for one person. I understand that but I had no choice. I had to take this. I had nowhere else to go. (C1)

It was a bit small at first. I wasn’t going to move unless I got the [her special piece of furniture] in but I got it in, and I was happy. And when I first moved in, I wasn’t – it was a bit quiet and I didn’t know anyone, but I soon got to know some people. (C4)

At the moment I’m overflowing, and my unit is full of things because the space for hanging my clothes, they give me about 30 centimetres wide hanging space for my clothing. (M4)

My friend said to me “we hire a hotel in Hawaii and the room of this one and the living room is much, much bigger than what we rent in Hawaii”. (M5)

Another tenant said he would have liked a two-bedroom place for when his grandchildren came over, but that the one-bedroom met his needs. Tenants with physical conditions and mobility issues praised the accessible design: “the thing I noticed the most about this is because of my mobility and my physical situation, everything was so ideal” (MT2).

Some liked their layouts more than others.

I got told that this was a good size unit and the way that it’s laid out, a lot of them I think have the bedrooms coming off the actual dining and stuff where mine’s kind of hidden. (C8)

Tenants liked the fit out. They mentioned the air conditioning, kitchen with its new appliances, large bathrooms - “The bathroom is big enough to have a party in” as tenant C4 noted - and the

balconies. All apartments are designed to a Silver Standard of accessibility for people with disability and mobility limitations.

It's a beautiful house – and the environment house – and it has everything here. Everything is nice... I have a one bedroom and it is more than enough for me. I am just a lone lady. I have a problem with my knee, but it had a lift. It's wonderful. I don't want to go outside too much, I am staying in my home – and my balcony is very, very lovely. It's good, everything for me. It's very good. (M6)

Most seem to make use of their balcony, having a BBQ and chairs and tables, or plants, a mat for their pet (pets are allowed on a case-by-case basis), and an outdoor space for children.

Yeah, everything is new, yeah, yeah, yeah!... They have a balcony... what do they call it? A small balcony. It's very nice for them [her children]. (C11)

Tenants who liked gardening were enthusiastically using the outdoor space for plants, "I've got all the different herbs, oregano, three different pots of chives, parsley" (MT3), "The only little pot plant I'm going to put there is vegies. I don't want flowers. No way.... Save me buying [vegies] from Woolies or Coles... Tomatoes, capsicum, carrots, whatever I can" (C7). A couple of people mentioned that the balconies had no awnings so could not be used in the rain, "So we can't really hang our washing out like everyone else can" (C13). Another tenant mentioned that "you can't sit out there during the day because it's too hot. Because there's no covering" (C5). The outdoor BBQ area at the Campbelltown complex and the rooftop space at Maitland had no awnings either (but a shade sail was later installed at Maitland). The researcher and tenants found it too hot to sit there to conduct interviews and we relocated to a shaded garden bed. Likewise, visiting on a rainy day and interviewing a tenant who chose to be outside also caused problems as there was only one undercover area with no seating. Tenants noted this and wanted sun and rain protection: "there's like a whole thing where they've got like stands on the roof [for an awning] but no one put one on the roof on top. So I've been bugging them for it" (MT7). This was important to tenants at Maitland because they were actively using the rooftop for social events. While there were complaints about the lack of awnings, tenants appreciated the solar access for every apartment.

A tenant complained that their dishwasher could not be installed within the current plumbing configuration (although provisions for a dishwasher are available at all units).

The only thing is I was told when I first moved in, I could have a dishwasher, and it turns out it's only set up for a washing machine and a dryer. So, there's no hole in the wall they can put the hose through they can connect a dishwasher. I've got a dishwasher. It's whizz bang. My partner who passed away over a year ago, his sister picked it up. She's a cleaner and she was cleaning a house and they were trying to get rid of stuff, so she picked it up for a song, and it's just beautiful, brand new, so it's just sitting there, and it can't be used. (MT3)

However other tenants had managed to install dishwashers. Another saw the dishwasher space as a waste: "When it's a single person, they're wasting money on a dishwasher [space] really because I'd rather have the space, you know, to utilise for other things like storing things away" (M4).

While most tenants had no internal noise problems in their apartments, those close to entrances heard noise, including slamming gates.

The garden common area at Campbelltown has a BBQ area but residents had to obtain a key from staff to use it. This was because “one lady used it and she's never cleaned it two or three times so [Amélie staff member] said they'll lock it and that” (C7). However, he intended to get the key and use the BBQ for his birthday. Likewise, the common room at the Maitland complex was locked except when the tailored support coordinator is in attendance. It was unclear how tenants could obtain permission to use it for activities: “it is a shame because it's then wasted and it's such a good room. (Facilitator: Do people use it for anything?) No, because you can't get in it, haven't got a key. Nobody's got a key” (MT2).

There was some consternation about disability parking including the allocation of spots and where these spots were located vis-à-vis garage openings and the apartments associated with those spots. We heard long accounts from tenants about who should get what car parking space, and nearest what entrance that was most accessible for the disability apartments.

So, what has happened is that downstairs there is 17 car parks, we have 17 units. When they originally marked the car parks, idiots just went along and went one, two, three, four, five, six, all the way to 17. They didn't mark the disability paths, the two disability spaces which are for units one and 10, the disability parking. (MT4)

Several tenants shared opinions about how spaces could be more equitably allocated to those with disability. A tenant also mentioned this, the narrowness of the car parking spots, and the lack of storage space.

The thing is they gave to the other person, young people the disabled parking instead of giving to us. Because what they gave us is a very... narrow parking with both sides of on the wall and there is no space for the things that we have. So, I called up [Amélie Housing staff member] and I said this is not right, the one you gave us doesn't have any space. They remedied that by giving us a space where there is no parking. So that issue was addressed properly but unfortunately, my wife hit the back of the car on the concrete. (M5)

Tenants said large cars would have difficulty fitting into the parking spaces.

One tenant criticised the build quality at one of the complexes, unfavourably comparing the apartment to the one she was in previously.

It was bigger, the finishes and the details were a lot better quality. This is just cheap. ... Like, they've not spared any expense. Even the cupboards. The cupboards are cheaper than what we used over there. Even the doorstoppers. Here, the doorstoppers are those rubber things; whereas over there, they were the metal ones. The screen, it was that security stuff, that metal stuff. (C5)

Another design issue we heard about was the building ventilation system in the Merrylands complex.

One [vent] is about maximum two and half metres away from my bed and the other one is basically above my head when I'm lying down in my bed. These vents work 24 hours a day. (Facilitator: a number of people have complained about this. Do you find it's too cold?) Number one, it's very cold. Number two, it's very noisy and you feel like you're inside an aeroplane. All day and especially at night when you're trying to fall asleep, you hear this noise... So I took it on my own hands because no-one resolved my issue. They did say that there is a switch in your electricity box, that you can switch it off. Unfortunately, once you turn the switch off, you lose electricity in half of your apartment. (M4)

Yeah, I like it but I have some problem with the fan air-con turned on 24/7. Yeah, and I just complain why it's on all the time, how I can turn off. And then at night time it's so cold. And then they told me turn off and then when I turn off all my power and internet shut. Nothing working. Yeah, and now, I have it on and off, on and off all the time like in the morning when I go by bus I have to turn off. (M3)

Tenants who had switched this circuit off were running extension cords to appliances around their apartments. Another issue was the lack of curtain rails and some tenants mentioned this impacted on privacy as they can be seen from the street: "I've had people wave to me and everything. I can't even come out of the bathroom into here without being dressed" (MT2).

In summary, the majority of tenants were more than happy with the design and fit out, however there were some niggling complaints about noisy vents blowing cold air in the Merrylands complex, and some older tenants had to adjust to living in a smaller space than they were used to.

5.1.5 Location

In all three locations (Campbelltown, Merrylands and Maitland) tenants were satisfied with the location, which they described as close to shops and public transport. Tenants said they did not have to own a car as they could get everywhere easily (though many did own a car). Tenants described the locations as 'awesome', 'fantastic', 'convenient' 'close to the shops', and had ease of access services and transport hubs.

Yeah, close to the station, and close to police station too. And for the shop. Yeah, everything is good. (C11)

Just about ten minutes' walk down here. You've got the Maitland Mall, Pender Place. We've just got the big Woolworths in there and a few other shops. Yeah, there are all sorts of shops around and then the buses are fantastic because I don't have a car anymore. (MT3)

Yeah, it is because the bus is out the front or nearly out the front here and the shops are just down there. (MT5)

I catch the 872 or 870 or 871 and that goes all the way to Campbelltown mall, Macarthur and then goes to the hospital. The ones that are going, they go all the way to Liverpool. So, the bus service is good, but we've got no bus service here and you've got your groceries or whatever, it's a handful. (Facilitator: How far is the closest bus stop?) Right down the end, [...] Street and you turn left and you've got to walk up a bit but no bus service here. Even the young ones are complaining. I said, "How about me, I'm a lot older than you!" (C1)

Apart from this minor gripe about the bus stop in Campbelltown, public transport is practically at the front door at two of the locations and tenants were no more than a five- to 15-minute walk to a train station. Older tenants liked being near the hospital and having easy access to city centres.

Some liked Merrylands; two others didn't, mainly because they did not like the 'uneducated' population or perceived cultural differences. Others thought it was a nice and quiet area. Another tenant initially had misgivings about moving to Campbelltown which she thought had a bad reputation, but when she visited the complex, her fears were dispelled.

Overall, no tenant complained about the locations of the apartments – they were generally extremely happy with the convenient locations.

5.1.6 Financial wellbeing and living expenses

Generally, tenants thought the apartments were good value and were cheaper (and of better quality) than private rentals they had been in before.

Oh well it's actually cheaper to be honest. I had a two-bedroom unit, and I was only paying \$175, but that's in the country. But this one's in better condition though, more modern and updated obviously. (M1)

After she moved from the country, this tenant had most recently been paying \$320 a week for a boarding house room so her current rent was much more affordable. An older couple had gone from paying \$550 a week in private rental to \$370, "A big drop" (M5).

Social housing tenants who had been in Housing NSW thought the Amélie apartments were better quality for the same or similar rent.

People on aged pensions and the disability pension were reasonably comfortable and reported that they could make ends meet each week and some could even save small amounts. When JobSeeker doubled during the pandemic, this relieved some financial pressure for tenants who got the COVID supplement.

This money has just allowed me to – if I need a jumper, I can go and buy a jumper, you know, I don't have to save up for two months to buy a jumper. So yeah, and it's letting me get out of the debt that I was previously in due to my relationship. (M2)

[The COVID supplement] has been able to put a little bit of money in my account that I didn't have, you know, so it's been life-saving for me... it has let me save up a little bit of money. But I was at zero basically in my account. (M4)

What I get extra from Centrelink that's what I try to save. I'm not touching because I try to manage my income same amount without Covid [Supplement] helping. And try to save that for my emergency thing. (M3)

However, most tenants, especially those on single parenting payments and after the COVID supplement ended, returned to juggling expenses.

That is why for me, I am struggling for the fortnight, and another fortnight I'm good, another fortnight I'm not. I need to get job, maybe part-time, or something like that. But I can't save the money from the Centrelink payment. No, I can't. Because I have a lot of bill[s], I need to pay. Yeah, I can't. (C11)

Actually, I have no money left... At the end of the day. Because I pay for rent, of course; I buy food, smokes... because I'm a heavy smoker. And I've got to pay for my phone bill, gym, all that stuff, so I basically have no money. (C13)

Tenants tried to manage bills by paying a set amount every fortnight so when bills were due, they had credit with which to pay them. Sometimes they sought help with bills due to having to prioritise medications (especially for those tenants taking psychiatric medication). Some reported having to negotiate with utility providers:

I've been there before. I'll manage. I'll budget and do the best I can. It's just a matter of communicating with the people that you're paying, and they've all got hardships departments and that, so it's just a matter of working out a payment plan. (MT3)

While the COVID supplement had allowed people to worry less about spending and even save a little, normal levels of Centrelink payments did not allow tenants to save: “To be honest, no. I can’t save” (M10), “Save? [Laughs] No. No, no, no, no.” (M6), “No, I can’t save nothing... I’m lucky to be left with \$100 to buy food [a fortnight]” (MT5), “No. It’s impossible to when you’re on JobSeeker” (MT4). Tenants reported they were lucky to get through the fortnight and have money left over and had zero savings. None were planning a holiday or going anywhere, “not unless I win Lotto” (MT5). A few tenants on DSP indicated they could save a little.

All the apartments are individually metered for electricity and gas. Hot water and stovetops are gas, while ovens are electric (except in some accessible apartments where the cooktops are electric.) Tenants are given a default utility provider at sign-up but tenants can go with another provider if they choose to change.

One tenant limited his use of air conditioning to reduce power bills.

I’m scraping at the moment. I don’t mind the heat, I seldom use [the air conditioning]. If it’s really hot, I’ll put it on for an hour, cool the place down, and then turn it off. Because you know, I’m trying to conserve my cash... so I don’t use it. (C12)

Tenants also mentioned debts they were paying off - some for the bond and others had previously accrued debts through loans.

Tenants who had not got bills yet were ‘nervous’ and ‘dreading’ them. A tenant receiving the Disability Support Pension said he could save and had a plan to start saving for a car. However, he had not yet got a utility bill so said he would see how much it was and “go from there” (C7). Those who had received utility bills found they were less than expected, or manageable (around \$150-\$250 a quarter). There were exceptions - one person said he paid \$430 a quarter. Another got a quarterly bill for \$560 and complained to the Energy and Water Ombudsman. A tenant with an interest in computers was paying significantly higher electricity bills but he accepted that was due to his computers and servers (and had earned income). Tenants seemed unclear on whether they were separately metered for electricity and gas (they are). One was not sure if hot water bills were separate or part of the gas bill. While many tenants were with the default provider, one tenant said she had switched to AGL and her utilities were about \$60 a month.

One tenant was not altogether happy with her current rent, calling the \$350 a fortnight plus bond loan repayment of \$50 ‘expensive’ and thought single parents with more bedrooms paid the same rent as her (not the case). She indicated that once the bond loan was paid off, she would be able to save a modest amount. A single parent was paying \$210 a week for a two bedder but was awaiting her first utility bill. Like many others she could not save: “I pay for school fees and food, and food’s expensive. You’re not left with much at the end of the week” (C8).

Rents were significantly less than market rents for tenants on Centrelink payments, so tenants knew that they were in an advantageous situation and mentioned how difficult it was to successfully apply for, let alone afford, private rental. A tenant with a young child noted that if she had to pay “full rent” she would be “desperate” (C8). Another could not keep up with rent in Wollongong so “when they offered me [Amélie Housing site], and they told me how much my rent would be, it’s like, ‘Doesn’t really matter where I live. Let’s just move’” (C5). Tenants were very happy with rents and rents linked to income and knew the rent would remain affordable: “the

security of knowing that I'm never going to be homeless, because I'll always be able to afford that, yeah, it's great" (MT4). The certainty was good for tenants:

It's at the same amount of rent, which is great because I have to rebuild my whole life so I kind of need that money to – because I had to leave with nothing. So for me, it's pretty good. (M2)

Previously her housing cost were 50% of her income. However, when she was interviewed, she was receiving the COVID supplement amount and was dreading the resumption of her usual income support payment.

