Being a Social Landlord in the 21st Century:

Insights from Tenant and International Experience

FINAL REPORT

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Definitions

Acquired brain injury (ABI)
In this report, the acronym 'ABI' refers to an acquired brain injury that produces cognitive, physical and/or sensory impairments. ABI most commonly results from traumatic brain injury following motor vehicle accidents. It may also be a result of other conditions, including infections; the impact of alcohol or drug use, stroke, and epilepsy (Lamontagne *et al.* 2009: 693).

Cluster housing
In this report, cluster housing refers to "a number of houses on one site that have access to 24-hour support, usually available via an internal communication system. Some sites are made up of a group home with a small number of units nearby. The units allow people more independence with the benefit of being able to call on support when needed. Each person can request times each week when they receive staff assistance with shopping, appointments or recreational pursuits" (Government of South Australia 2011).

Social housing
In this report, **social housing** is defined as low cost housing provided to people who have difficulty affording and securing housing in the private housing market. This report takes a broad approach to understanding the social landlord sector, focusing not only on traditional public housing or government provided and managed housing, but also *community housing*, and housing that is managed and provided by *non-government* and *not-for-profit organisations*.

Social landlords
Social landlords are the organisations that own and manage *social housing.* In South Australia, the largest social landlord is Housing SA – South Australia's public housing provider or state housing authority. A range of other social landlords also operate in the state. These social landlords are part of the community housing sector. This sector is comprised of both housing associations (like the Julia Farr Housing Association), as well as community housing cooperatives.

The community housing sector is set apart from state housing authorities (otherwise known as public housing providers), in that the agencies within this sector are non-government entities. Many of the housing association and cooperatives operating in the state provide housing specifically for a target group, such as people living with disability.

Social-minded landlord

The term '**socially-minded' landlord** is also used throughout this report. This term is used to describe all landlords that provide or manage housing for tenants living with disability on the basis of affordability and accessibility. The authors have decided to use this term throughout this report to capture the motivations and philosophy underpinning the policies and practices of (most) social landlords who primarily focused on housing provision for groups who are unable to enter the private rental sector

Executive Summary

This report is the final output of a research project entitled *Being a Social Landlord in the 21st Century*. This project has focussed on the role of social landlords in meeting the housing needs of persons with a disability. This research was undertaken to address two key questions:

First, what roles and responsibilities should we expect of social landlords that intend to provide for the housing and quality of life needs of tenants living with disability? In particular, this research investigates how these roles and responsibilities differ from those of traditional landlords and other social landlords.

Second, how can social housing be provided to persons living with disability in ways that: maximise independence, enhance quality of life, minimise the level of discrimination or prejudice experienced, and assist in developing life skills that can be transferred to other dimensions of life?

In considering these issues, the report draws together the findings of a comprehensive literature review; important insights from tenants living with a disability, and perspectives from stakeholders in the social housing and disability sectors.

The Report is structured around the following narratives:

1. **What works, and what are the gaps and challenges?** In this narrative, we consider what the literature says about the role of socially-minded landlords.
2. **What is the current state of the social housing sector?** Here, we consider the qualitative research findings of this project, providing a picture of what is current practice in South Australia.
3. **What are the important tensions in the sector and what is its future?** Through this narrative, we map out what the project can tell us overall about the tensions facing socially-minded landlords. In doing so, we propose a number of recommended actions and practical directions forward for the sector.

Key findings of this report

This project has yielded a wealth of information – from the perspectives of tenants themselves and those providing social housing and supports for people living with a disability. One of the key implications to be taken from the literature is that the role of the social landlord involves much more than just providing an affordable “roof” or a

bed to sleep in. In particular, social landlords have a crucial role to play in promoting social inclusion and addressing barriers to accessible, life-enhancing housing.

From the findings of the literature review, it is clear that the key housing preferences and needs of people living with disability are:[1]

Housing preferences of tenants living with a disability

- **Independence with choice of personal supports:** Living independently, but with desired supports available and ability to exercise choice in support services;
- **Interdependence and mutual social connections in housing;**
- **Choice and control over housing and where to live;**
- **Preference for living alone/being able to choose who to live with,** especially friends and family;
- The need to **address issues of stigma or discrimination** from the community generally and neighbourhoods when living in independent and community-based housing; and
- The need to **address social isolation and exclusion,** especially for people living with disability in low income neighbourhoods.

In this research, the key characteristics of a socially-minded landlord that tenants identified as important were:

- Providing **a dwelling that meets fundamental needs** (to the greatest extent possible) and **that allows one to live in comfort and peace.**
- **Ensuring security of tenure.**
- **Responsive and adequate maintenance.**
- **Empathy and understanding, particularly around disability and its impact on life and housing.**
- **Facilitates access to social infrastructure**, including health and support services and activities for social interaction.
- **A safe and secure dwelling and safe neighbourhood**.
- **Receptive to complaints about their dwelling**, including aspects inside and outside their property.

[1] See for example: Arthurson *et al*. 2007; Australian Government 2009; Australian Institute on Intellectual Disability 2006; Bleasdale 2007a/2007b; Borbasi *et al*. 2008; Hall 2004; Fisher *et al*. 2009; Flint 2004; McQuillin 2009; National Council on Intellectual Disability 2010; Pawson & Kintrea 2002; Percival *et al.* 2006; Wiesel & Fincher 2009

- **Trustworthiness and commitment to a two-way relationship with the tenan**t, centred on **effective and accessible communication.**
- **Is fair and consistent in their dealings with tenants.**
- **Allows tenants some flexibility to treat the dwelling as if it is their own, and to feel "at home".**

The interview findings in this research show that "good" social landlords are those that enable tenants living with disability to have peace and comfort, security of tenure, safety, and independence in their housing. Importantly, this means having "the right housing" – where tenants can feel at home. In achieving this, participants indicated that they value social landlords who take a person-centred approach to housing provision, addressing their specific needs and housing preferences. Establishing best-practice pathways for meeting these values was of great importance to those with a disability.

The workshop discussions with stakeholders reaffirmed many tenants' perspectives on what makes a good social landlord, highlighting that overall, the key role of socially-minded landlords is to enable tenants living with disability to "have a positive lifestyle" in their housing, as highlighted below:

The role of the good social landlord: stakeholder perspectives

In their thoughts on achieving positive outcomes and "doing the right thing" by tenants living with disability, stakeholders highlighted these key themes:

- **Community engagement:** Facilitate the connection of tenants living with disability to their local communities, without compromising the independence and autonomy of tenants;
- **Focus on housing provision:** Consider the separation of housing provision and support;
- **Offer diversity and choice in housing:** through appropriate housing stock and efficient tenancy matching;
- **Open communication:** Ensure tenants have a voice in their social housing, and are informed of housing management policies and decision making processes; and
- **Work together:** with tenants, families and carers to ensure independence and sustainable tenancies.
- **Maintaining a divide between tenancy and support,** while ensuring good partnerships and cooperation between these sectors.

Importantly, this research also shows that tenants and housing providers are engaged in two distinct conversations when asked about the role of social landlords in the 21st century. Tenants are very much concerned with the practical aspects of life and the effects of housing on their daily life and functioning, while housing providers have focused on the structural issues limiting their operations (such as the planning system and funding mechanisms) and the ability to house people living with a disability broadly. Both conversations show that housing providers have a good grasp of the issues confronting their sector as well as the issues that are important to tenants living with a disability. However, it is clear that more work is needed in this area, particularly in terms of conceptualising the role of socially-minded landlords and how they engage with their tenants.

The crucial area in which stakeholders' views differed from tenants' perspectives was the practical challenge of how to meet housing needs. That is, while the primary concern for many stakeholders – particularly community housing associations – were the technical aspects of asset management and securing sustainable funding, most tenants were not aware of, or were not involved in, the management processes that underpinned the business of their social landlords. For most tenants, the concern was with the quality of their housing, privacy and good maintenance, and the extent to which the built environment met their personal needs. How their housing was funded and managed was understandably not something tenants tended to think about.

In mapping out the context in which social landlords currently operate, and where the current gaps are, the research findings highlight a number of important challenges and barriers that socially-minded landlords need to contend with in meeting the needs of tenants living with disability. These include:

- **A lack of accessible, affordable and appropriate housing stock** to meet growing demand, and limited government capital for disability-inclusive housing.
- **Prohibitive public and community housing waiting lists** for people living with disability.
- **Lack of financial sustainability or viable funding**, and problems in the price-quality ratio of existing housing stock.
- **'One size fits all' models of social housing provision** that do not take a person-centred approach.
- **Limits in the professional capacities and experience of individual housing managers** that do not specifically address the diverse needs of tenants living with disability.
- **Large gaps between poor and high quality neighbourhood settings**, and concentration of poverty and geographic disadvantage in social housing stock.

- **A key issue for social landlords is the extent to which the social provision and management of housing incorporates, or is separated from, personal support services roles.** This is an issue that will continue to shape the roles of social landlords.

Importantly, the research serves to highlight the fact that some issues that are central to being a social landlord in the 21st century have not been fully worked through, or debated, among key stakeholders. One example is the issue of "responsibility" for damage to properties resulting from a disability. Individuals who operate wheelchairs may inadvertently damage walls.Damage which is not malicious or intentional is not the fault of the tenant. However, while it is not the fault of the tenant this also does not sit within a traditional definition of 'fair wear and tear' which guide a landlord and tenant as to who pays for this type of damage. A social landlord might recognise this tension, however, their capacity to respond can often be limited by constratints placed upon the landlord which limit the landlords' ability to fund these repairs. These constraints may include external funding agreements which set out rent levels and maintenance allowances based on dwellings tenanted by people not living with disability. Currently there is no uniformly adopted practice for dealing with this issue amongst social landlords.

While some organisations have an induction process for new tenants that covers roles and responsibilities including for damage, others do not.

We would argue from this research that a social landlord committed to "best practice" in their tenancy management would place the experience and opinions of tenants at the centre of their operational philosophy. The available evidence suggests that many of the organisations included in this study had not yet evolved their organisational thinking to this stage. Those that have, still struggle to fund the cost of putting the "social" back into social housing. Subsequently there are policy and practice issues for landlords and government in this area.

Key recommendations

While some strategies are clearly in place in terms of being a "good" social landlord, their take-up has been uneven. It is important to ensure that as the social housing sector grows and takes up the challenges presented by the current policy environment, a formalised understanding of what constitutes good practice for social landlords is examined across the sector.