Tenants who had to pay for multiple medications had to budget carefully even when they were covered by the Pharmaceutical Benefits Scheme. Many tenants chose to pay for rent, bond debt and bills straight out of their bank accounts which helped them with expense smoothing, "you don't miss it" (MT1). One tenant was in arrears due to problems with automated payments. An older tenant noted that "The cost of living has gone high, but we are surviving well" (M8), "I'm really pleased that I've been able to handle it. But that's because I'm getting rent assistance. You know that bit makes a difference" (MT2).

Tenants with cars and mobile phone bills did struggle to pay everything. Amélie has organised Oz Harvest food delivery at one site and that helped tenants to make ends meet.

A tenant in paid employment was unsure about whether he would be eligible for 'social housing' if that changed.

Let's just say I become disabled or cannot work anymore, they can just put me in social housing. I don't have to move places but I'm still getting the same place, but the rate will be different, I don't know how true that one is. (M5)

Two or three other tenants did not quite understand that their block of units houses social and affordable housing tenants – a spectrum of people including those whose only income is a Centrelink payment and others who are employed. Overall, while tenants told us they were on 'struggle street' and some had debts, they were managing their income and bills, but very few claimed they could save money. The COVID supplement period helped them buy things they needed while it was in place (but has since ceased).

5.1.7 Safety and security

Tenants have electronic tags which provide them access to the lobby and lifts, and their floor. All tenants can access the ground floor, carpark and roof levels. All visitors need to be buzzed in and can only access the floor of the tenant they are visiting. The carparks have electronic gates that open and close via remote control. The buildings are secure and CCTV cameras are installed in common areas. Tenants felt safe and could control access. The carparks are secure and require remote control to open and close the main gates. Tenants really valued the security systems: "Very secure. That's good for me, and for my kids" (C11), "Yes, I love it, because I don't have to change the locks on the doors, nothing. If anyone tries to break into your apartment, you will know because of the cameras, straight away" (C13), "If you don't open the main door, no one is coming your level. It's very good" (M6).

However, some complained about the lack of screen doors which meant they had to lock doors all the time. "There's no fresh air coming in. You've got to go out there and if it's hot out there you've got to come back in" (C1). Another tenant had a screen door (it was unclear how she had this installed) which locked so she had the main door open when she wanted to.

For women who had experienced domestic and family violence or persons with post-traumatic stress disorder knowing their apartment was secure reduced stress.

Oh, yeah, safe. This is the most important thing for me because when I was with [housing provider] thank God I was living in a flat, but it was in a very bad area and I didn't feel safe at all and I couldn't sleep... but when Amélie Housing, they called me and they told me that you may get a flat with us, everything changed. You can't imagine how my life, 180-degree change, because yeah, I feel more secure here and comfortable. (M10)

I was in transitional housing because of my background I was very scared. I didn't like being there, panic attacks and stuff and it just didn't feel like home at all. I hated it and then coming into here it actually feels like home and [her son] likes it. He was scared there. He didn't like it. So it's different. (C8)

While electronic tags can be used to open the front door, one tenant said PIN numbers were being used by non-residents to gain access: "At the beginning there was security around but now it's not anymore. So that's why a lot of people coming and going, and everybody put in the number, PIN numbers and go inside" (C9). He was worried and afraid of particular people "who to break into the garage, him and his mate... We're not sure if he lives here or not" (C9).

The Maitland units are right next to a post-release support service which houses offenders on parole who have been assessed as medium or high risk of re-offending, and this caused some fear and consternation for tenants at that site. Tenants said that illicit drugs were being sold to residents of the offender accommodation, and that dealers had set up in a derelict building across the road. Tenants at the front and side were troubled by noise and there had been one or two incidents where the police had been called.

Like there's been issues with needles and all sorts of things. In the gardens around. And then one night there was a bit altercation between them, a couple of them and one of the guys from here, in the garage. And they tried to bash down the garage door. (MT2)

I call it junkie hotel. We've had quite a bit of problem with some of the tenants in there. I'm not sure how long ago it was. Some bloke walking past had an argument with the fella next door here and it's just caused a whole big – excuse the French – shit show. (MT1)

And yeah, it's just – looks like a derelict place. No one's happy with it. Because we've all got mental health issues. And having them threatening us and carrying on... and then we found ... needles and a knife near the fire hydrant. And people going off at us when we called the police. So, we went into full lockdown... I've called the police myself. I said, "They've got weapons." They took an hour to get here. When the Maitland Police Station's only like five minutes up the road. (MT5)

I don't get all of that drama that seems to happen out the front... I see stuff sometimes, but I kind of just keep to my own little bubble. It's a shame that it was built with this thing, but I think I really think that the reason probably why it was built here was they probably thought "oh well, there's a halfway house there" and there's the stereotype of what other people are in social housing... A few police have been called a couple of times next door one night. I

never heard anything, another neighbour told me “the police were called”, but I think in general there's been no real incidences within our building and there's not a drug issue or people having domestics or anything. (MT4)

Although there was a verbal altercation and reports of people wielding chunks of wood, and police were called, no one had actually been the victim of a crime. There was a rumour there had been an attempted break in and security keys were taken from a lock box but one tenant said: “I found out through residents that it was actually the cleaner, so not once has Amélie Housing told us anything about what happened, that it was the cleaner” (MT4). Most tenants were not overly worried however were careful going in and out of the carpark, making sure no one entered until the roller door closed, and if it was night-time, telling taxis to wait until they had got inside at the main entrance. There were some who worried it was possible to gain access by jumping from the next-door rooftop to their apartments, “I suppose if you're high on anything, anything's possible” (MT1). Another female tenant expressed fears that someone could get across from next door to a balcony. She had called the police once already:

I was on the veranda – this is night. I was on the veranda, one of the guys was in the middle of the road, looking straight up at me. Because I don't get scared – I don't like the area and all that, but I'm not a scaredy, I stand up for myself all the time even if I shouldn't. And he watched me while I called the police and of course, by the time they came, he was gone off around the corner. (MT2)

For tenants at the Maitland complex, they were ‘triggered’ and threatened by the ex-offenders living next door and wished this had been disclosed to them before they moved in. They also felt as though they, as social housing tenants, had been put next to ex-offenders because they were seen as ‘lesser people’.

At the Campbelltown complex, some tenant mentioned people coming and going and ‘hanging around’, and suggested possible drug dealing activities were occurring.

A chap out the front, got out of a car, didn't know him from a bar of soap. He asked me “have I got any ice” and I said, “no. I haven't got a freezer.” (C7)

These activities made ground floor tenants uncomfortable.

I've had people walking past having a look at the place as well, and I said, “what are you looking at?” Things like that; obviously if I've got an ex-partner that I'm concerned about ... [I want somewhere] where it's quiet and safe and I don't have to worry about who's walking past and you know at 2:30 in the morning. (M1)

She claimed another female tenant had left after three months from the same apartment. Another reported problems in the underground carpark:

I can see a lot of strangers coming in and sometimes they come into the building, and they use remote controls and they don't even live here... someone broke into one of the garages, one of the cages and I'm scared they're going to break into my car ... Unfortunately, the police haven't come up with a report yet because this place has got many cameras...there was a camera. (M4)

However most tenants felt relaxed about the security situation: “I'm safe and I'm secure and nothing is going to get in here to get me. That's pretty good” (M2), and “I'm five belts down from black belt and I've got kung fu skills so good luck to the person that tries to do anything” (C6).

5.2 Effects of housing on wellbeing

We asked tenants to reflect on how they felt – their general wellbeing, and physical and mental health. We also asked how moving into Amélie Housing had affected how they felt. Over the course of the study, this qualitative evidence will be combined with tenant wellbeing indicators which will better allow for a comparison of Amélie Housing tenants with other SAHF tenants and Housing NSW tenants. With this proviso, we did find that tenants reported positive changes due to moving into Amélie Housing apartments: “I’m very happy, secure. The area is very quiet. Not any problem here” (C11), “Everything’s great here, I like it here” (M9), “It’s been good. I mean, I’m in the perfect location, close to everything, nice house, good rent. I like it. It’s made me happier” (C8).

5.2.1 Stability and security of tenure

Wellbeing also flows from security of tenure, which is a unique advantage of social housing. Tenants accounts included references to ‘stability’ and ‘security’.

It is when I moved into my home, my feeling is getting better. Believe me, because – you know why? Because no one is saying to me, “go out” and kick me out. (M6)

So, I was really unstable, and I was always – there is in my mind something like it’s not [feared/fit] – but after I moved to Amélie Housing, I feel so stable, and I feel happy with my kids and so they are happy. (M7)

The security of it, having a 25-year lease and having support that I can turn to if I need to. (MT3)

I’m a lot calmer and lot less stressed now compared to what I was jumping here, there, and everywhere. (C6)

No, just I’m happy and I’m trying to rebuild my life and, you know, St Vinnie’s have really given me an opportunity to rebuild it. So, I really do thank them greatly. So yeah, I just feel very lucky, very, very lucky.... Safety, sanity and, oh, I don’t know, happy. (M2)

A parent reported their children were benefitting from the stability.

They are aware we’re not going to move because they were so annoyed when we were moving. In the past year, they moved around four to five schools, so they were not really happy. Now, they know that we are not going to move... it was hard for them but now they are happy. (M7)

Tenants reported their children were attending the school they had been in before (which could be a drive away) or a local school within walking distance. One tenant reported her son was happy because he had his own bedroom. She had kept him in the same school which involved a bit of travel, but this was on the advice of his psychologists and doctors.

Stability allows for social connections and planning for the future. Security of tenure benefited tenants, and their children. For older tenants it gave them peace of mind and access to services.

5.2.2 Autonomy, control over space

Having a home of one's own, where one has control over the space, was a novel experience for some tenants who had been forced to stay with friends or relatives or had been living in an itinerant way (some had been rough sleeping or sleeping in their car). Tenants felt their mastery over their apartment and mentioned home-making activities.

I've always ended up back in my mother's which hasn't always been a great place. Every single place I've ever called home I've lost. This is the first place that's *mine*... Yeah, so it's the best thing that's ever happened to me, this place. (MT4)

I felt more comfortable, because it's my own place, and I made it into home. (C13)

I'm free to watch the channel I want to watch, and use the stove when you feel like it, and the shower; whatever. Yeah, it's just being free, and able to live normal. That's it. (C12)

But being here, yeah, just waking up in the morning and not having to answer to anyone, knowing that this is my place, you know, I can do what I want and having to buy more furniture because I left with nothing and then to think that's something I have to make a choice for, that's a really good feeling. It's a great feeling. (M2)

I don't have anyone nagging me cleaning up the house, or I make a mess or wash the dishes on my own. I can do what I want and it's very healthy. (M9)

Tenants who enjoyed gardening loved the outdoor spaces (either patios or balconies). Several were growing herbs, vegetables and small fruit trees or ornamentals: "I water them every day. Something new is happening or something popping up, or a new leaf has come up" (MT3). This person had suffered the loss of her partner and reported she had been eating pre-packaged meals but was now cooking again.

Being in Amélie Housing was not a 'magic wand' that solved all tenants' problems, but it did have positive effects:

It hasn't changed my life, but it has helped. It's helped that little bit. Stability and having somewhere like a home, a roof over our head, that's the main thing... you feel good being at home as opposed to a lot of other housing places that aren't so nice (C8).

With permission, tenants can have pets, and many did. The easy to clean floors and balconies are pet-friendly. Tenants with children sometimes missed having a back yard: "my son doesn't like it because he can't play outside because he likes being outside all the time. So, it is a bit of a change for him... He was always outside every day" (C3). Parents were glad of having the balcony space for their children to use.

5.2.3 Social engagement

Tenants had social interactions mainly with family and friends, and to a lesser extent, other tenants, and the local community.

About half of the tenants seemed to be 'locals' from the area where the housing was located and had family and friends nearby, "I've been here about 30 years, so I know the place, and people know me" (C12) or they had moved from another suburb to be closer to family – adult children and

grandchildren: “my daughter lives up here and she wanted me closer” (MT5). Some had moved after a relationship break up or had fled a violent partner. Most tenants mentioned going to see relatives, some in the area and some in other suburbs an hour or more away.

It was difficult for tenants who had family overseas as due to the travel restrictions caused by the pandemic family could not come to Australia to visit them or vice versa: “my mum, my dad getting old and my son always asking to see grandma because she look after him when he young... for three year now and Covid make longer will be four year now have not seen them... It’s hard” (M3), “now I been talking to her. We talk almost every day through the message, and I worry. I have one year to be here since I come, and I still cannot bring her here” (C9).

Most tenants did not have any particular complaints about other tenants, and some had developed ‘hello’ level relations with neighbours on their floor or talked to other people similar to them like other young mums.

I know a mum next door. She a single mum also... I get there about normal day maybe 6pm they all in there but we know each other, we say hello, and she has two kids. One same age of my son but they’re not same school that’s why we not hang out much. (M3)

[I] mostly to talk to... two ladies and two boys upstairs. Down here if we see each other...we just say hello and ...it’s just a hello, whereas upstairs they kind of talk to each other about our problems or what’s going on in the unit and things like that. (MT5)

We get on well... I’m not a stuck up blackfella. I’ve always been a friendly person. I crack a joke now and again. Yes. No problem...you have a conversation now and that. I’ve had a few. (C7)

Tenants had companion animals including cats, dogs, as well as birds, reptiles and an ant colony. Being able to bring their pet with them even made a difference as to whether they decided to move in or not: “Yeah, had to be somewhere where I could have her. I’ve always had a dog” (MT2). Another tenant said he only moved when he found out he could bring his cat. One person had left a dog with her friend but was overjoyed when she discovered she could bring him to her apartment:

I left him at a friend’s place and I visited him every day and eventually... someone said, “No, there’s a dog. People have dogs here.” I said, “Okay.” So I approached Amélie and I said, “I have a dog. I never told you I have a dog. Is there a possibility...?” “Of course you can have a dog”... So, I was very happy... My dog came and lived with me. So he lives with me now. That’s my company and I live by myself. (M4)

Some tenants knew a lot about what was going on in their block and made it their business to bring up issues or problems with tenancy managers. Others preferred to minimise interaction with other tenants or just say ‘hello’: “I just keep to myself and just mind my own business” (M1), “Don’t really talk to them. Sometimes if we’re in the lift I’ll say hi, but that’s about it. I don’t get too involved” (C8).

Some tenants complained about other tenants. Common flashpoints were around smoking and cigarette butts, car parking spaces, noisy gate banging, dogs barking, and loud voices and people coming and going at night:

everybody's walking at all hours of the night past there and talking loud, and slamming gates... my unit's around the back, so ... right next to me there's the walkway of everybody, so it's pretty hectic, because they're just walking in and out all night and I'm not getting much sleep. (M1)

A couple of people are antisocial, coming, making a lot of noise, especially night-time. (C9)

A sign was put up telling residents to keep the noise to a minimum but some "didn't care" (M1). Some of the noise appeared to be associated to drug dealing activities in the complex, according to a few tenants, who noticed non-residents coming and going and jumping over a fence to avoid security cameras. Another tenant complained about neighbours "blaring music at 2 o'clock in the morning" (M2).

Conflicts about smoking occurred at all complexes.

I was smoking on the veranda. I had the ashtray and a bit of ash fell and he yelled out, "Haven't you got a bloody ashtray." That attitude. I said, "What's your problem mate?" and that's when he took a photo, and he did report me to [Amélie Housing staff member]... A little bit of ash. That would have been already gone by the time it got down the bottom, but I don't like him, but he don't worry me. (C1)

I do notice cigarettes when they smoke, the smell comes down and it's not good... their ashes came down and spread on my clothes. (M8)

Because mate, fair dinkum, I'm really upset now... I'm pissed off, because it's burning my furniture, and I can't put that out there. I'm trying to make this nice in here, and I can't do it out there, because I'm getting cigarette butts thrown on top of it. (C12)

There were also some conflicts about car parking spaces, in particular disability parking spots. Tenants had detailed opinions on how the configuration and allocation of disabled spots could be improved.

A shit fight between all the other ones that have got disabled tickets. I said to [Amélie Housing staff member] "those disabled parking - aren't they allocated for the disabled units?" and he said "yeah", I said, "well why haven't they got unit [number] and unit [number] on it?" I said instead of having all the other unit number on it. So that's what I spoke to him about today, I want the numbers changed. (MT5)

There were one or two reported incidents involving tenants 'going off' where police or health teams were called.

The Maitland complex is smaller and two proactive tenants were organising social activities and making use of the roof, inviting residents to 'Taco Tuesday'.

Well, a couple of the residents, God bless them, they made it all and put it on for us. Everyone was able to get together and sit around and eat tacos, a very social food, and everyone can just pick what they want and just chat and catch up. Yeah, that was pretty good. (MT3)

The good things is, that it's getting better. Like a lot of people are slowly getting to know each other and getting to – things are getting more people including themselves into events and stuff and having fun. (MT7)

A tenant from the same complex remarked “They’re all upstairs virtually, all the younger ones. And they’re very sweet, they’re very sweet” (MT2). The residents have a Facebook group also. Some tenants liked this, but others chose not to get too involved and tended to stay out of online discussions. Small communities can get overwhelming as (M2) noted: “I try to keep to myself because I’ve lived in housing commission before, and I know what can happen” however she was friendly with a couple of tenants she knew from another setting.

An older man was satisfied with his neighbours at Merrylands:

It’s very good for me because it’s very quiet. It’s like some people go for a retreat, it is like a retreat... I find all the people friendly. They are good to me and I’m good to them, we have a very good friendship (M8).

While tenants generally had no issues with the local area, one was more disparaging:

I was more comfortable living in [inner Sydney]. Yeah, I was just more comfortable being there, but to me I just go there and it’s like a place, you’re home, I just shut the door and you know what I mean, just try to cut out everything. Merrylands, it’s not for me. (M1)

Another tenant did not like the Merrylands area as she was of a different culture to the predominate ones. “They have different culture, different – the way they live that I’m not used to... I like to hang out with [her own ethnic group]” (M3). She did not want to take her son to the local Kmart as he would see empty boxes where people had stolen goods.

As discussed in the section on safety and security, while Maitland tenants liked the general area, some were afraid of or annoyed by the halfway house next door which affected them: “you hear them fighting all the time. Which is their business but when they actually involve people in the building I even get scared sometimes going down” (MT1).

Older tenants indicated they were going to join the local bowling club or would be playing sports locally. One older woman indicated she had many friends locally, but socialising could also be expensive: “they’re all well off and I’m not” (MT2).

5.2.4 Future intentions - stay or move

Asked about their intentions to stay at Amélie in the medium to long term, interview participants gave their reasons for this choice in terms of satisfaction with their current housing, ambitions, or uncertainty about their say in the matter.

Tenants who said that they would like to stay gave their reasons in some cases as being happy, in some cases very happy, with their situation: for example, MT1 said, “I love it. Absolutely love it”. Others said, “I don’t want to move. I can’t believe it, I can’t leave!” (M6), “Nine [out of ten]” (M10), “I’m set here. I’m set. I just wish it was a little bit bigger” (C1). A few responded that they had little choice, they ‘had nowhere else to go’.

I can’t go anywhere else. I can’t afford, but I don’t mind it here. It was a bit hard at first, but you get used to it and you meet people. (C1)

It was important to some people (especially single parents) that they felt secure where they were living, so they could plan for their future and prepare for change.

It takes the load off. It takes a lot of load off your back, but I mean, if I was in a refuge or something I wouldn't be too happy. I wouldn't be able to concentrate on Uni, that's for sure. So at least I've got a good home that I'm in and my son has a good home and stability that now I can focus on that. So, it has helped in a way. (C8)

For others, security of housing was not clearly related to planning for change but was important to a more general sense of stability and provided a hedge against loss of income due to unemployment:

Good thing is, I've got a permanent roof over mine and my daughter's head that I don't ever have to worry about if I lose a job I'm going to lose my house because obviously if I'm working - I stop working I just notify them and they drop my rent back down. That would be one of the high up perks of being here. (C6)

M11, who had experienced homelessness, was reminded during the interview that Amélie provides long term rather than temporary housing and responded: "Oh good. Yeah, I still can't believe it when they say that."

In some cases, an expressed hope to move was because they did not like their current situation, for reasons discussed earlier in this report: disputes with neighbours, noise, or feeling insecure because of the location of their apartment.

To be honest, I want to [stay] but I don't think so [...] just the people and the noise and where the flat is situated, yeah it's just unfortunate. (M1)

I'm taking it further, because I'll move out because of it. [...] So, I'd be able to afford it, and I wouldn't have to put up with people dropping cigarettes on my head. (C12)

However, if it wasn't for these external factors, these tenants probably would be prepared to stay. Few expressed a strong desire to move to the private rental market – not necessarily because they were opposed to private rental, but mainly because they felt they could not afford it. Some cited previous negative experiences of private rental including increasing rents, repairs not being done or being in very small or substandard dwellings.

A young woman wanted to save and eventually buy a house in the area where her friendship networks were and outlined her strategy:

So, either to basically buy a house or if I've got the money and I can't afford a full house maybe see if they'll do something with the unit you know what I mean?... Sort of [like] Housing [NSW] does where you live in the house and then you can put a down deposit on and pay it off. Yes. So, they're the two options. (C6)

This tenant mentioned two suburbs she was interested in but had no immediate prospects of home purchase with no deposit saved as yet: "Not after two years. Not unless I win the lotto" (C6). Buying a social housing dwelling from the provider may not be an option as SVDP does not have any plans or ability to sell housing assets to its tenants.

5.2.5 Property management and repairs

For the most part, interview participants were very happy with the quality and amenity of their property and had few concerns:

Like even with maintenance if I need, if something needs doing, they're here the next day, whereas the housing [Housing NSW] is three or six months later they will come and do it. (MT5)

They're pretty good on that, they are pretty good, if you ring them up if you've got a problem, they'll be straight onto it and get someone out. (M1)

Some dissatisfaction was expressed with the time taken to respond to requests for repairs.

I've actually told her about two things I needed looked at and she said she would get someone and then I reminded her again today and she says – because she hasn't heard from me, she thought it was fixed. And I'm like, "no, it wasn't". (C3)

That has been about one month now and one of them said I've tried to email them three times, but this is the regional tradespeople that lay the tiles. The tiles are broken, and I step on it and unfortunately... it's a factory defect tile and it broke the whole tile and up until now, they haven't replaced it. (M5)

There were a few issues reported that needed fixing even though the apartments are new.

I looked up and there was all water damage around the fan in the shower cubicle. Like this is a new place, this shouldn't be happening. Straight away they were onto it. I sent photos to [Amélie Housing staff member] and they sent someone out I think maybe a couple of days later, fixed it all... Apparently, they hadn't sealed the pipes up. (MT1)

Overall, tenants were satisfied with the way repairs and maintenance were managed. Gripes with delays in response time may be related to an unfilled staff position at one of the sites.

5.2.6 Dispute handling

Dispute handling is always a difficult situation for housing providers. Tenants with complex issues and mental health disorders often find it difficult to curb certain behaviours.

I think they find a little bit difficult. I have given [Amélie Housing staff member] the whole information. I don't know. Very bad, the noise all the time... I told her. I take picture record and I send to her but I still waiting. This is the only thing, just begin to feel a little bit uncomfortable. (C9)

The car parking space allocations were a cause of disputes especially when tenant felt certain parking spots should go to tenants with disabilities, or where spaces were mixed up or 'claimed' by tenants who did not have a right to them. In one case it was said that one spot had been allocated to two different tenants.

The thing that they really want to accept is their mistake nobody wants to accept their mistake. But that was a big blunder that I'm really critical about, and how can you make a mistake of issuing a particular car park to two people. (M5)

Tenants also wanted action on stopping smokers upstairs ashing or throwing butts into their patios or balconies. Smoking tenants felt like they were sometimes being unfairly yelled at.

Where there was suspected illegal activity going on like drug dealing that brought non-residents into the complex, tenants who were against this thought more could be done in terms of tenancy

managers investigating and gathering evidence rather than just saying they could not do anything. In all these cases, they wanted proactive intervention from tenancy managers – not necessarily via any formal mechanism (like NCAT) – but by talking to tenants who were being disruptive. While housing is a right, social housing settings can be challenging for quieter or older tenants. It is hard to balance the needs of everyone in a multi-unit building.

5.3 Health, wellbeing and participation

5.3.1 Support from tailored support coordinators and service providers

Interview participants talked about casework support in terms of their relationship with tailored support coordinators. Overall, they had positive relationships with their tailored support coordinator and, relatedly, positive views of the support available. When asked how she would describe Amélie as a landlord, one tenant replied that she had only had good experiences with social workers.

Well, it's hard to say really. I haven't had a lot to do with them except for the social workers. They've been fantastic. (MT2)

In some cases this was extremely positive, M6 saying: "I am so happy with St Vincent de Paul. I am so happy." Another tenant said,

If I have a chance, I would say, thank you to Vinnies and Amélie Housing for the support they give me. And thank you for everything, that's all I wanted to say. (M9)

For the most part, participants expressed general satisfaction, and confidence that they could get help if they needed it. Responding to a question about whether she was put in touch with a tailored support coordinator one tenant replied that she wasn't, but that was because it wasn't needed.

No, but I kind of didn't really want anymore because I have a tailored support coordinator, [my son] has a tailored support coordinator, but [the tailored support coordinator] did say if there is anything that you can think of that you may need help with, he was like, just call me and I can help you. So, he's good. He is good. (C8)

Where concerns were expressed, they were for the most part around the timeliness of responses and reliability in keeping appointments.

I think [Amélie Housing support worker] probably is overwhelmed and probably has too high of a case load would be my - from my personal thing. He's done some fantastic work with me in terms of being able to - he got me free pink slip, green slip and comprehensive insurance. Holy crap, that's incredible. But then there's been a lot of times since then where I have asked for things, "hey can I get a support letter" and then I've just not heard back from him. I've called him multiple times recently and not got a call back. (MT4)

A few participants expressed significant unmet needs related to social or economic support, but these were not widely shared, and the participants suggested that this was not the tailored support coordinators' responsibility.

(Facilitator: Did he find out anything that you would need help with?) I ask him but he has no chance probably. (Facilitator: Did you need some help with something, but he couldn't help?) I am a single parent. I don't have any job. I depend on Centrelink. (C9)

No, I really didn't need assistance at the time, because, yeah, just personal stuff that I was dealing with, like the gynaecologist and just yeah women things. So as things have started going bad after he's visited, chest pains and getting the ambulance and go to hospital and so forth. Had a few things the cardiologist to attend to, x-rays, bookings. But they're all personal stuff, I've got a stomach ache, pains yeah. I'm not 100%, it's always one thing or another, not going too well. (C13)

Support in the form of referrals to services or brokerage of service provision was not a strong topic of discussion. Participants did not receive, for the most part, this kind of tailored support coordinator support from Amélie, either because they already received this support from another agency, or because they indicated they did not need it. There were a few instances where participants referred to specific referrals to support services that their tailored support coordinator had provided.

When asked about the support they received from casework, participants often did not distinguish between casework support tailored for their individual support needs, and attendance to repairs and other building matters. This is perhaps unsurprising, given that they had only recently moved into the property.

Like I said, I haven't really had to ask her for much. I've only spoken to her a few times since I moved in here. [...]. No issues. No problems. The only thing I did speak to her about was the door with the lock but she did get back to me. (C8)

For many interview participants, ongoing unmet requests for repairs were their most significant, and in many cases only, criticisms of the support and communication they received. Unlike the expressed needs for social and other support, participants did expect their tailored support coordinators to meet these needs, and some expressed dissatisfaction with tailored support coordinator responsiveness.

If you say you're going to be there at a particular time, make sure you're there on time... I don't think they really care, really. I don't think they really care. If this was all private tenants in here, it would be a different ballgame... [if that was the case and] somebody says their tap's not working, [the property manager would] get onto the plumber. Let the client know. They'll ring you, make a time... These people don't do that. (C5)

Finally, as previously mentioned, tenants wanted issues with car parking spots to be better managed and wanted action from support workers/tenancy managers: "there's two disability park[ing space]s there that should be for the disability units.... It just pisses me off, so what just seems to me as a very, very clear fix to situations, they just can't manage the most simple shit" (MT4).

Most tenants however named their support person and said they felt comfortable with the support they were receiving and knew that if they needed some help, they could ask.

5.3.1 Managing health issues

Tenants had ongoing health conditions and were managing them. "Health-wise I'm still the same. That hasn't affected me in any way" (MT1). One younger tenant had suffered an injury and was awaiting surgery through the public hospital system. This had ended his employment and limited his mobility. A women reported physical health benefits coming from feeling safer and leaving

domestic and family violence “I’m really starting to look after myself. I’m starting to eat properly... like I have to get my [...] fixed as well. But I’m getting there, I’m slowly getting there. So, my physical wellbeing is getting a lot better, yeah” (M4). Some tenants were physically active, others less so, struggling to motivate themselves. Older tenants had mobility aides and made use of community transport. Tenants with disabilities were able to get necessary modifications done in their apartments.

Some tenants disclosed ongoing mental health conditions like obsessive compulsive disorder, bipolar disorder and post-traumatic stress disorder. Moving into Amélie Housing had assisted to some extent, but they were managing their conditions with medications and clinical support. For one person, moving to Amélie Housing was the end of a long period of itinerancy and to some extent she was trying to adjust to that: “I know I can't go moving around everywhere, it's ridiculous, I've done it for too long. I'm [...] years old I just can't keep going like this” (M1). Another tenant kept to herself: “I am scared, a little bit house-bound, so ‘til now I’m not getting well” (M6). Another self-diagnosed, but did not want any clinical support:

I am/was... suffering depression, because of my circumstances... as I say, I’m obsessive compulsive. I haven’t been diagnosed, but I think I am. Borderline... I’m not seeing any psychologist, mate. I know I’ve got depression, and I know why. It just lifted a lot since I moved in here, because my circumstances weren’t really good, and now I moved in here, and I’m happy to be here. (C12)

It's definitely better... So here I've got stability and I've got the ability just to withdraw if I'm going to have a hyper manic episode so I can focus on just being able to have some - have some Valium, have quiet, try to sleep through so I don't escalate that cycle. (MT4)

Another tenant said she was emotionally stressed and kept to herself. She expressed fears and described insomnia. For her housing had not really helped: “The good is just a unit I'd say. Nothing much has changed... it's like survival, you are right, it's a place where I go and eat and sleep. I've got the roof over my head” (M1).