This should take the form of a **code of practice for social landlords**, which should align with existing general standards, such as the *National Community Housing Standards,* but also clearly identify the additional and specific considerations that governments and social housing providers need to consider when addressing the housing needs of tenants living with a disability. In this sense, a code of practice

should emphasise not just a generic “one size fits all” process for the induction and management of new tenants, but rather go beyond this to consider the policy and practice dimensions of social housing that enable “good social landlords” to specifically meet the needs of tenants living with disability. Such a code of practice should clearly communicate:

- the ethos underpinning the actions of providers as a group, in the interests of tenants living with disability;
- the roles and responsibilities of tenants and landlords. Important here is having an ongoing, supportive and constructive two-way relationship between landlords, tenants and their families upon entry into the social housing sector, and that is sensitive to the needs and preferences of tenants living with disability;
- the roles and responsibilities of government sector funding agencies;
- the important role of housing and housing providers in facilitating social and economic connectedness and, ultimately, social inclusion for tenants living with a disability; and
- the strategies and actions in place to facilitate tenant “ownership” of their housing and the organisation/agency accommodating them. Such strategies should include opportunities for tenant involvement in decision making; feedback and complaints processes within agencies and for the sector broadly.

Ultimately, the research notes that there are a range of policy implications that need to be addressed at a system-wide level in terms of the disability, housing and social inclusion nexus. Paramount amongst these is the underrecognition of the roles of social landlords in enabling people living with disability to “live well”. In achieving greater recognition, this sector must also be adequately resourced by governments. Additionally, social landlords need flexibility to use funding to maximise the personal impact and the supply of dwellings.

Good housing gives tenants a sense of worth, community connectedness and personal agency. This is crucially important for people living with disability who still face many barriers in their daily lives that affect their quality of life. This research shows that **there remains too much room for people to miss out on housing and links with supports that will improve their sense of autonomy and independence, and their ability to participate in the community – socially and economically**. Newly constructed dwellings need to be developed in a way to facilitate support and community access – including community access through services. This is, as stakeholders highlighted, a matter for social landlords to consider as part of the initial dwelling contruction process and the extent that the organistion will take on a broader role which enables tenants’ community connection, sustains positive tenancies, and enables the work of personal support workers/family

to assist individuals live well and access our community. There is also a role to work on systemic advocacy processes to influence system wide level policy development.

It is clear that we need public policy change that recognises and addresses the housing concerns and preferences of people living with disability. Policy change must balance the drivers of sector growth with respect for the circumstances of individual tenants. Social landlords need to embrace a philosophy that ensures all actions and tenancy management decisions promote social inclusion and the independence, preferences and individuality of people living with a disability.

Introduction

This report is the final outcome of a research project that examines the question: what does it mean to be a good social landlord in the 21st century with respect to people living with disability?

Over the last 20 years there have been significant changes in government policies towards the provision of housing for people living with a disability. However, while there have been substantial advances in this sphere of social policy, not all housing outcomes have been positive. One of the key trends in housing policy for both the general population and persons living with an impairment over the past decade has been growth in housing provision by social landlords. This growth is especially evident within the disability sector. At the same time however, this expansion has taken place without a clear understanding of the potential and actual capacity of social landlords to address the quality of life of persons with a disability. Given that this is a sector that will continue to grow, it is important that the sector as a whole is engaged in a well-informed discussion about the specific expectations and roles of government, of social housing providers, and of tenants living with disability. *The Being a Social Landlord in the 21st Century* project has aimed to fill this gap.

The pertinent issues we explored with social landlords in this research include:

- **Identifying how to best address the housing needs, preferences and quality of life of people living with disability;**
- **Considering and negotiating the separation of housing and support services roles; and**
- **Identifying what additional factors a social landlord should expect of housing stock, beyond the 'traditional' focus on property yield.**

In considering these issues, the report draws together the findings of a comprehensive literature review, insights from interviews with tenants living with disability, and perspectives from stakeholders in the social housing and disability sectors.

The first section of the report summarises the findings of a comprehensive review of the national and international literature, mapping out the key issues which social landlords should consider when negotiating their responsibilities. The second section discusses the qualitative findings from thirty in-depth interviews carried out with tenants living with a disability in South Australia. This section of the report also presents the perspectives of social housing providers and disability service providers, garnered through a stakeholder workshop and a small number of one-on-one interviews.

In drawing together the current evidence around social landlords and disability, the final section of the report identifies existing "good practice" principles and pathways for providing rental accommodation through a "socially-minded" lens (that is, with a focus on affordability and accessibility). It also identifies the gaps, issues and challenges in current policy and practice, and draws out the key practical implications for social landlords in South Australia. By doing so, this report is structured around three important narratives:

The narratives that structure this report

1. What works, and what are the gaps and challenges?
First, we consider what the literature says about the role of socially-minded landlords, and what differences there are between the responsibilities of traditional landlords, and those landlords that specifically focus on providing housing to people living with disability. Drawing upon a targeted review of the national and international literature, we present a summary of promising practice and policy from around the world, raising a set of key questions about the challenges and barriers facing social landlords in achieving housing outcomes for people living with disability.

2. What is the current state of the social housing sector?
We consider the qualitative research findings of the second stage of the project, providing a picture of what is currently happening in the Australian context. Drawing upon the findings from in-depth qualitative interviews and focus groups carried out in South Australia, we map out the landlord, disability and housing nexus as experienced on the ground: considering issues faced by both social landlords and tenants living with disability.

3. What are the important tensions in the sector and what is its future?
Lastly, we map out what both stages of the project can tell us about the practical challenges and responsibilities of, and for, socially-minded landlords. Bringing together key insights from both stages of the project, we summarise the crucial issues and tensions that shape and inform what it means to be a socially-minded landlord. In doing so, we recommend areas of consideration and possible practical actions that socially-minded landlords may wish to engage in – if their goal is to effectively provide affordable and appropriate housing, and to enhance the quality of life of people living with disability.

Through each of these sections, the report opens up discussion about the role of social landlords in best providing housing to persons living with disability, in ways that:

- accord with an overarching human rights framework;
- maximise independence and quality of life; and
- create opportunities for promoting social inclusion – by building connection to community and neighbourhood.

Research Methodology

As noted earlier, this report presents findings of a research project examining what it means to be a good social landlord in the 21st century. The project also investigated how housing can be provided to persons living with a disability in ways that maximises their independence, enhances their quality of life, minimises the level of discrimination or prejudice they experience and assists them in developing skills that can be transferred to other dimensions of life.

This project examined these questions from two perspectives:

- First, the project reviewed the national and international literature on the roles of social landlords and how they best meet the needs of persons living with a disability. This stage of the research investigated perspectives and evidence on "best" or effective practices in providing rental accommodation to persons with a disability. It maps out the key issues which the social-minded landlord should consider when negotiating their responsibilities The full discussion paper developed as part of this stage of the research (McLoughlin 2011) also drew out the practical implications for social landlords in South Australia based on these understandings and approaches; and
- Second, the research explored the insights and experiences of tenants and stakeholders with regard to being a socially-minded landlord. This stage of the project comprised two separate but clearly intertwined and overlapping components:
    - In-depth qualitative interviews with persons with a disability; and
    - A workshop with key stakeholders.

In terms of the interviews with tenants living with a disability, people from a range of tenure types were included in the data collection:

- Tenants of small scale and larger housing associations (including the Julia Farr Housing Association);
- People living in cluster accommodation and group homes;
- People in the private rental sector; and
- People in public housing.

A total of thirty interviews were conducted as part of this component of stage two. In terms of tenure types, 14 participants (five women and eight men) were tenants of Housing SA, 15 participants (eight women and seven men) lived in other social housing, including one tenant who was a member of a community housing cooperative, and one other participant resided in the private rental sector. Six of these participants were former residents of institutional settings, and a further two participants had resided in institutional settings as children. Of the participants, one was living in a group home and four lived in community-based cluster housing. In addition, two of the male participants had experienced homelessness in the past, and one other male participant was currently experiencing homelessness. Four participants had experienced significant periods of hospitalisation and this had impacted on the security of their housing.

Those interviewed were from a range of backgrounds and age groups, and had a range of impairments: cognitive, physical, psychiatric, sensory, intellectual. All interviewees were reliant on the disability support pension as their main source of income. Many participants indicated that they were living with a psychiatric disability, with a total of twelve interviewees reporting mental illness or personality disorders as their primary experience of disability (of this, four were women and eight were men). A total of eight participants identified their primary disability as physical (five women and three men), and one participant lived with a sensory disability. Of those living with a physical disability, seven participants used a wheelchair (five women and two men). There were six participants with an acquired brain injury (ABI). This included four men and one woman, and another participant who lived with an unspecified cognitive impairment relating to an ABI. A further three participants had chronic illnesses. Many of the participants had multiple disabilities, including a number of participants with psychiatric disability identifying dual diagnoses and physical disabilities such as chronic pain.

Participants in the interviews were asked a range of questions about their experiences and thoughts about being a tenant with a disability, including such things as:

- Where they have lived;
- What they like or liked best about their best place they have lived;
- Expectations of their (social) landlord;
- What services their landlord provides and how satisfied they are with these arrangements; and,
- What makes a good social landlord from their perspective and experiences.

Unsurprisingly, given the broad backgrounds and experiences of tenants living with a disability, the interviews captured a wealth of information, with considerable variation as well as some common themes.

The second component of the primary data collection undertaken for this research centred on a workshop and small number of one-on-one interviews with representatives of social housing organisations and other agencies assisting people living with disability with their housing and support. This component of the research methodology gleaned important understandings of the context within which accommodation is provided and the challenges apparent to those working within the sector. In addition to this focus on the structural processes shaping housing provision, discussions with stakeholders allowed investigation of the philosophies of assistance, management practices and related processes that shape the provision of housing for people living with disability. The workshop for this component of the research was promoted to a wide audience of key players in the disability and homelessness sectors and attracted a range of representatives of social housing agencies, as well as agencies assisting people living with a disability in terms of housing, support and advocacy.

Chapter 1.
Findings from the literature: what works, and what are the gaps and challenges?