This tenant did not describe her dwelling as a home. She was disturbed by noise from neighbours and expressed that she would consider leaving, because “I'm not going to sit in a place and pay rent where I feel uncomfortable or I'm not happy. As you know yourself where you live, you have to be happy” (M1). For tenants like this, allocation to a quieter apartment could maybe assist, however anxiety also stemmed from longstanding mental health issues. Another person had previously lived in her car which she felt was ‘safe’ and was adjusting to life in her apartment. She felt that she had “won the lottery” (M11) as she had never asked for help before an intervention that pointed her towards a social housing application. While her mental health was variable, she agreed that being in Amélie Housing made things easier to manage.

Amélie Housing has used allocation to meet tenant’s health and mental health needs:

I’ve got back issues... I had a car crash many years ago and also, I’m almost [...] years old now and I’ve got my health issues, you know, I can’t do this, can’t do that or whatever. I requested ground floor, “Please see if you could create a possibility of giving me ground floor.” The other thing that I requested, “I would like a place where the sun shines” because to me, it’s so important to see the sunlight come in every day. (Facilitator: So, does the flat get sun?) It does. I don’t think the guy knew, but it does face the sun. So, I have sun all day long, which is good. I didn’t get ground floor, I got [...] floor. But I’m still happy. (M4)

Another felt like he was having a fresh start: “Because I actually went through a mental breakdown at my old place. Roundabout the same time last year. And it was kind of refreshing to start into this place” (MT7).

5.3.2 Employment, education and training

Amélie Housing SAHF data indicates that for social housing tenants, 89% of tenants were not involved in any type of paid employment, with 25% unemployed and 64% not in the labour market. About one in ten (11%) were employed either full or part time/casually. Some had been previously employed but a health or other crisis meant they left their job. Some had physical injuries affecting their ability to work. Some sole parents were contemplating looking for employment to bolster their incomes. Others did not feel able to go into employment due to personal or health issues. Common comments were that it was not the right time for them at the moment: “I really like plants. I’ve got a thing for plants so I’m looking into something along there... But not right at this point because I need my surgery first” (M2). As this study focused on the social housing tenant population within Amélie Housing, it was not surprising that employment was not a priority for the majority.

One woman who had an injury was looking for meaningful activity: “I wouldn’t mind if I was a bit better to go and do some volunteering just to get out of the place for a while. It would be great, just to get out for the day and do something” (M1). A younger man was frustrated with his injury: “I can’t wait to get back to work. I’ve been off for over a year and a half” (C10). Tenants who had started working understood their rent would be adjusted upward in line with income: “[I was told] it won’t exceed a certain limit” (C10). Some of the younger tenants were doing TAFE courses relating to personal services or community services or pursuing other education options.

I just moved from [regional centre] back to Sydney maybe four months ago and I was doing my Bachelor of Nursing. So, I’ve stopped that, but I’ve applied for Western Sydney Uni for next year. So, I’m waiting for the next few weeks. I’ll find out if I got in. So, I start back next year... registered nursing. (C8)

The younger migrant women with young children we spoke to had little formal education in their countries of origin; older migrants tended to have had more education and have adult children. Younger tenants did have employment and education aspirations, which is underpinned by having housing support. Those juggling bills or who had been in the workforce and wanted to return seemed more likely to seek employment; those with young children expressed interest in education or were doing a course at TAFE or in one case awaiting university admission to continue a nursing degree. Having a social and affordable housing environment is ideal as tenants rent is adjusted based on income.

5.4 Summary – positives and negatives

Positives included:

- Brand new apartments
- Having their own home
- Location - close to shops, services, transport
- Family in the area
- Security systems

- Stability and security of tenure
- Stability for children, less education interruption
- Affordable rent (and that rent will remain affordable)
- Pets are allowed
- Friendly neighbours
- Social events (Maitland complex)
- Accessibility for people with disability
- The balconies and outdoor common areas
- Repairs done promptly
- Having a tailored support coordinator and support there if they need it
- Help with vouchers for financial difficulties

Negatives included:

- Noise/nuisance caused by other tenants – gate slamming, loud talking, loud music, pacing, banging, arguing/screaming, dogs barking
- Drug dealing and non-residents accessing the complex
- Disputes over smoking/ash/cigarette butts
- Disputes over car space allocation
- Anti-social and disruptive behaviour from neighbours, including non-residents
- Noisy vent system/cold air blowing
- Proximity of the halfway house at Maitland site
- Disputes or illegal activities not being sorted out
- Tailored support coordinators not returning calls or following things up

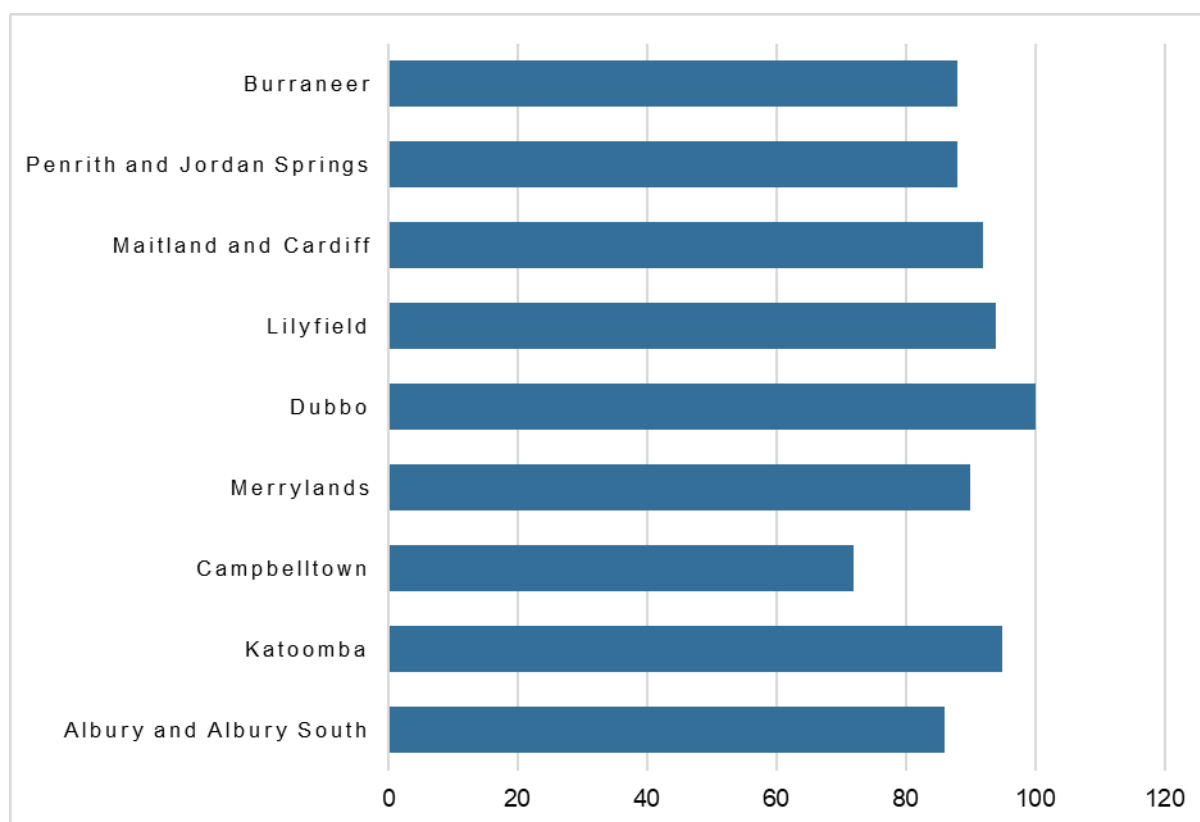
6 Satisfaction and wellbeing scores

6.1 Satisfaction with housing

The following are selected items relating to tenant wellbeing from the Amélie Housing SAHF 2021 tenant satisfaction survey data tables (Hockey and Wei, 2021a).

Figure 13 indicates high levels of overall satisfaction with Amélie Housing, shown by region as these data items was not disaggregated by social and affordable housing program in the survey report. Some regions have more than one development in the region (as noted in the data labels). Campbelltown tenants were the least satisfied (78%) while Dubbo tenants were the most satisfied (100%).

Figure 13: Overall SAHF tenant satisfaction with Amélie Housing by region (%)

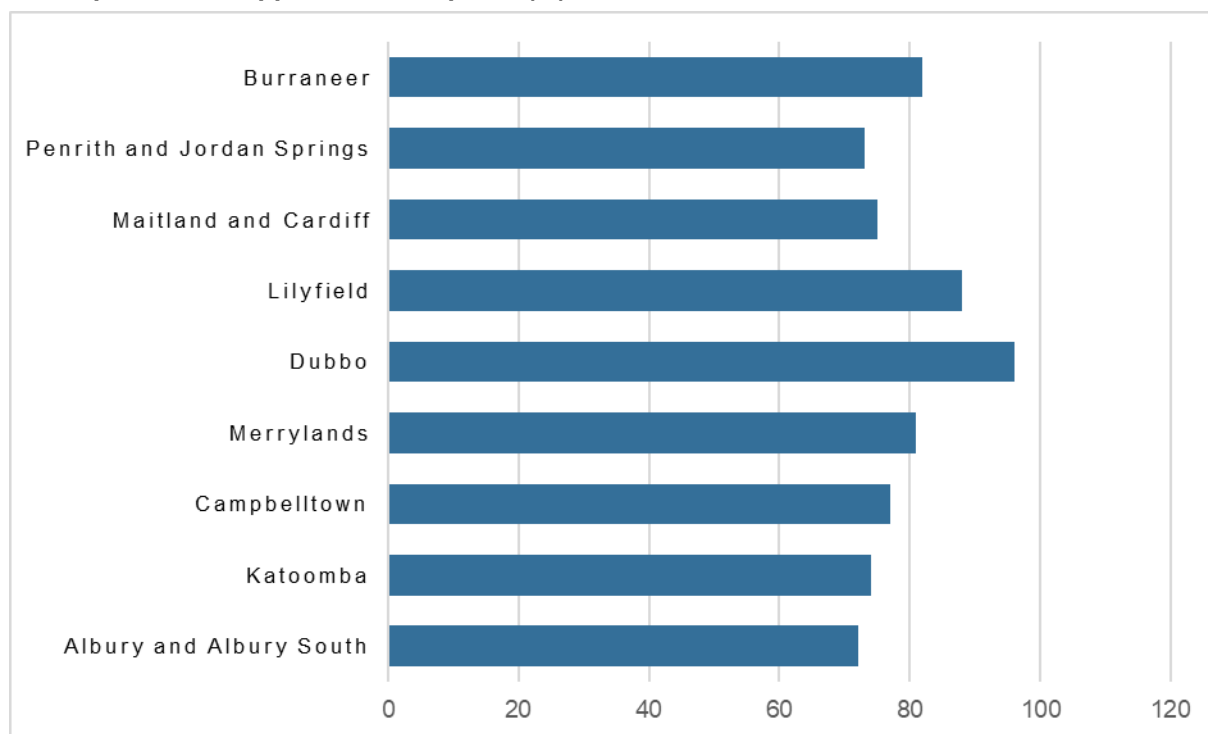


Source: Hockey and Wei, 2021a

Needs assessments were most likely to have been completed with Lilyfield, Burraneer and Dubbo tenants, while the lowest completion rates were with Katoomba and Campbelltown tenants.

Figure 14 indicates how satisfied SAHF tenants are with Amélie's provision of support, including developing personalised tenant support services plans. Dubbo tenants were the most satisfied (96%), while Albury and Albury South tenants were the least (72%).

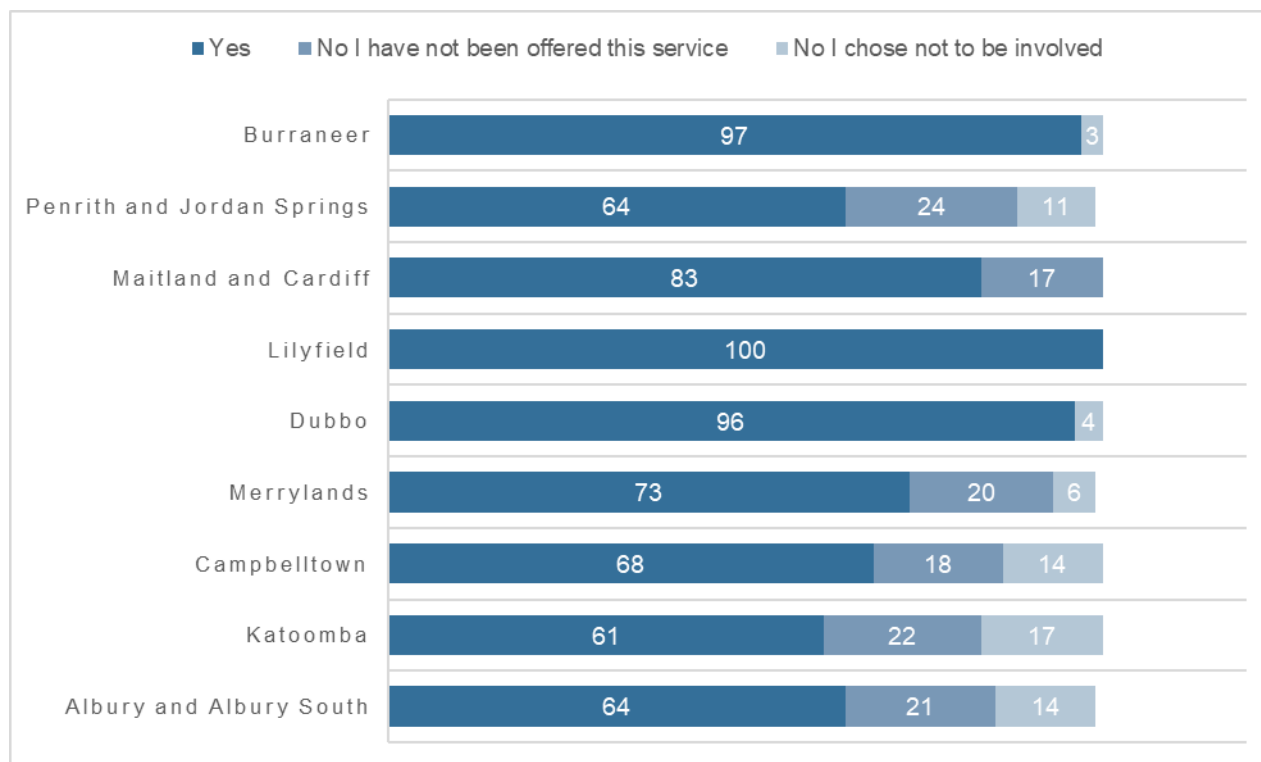
Figure 14: How satisfied are you with Amélie's process of identifying needs and working with you to develop a tenant support services plan? (%)



Source: Hockey and Wei, 2021a

Figure 15 shows completion of a needs assessment, part of the tailored support coordination services provided to Amélie tenants.