In Australia, people living with disability face an acknowledged crisis in unmet demand for affordable and accessible housing (FaHCSIA 2009; Groen 2004). Moreover, disability and population ageing have led to increasing care responsibilities amongst working age and older Australians. These realities are having a growing impact on the housing sector, as the care of adults living with a disability increasingly takes place within the home and within community settings generally, rather than institutional or quasi-institutional settings (Beer & Faulkner 2009: viii). Other drivers of unmet housing demand include the movement away from large residential facilities and institutionally structured accommodation and the failure to provide adequate community-located housing in association with this major policy switch (Regnier & Denton 2009; Borbasi et al. 2008; Saville-Smith et al. 2007; Stewart et al. 1999).

This chapter distils key findings from a comprehensive review of the global literature on the social housing, traditional landlord and disability nexus. It maps out the key issues facing social landlords today; highlighting promising insights, and indicating where the critical gaps are, in terms of meeting the housing needs, preferences and qualify of life of people living with a disability. The chapter also defines some of the key challenges facing the socially-minded landlord. In doing this, the discussion indicates some of the core ways that the practices and roles of these landlords may differ from the "traditional" concerns of other social landlords that do not have a focus on providing housing for tenants living with disability.

Setting the context: affordable and accessible housing, a crisis of unmet need

Some people living with disability are likely to have long-term needs for support. Even for those with less complex needs, a strong network of informal supports remains vital. At the same time, the informal carers of people living with a disability find it difficult to gain access to affordable housing and struggle to maintain their roles as carers (AIHW 2007; Kroehn *et al*. 2007). According to the literature, people living with disability also tend to have lower incomes and to face barriers to employment. Many people living with disability are also more likely to live alone in the community and are at increased risk of experiencing social isolation (Beer &

Faulkner 2008). Models of housing have also historically required some segments of the disability community to share housing with people with other people living with disability. This has been in response to crises in the availability of housing and funding. As well as these factors, access to housing and the enjoyment of home are also affected by issues such as social exclusion, harassment and discrimination within neighbourhoods and communities (Kumar 2004).

The national and international literature demonstrates that persons affected by a disability have their quality of life shaped by a complex interaction between individuals and the barriers created by their social and physical environments (AIHW 2009b). They are also affected by the institutional and policy settings that operate at a national and local scale. For this reason, experiences and nature of disability differ greatly from person to person, depending on context. Social, economic and environmental factors can produce or compound disability and impact significantly on quality of life (Imrie 2004; Harrison 2004). These factors determine housing choice, accessibility and affordability for people living with disability. In turn, such processes influence quality of life, social inclusion, financial security and wellbeing.

Moreover, the literature demonstrates that housing is central to the capacity of persons with a disability to live successfully in the community. It dramatically affects the degree of social inclusion enjoyed by the individual and household. Housing is more than having a "roof". It is about someone's right to feel "at home". Having a strong sense of home enables people living with a disability to express their own personal identity and connect with important people in their lives – family, friends and the wider community (Imrie 2004; Thurley 2005). Tenure and other arrangements can shape the degree of personal autonomy or authority an individual can exert in their day-to-day lives. Access to housing tenure and a strong sense of home builds personal resilience, financial security, and fosters wellbeing (Imrie 2004: 746). Home is also the location where many personal and community support services are provided. It is thus important that social landlords are able to provide housing which best facilitates links with support services and the community, and enables people living with disability to exercise choice and control over who they live with.

What do we know about the evolving roles of social landlords?

The role of social landlords in the housing sector and in the community has broadened in Australia in recent years. The literature reflects this strongly, demonstrating a sea-change in how social landlords define their roles, and what the community expects. The broadening of social housing to new forms of community housing is relatively 'new' in the Australian context. The idea of social landlords first emerged on the policy agenda in Australia after the Hawke Labor government released its National Housing Strategy in 1990 (Darcy 1999). Social landlords,

however, are well-established in the UK, Canada and parts of Europe, particularly the Netherlands (Burke 2006). The experiences of these countries in providing social housing to people living with disability offer some important practical insights into what works for whom. It also highlights current gaps in our understanding of socially-minded approaches to the provision of rental accommodation.

The literature confirms that conventional social housing, in the form of **public housing**, has struggled to provide accommodation that exerts a positive impact on the lives of persons living with disability. Many people living with disability are not given sufficient priority in public housing waiting lists, and the supply of suitable housing stock continues to be limited. Nearly 40 per cent of all new public housing tenants have a disability (AIHW 2009a; 2008; 2001), and many more are experiencing long waits for access to public housing (Beer & Faulkner 2009). Despite often poor outcomes for people living with disability in public housing (Kroehn *et al.* 2007), State and Territory policies have until recently relied primarily on this tenure to meet the accommodation needs of persons living with disability (Tually 2007). Recent developments in housing programs by the Australian Government and State Governments offer the prospect of a broader social housing sector and potentially one which is better equipped to meet the needs of persons living with disability.

This broadening of the social housing policy environment reflects a reaction against welfare residualisation, including the concentration of poverty, social exclusion and disadvantage in social housing estates (Allen 2003; Jacobs *et al.* 2011; Jones 2006; Pawson & Kintrea 2002). It also reflects a rejection of bureaucratic practices that in the past, and particularly in public housing, have had the effect of disempowering tenants by limiting choice, control and housing satisfaction (Pawson & Kintrea 2002; Jones 2006; Wiesel & Fincher 2009). New developments in housing programs have also emerged in a context of economic reform (Disability SA 2009). This has generally meant the downscaling of government investment in public housing in favour of greater involvement of the not-for-profit and private sectors, and potentially greater diversity of social housing options (Burke 2006; Disability SA 2009; Pawson & Kintrea 2002; Flint 2004).

The business of housing asset and tenant management is also being shaped by the values of the private market, as well as community expectations of greater consumer choice in housing (McDermont *et al.* 2009; Pawson & Kintrea 2002). These changes have seen the growth of fully-realised professional roles for social housing providers in the community housing sector (Casey & Allen 2004; Darcy 1999; Flint 2004; Priemus 1997). According to the literature, such role changes either reflect a shift in the values and philosophy of social housing, with a focus on sustainable and socially inclusive communities. They also reflect a growing emphasis on private sector models of efficiency, consumer choice and personal responsibility, and the central

place of home-ownership models as the gold standard of tenant rights, empowerment and participation.

The considerable growth in non-government housing associations, and other community-based housing organisations, has played a major (and still increasing) role in the growth of the sector. A second driver of growth has been the unveiling of affordable housing initiatives which have had an emphasis on increasing the affordability of housing rather than increasing housing supply in general. In addition, the sector has seen significant movements towards diverse or 'balanced' social mix in housing allocation, and the emergence of housing management as a defined profession (Burke 2006; Casey & Allen 2004; Darcy 1999; Kloos *et al.* 2002; Lomax 1999; McDermont *et al.* 2009; McConkey 2007; Norton 2007; Pawson & Kintrea 2002).

There is growing scope to better respond to the needs of people living with a disability as a consequence of the new role and capacities within social housing. At the same time that the social housing sector has undergone shifts in philosophy, structure and funding models, there has also been a push for widespread deinstitutionalisation for people living with disability. This has included the phasing out of some institutional models of housing for people living with disability, particularly the Supported Residential Facility (SRF) sector (Disability SA 2009: 7). Contemporary models of social housing for people living with disability reflect a general movement towards choice-based housing and movement away from group home and congregate models which institutionalise the provision of support. This shift away from the institutionalised structure of group homes and SRFs, and towards floating support and independent, community living, has meant greater diversity and potentially more choice in the types of social housing available to, and expected by, people living with disability (DHCS 2007: 4; Bigby 2004; Borbasi 2008). With these changes, there is also a **growing demand for better choice, control, independent living and inclusion in the community**. Given these changes social landlords, including state housing authorities, are in a position of considerable importance in terms of the community living and deinstitutionalisation movement.

Key housing needs and preferences of people living with disability

The literature shows that **people living with a disability have housing needs and preferences that are in one respect specific to their experiences of disability**. In particular, their preferences in housing reflect a significant degree of unmet need and barriers to inclusive living. At the same time, people living with disability also have housing preferences and desires that are fundamentally similar to the population as a whole, going to the roots of what it means to be, and to feel, at home. This sense of 'home' includes engagement within their specific dwelling, their neighbourhood and the community more broadly.

In both the international and Australian literature, there a number of **key dimensions of housing** identified by people living with disability as being important to their quality of life. These major themes centre on:[2]

Key dimensions of housing that achieve good quality of life outcomes: findings from the literature

- **Affordability and choice (**for example, location and proximity to family, friends and community support; choice over who tenants want to live with, and modifications to individual dwellings and the built environment that meet specific needs);
- **Independence and privacy;**
- **Safety and security;**
- **Access to personal support services and maintenance services;**
- **Adequate space, including room for wheelchair use and mobility aids; space for cooking meals, entertaining and space for people to come and visit;**
- **Cleanliness, peace and quiet; yard or garden and places to relax;**
- **Access to public transport, shopping facilities; and**
- **The ability to keep a pet.**

These important dimensions of housing highlight the fact that **the role of the social landlord should be about much more than just providing an affordable 'roof' or a bed to sleep in**. Housing (or more accurately, **appropriate** housing) also reflects someone's right to feel at home. "Home" means different things to different people, depending on factors such as age, cultural background, whether someone owns or rents, and income. Barriers that someone faces in enjoying or accessing household spaces, amenities and the surrounding neighbourhood deeply affect a person's capacity to establish a meaningful sense of home, and of community.

Arthurson *et al.* (2007: 969-970) offer a good summary of the existing literature on housing preference. While in this instance the authors focus on people with a mental illness, many of the housing preferences identified in their literature review overlap with, and remain relevant to, a broader context of disability.

[2] See for example: Arthurson *et al.* 2007; Australian Government 2009; Australian Institute on Intellectual Disability 2006; Bleasdale 2007a/2007b; Borbasi *et al.* 2008; Hall 2004; Fisher *et al.* 2009; Flint 2004; McQuillin 2009; National Council on Intellectual Disability 2010; Pawson & Kintrea 2002; Percival *et al.* 2006; Wiesel & Fincher 2009.