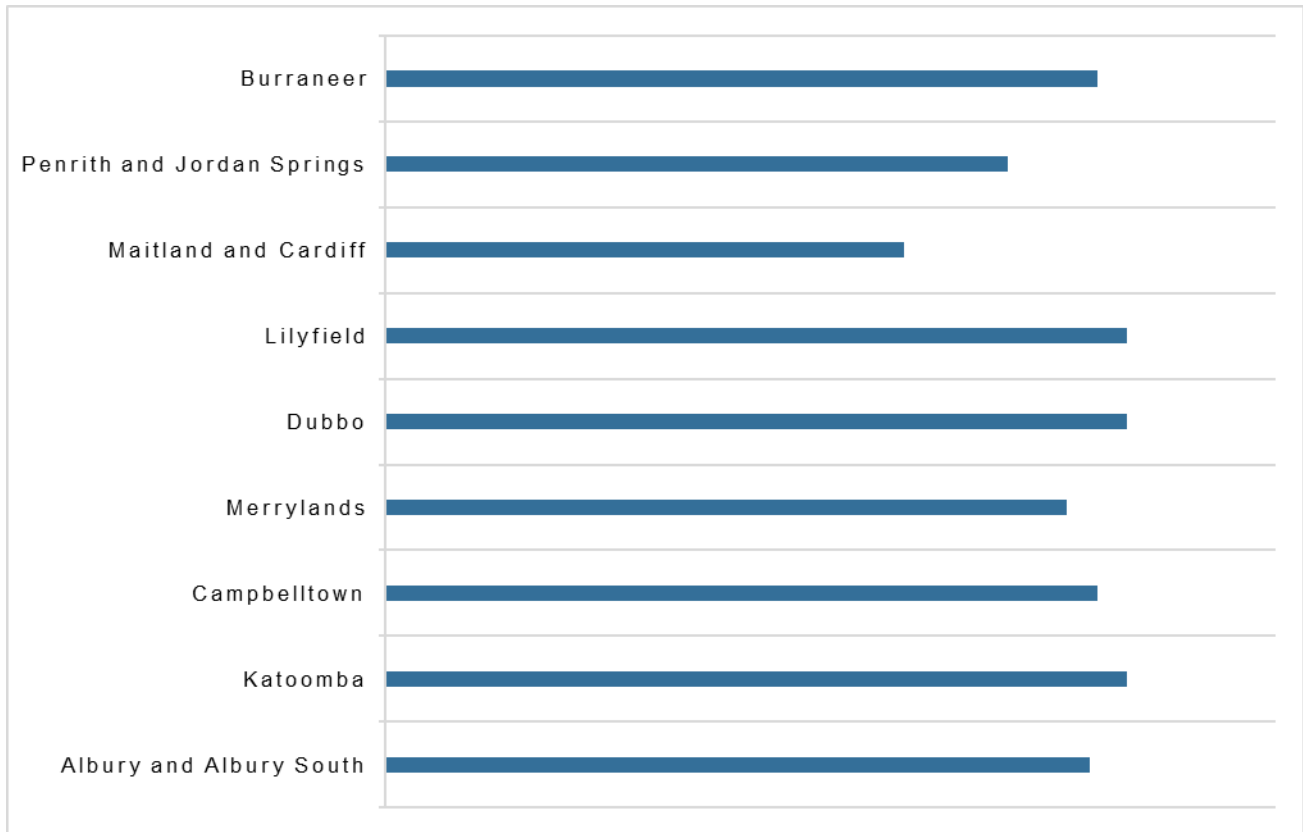
Figure 15: In the last 12 months, have you had your needs assessed by Amélie Housing?



Source: Hockey and Wei, 2021a

Figure 16 indicates level of agreement that support plans are tailored to tenants' needs. Dubbo and Lilyfield tenants had the highest level of agreement (both at 100%) while Maitland and Cardiff had the lowest level of agreement at 70%.

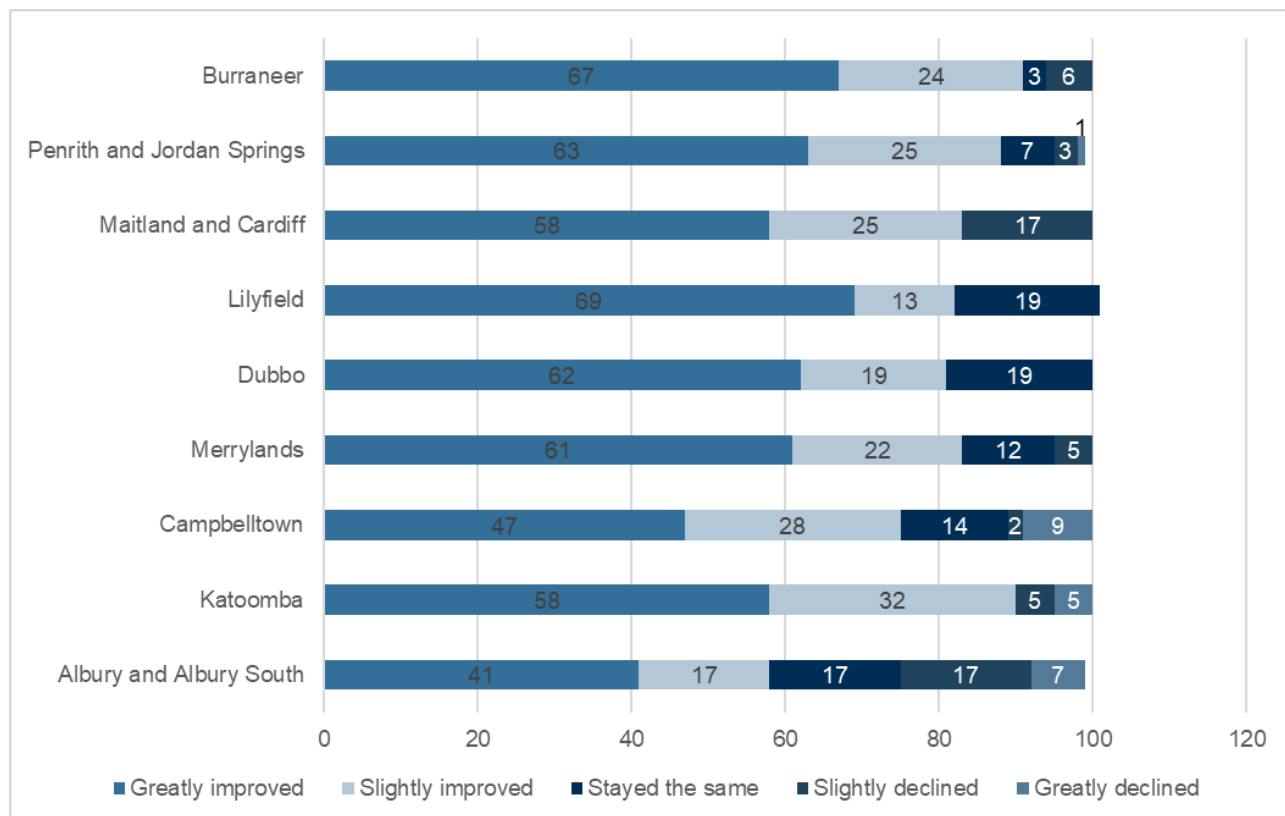
Figure 16: My Tenant Support Services Plan is tailored to meet my personal needs and goals (% agree)



Source: Hockey and Wei, 2021a

Figure 17 indicates whether tenants believe life has improved after moving into Amélie SAHF housing. Dubbo, Penrith/Jordan Springs and Burraneer tenants were more likely to report life had 'greatly improved' while only 40% of Albury tenants reported this. A proportion of tenants at Albury/Albury South (24%), Katoomba (10%), Campbelltown (11%) and Maitland/Cardiff (17%) reported quality of life had declined (either greatly or slightly).

Figure 17: Has quality of life improved (%)?



Source: Hockey and Wei, 2021a

6.2 Personal Wellbeing Index (PWI-A)

6.2.1 Amelie SAHF personal wellbeing scores by site

Table 3 shows mean scores by site for all PWI-A items. Lower scores under 65 (in the realm of 50-64% satisfaction which is neutral to weakly satisfied on the 11-point PWI-A scale) are coloured yellow. Albury/Albury South tenants have lower scores in multiple domains. Maitland and Cardiff tenants also had lower scores in some domains.

Table 3: Personal Wellbeing Index (PWI-A) - scores by question by site

PWI-A item	Albury , Albury South	Katoo mba	Campb elltow n	Merryl ands	Dubbo	Lilyfiel d	Maitla nd, Cardiff	Penrit h, Jordan Spring s	Burran eer
Your life as a whole (mean)	60*	79	68	75	83	79	71	72	78
Standard of living	67	84	67	75	90	82	84	79	85
Health	50*	67	66	65	71	83	54*	65	63*
Achievement in life	58*	75	65	69	84	75	60*	68	69
Personal relationships	51*	82	69	68	86	83	61*	74	78
Feeling safe	64*	80	64	77	92	85	82	72	89
Feeling part of the community	48*	77	67	68	86	75	72	60*	87
Future security	53*	84	69	74	90	73	75	67	88
Average overall	56*	79	67	71	85	79	70	70	80

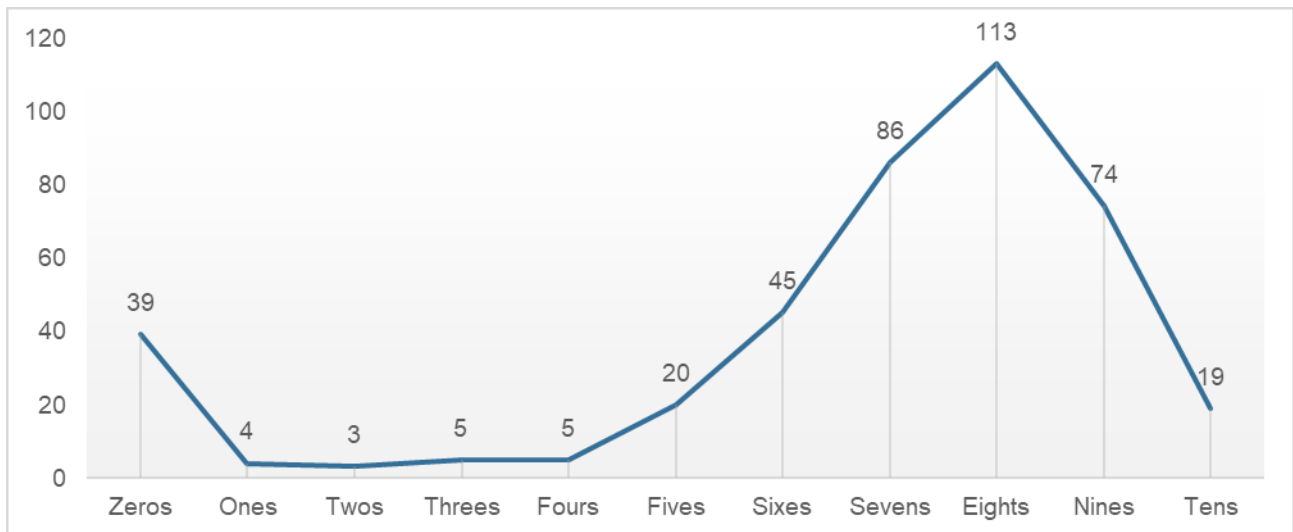
Source: Hockey and Wei, 2021a

6.2.2 Amelie SAHF personal wellbeing average scores

Figure 18 shows the distribution for the average for all PWI-A items for Amélie Housing tenants. This was calculated by producing an average score for each tenant (average of all their PWI-A item scores, rounded to the nearest integer), then counting the number of tenants in that score category to produce a distribution of overall average scores.

The overall aggregate average score for all items (7.1) is below the Australian average (7.5) (Capic, Jona, Olsson, & Hutchinson, 2020). Most tenants gave varied scores across items. However, some gave uniform scores across all items, raising questions about the validity of their responses. Around 9% (n=39) rated each item as zero and around 5% (n=19) rated all items as 10. As it is plausible, although unlikely, that these tenants were completely satisfied or unsatisfied across every domain, these responses have been retained. However, there is a possibility that some participants completed the survey without separately or properly considering each survey item. For this reason, results should be interpreted with caution.

Figure 18: Distribution of average scores for all PWI-A items, Amélie SAHF tenants (2022 tenant survey)



Source: Authors' calculation from data provided by DCJ. PWI-A items, Amélie Housing tenants, n=413 surveys 2021-April 2022.

6.2.1 Personal wellbeing scores, single domains

Data in this section compare results for all PWI-A items for Amélie SAHF tenants to DCJ/AHO tenants. This allows for comparison for each item, so we can see if Amélie SAHF tenants are any more satisfied than the wider social housing tenant cohort, and in which domain(s). The items are:

- Satisfaction with life as a whole (calculated as the mean score of all items)
- Standard of living
- Health
- Achievement in life
- Personal relationships
- Feeling safe
- Feeling part of the community
- Future security

Table 4 indicates that Amélie Housing tenants are more satisfied than their DCJ/AHO counterparts with a greater percent scoring their satisfaction with '**life as a whole**' as a 7, 8 or 9.

Table 4: Mean scores all items: Amélie Housing tenants compared to DCJ/AHO tenants

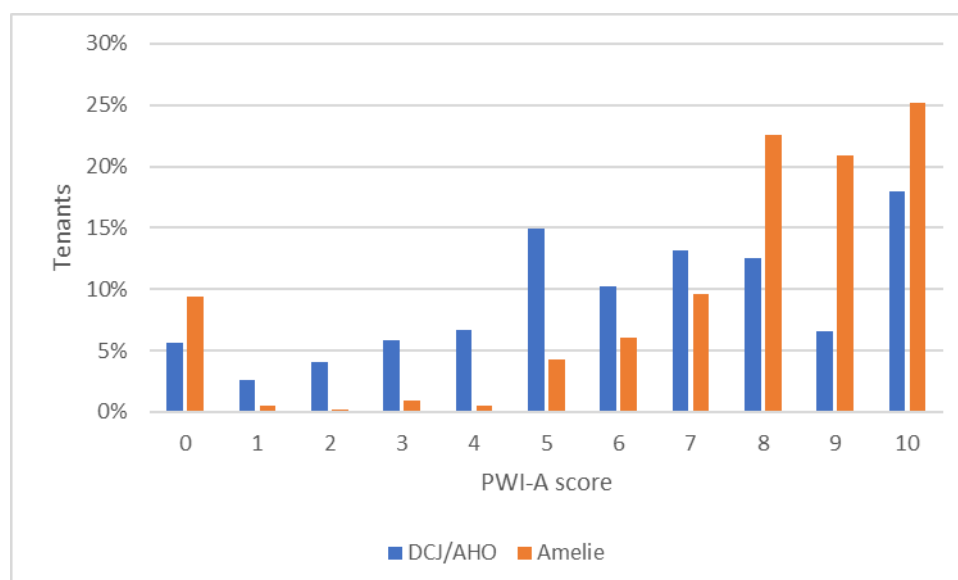
PWI-A item Satisfaction with...	Amélie Housing tenants	DCJ/AHO tenants
Safety	8.2	6.4
Standard of living	8.0	6.2
Future security	7.5	5.5
Life Personal relationships	7.4	6.4
Community inclusion	7.0	5.7
Achievement	6.9	5.8
Health	6.6	5.7
Average - all items	7.4	6.0

Source: Authors' calculation from data provided by DCJ. PWI-A items, DCJ/AHO tenants n = 11,029; Amélie Housing tenants n = 413.

The remainder of the PWI-A questions pertain to satisfaction with specific life domains. Percentages only have been used in these figures.

Figure 19 indicates satisfaction levels with **standard of living**. It shows that most Amélie Housing tenants (69%) rated their level of satisfaction as 8, 9, or 10, whereas only 37% of DCJ/AHO tenants reported these high scores, and more DCJ/AHO tenants (39%) than Amélie Housing tenants (16%) reported scores of 5 or below.