The range of **housing preferences** that Arthurson *et al.* (2007: 969-970) identified include:

The housing preferences and needs of people living with disability

- **Independence with choice of personal supports:** Living independently, but with desired supports available and ability to exercise choice in support services;
- **Interdependence and mutual social connections in housing;**
- **Choice and control over housing and where to live;**
- **Preference for living alone/being able to choose who to live with, especially friends and family;**
- **The need to address issues of stigma or discrimination from the community generally and specific neighbourhoods when living in independent and community-based housing; and**
- **The need to address social isolation and exclusion, especially for people living with disability in low income neighbourhoods.**

Housing preferences and needs may differ depending on the nature of the disability, housing tenure and a complex array of personal and contextual factors. For people requiring assistance from support workers who come to their homes, there is a need for those workers to respect that the private home of a person living with disability is not a generic facility. A person's home should not be shaped merely to conform to workers' routines or convenience (Carol & Giles 2008; Gibson 2009; Harrison 2004; Imrie 2004). The independent living movement emphasies issues of **choice, independence and control** as paramount in the lives people living with disability. However, as Racino *et al.* (1993) highlight, the independent living movement has to date focused mostly on physical dimensions of disability. A criticism here is that the independent living approach should also be extended to all experiences of disability, and to take into account other important needs in housing and home, which may differ not only by type and degree of disability, but also by factors such as age and gender.

Research has found that **interdependence and mutual social support** are important needs in the community housing setting for people with a learning disability, and for older people who have had experience of institutional settings (Racino *et al.* 1993). Many women with a disability have also been found to value the social dimensions of connectedness, community and support offered by some cooperative and intentional community housing models (Disabled Persons

Accommodation Agency 1995; Fyson 2007; Randell & Cumella 2009). For people with a sensory disability such as visual impairment, housing needs centre around the facilitation of personal support networks; better access to information on housing options; improved training and collaboration with support staff to enable independence and autonomy, and independent living through close links with family (Percival & Hanson 2007; Percival *et al.* 2006).

What are the gaps? Barriers to housing choice, access and affordability

Many people living with disability continue to face unacceptable barriers to establishing a strong sense of home within the community setting. There are significant issues with the suitability of housing stock. Independence and choice in housing is often constrained by issues in the supply, quality and accessibility of social housing. These issues may either directly or indirectly exclude people from accessing an adequate standard of housing. The major barriers to adequate housing for people living with disability according to the literature reviewed for this project are summarised in Table 1 below.

Table 1. Barriers to housing choice, access and affordability

Barriers	Impacts
A lack of good quality housing stock to meet growing demand, especially in more accessible locations. This includes: • A lack of accessibility and visitability in the built structure of existing social housing stock; • Difficulties gaining access to public transport and shopping; • Concerns about neighbourhood safety and security.	This makes it difficult to match existing housing stock to the needs of people living with disability.
Limited government capital for disability-inclusive housing.	Limits the acquisition of housing stock that meets the needs of people living with disability.
Issues with housing waiting lists, including: • Very long waiting lists for supported accommodation; • Problems in accessing waiting lists for people living with disability wishing to leave supported accommodation and apply for social housing; • Difficulties with eligibility criteria for getting on to social housing waiting lists e.g. people living with disability are often only assigned to category 2 in State	Prevents people living with disability from being eligible for affordable housing when they most need it, and may force people to remain in unaffordable accommodation and/or put people at-risk of housing insecurity and homelessness.

Housing Authority waiting lists.	
Lack of financial sustainability or viable funding, and problems in the price-quality ratio of existing stock.	Inadequate funding/resources to sustain suitable social housing for tenants living with disability; insufficient funding to adapt and re-model existing housing stock.
'One size fits all' models of social housing provision.	Housing not sufficiently flexible or responsive to the diverse needs of people living with disability.
Limits in the professional capacities and experience of individual housing managers.	Managers less likely to understand or adequately address the needs of people living with disability.
Large gaps between poor and high quality neighbourhood settings, and concentration of poverty and geographic disadvantage in social housing stock.	Social mix and location of social housing can be limited and not often accessible for people living with disability; Residualised housing concentrates impacts of disadvantage. This can affect tenants' safety, wellbeing and social inclusion, and can be particularly distressing and isolating for tenants living with disability.

Existing best-practice approaches for the provision of social housing

The literature suggests that social landlords can be best placed to meet the housing needs of people living with disability by adhering to a general 'philosophy' of housing provision. This is a philosophy centred on a framework that can equally apply across the entire community. Racino *et al.* (1994) summarised this **philosophy of social housing** through a set of key principles, involving a recognition that:

1. **The need and right to a safe, appropriate and accessible home is universal.**
2. **Individual choice and preference should determine housing provision.** Moreover, services should be person-centred, responsive to an individual's needs and circumstances and provided regardless of where a person lives. Services should not be built around the needs of service providers, programs or facility staff.
3. **Housing providers should have mechanisms in place to ensure that housing situations are integrated** (enabling floating support and support workers in the home), **accessible in design and location, and individualised/person-centred.**

In managing housing provision and allocations, the literature also suggests that funding for social housing should be proportionate to meeting the needs of people living with disability. It should also have a long-term rather than piecemeal focus; and take into account the need for upgrades of existing housing stock to accord with standards of accessibility (Bogert 2008; Burke 2006; DACV 2005; Lomax 1999).

Principles and practice of accessibility in social housing

In tackling some of the physical and social barriers to housing for people living with a disability, the social housing sector has increasingly embraced and incorporated the tenets of **accessibility**, **adaptability, visitability,** and **universal design** in the management and location of housing stock.

Adaptable housing is about the potential of a house to be made accessible when the need arises, for example, through the design of living spaces which can be easily upgraded with hand-rails and doorways that can be widened or adjusted. Adaptable housing has been widely discussed for its importance in allowing people to age-in-place. **Visitable housing** aims for a minimum standard of access for the purpose of short stays or visits, enabling greater social connectedness for people living with disability. Housing designed to meet visitability standards focuses on making home spaces (particularly kitchens and bathrooms) more easily accessible to people with mobility impairments in particular (NCD 2010: 29). **Universal design** principles advocate a basic standard of accessibility for everyone, however, there is the risk with universal design that it fosters a 'one-size-fits-all' model of accessibility. This is problematic because whilst perhaps going some way to address housing design barriers to mobility, does not go far enough in tailoring housing design to address both the diverse and specific needs of many people living with disability.

However, for people living with disability, visitability and universal design alone are not sufficient for everyday dwelling. **Accessible housing**, on the other hand, involves addressing the specific built environment needs of people living with disability in community settings, as well as other groups with highly specific needs, such as the elderly.

An important element in the accessibility of housing design is that the spaces within a home address a diversity of needs and barriers faced by people living with disability. This includes not only the physical and sensory barriers that may exist within a dwelling, but also the social, psychological and environmental hurdles (NCD 2010). In this way, accessible housing involves both embracing, and taking account of, physical difference in the home. It should allow people living with a disability to enjoy the home-space and not feel excluded, cut-off, unable to see, appreciate and socialise within or get around the home.

One popular element of accessibility is to retrofit or modify existing housing stock to enable tenants to remain in-place in independent housing, and not be forced to move or transfer tenancy if their needs change. More progressive models of accessibility call for a complete overhaul of housing stock, with the roll-out of specially designed accessible housing which is targeted for tenants living with disability in particular.

For social landlords, accessibility may also include housing stock which enables spaces for informal carers and private service providers (e.g. cleaners, laundry, live-in aides) to stay at tenants' homes as guests and occupants. Such arrangements entitle caregivers to semi-permanent accommodation within a tenant's home (NCD 2010). Another important aspect of accessible housing design is the issue of accessible parking spaces, priority access to parking spaces, and the proximity of housing stock to transport and shopping. This is important for people living with disabilities and/or their carers.

The need for better mandatory building standards in Australia is an important issue informing the built design of social housing stock. **By standardising minimum requirements for accessibility and providing a benchmark in housing design, better building standards could make it easier for the social landlord to navigate their roles and responsibilities in addressing the needs of tenants living with disability**. There are presently voluntary standards guiding building practice throughout Australia (Bridge & Flynn 2003), and in May 2011, the national **Disability (Access to Premises – Buildings) Standards** came into effect under the Disability Discrimination Act. These standards have seen important mandated changes to the accessibility of public buildings particularly concerning the needs of an ageing population and people living with mobility, visual and hearing disabilities. It remains to be seen what impacts these new additions to the Disability Discrimination Act will have for people living with disability.

Conclusion: What works and what are the gaps?

Being a socially-minded landlord is partly a question of how best to meet the housing needs and preferences of people living with disability. It may also, however, reflect a broader role in addition to 'traditional' matters of housing yield and tenant management.

The findings and questions raised in the literature have shown that it is difficult to find a single answer to what 'good' social housing practice is (and means) for people living with disability. The answer can differ greatly depending on factors such as:

- Degree and experiences of disability amongst social housing tenants; and
- Age, gender and individuals' own personal meanings of home (Chouinard 2006; Imrie 2004).

This said, it is clear from the literature that, for people living with disability, the role of the socially-minded landlord should be about more than simply providing an affordable "roof", or a bed to sleep in. Accordingly, social landlords with a focus on providing housing for tenants living with disability should have a crucial role in promoting social inclusion and facilitating entry to accessible, life-enhancing housing

(Garland 2007; Pawson & Kintrea 2002). **A key challenge for social landlords, then, is to provide housing which enhances the inclusion of people living with disability in the life of the community and opportunities to participate in social housing management processes.**

The literature suggests that social landlords can be best placed to meet the housing needs of people living with disability by adhering to a general 'philosophy' of socially-minded housing provision, based on an understanding that is summarised in the box below:

Lessons from the literature on providing housing as a socially-minded landlord

- **Appropriate and accessible housing ought to be a basic human right;**
- **Providing social housing should mean taking a person-centred approach**, which addresses the individual needs and housing preferences of tenants living with disability, and that establishes best-practice pathways for meeting them; and
- **The goals of appropriate, safe, accessible and affordable housing should complement rather than exist in conflict with the equally valid objectives of independent living, a sense of social connectedness and choice.**[3]

Finally, in mapping out the context in which social landlords currently operate, and where the current gaps are, the literature findings highlight a number of important challenges and barriers that socially-minded landlords need to contend with in meeting the needs of tenants living with disability. These include:

- A lack of accessible, affordable and appropriate housing stock to meet growing demand, and limited government capital for disability-inclusive housing.
- Prohibitive public and community housing waiting lists for people living with disability.
- Lack of financial sustainability or viable funding, and problems in the price-quality ratio of existing housing stock.
- 'One size fits all' models of social housing provision that do not take a person-centred approach.

[3] Sources: Australian Government 2009; Power 2008: 834; Fyson 2007; National Council on Intellectual Disability 1989.

- Limits in the professional capacities and experience of individual housing managers that do not specifically address the diverse needs of tenants living with disability, and
- Large gaps between poor and high quality neighbourhood settings, and concentration of poverty and geographic disadvantage in social housing stock.
- A key issue for social landlords is the extent to which the social provision and management of housing incorporates, or is separated from, support services roles. This is an issue that will continue to shape the roles of social landlords.

Chapter 2.
What is the current state of the social housing sector?

The second stage of this project involved discussion of the thoughts and experiences of those at the intersection of disability and housing – tenants living with disability, and the agencies assisting them with their housing and support needs. This chapter provides a picture of what is currently happening in the South Australian context, mapping out the landlord, disability and housing nexus as experienced on the ground. In doing so, this chapter is divided into two sections. The first section provides the results of in-depth interviews with tenants; giving voice to their experiences and concerns with housing and landlords, and what makes a "good" social landlord from the perspective of people living with disability. The second section of the chapter summarises the key themes that emerged from discussions with stakeholders in the social housing and disability sector, centred on disability, landlord roles and responsibilities.

Section 1. Being a good social landlord: perspectives of tenants living with a disability

It is important to note that while there were clearly some commonalities in the thoughts and experiences of tenants, there were also many different views expressed around the disability, housing and landlord nexus. There was evidence from the interviews of the impact of type and severity of an impairment or disability on housing needs and outcomes. This was also evident in terms of social inclusion and quality of life outcomes generally. *Moreover, the thickness of the social network around tenants was also clearly important in shaping the housing pathway for many tenants*. For some in this group, they simply were unaware and unconcerned about tenancy issues because that was handled by a trusted family member or friend. *Other tenants were just grateful now to be living in a safe and peaceful community setting after many years in precarious housing situations and/or institutional settings.* For many, the concept of a social landlord was not familiar to them and they were generally happy with their accommodation arrangements and knew how to advocate for change if needed.

The people interviewed for this research described many and varied housing experiences. A number of people, for example, had moved from institutions to community settings in recent years. At least five of the people in this situation had formerly lived in a large residential facility, and had been in that institution for many years. Other interviewees had moved into community or public housing from other institutions such as prison or hospital. For those in

this group (four participants, all men) the experience of precarious housing was the norm, and all in this group had slept rough at some time. All were now suffering from some level of drug-induced disability that was affecting their cognitive function (at least four mentioned diagnosed acquired brain injury (ABI)) and some level of inability to care for themselves. The majority of participants who had moved from institutions to their current housing within the social housing sector reported having impaired cognitive function or ABI.

Experiences of homelessness, rough sleeping and living in other precarious housing were common among the group interviewed. There was a gender dimension to this, with many of the men interviewed reporting periods (and often recurrent periods) of homelessness – including sleeping on the street and/or in rooming or boarding houses. For the interviewees reporting homelessness or plainly unsuitable housing (such as living in private, expensive and unsafe boarding houses) all had some form of acquired psychiatric disability, and most had multiple disabilities. Physical impairments were common with age and poor health generally. Interestingly, those who lived in boarding houses were highly critical of living conditions in boarding houses, noting the lack of privacy and personal security, issues with co-residents and behaviour problems (some of which were a function of disability or impairment themselves). In addition, the high charge for the standard of accommodation offered was a major concern of former boarding house residents. The fact that such accommodation failed to meet "basic" needs was clearly one of the key reasons people who had lived in these undesirable situations craved the opposite from their housing and, to some extent, their landlords (as discussed later in this chapter).

The housing pathways of other participants in the research are less easy to succinctly summarise (see, for example, Box 4.4, 4.5 and 4.6). Some participants, for example, had a very 'traditional' housing pathway or career[4] – leaving the family home, renting privately, purchasing a home after partnering or marrying. Where these pathways diverged from the 'traditional' housing career – was often at the point in their life where they acquired a disability, a family member acquired a disability or another significant life event (such as relationship breakdown) sent them into a personal spiral of decline or they fell out of homeownership. A small number of participants had previously been homeowners. One participant, for example, had lost his portfolio of properties due to bad investment decisions and an expensive drug habit. He has recently been seriously injured at work, with all of these factors contributing to his current homelessness and severe depression.

Those with lifelong experiences with disability generally followed the pathway described in recent research on housing and disability by Beer and Faulkner (2009). That is, most reported living at home for a significant period of time, moving out in adulthood when they felt ready for, or more accurately for most, craved, independence; or moving out after their family situation changed, or their family relationship broke down. A significant proportion of

[4] For discussion of such 'traditional' linear housing careers (or pathways) see Beer and Faulkner (2009).

respondents in this group had moved straight from their family home into public or community housing. In line with one of the target groups for this research, many participants were now tenants of housing associations specifically assisting people living with a disability.

Overall, the key themes discussed in this section were drawn out of three key lines of questioning in the interviews, outlined in the box below:

Key research questions from interviews with tenants

- Defining elements of positive (and negative) housing experiences;
- Experiences with landlords specifically and the tenant/landlord relationship generally; and
- What is ideal in terms of housing from the perspective of tenants (including the desired and actual role of landlord(s) in this)?

Defining elements of positive housing experiences: insights from tenants' interviews

Despite the many and varied housing experiences and pathways followed, the overwhelming majority of interviewees were happy with their current housing arrangements. For many this was because they had moved in recent months or years from inaccessible or less accessible housing and/or housing in the private rental market that was simply unaffordable. For others, their move was precipitated by a desire for a house that feels more like home than their past dwelling, or because it met a broader range of social needs. The levels of satisfaction expressed generally by interviewees, and many of the defining aspects of positive housing for them, are highlighted in the following comments:

> "I'm the happiest I've ever been, I've got a job, the area I'm in is safe, I'm close to a very close friend. It feels like home" (Female participant, 49, single, physical disability, community housing).

> "Given that disability has cost me my job, that's where social housing kicks in. But even where disability hasn't cost me my job, private rental would still be unaffordable in my current location…I'm cocooned from financial crisis/housing stress now" (Male participant, 55, single, psychiatric disability, public housing).

> "[with my old house] the landlords [public housing authority] didn't do the work that I wanted basically. There wasn't enough mobility in the old house once I had to get a new [bigger] wheelchair. The old house didn't keep up with my changing needs. I was

also glad to get away from my neighbours" (Female participant, 49, single, physical disability, community housing).

"The situation I'm in now is a good one. I'm grateful for it. And in my own rather inadequate way, being on things like the estate committee is putting something back into the community, even if it's just helping to sort out issues with hard rubbish" (Male participant, 55, single, psychiatric disability, public housing).

"I feel like housing has enhanced my life, a huge relief…a permanent lease, very calming knowing this. Good for my mental health having permanency, moving housing is a big stress factor" (Female participant, 35, single, psychiatric disability, public housing).

And,

"One phone call and your whole life changes, if that's not something to give you hope then I don't know what is…I feel blessed having this [disability accessible] house" (Male participant, 56, father of 2, physical disability, community housing).

For all participants, housing that facilitates independence and a sense of home (and of peace) was one of the most defining elements in good housing. It was also a factor raised by all participants with regard to their relationship with their landlord (and support services), as discussed in more detail below.

"When you lose your independence, it hurts hard" (Male participant, 61, single, ex-prisoner, ABI, physical and psychological disability, community housing)

Feeling at home within a dwelling was very important for the health and wellbeing of tenants and all actively sought housing that allowed them to feel at home. However, many had limited ability to influence their capacity to feel at home because of the lengthy waiting lists for social housing and cost pressures and heavy competition for affordable private rental accommodation.

Tenants' perspectives on issues of housing, economic inclusion and social connectedness

In considering their positive housing experiences, and also the things they did not like about their housing, significant discussion centred around the role of housing in mediating social inclusion and community connectedness generally. The significant majority of participants strongly drew this link, acknowledging that:

"good housing is also about community" (Male participant, 55, single, psychiatric disability, public housing).

This was a source of empowerment for many, but those with poor access to social infrastructure were clearly struggling in a number of aspects of their lives, and in their personal wellbeing.

For most, positive housing experiences meant places where interviewees felt safe and secure and, importantly, where they could avoid being lonely – but still enjoy some measure of solitude and privacy, on their own terms. Housing was seen as crucially important in allowing people to pursue activities and services to feel valued and included in their own (sometimes limited) social networks, their neighbourhood and the community broadly. One participant pointed out that

> "I moved from the unit because I was lonely" (Female participant, 39, single, group home, cognitive impairment).

Participants were quick to note the importance of support workers and family/friends in the nexus between housing and disability, and for both their daily lives and their social interactions more broadly. Family was highly important to those participants with good family links but was seen as a having a negative impact, particularly on mental health and wellbeing, for those estranged from their family.

Good support workers were seen as crucial, and positive experiences of housing were tied to strong support worker relationships for many. The most socially isolated among the interviewees were highly reliant on support workers and agencies, and for a range of functions, some of them not generally within the remit of support workers. This included, for example, people desiring the presence of support workers and other workers to keep them company after hours.

Housing that did not facilitate community connections or feelings of safety and security was most often labelled as a poor housing experience. As one participant noted:

> "[my] housing doesn't have amenities close by, so it's hard to get involved in things if you want" (Male participant, 55, single, psychiatric disability, public housing).

Proximity to particular services needed and valued by tenants was highly important. Of particular significance here was proximity to such things as health services (including hospitals, GPs, allied health professionals, pharmacies and services such as methadone clinics), support services (including day options programs) and shopping facilities.

> "I would prefer to live out in a tent in the bush, but I have to live in housing in the city for medical services. It's necessity" (Male participant, 61, single, ex-prisoner, ABI, physical and psychological disability, community housing).

Being close to education institutions was especially important for those with children and shared care responsibilities for children (or for those seeking to re-establish their families post-crisis). This reminds us that in considering the needs and housing experiences of tenants living with disability, not all are single people and some have care responsibilities themselves.
Living close to places of employment or volunteering was mentioned repeatedly across the group interviewed. Easy and safe access to public transport was clearly a social lifeline for many and the conduit to community connection and social inclusion. Being within short (and safe) walking distance of public transport was highly important for many within the group, although not for those with mobility issues.