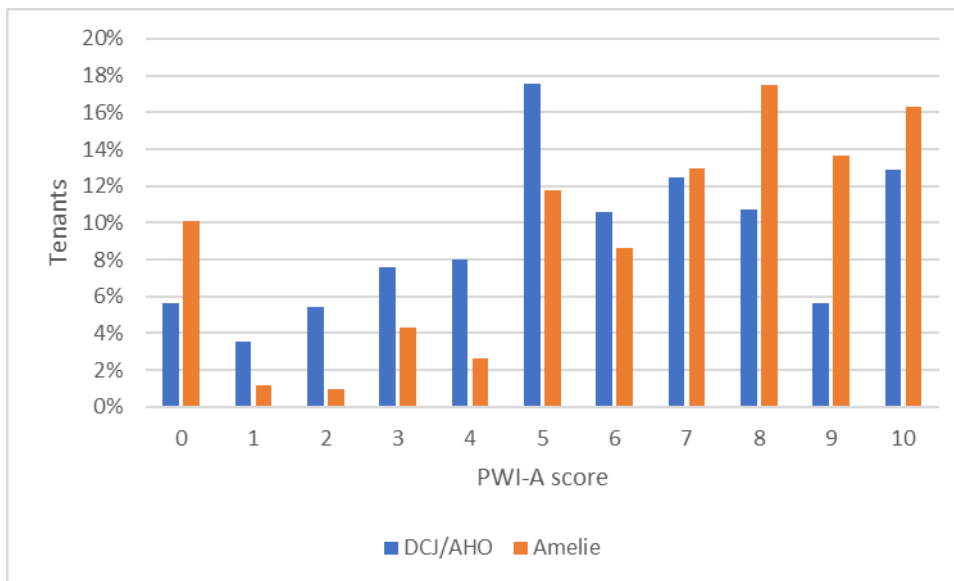
Figure 19: Standard of living scores, Amélie and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 11,029; Amélie Housing tenants n = 413.

Figure 20 shows responses to the question, 'how satisfied are you with **your health**'? Around 52% of DCJ/AHO tenants scored satisfaction 6 or higher, while over two-thirds of Amélie Housing tenants (69%) rated their satisfaction more highly, scoring 6 or higher.

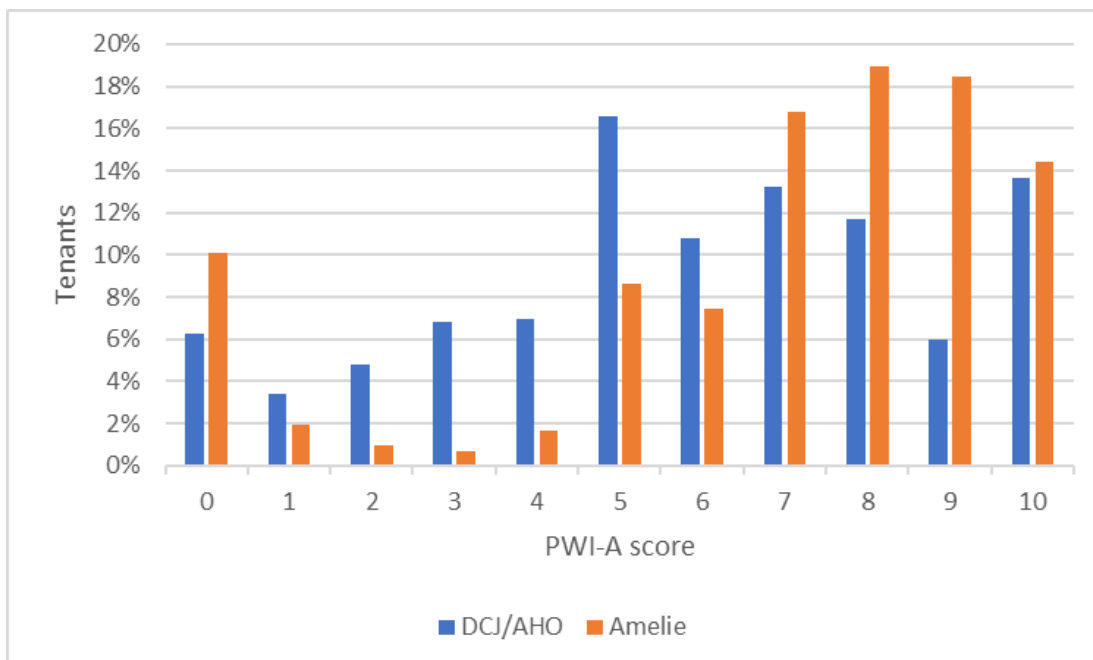
Figure 20: Health score, Amélie and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,981; Amélie Housing tenants n = 413.

Figure 21 shows responses to the question 'how satisfied are you with what you are **achieving in life**'?

Figure 21: Achievement score, Amélie Housing SAHF and DCJ/AHO tenants (%)

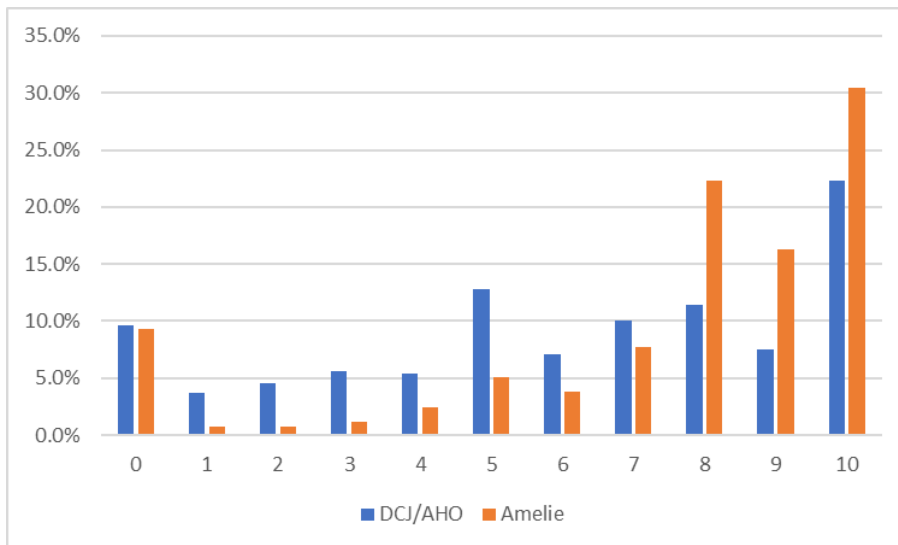


Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,845; Amélie Housing tenants n = 413.

A smaller proportion of Amélie Housing SAHF tenants scored lower, (from 0-5) (24%) than DCJ/AHO tenants (44%). About a third of DCJ/AHO tenants chose the higher scores 8-10 (31.3%) compared to about half of the Amélie Housing tenants (51.8%).

Figure 22 shows responses to the question ‘how satisfied are you with your **personal relationships?**’. Across both categories of tenants, most tenants rated their satisfaction at 7 or higher, though a higher proportion of Amélie Housing tenants (76%) than DCJ/AHO tenants (51%) chose scores of 7-10. Half as many of the Amélie Housing tenants (14%) rated their satisfaction as 4 or below as DCJ/AHO tenants (29%).

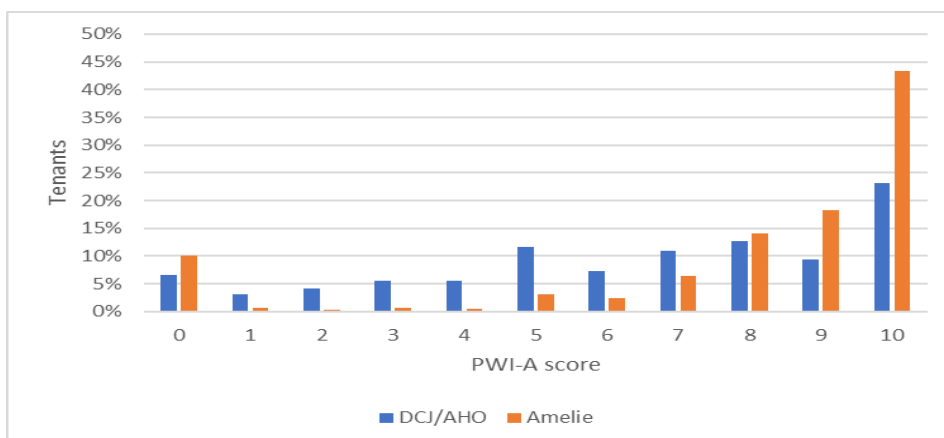
Figure 22: Personal relationship score, Amélie Housing and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,662; Amélie Housing tenants n = 413.

Figure 23 shows tenant satisfaction with **personal safety**. A smaller proportion of Amélie Housing tenants (8%) in response to the question ‘how satisfied are you with how safe you feel?’ rated their safety between 1 and 4 than those giving a zero rating of not at all satisfied (10%). Most Amélie Housing tenants (62%) scored 9 or 10 in contrast to 33% of DCJ/AHO tenants.

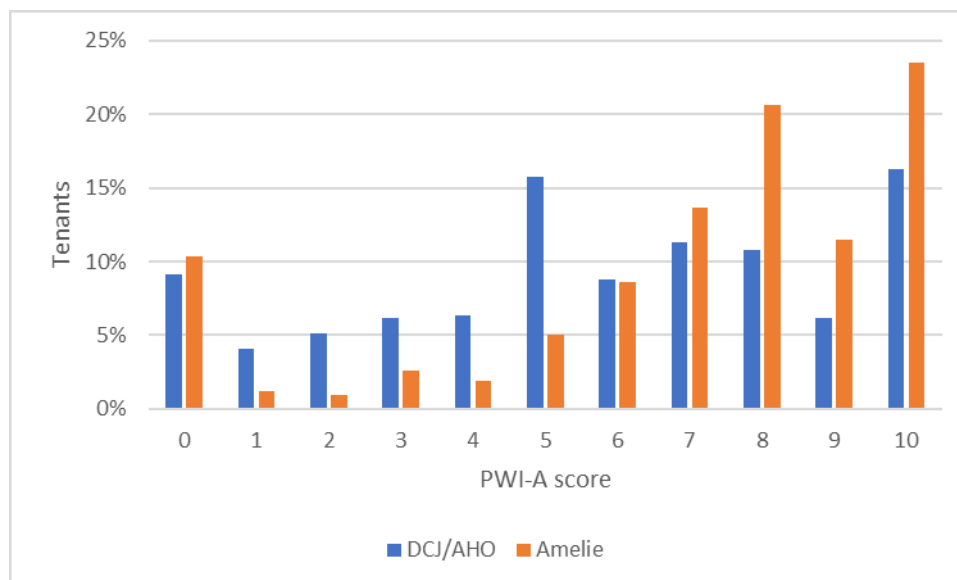
Figure 23: Personal safety score, Amélie Housing SAHF and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,709; Amélie Housing tenants n = 413.

Figure 24 shows how satisfied tenants were with **feeling part of the community**. Again, fewer Amélie Housing tenants (22%) had satisfaction scores of 5 or less than DCJ/AHO tenants (47%). More than half of the Amélie Housing tenants (56%) had scores of 8, 9 or 10 compared to DCJ/AHO tenants (33%).

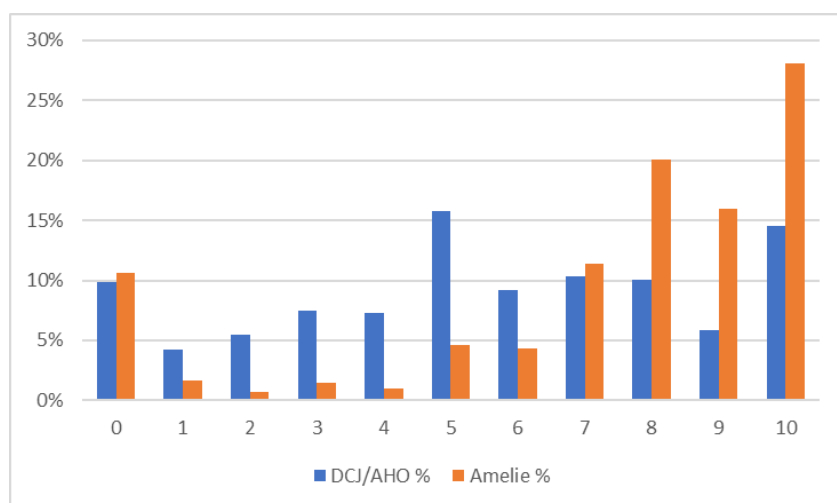
Figure 24: Feeling part of community score, Amélie Housing SAHF and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,658; Amélie Housing tenants n = 413.

Figure 25 shows tenants' answers to the question asking about satisfaction with their future security. This item had the highest frequency of 0 ratings (n = 44) from Amélie Housing tenants in any of the seven wellbeing domains, however it is important to note here that the differences are not large (for example 43 gave this answer to the previous question of satisfaction with feeling part of the community). The proportion of Amélie Housing tenants (28%) who rated their satisfaction as 10 was almost twice that of DCJ/AHO tenants (15%).

Figure 25: Future security score, Amélie Housing and DCJ/AHO tenants (%)



Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,602; Amélie Housing tenants n = 413.

Ranking **all PWI-A items**, Amélie Housing tenants were most satisfied with their personal safety (mean score 8.2) and least satisfied with their health (mean score 6.6). Table 5 illustrates the items in order of highest to lowest satisfaction.

Table 5: All PWI-A items ranked, Amélie Housing tenants, means

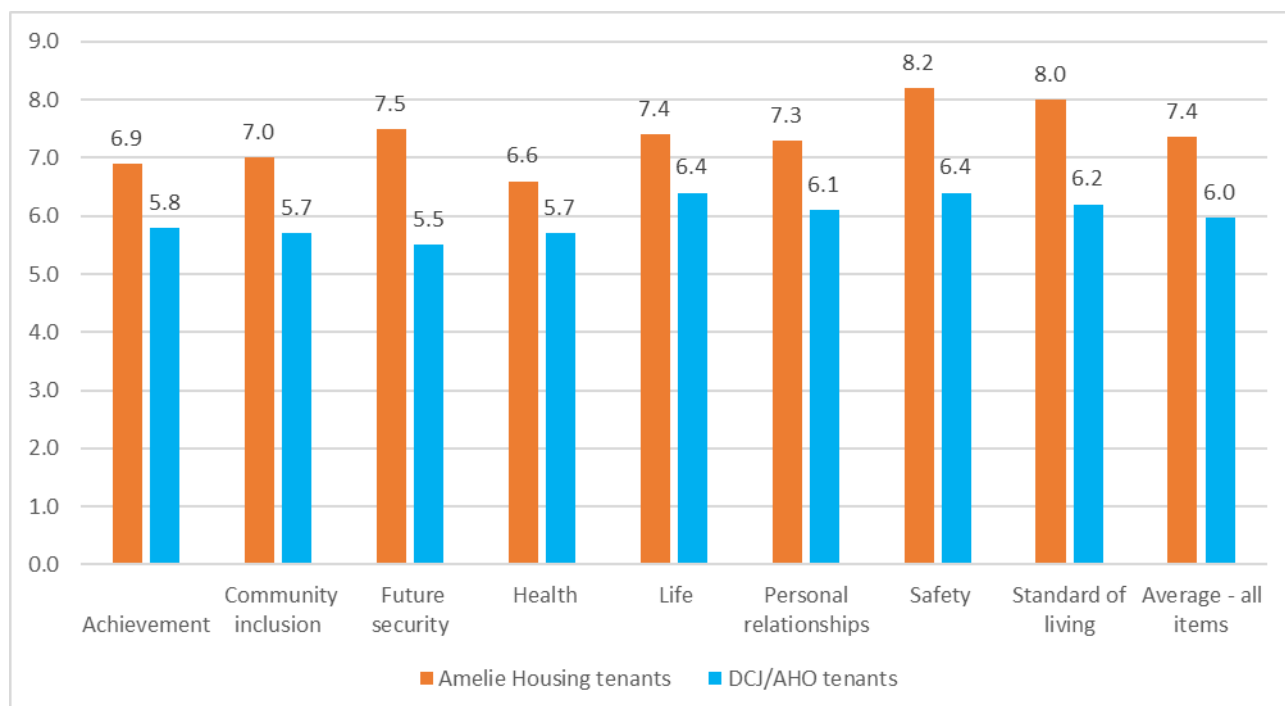
PWI-A item Satisfaction with...	Score (mean)
Safety	8.2
Standard of living	8.0
Future security	7.5
Life	7.4
Personal relationships	7.3
Community inclusion	7.0
Achievement	6.9
Health	6.6

Source: Authors calculation from data provided by DCJ. Amélie Housing tenants n = 413.