Tenants' perspectives on accessibility, space and design

The accessibility of space within and outside dwellings was stated by many participants in the interviews as a major consideration (and often an ongoing source of anguish) in what sets good housing experiences apart from less favourable ones. Unsurprisingly, concern with space, and the related issue of design, was expressed most often by those with significant mobility impairments, as well as those with friends or family members with mobility impairments. For these participants, seemingly small changes made a significant difference to quality of life. As one tenant described, "it's the little things that are important" (Male participant, 56, father of two, physical disability, community housing).

Space within the home was important to tenants living with disability in two main ways. First, in terms of accessibility and manoeuvrability. Importantly, issues with accessibility, space and design were not only issues emphasised by wheelchair users. People with all types of impairments and disabilities raised the need for accessible spaces inside and outside their homes. Many expressed concern about the appropriateness of spaces as they age or their disability/impairment becomes more severe. Some participants in the research felt that it is time that urban designers, architects and builders walk a day in their shoes and apply that learning to the physical design of spaces. One participant had nothing but praise for the design of his dwelling, which had incorporated a wheelchair user's perspective throughout much of the design and construction phase.

On the other hand, another participant in a wheelchair was now living in a "beautiful" purpose-built accessible home, less than two years old, that unfortunately because of narrow doorways it was now difficult for her to get around in with her new and wider motorised wheelchair. Additionally, the cupboards in the kitchen and laundry were impossible for her to use and the power points throughout most of the house, while having larger switches, were too low for her to reach. These design issues were distressing to the tenant, in what she considered her otherwise perfect home.

Another participant reported similar issues with their home.

> "Wheelchair access is a problem, I can't access the cupboards in the kitchen. The house is not designed for wheelchairs. Nothing is the right height" (Female participant, 77, single, physical disability, community housing).

Tellingly, this tenant commented that "there is more space at the current place, but less independence" (Female participant, 77, single, physical disability, community housing), fundamentally because of the poor design of her housing. Additionally, this tenant reported feeling lonely on a daily basis.

> "It hits me hard being here. I have nobody. That's why I go out.. At [name of institution] I had lots of people around" (Female participant, 77, single, physical disability, community housing). For this tenant, concerns with the quality and efficiency of her support workers magnified the issues with her housing.

This example, while isolated amongst the experiences reported by participants in this research, reminds us of the importance of the range of built environment, social and economic factors patterning the housing and disability nexus.

The second important way in which space, accessibility and design were noted as defining elements of positive housing experiences was the need for tenants to have (and social landlords to take account of) sufficient space within a dwelling for equipment, for hobbies, and also so that family, friends and/or support workers can stay over or visit. Some participants in the research had families, including grandchildren. Having space for them to visit was crucial for tenants' social interaction and their general wellbeing. Additionally, at least two participants noted that they were re-establishing family connections (including with young children) after many years in institutions or away from them, and having space for them to stay in the future, if they wanted to come and visit, was also a very important part of rebuilding lost or estranged relationships in their lives. Understandably, having this space for reconnection was profoundly important for the mental health and future hopes and plans of these tenants.

In summary: what makes a positive housing experience for tenants living with disability?

- **space,**
- **design and function,**
- **accessibility, location and neighbourhood,**
- **Independence and a sense of home, and**
- **security of tenure.**

The considerations listed in the box above were all expressed as key to interviewees' positive housing experiences and their visions of their 'ideal' home. **Many interviewees also noted that providing or facilitating access to these things in terms of accommodation were what they expected from their landlord – or, philosophically speaking, from a 'good' social landlord.**

Tenants' expectations concerning the role of social landlords

As this section has indicated thus far, discussions around the concept and reality of what makes a good social landlord were very much shaped by interviewees' experiences of the impact of their disability on housing, as well as their ability to exercise choice within the housing market.

It was evident from discussions of the tenant/landlord relationship generally, that among those interviewed there were three categories of responses to the questioning about the role(s) of landlords in meeting housing and other needs:

1. **Tenants with strong perspectives on what constitutes a good social landlord;**
2. **Those with an unclear or limited understanding of what a landlord is and does; and**
3. **Across both of these groups, there were tenants with 'unrealistic' expectations of social landlords, perhaps not possessing a clear understanding of the key rights and responsibilities of tenants and landlords.**

The latter group among these three perspectives included a significant number of people with impaired decision making capacity, as well as a number of others for whom tenancy (and broader financial processes et cetera) were handled by someone else (e.g. a support

worker, family member, friend). The comments of one participant, a man with an acquired brain injury (ABI), summed up the position of many in this regard:

> "I don't have a clue about the landlord. I go straight to [worker's name] at [agency]. Without that place I'd be lost" (Male participant, 61, single, ex-prisoner, ABI, physical and psychological disability, community housing).

This last comment reminds us that some people living with disability have challenging impairments, which leave them prone to social isolation, being taken advantage of, and likely to forget key functions and responsibilities. Those with ABI were amongst those most at risk among those interviewed. As a way of coping, most of those interviewed with ABI have developed strong connections with one person – generally a support worker – and are almost solely reliant on this person for their day-to-day and week-to-week functioning. All of those in this group (six interviewees) were able to remember their support workers and had invested significant trust in them to "do the right thing".

Among those with limited understanding of the role of a social landlord, there were a sub-group who did not want to "bother them", primarily because they feared losing their home. Others were simply socially isolated, including in their interactions with their landlord:

> "I have no contact with the landlord – don't ever really hear from them" (Female participant, 77, single, physical disability, community housing).

Despite the clear presence of the two groups among respondents, it was clear from discussions that **tenants wanted a landlord that was person-centred**, and that could "**allow you to live well in your housing**" (Male participant, 50s, single, mental health issues, community housing cooperative). Promoting and ensuring liveability and affordability dominated discussions.

On the whole, tenants living with a disability identified a surprisingly consistent range of factors that make or contribute to a good tenant-social landlord relationship, and of what makes a "good" social landlord. Notably, and as a number of participants in the research asserted, most of these identified characteristics embodied what any tenant would like, or expect, from their landlord. This said, analysis of the data, and some probing around this in interviews, revealed higher levels of expectations for social landlords from people living with particular types of disability, for example, mental health issues and those with severe mobility restrictions (noted below).

At the broadest level, the interviews showed that tenants perceived the central role of a good social landlord as an organisation that could provide an appropriate dwelling that meets their fundamental needs (to the greatest extent possible) – including, in particular, **the ability to live in comfort and peace**. Part of this meant **ensuring security of tenure.** For the overwhelming majority of tenants this was because inappropriate housing

was known to be detrimental to their health and wellbeing, a fact many had learnt through past experience.

> "When everything is up in the air about your housing, it's destabilising. Stability in housing brings stability in your life" (Female participant, 35, single, psychiatric disability, public housing).

> "I couldn't live with insecurity in housing – it's the foundation of everything" (Female participant, 43, severe anxiety disorder and depression, single, public housing)

Maintenance, and specifically, **responsive maintenance was also highlighted as an important element of being a good social landlord**. Additionally, the majority of respondents commented on the need for "**certainty about when things will get done**" (Female participant, 50, single, degenerative physical disability, community housing). In terms of maintenance interviewees specifically also mentioned the need for landlords to maintain acessible parking and shared/common areas.

Issues with the tradesmen undertaking maintenance were also highlighted in the interviews. A small number of participants raised concerns over the work done by tradespeople, their disrespectful demeanour generally, and lack of care with their possessions and dwellings.

> "When they come to do work, I swear it's the dodgy brothers. So I don't get anything done, it's not worth the effort: (Male participant, 40s, single with shared custody of two children, mental health issues, public housing).

As one participant noted, a good social landlord is "Someone who actually considers what it's like to be in the tenant's shoes" (Female participant, age not specified, single, mental health issues, injury, public housing). In this sense, **empathy and understanding,** particularly around disability and its impact on life and housing, were key characteristics of what makes a good social landlord.

Another participant added further context to the issue of empathy and understanding: "We need more understanding of disability from landlords, not one size fits all. Every person living with a disability is different" (Female participant, 50, single, degenerative physical disability, community housing).

In addition to these dimensions of housing, some of the interviews with tenants showed an expectation that the ideal social landlord could provide housing that facilitates access to social infrastructure, including health and support services **and activities for social interaction**.

Feeling safe and at home was very important to respondents, and many held an expectation that a social landlord should ideally provide a safe and secure dwelling that is located in a safe and unobtrusive neighbourhood. Across the group, and regardless of type of impairment or disability, tenants expressed need for housing that is located away from negative influences (such as people peddling drugs) and not

concentrated in a location with a lot of other people with high needs, and specifically high needs related to mental health issues.

On the point of co-location of people with high needs in multi-dwelling properties, some tenants preferred the group or cluster housing model because they appreciated the services and sense of community with people who shared their values and accepted them. Others stated this arrangement does not suit their needs. Public housing tenants with mental health issues expressed preference for being in neighbourhoods with people from a range of backgrounds and with various types and levels of need. They were aware that being located next to disruptive tenants and those with anti-social behaviour was bad for their own health and wellbeing.

> "I don't feel nervous [here], I felt terribly nervous, unsafe, in my previous housing. This is a lot safer neighbourhood" (Female participant, 49, single, physical disability, community housing).

Understandably, tenants reported the **need for landlords to be receptive to complaints about their dwelling, including aspects inside and outside their property**. Having **an accessible complaints process in place** was considered necessary to allow tenants to feel that there are avenues for them to address concerns. This was also important for tenants' being able to feel free from discrimination and abuse from neighbours and landlords. Importantly, many tenants noted that complaints must be dealt with responsibly and complaints processes handled in a sensitive manner respecting the privacy of the tenant making the complaint.

For many tenants, achieving this meant having a social landlord that **made a strong commitment to a two-way relationship with the tenant, centred on effective and accessible communication** in all correspondence and interactions with tenants. This included practices being in place to ensure the tenant was **informed about the rights and responsibilities of both the tenant and the landlord.** This issue was raised by many tenants, but was noted as highly important by those in higher density developments and those who had experienced (or were continuing to experience) issues with neighbours, particularly around antisocial behaviour. Promote clear understanding of the rights and responsibilities of tenants and landlords. Setting "clear rules and guidelines" (Male participant, 35, single, serious illness, (transitional) community housing) was seen as one of the keys to building the tenant/landlord relationship.

Overall, most participants highlighted the need for a social landlord that is trustworthy, fair and consistent in their dealings with tenants. One participant in the research, a former landlord himself, added: "Fairness...if a tenant is good to you, be good to them" (Male participant, 40s, partnered, living informally with partner while awaiting home).

For many, a good social landlord was also one that allows tenants some flexibility to treat the dwelling as if it is their own. "[A good social landlord] allows you to] have your house the way you want it" (Female participant, 49, single, physical disability, community housing). In saying this, tenants were generally realistic about the types of ways they would

like to make their house a home; with disability modifications if necessary and by personalising spaces within the home in a superficial way; not damaging the structure of the dwelling**.**

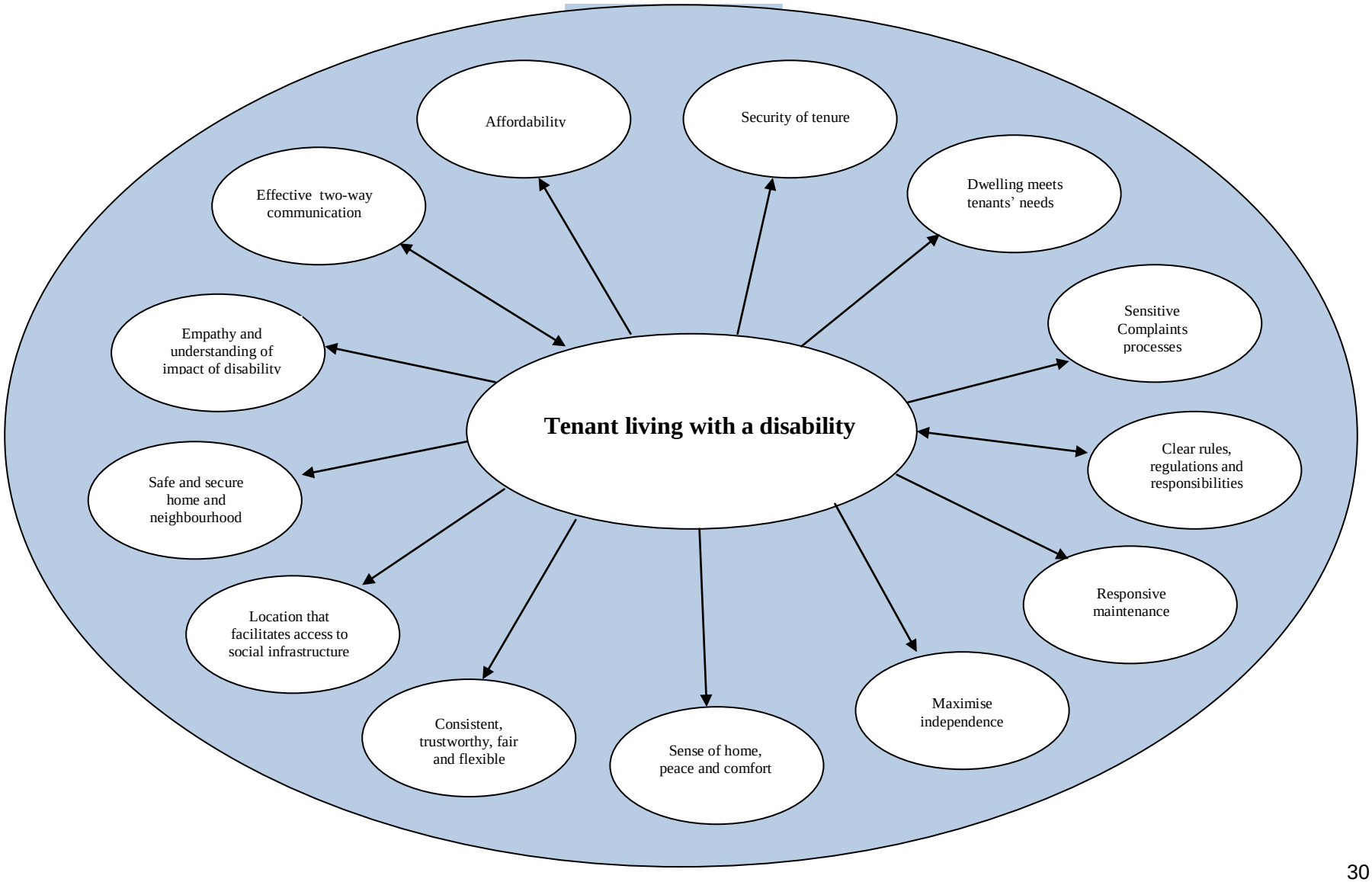
> **"**You need to be able to trust a person…very important. It's hard to find someone you can trust" (Male participant, 61, single, ex-prisoner, ABI, physical and psychological disability, community housing).

In summary:
Tenants' perspectives on the key roles of a socially-minded landlord

- Providing **a dwelling that meets fundamental needs** (to the greatest extent possible) and **that allows one to live in comfort and peace.**
- **Ensuring security of tenure.**
- **Responsive and adequate maintenance.**
- **Empathy and understanding, particularly around disability and its impact on life and housing.**
- **Facilitates access to social infrastructure**, including health and support services and activities for social interaction.
- **A safe and secure dwelling and safe neighbourhood**.
- **Receptive to complaints about their dwelling**, including aspects inside and outside their property.
- **Trustworthiness and commitment to a two-way relationship with the tenan**t, centred on **effective and accessible communication.**
- **Is fair and consistent in their dealings with tenants.**
- **Allows tenants some flexibility to treat the dwelling as if it is their own, and to feel "at home".**

Figure 2.1 below provides a simple diagrammatic representation of the key characteristics of a "good" social landlord from the tenant perspective garnered in this research.

Figure 2.1: Defining characteristics of "good" social landlords and a good tenant/landlord relationship



A range of other characteristics were also discussed by tenants, although these did not have universal coverage or applicability. Critical amongst these were:

- **Facilitating links between tenants and their neighbours**. This idea was raised by a small number of participants in the research and was linked to their sense of worth as individual, as well as within the housing system and agencies.
- Providing **opportunities for tenant involvement** in the management of their housing, including in terms of organisation/agency management, sector-wide issues (such as growth and housing models), feedback and complaints processes.
- Having **arrangements in place to take care of the maintenance and upkeep of a dwelling while a tenant is in hospital** or a similar institution/facility for their illness. This includes arrangements for the security of the dwelling and upkeep of lawns and gardens. A significant number of those with psychiatric disabilities mentioned this aspiration.
- **Offering programs for tenants to fund or co-fund security improvements to their dwelling.**

  Safety was an overriding concern of discussions around social landlords, and a more than a couple of tenants specifically mentioned their desire to fund security improvements. One participant in the research, for example, stated:

  > "I want more security for my place. I can't afford to do it myself (e.g. better fly screens, public housing)…I'm thinking about getting a NILS loan (no interest loan scheme). I feel unsafe after being assaulted [in the past]" (Male participant, 34, single, ex-prisoner, mental health issues, ABI, public housing).

- **Actively engages with tenants to ensure that they have access to the social infrastructures and supports they need,** including periodically checking to ensure that tenants aren't falling through the cracks in terms of support and connectedness

  On this issue, some interviewees noted that they have and highly appreciate support and tenancy services provided by the same organisations. Others were opposed to this and another group didn't mind at all. For example,

  > "I happy with my support and landlord to be separate" (Female participant, 30s, partnered, one child living at home, severe mental health issues, community housing); and
  >
  > "If I get into community housing I would like them [the landlord] to be involved to some degree, but will look for external support" (Male participant, 40s, partnered, living informally with partner while awaiting home).

- Many of the public housing tenants among those interviewed felt that **social landlords should "socially engineer" multi-unit estates more actively:**

"Don't put all people with problems or all young people in the same blocks of housing – it's a powder keg – too many problems in one little space" (Female participant, 43, severe anxiety disorder and depression, single, public housing).

- **Allow tenants to have pets**. This was an issue raised time and time again and those with experiences of the private rental market, as well as those who had been homeless, had mental health issues or were socially isolated (for whatever reason).

  The importance of pets to interviewees cannot be understated, as the experiences of one respondent show: "[It was] hard to keep a dog in the hostel [I was staying] at after leaving prison, so left hostel and slept on the street for 2-3 months…If I didn't have my dog I don't know where I'd be, [I] would rather sleep out than have to part with my dog" (Male participant, 34, single, ex-prisoner, mental health issues, ABI, public housing).

The final notable issue here was that of the **role and responsibility of landlords in addressing damage to a dwelling that is a result of a tenants disability**. For the majority of interviewees this was not an issue. However, for the six tenants interviewed who have severe physical and mobility limitations that use a wheelchair for mobility, this was of great concern.

On this issue, all affected tenants felt that their social landlords, or some other agency, needed to cover costs associated with damage to dwellings from wheelchairs. Of particular concern here was damage to walls, which in some instances was significant. Three of the group in wheelchairs interviewed for this research used large motorised wheelchairs and all reported concerns with damage to walls in their dwellings. They reported this had a strong psychological impact on them. All of these tenants had contacted their landlords about this, but were generally dissatisfied with the response. Issues such as this need to be canvassed as part of an induction process for tenants, notifying them (and their families, support workers et cetera) of whom is responsible for such damage. Importantly, landlords and designers of homes for people living with disability need to work to ensure that internal walls in homes are sturdy enough to minimise such damage. In saying this, however, it is important that in reinforcing walls, they are not made to look institutional, detracting from the homely feel of a dwelling, and reinforcing the concerns expressed by a small number of participants in the research generally that their homes felt clinical, and for some, they felt like workplaces (for their support worker). As one young female participant in the research noted: "sometimes it feels like the house is someone's workplace…the house is very much like where they work".

Conclusion

All of the factors and characteristics that tenants identified as important in their housing provision clearly shaped the overall **comfort, sense of peace and sense of home** tenants desired. For many, the role of social landlords in ensuring a range of fundamental housing needs and preferences was crucial to being able to live well. **Having the 'right' house is**

the key here. And, this means in terms of built environment, location, neighbourhood, and type of tenure, as well as the important place of social landlords in providing the 'right' house. Of course, what is the right home is subjective, and highly individual. As will be discussed in the next chapter, this was a key point raised in discussions with social landlords, and an enduring challenge for the sector.