If we compare Amélie Housing tenants with DCJ/AHO tenants and the CHIA benchmark, Amélie Housing tenants scored higher than DCJ/AHO tenants in all sub-domains, with the biggest variances for the safety and standard of living questions (both a difference of 1.8), illustrated in

Figure 26. Overall, Amélie Housing tenants were more satisfied across the domains than DCJ/AHO tenants.

Figure 26: Average satisfaction ratings, all domains, Amélie Housing and DCJ/AHO tenants



Source: Hockey and Wei, (2021) (CHIA benchmark scores and Amélie Housing tenant scores); DCJ supplied data for DCJ/AHO tenant scores. DCJ/AHO tenants n = 10,838 (averaged); Amélie Housing tenants n = 413.

6.2.2 Amélie SAHF tenant satisfaction compared with CHIA benchmarks

While the section above compared Amélie Housing tenants' PWI-A scores with those of DCJ/AHO tenants, the CHIA report on Amélie Housing SAHF tenant wellbeing and satisfaction is another source of data.

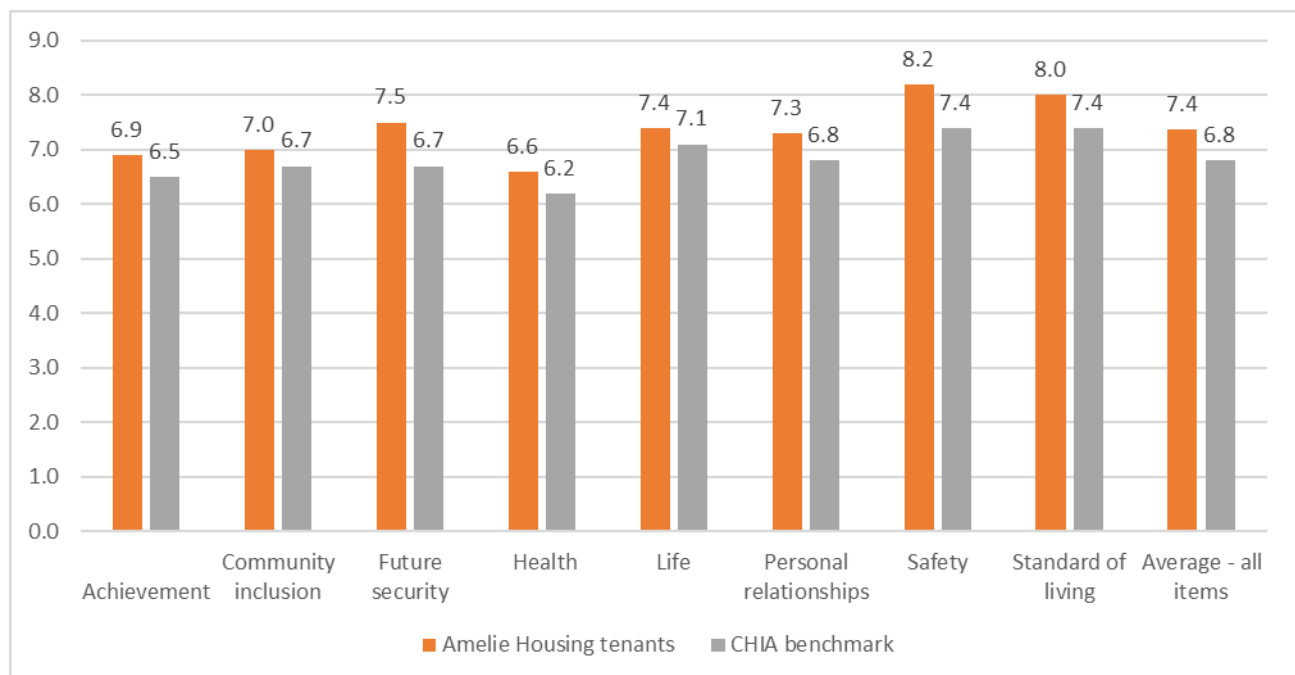
The survey asked tenants to indicate their level of agreement with a series of attitude statements about wellbeing (Hockey and Wei, 2021: 21)⁸. Most tenants have high levels of self-efficacy, as more than 90% felt able to choose how to live their lives. Over 80% had both a positive outlook on life and felt safe in their home. The rest of the indicators were all above 64% positive agreement, indicating general wellbeing. There was a lower level of agreement with the item on participation in activities (64%), perhaps due to the limitations associated with low income.

All PWI-A indicators in the CHIA survey for Amélie Housing's tenants were above the CHIA NSW benchmark (Hockey and Wei, 2021). Figure 27 indicates, as did the previous data comparing Amélie Housing tenants with DCJ/AHO tenants' wellbeing, that in general Amélie Housing tenants have on average better wellbeing than CHIA benchmarks across all domains, with an average

⁸ I choose how to live my life; I have a positive outlook on life; I feel safe and secure in my home; I feel comfortable about the balance between what I do myself and what I rely on others for; I have a number of people who provide support for me (us); I feel safe and secure in my community; I have the opportunity to participate in various activities in my community that I enjoy

equivalent to 7.1.⁹ The largest differences between the two tenant cohorts was in satisfaction with future security, safety, and standard of living.

Figure 27: Average satisfaction ratings, all domains, Amélie Housing tenants and CHIA benchmark



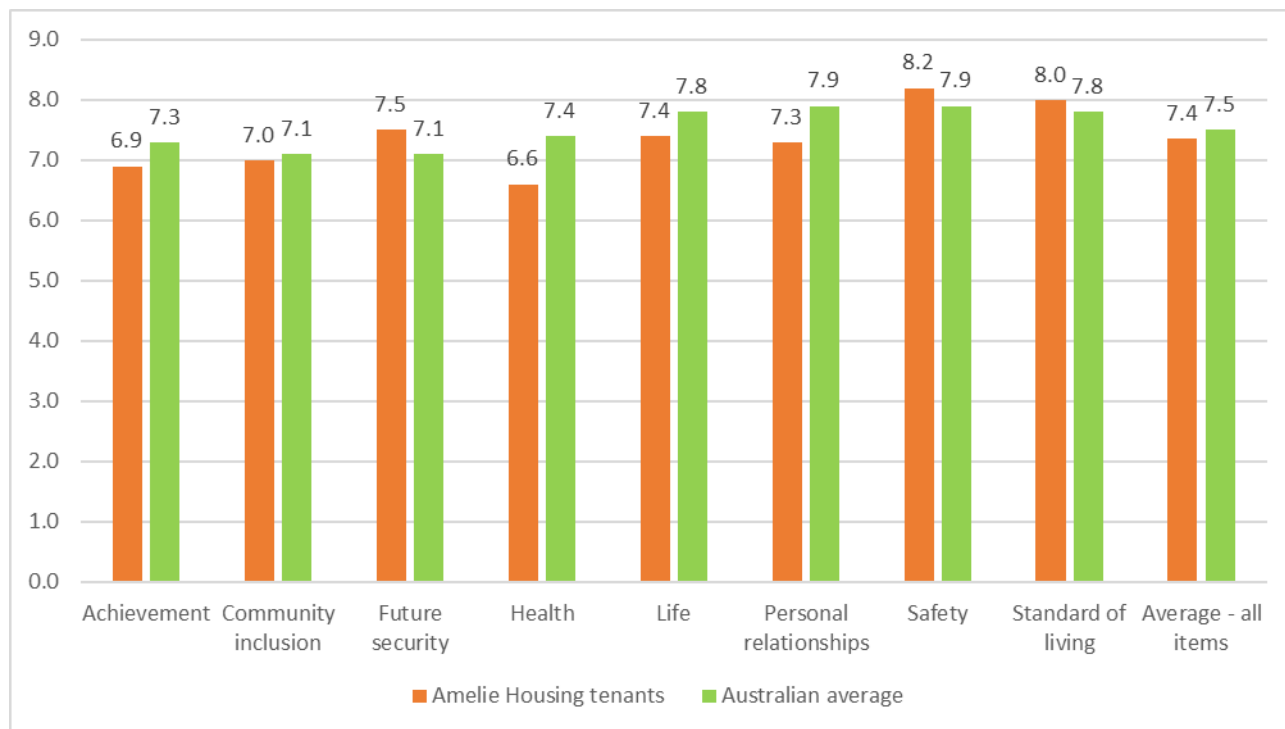
Source: Hockey and Wei (2021a), Comparison to CHIA benchmarks table, p.20. n = 296.

6.2.3 Amélie SAHF tenant satisfaction compared with the Australian average

PWI-A wellbeing data exists for the Australian population, so it is possible to compare Amélie Housing tenants with mean scores across all Australian adults using the Australian Unity Wellbeing Index (AUWI) Report (Capic et al., 2020). Figure 28 indicates that Amélie Housing tenants have slightly lower scores for nearly all items, except for personal safety and standard of living (slightly above), and are more positive about the future, scoring higher for future security. It is noteworthy that the differences are not large, the lower scores for most items are not surprising. Amélie Housing tenants receive a low income, as this is a criterion for eligibility for social housing, and most social housing tenants experience a range of other vulnerabilities and disadvantages. These findings accord with other research on the impact of low income (AIHW, 2010), disability and health problems (Kavanagh et al., 2016; Pyle and Manclossi, 2018) and limited education (AIHW, 2010) on PWI-A scores.

⁹ CHIA uses an 11 point scale, aggregating rather than averaging PWI scores.

Figure 28: Average satisfaction ratings, all domains, Amélie Housing tenants and Australian population



Source: Authors' calculations from tenant PWI-A data provided by DCJ; Capic et al. 2020, Australian Unity Wellbeing Index (AUWI) Report 36.0 – March 2020, Social Connectedness and Wellbeing Table 4.2, means for personal subjective wellbeing measures (Aggregated surveys 3-35). Amélie Housing n = 413; AUWI n = 61,755 (averaged).

6.3 Other relevant survey items

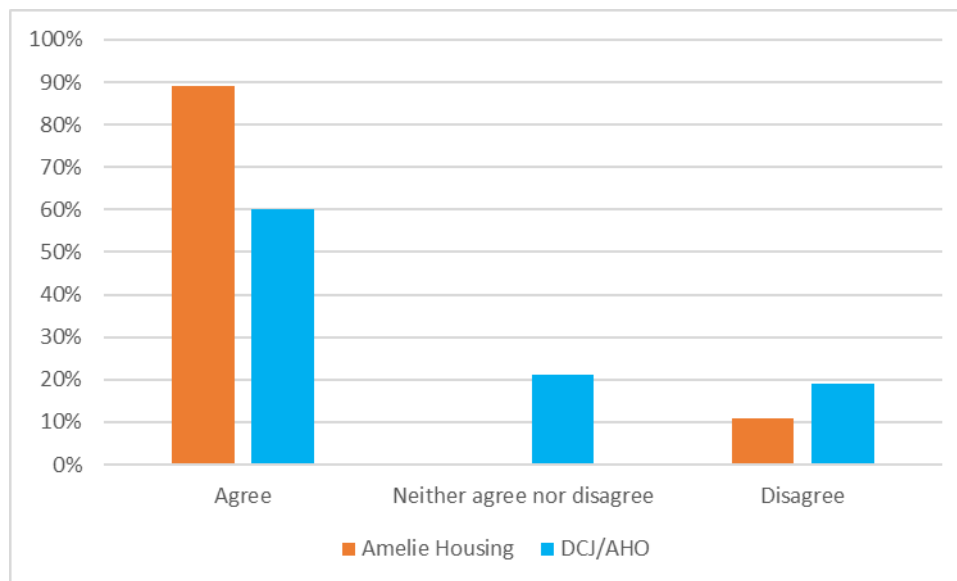
Apart from the standard PWI-A tool, housing providers also survey tenants on other issues, including whether housing has made a difference to them, whether they feel in control of their life, can seek help, as well as on other factors such as locational amenity. CHIA's 2022 report contains items that are similar to DCJ/AHO tenant survey items.

These have been compared where possible (for example, by equating similar answer options or by combining categories – see notes below each figure).

6.3.1 Feelings of control over life

Tenant surveys includes the propositions 'I choose how to live my life' in the Amélie Housing tenants and 'I feel in control of my life' in the DCJ/AHO survey. The 2022 survey report for the Amélie Housing item only reports 'agree/disagree' whereas the DCJ item has data for five possible responses. These response categories were collapsed into three. Figure 29 indicates that in general Amélie Housing tenants were more likely to agree that had control of their life/could live their life the way they wanted compared to DCJ/AHO tenants.

Figure 29: Feeling of control over life - Amélie Housing tenants and DCJ/AHO tenants (%)

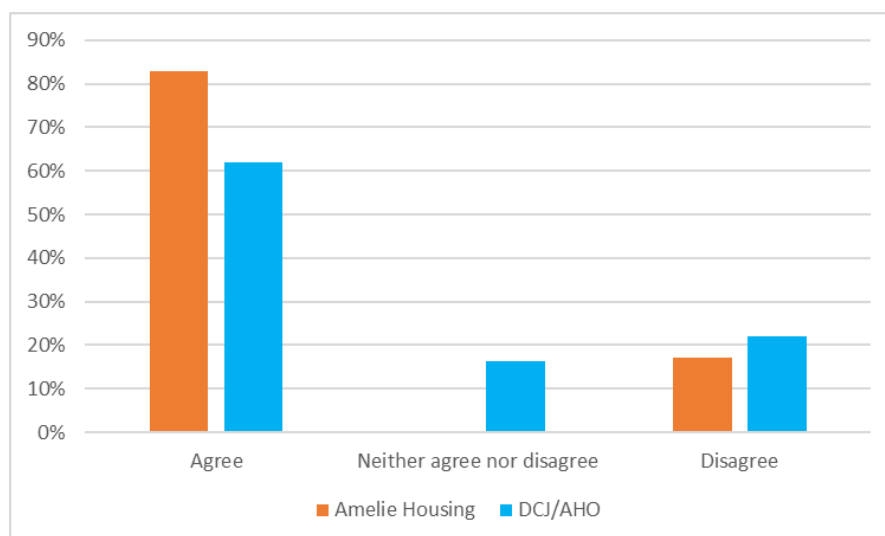


Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,540; Amélie Housing tenants n = 413.

6.3.2 Being able to ask for help if needed

Another comparable item is whether tenants feel they can seek help when needed. The Likert scale question in the Amélie Housing tenant survey is 'I feel comfortable about the balance between what I do myself and what I rely on others for' while the DCJ/AHO survey proposition is 'I feel like I can ask for help when I need it'. Again, the 2022 survey report for the Amélie item only reports 'agree/disagree' whereas the DCJ item has data for five possible responses. The response categories were collapsed into three. Figure 30 indicates that in general Amélie Housing tenants were more likely to agree that they were comfortable being able to ask for help compared to DCJ/AHO tenants.

Figure 30: Feeling able to seek help - Amélie Housing tenants and DCJ/AHO tenants (%)

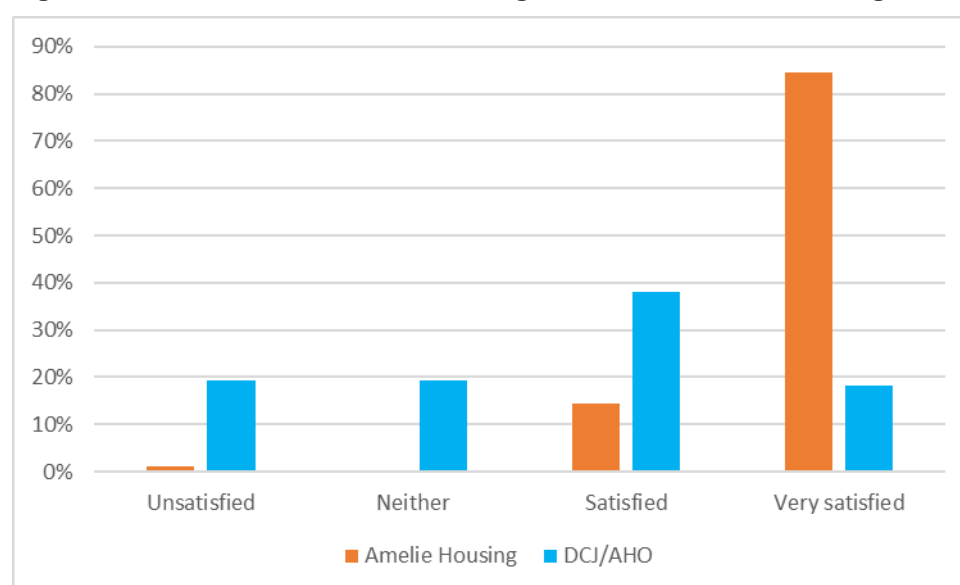


Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,506; Amélie Housing tenants n = 413.

6.3.3 Satisfaction with location/neighbourhood

Figure 31 indicates how satisfied or dissatisfied tenants were with their neighbourhood as a place to live, comparing Amélie Housing tenants with DCJ/AHO tenants. Here, we can see a stark difference in the 'very satisfied' category between the cohorts, with Amélie Housing tenants much more satisfied with the neighbourhood. DCJ/AHO tenants were more likely to be 'unsatisfied' and 'satisfied' compared to Amélie Housing tenants who were more enthusiastic about the location of their housing.

Figure 31: Satisfaction with location/neighbourhood, Amélie Housing and DCJ/AHO tenants (%)



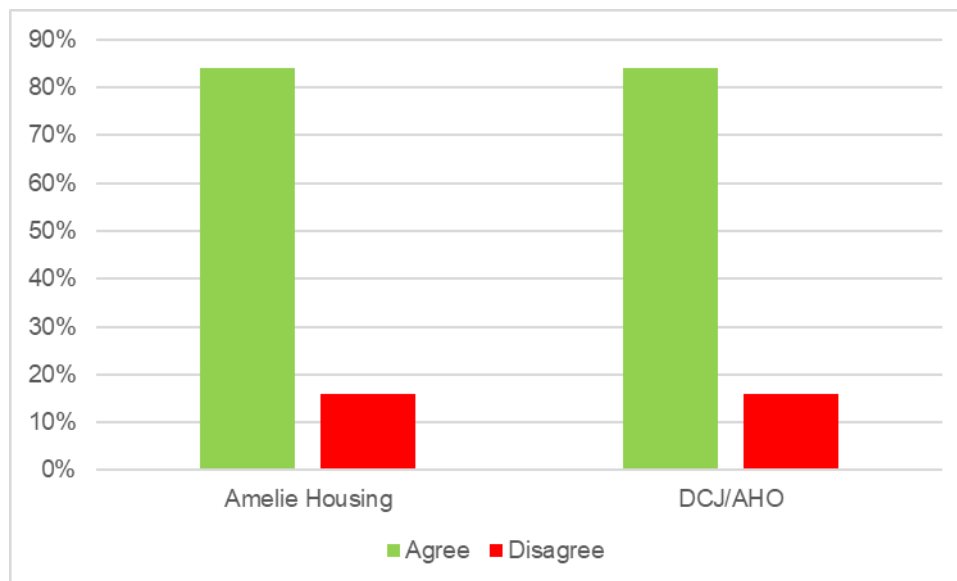
Source: Authors calculation from tenant survey data provided by DCJ. DCJ/AHO tenants n = 10,390, Amélie Housing tenants n = 413.

6.3.4 Improvement in life after moving in

A further question in both the DCJ and CHIA tenant surveys (worded slightly differently) asks whether life had improved for tenants after moving into the social housing.

Figure 32 indicates that in general, there was no difference between Amélie Housing tenants and DCJ tenants: 84% of both agreed that life had improved after moving in and 16% disagreed.

Figure 32: Life has improved after moving in, DCJ/AHO and Amélie Housing tenants (%)



Source: Authors calculation from tenant survey data provided by DCJ. DCJ/AHO tenants n = 10,212, Amélie Housing tenants n = 413.

While these figures show that Amélie Housing tenants appear to have higher levels of wellbeing than DCJ/AHO tenants and community housing tenants, and close to average levels of wellbeing compared to the Australian population, it should be remembered that these results pertain to all SAHF tenants in Amélie Housing, in both social and affordable housing. Of these, 29% live in affordable housing; whereas data for DCJ/AHO tenants relates only to tenants who live in social housing.

7 Conclusion

Qualitative and survey findings both show that tenants' experiences are largely positive. However, these relate to their situation after moving in, rather than longer-term wellbeing outcomes. The final report will incorporate longitudinal qualitative data, after we return to the sites and re-interview tenants. It will be interesting to see if reported wellbeing stays the same or changes, and reported positive impacts are due to a 'honeymoon' period or whether wellbeing persists.

Qualitative accounts of tenants on their experiences of Amélie Housing, especially its effects on wellbeing, show that overall tenants were highly satisfied with their physical surroundings. They were appreciative and grateful for the tenancy, and value the new housing, its design, the features of the apartment including the security systems, the balcony space, and the location. For those who had issues, some of these were nothing to do with the housing itself but concerned their own mental health issues, noisy and disruptive neighbours, disturbing activities (some possibly illegal), and in the case of Maitland tenants, the ex-offenders living next door had caused fear among some residents. Points of tenant conflict revolved around smoking (in particular smokers impinging on other tenant's properties by dropping cigarette ash over their balconies or throwing cigarette butts onto their patios), noise and nuisance, as well as car parking space disputes, some of which tenants claimed was due to poor design and/or management by Amélie. Other tenancy management issues, possibly related to staff vacancies, included slow or no follow up when tenants raised concerns. It is a challenge for any housing provider to mediate between tenants. Where there was alleged drug dealing going on some tenants wanted this dealt with and said they had provided evidence (photos) and questioned whether security cameras were being used in relation to a garage incident.

Wellbeing for most interview participants had improved after they moved in. For some who had been homeless, or in domestic and family violence and other bad situations, having their own space and autonomy was a relief and they used words like 'refuge' and 'stability' as well as having metaphorically 'won the lottery' to describe how they felt. Tenants who struggled the most were those with challenging mental health disorders, and those who had been in larger, secure housing situations only to find themselves in a smaller, social housing flat – but most had adjusted to this and could see the practicality and design benefits of the apartments. Those with young children did miss having an outdoor play area but were glad of the balconies. When we consider tenants' accounts in tandem with the tenant satisfaction survey results, the three complexes scored highly on overall satisfaction with Amélie housing – 72% of Campbelltown tenants, 90% of Merrylands tenants and 92% of Maitland/Cardiff tenants were satisfied. That the Campbelltown rating is significantly lower warrants further investigation to see whether this is because there are more negative issues impacting tenants at that location (for example, tenants mentioned noise, nuisance and non-residents coming and going due to suspected drug dealing activities). The qualitative data relating to Maitland matched the tenant survey where most were highly satisfied with their overall situation. Overall, the majority of tenants were highly satisfied with their housing.

The qualitative data also indicates that the causes of dissatisfaction did not seem to be with the housing itself or the provision of tailored support coordination and other supports but related to tenant disputes, disruptive (or illegal) activities, and external site-specific issues like the post-release house for ex-offenders at Maitland. There was some criticism of management of these

disputes, but it is complex for any housing provider to mediate between different tenant concerns. Timely, proactive and effective responses were valued by tenants.

The PWI-A data reported here provides a baseline to measure changes over time through the evaluation. It also shows contextual information in two areas: on the satisfaction levels of Amélie tenants with different aspects of wellbeing, and on the subjective wellbeing of Amélie tenants relative to other 'like' groups and to the Australian population. A benefit of the PWI-A is its widespread use, which allows for these comparisons, although it is difficult to attribute any differences between Amélie tenants and other groups to their housing or to any other factor.

The PWI is widely used in Australia and internationally in a range of contexts, so the wellbeing scores of Amélie Housing tenants can be compared with other groups of people. This provides benefits to this study in two ways. First, we can compare the relative wellbeing of Amélie Housing tenants in individual wellbeing domains compared to other social housing tenants and the broader Australian population. These data will supplement the interviews with Amélie Housing tenants and provide insights into whether and which components of the Amélie Housing service model make a difference to social housing tenants' lives. Second, it should be possible to assess the impact of significant external shocks on Amélie Housing tenants and other groups. Large improvements in most of the PWI scores are unlikely over the course of the evaluation, because of the fairly high levels of satisfaction at baseline reported here. In addition, the PWI is based on the theory of wellbeing homeostasis, or a 'set point' for wellbeing. Over a twenty-year period, studies of Australian wellbeing using the PWI show personal wellbeing scores are relatively stable over time (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021).

The PWI-A for DCJ/AHO tenants overall is lower than the Australian average, which is not surprising given the low income of social housing tenants and that PWI research indicates that satisfaction with achieving in life increases as income levels go up (until income reaches \$250,000 per year) (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021).

However, Amélie Housing tenants generally have higher relatively high levels of satisfaction compared with DCJ/AHO social housing tenants (7.4 versus 6.0 – mean for all PWI-A items), a score which is close to the Australian average (7.5). While it is not possible to attribute differences in scores between cohorts of tenants to any factor, it is noted that the data does include all SAHF tenants (including 29% classed as affordable housing tenants), and that Amélie housing tenants were significantly more satisfied with neighbourhood than DCJ/AHO tenants. We note that the Amélie Housing stock is new, and well located, in contrast with some DCJ and AHO stock which tends to be older and is not always well located to town centres. On other measures, however, there was no difference. In relation to whether life had improved after moving in, 84% of both cohorts agreed that life had improved to some extent; only 16% of both cohorts disagreed.

Of the PWI items, the lowest mean score for Amélie Housing tenants was satisfaction with health (6.6). The mean scores for standard of living were reasonably high (8.2) which provides interesting context to qualitative data from interviews, where tenants described struggling to juggle bills, and not being able to save any money (except during the reprieve that came with the doubling in some income support payments during the height of the COVID-19 related lockdowns). It will be interesting to see if this changes in the next survey given the current increase in cost-of-living expenses such as interest on loans, food, utility bills and fuel.

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Appendix A Data collection instruments

Interview schedule (discussion guide)

Interview schedule – Waves 1 and 2

Hi. My name is..... and I am from Social Policy Research Centre, UNSW.

[Explain research]

[Explain what consent form says verbally]

[Administer consent form]

1. Household

- Who else lives here? (household type/size)
- How long have you been living here?

2. Previous housing

- Where were you living before?
- What type of place was it? (house, flat)?
- Was it private rental, social housing? (or other)
- How would you describe it? Was it a good place to live?
- Was it expensive, cheap?
- Was it well located?

3. Becoming a tenant of St Vincent de Paul Housing

- How did you come to be a tenant of St Vincent de Paul Housing?
- When did you move here?

4. Since moving in – effects

- Thinking about since you have moved here, has it been a change for the better, worse or about the same?
- What are the good things about living here?
- What are the bad things about living here?

I'm going to ask you some more details questions now about how living here and any support you are getting and how this has affected different aspects of your life.

Firstly, are you linked in with support services? Which one(s)?

- Were you already in touch with them or did Vinnies help you get in touch with them?

Thinking about how stable your housing situation is, how has moving here affected your sense of stability?

- Do you feel settled?

- Do you feel like you will stay here in the longer term?

How has it affected the way you manage your money?

- Is it affordable?
- Can you buy what you need?
- Are your electricity, gas, water bills affordable?
- Can you save up?

How has it affected your wellbeing in general?

- Your sense of happiness?
- Your physical health?

How has it affected your employment? (if working age)

- Is it close to jobs, transport?

Has it affected any further education you might do?

- [If applicable] How has it affected your children's education?

Are you involved in the local community?

- Are you friendly with your neighbours?
- Have you got friends and family around this area?
- Do you like this area?

5. The housing provider

- How would you describe your housing provider, St Vincent de Paul Housing?
- Do they manage the properties well?
- Are they easy/hard to communicate with?
- How do they manage disputes?
- Do they help you with other things you need – for example refer you to other services?

6. Final questions

What are three words you would use to describe the benefits of living here?

Do you have anything else to tell me about how moving here has affected you /and your kids?

Items selected from tenant survey

Personal Wellbeing Index – Adult items

How satisfied are you with your life as a whole?	Scale 0-11, same scale used by all
How satisfied are you with your standard of living?	
How satisfied are you with your health?	
How satisfied are you with what you are achieving in life?	
How satisfied are you with your personal relationships?	
How satisfied are you with how safe you feel?	
How satisfied are you with feeling part of your community?	
How satisfied are you with your future security?	

Other tenant survey items

I choose how to live my life (Amélie Housing)	Strongly Agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (Amélie Housing)
I feel in control of my life (DCJ/AHO)	Strongly Disagree, Disagree, Neither, Agree, Strongly Agree (DCJ/AHO)
I feel comfortable about the balance between what I do myself and what I rely on others for (Amélie Housing)	Strongly Agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (Amélie Housing)
How much, if at all, has your life improved since living in an Amélie Housing property? (Amélie Housing)	Greatly improved, Slightly improved, Stayed the same, Slightly declined, Greatly declined (Amélie Housing)
I feel like I can ask for help when I need it. (DCJ/AHO)	Strongly Disagree, Disagree, Neither, Agree, Strongly Agree (DCJ/AHO)
How much, if at all, has your life improved since living in a DCJ housing property (public housing)? (DCJ/AHO)	Very much, A lot, Moderately, Slightly, Not at all (DCJ/AHO)
	[Note: compared data for three scales only: very much/greatly improved, slightly/slightly improved, not at all/stayed the same].