Section 2. Being a good social landlord: stakeholder perspectives

The third stage of the *Being a Social Landlord in the 21st Century* project involved a workshop that was run with key stakeholders in the social housing and disability sectors in South Australia. The aim was to garner stakeholders' perspectives on their roles, practices and experiences in providing social housing to people living with disability. The workshop was structured around a set of discussion questions that emerged from the review of the national and international literature (see Appendix 1). The major findings of this literature review were mapped out in the first section of this report.

The workshops held for this component of the research was attended by representatives of key organisations involved in the disability and housing nexus. The majority of attendees at the workshop were from the community housing sector, and predominately came from housing associations. Other representatives in attendance were from a government disability services agency, state housing peak and disability rights and advocacy groups. Some attendees were from organisations offering a number of services to people with a disability, including tenancy and support arms. Only one representative of the public housing sector attended the workshop. As such, it should be noted that **many of the issues discussed in this section represent the views of stakeholders in the *non-government* social landlord sector**. A small number of one-on-one interviews with a similar range of stakeholders in the disability and housing sectors were also held as part of this research, largely in response to requests to participate in this conversation despite being unable to attend the formal workshop.

It should also be noted that private landlords with a socially-minded approach were not consulted as part of the stakeholder workshop/interviews. This group is known to be a small but important source of properties for those in the private rental market, including for those living with a disability. Indeed, as feedback from stakeholders indicated, there are far more people living with disability in the private rental sector than in social housing. There have been significant moves by state government housing authorities in recent years to work with private landlords to identify sustainable, affordable private tenancy solutions for people living with a disability – for example, through the work of Housing SA's private rental liaison officers.

Overview of workshop themes

The stakeholder workshop discussions highlighted that overall, the key role of social landlords is to enable tenants living with disability to "have a positive lifestyle" in their housing. In achieving this outcome for tenants, stakeholders indicated the importance of:

- **Sustainable, appropriate funding models for social landlords**. Of particular importance here is **having the financial capacity to maintain a diverse portfolio of accessible and appropriate housing stock** for tenants living with disability;
- **Enabling tenant choice, independence and control in housing through better tenancy allocation**, a **better range of suitable housing stock**, and **greater flexibility and control over funding for tenancy allocation** and tenant matching;
- **Preventing social isolation and promoting positive community engagement amongst tenants living with disability**, by facilitating and ensuring access to necessary social infrastructures, support networks and community activities to ensure social connectedness;
- **Promoting the rights of people living with disability and assisting them to sustain their tenancies**; and
- **Maintaining a divide between tenancy and support, while at the same time ensuring good partnerships and cooperation between these sectors**.

The following sections provide a detailed discussion of these key workshop themes.

Future-proofing social housing stock: funding and management challenges

During the workshop discussions, **stakeholders stressed that rather than "putting out spot fires", system-wide changes to mechanisms for funding and management of housing stock are needed in order to address the current crisis in unmet housing need for tenants living with disability**. The workshop discussion highlighted a number of important challenges and concerns faced by social landlords in their efforts to manage and invest in housing stock that meets the diverse and specific requirements, housing preferences and quality of life needs of people living with disability. These challenges confirm the findings in the literature concerned with key barriers to housing choice, access and affordability.

Funding sustainability and affordability

Stakeholders stressed that **growing demand for accessible and affordable housing currently outstrips financial capacity within the social housing sector.** Returns on housing stock for not-for-profit and community housing organisations in particular are very small. Some stakeholders commented, for instance, that rents cannot exceed 30 per cent of tenant income or 75 per cent of market rent, and co-tenancy returns (or yield) are roughly one or two per cent (compared with current interest rates of six or seven per cent). In addition, stakeholders commented that many of their tenants tend to reside in single-person households that do not meet basic running costs for a property. This makes it **difficult for social landlords in the non-government sector to service debt or maintain financial sustainability through yield on housing stock**. Moreover, some stakeholders felt that without additional financial subsidies it is not feasible to finance large-scale repairs and upgrades to existing housing stock designed for people living with a disability. These funding issues also serve as a significant financial barrier to acquiring the quantum of new properties that might be more ideally placed to meet the needs of tenants living with disability. This sentiment was also expressed for agencies meeting the requirements of other high or higher needs groups, such as the elderly.

Some stakeholders also argued that government funding streams for tenancy allocations are too fragmented at present, and do not offer non-government social housing providers sufficient consistency in capturing income. For community-based social landlords, this makes it more difficult to upgrade housing stock, often because different funding streams have specific requirements that generate quite different projects. Moreover, some community housing and not-for-profit stakeholders argued that the level of government oversight of social mix in the allocation of tenancy funding is too prescriptive at present. It was argued that this undermines the capacity and expertise of non-government social housing providers to offer tenants a range of choices and preferences. In arguing this, stakeholders importantly highlighted that each individual social landlord should ideally be in the best position to identify the needs of their own tenants and manage tenancies, allocations and funding accordingly.

Stakeholders in the non-government sector felt that what is needed is more specific capital funding in disability housing that is ongoing rather than once off, and that enables social landlords more control in tenant matching. As an alternative to prescriptive or differentiated funding oversight, stakeholders suggested a portfolio approach to the release of funding and subsidies for tenants living with disability. It was felt that this approach might enable social landlords to have more capacity to allocate individual applicants to the housing they require; diversify housing stock and tailor tenancies to the specific, identified (and changing) needs of tenants over time. In saying this, some stakeholders did indicate that in the future, there may be more options for social landlords to determine individual funding for tenancy allocations,

with the growth of the non-government social landlord sector and the move away from centralised public housing provision.

Interestingly, in discussing these policy funding issues, some stakeholders also brought up the point that at present, domiciliary care programs in South Australia provide funding for individual homeowners living with a disability to upgrade their housing. It was suggested that the same kind of funding provision should be made available to social landlords in meeting the housing and accessibility needs of tenants with disability beyond what is provided for debentured housing stock by Housing SA.

In many respects, social landlords highlighted that these financial and funding concerns dominate their everyday operations and limit the extent to which they can meet the acknowledged housing preferences and needs of people living with a disability. Some of these financial constraints may change with the introduction of the National Disability Insurance Scheme, a Medicare-modeled scheme which will involve a substantial investment in providing, as the National Disability Services peak body notes, a "secure and consistent pool of funds for…services and support" for people living with a disability and their families and carers (NDS 2011).

The importance of appropriate tenancy management policies

Some stakeholders commented that disability covers a diverse range of experiences, and accordingly, housing requirements differ significantly from one tenant to another. In this sense, while a majority of social housing tenants live with some form of disability, stakeholders felt that a much smaller proportion of these tenants may require accessible housing or specialised home modifications. Without adequate mechanisms and policies for addressing and matching the specific housing needs of tenants living with disability, many social landlords consequently struggle to efficiently invest in appropriate housing stock for people living with disability and other higher needs tenants. Consequently, stakeholders recommended having a clearer profile, or capacity, to map out the different housing needs of tenants by 'type' of disability would assist in planning and managing the suitability and affordability of their social housing stock.

Infill development and issues of density and quality

Through the workshop it was noted that **the high cost of new developments and property acquisitions in inner city or established suburbs remains a major impediment for social landlords**. This was reported as a key barrier to both agency and sector growth; thereby limiting options for tenants. Many stakeholders commented that it is not possible to cross-subsidise housing stock to a point that would balance the initial cost of setting up urban infill development – primarily because of high land costs. This confirms the findings of the literature review that most new social housing stock is developed and acquired within

new estates out on the suburban fringes, often quite a distance away from amenities, social networks, services and transport facilities.

In addition, stakeholders indicated that the need to generate sustainable yields on properties often results in higher density housing stock. Some stakeholders argued that this operational imperative to maintain higher density development is not in itself problematic. Rather, as highlighted in the literature review findings, the concern is when high needs tenants are congregated (or residualised) in a single site or area. According to these stakeholders, the geographic concentration of high needs tenants can be mitigated through careful tenant selection policies, which might achieve a good mix of sustainable tenancies in medium to high density sites. Many stakeholders stressed the need for more resources and subsidies to retrofit, upgrade and invest in new and accessible housing stock, so that tenants with disability are not restricted to a small pool of appropriate properties. On the other hand, as mapped out below, some stakeholders indicated that there are significant barriers and disincentives to investing in a more diversified housing stock.

Ageing properties and capital regeneration challenges

Importantly, the workshop participants commented that **a significant proportion of social housing stock is aged and inappropriate for the housing and quality of life needs of many tenants living with a disability**. In this sense, a foremost concern for social landlords is to ensure that housing stock does not significantly lose value when turned over to the property market, without at the same time sacrificing the diversity and accessibility of housing stock. In managing and growing their portfolios, there is an imperative for social landlords to turn over older housing stock (typically, properties aged over 15 or 20 years). Unfortunately, in stakeholders' experiences, existing properties that have been modified or designed for tenants living with disability have proven to be less attractive to private sector buyers.

Stakeholders noted that group homes and older, modified properties have especially poor market value due to design features and other issues that make them inappropriate for general purpose housing. It was highlighted that these properties tend to have shared facilities rather than separate amenities, or possess design features that have been intended for on-site support worker staff. The use of metal wall plates, rails and other modifications also render these properties undesirable among many buyers without need for such modifications. In addition, the workshop discussions highlighted that wear and tear incurred to the properties (as a result of wheelchair use for example) can negatively affect the market value of older properties. These issues have historically acted as barriers to diversifying housing stock.

This situation was highlighted as a kind of "Catch-22" for social landlords, particularly in terms of ensuring that high needs tenants are not excluded from appropriate social housing.

In bringing attention to these issues, stakeholders highlighted the financial barriers to managing and investing in accessible or retrofitted properties, particularly where properties deviate significantly from what is available and demanded in the private market.

Growing through a 'culture of accessibility': planning, industry standards and incentives

The workshop discussions suggested that most social landlords need to be very flexible in anticipating the needs of tenants living with disability. Many stakeholders indicated that at present, there are no "stock standards" in meeting the housing needs of people living with disability. Accordingly, this can often mean having to finance and perform modifications to housing on an *ad hoc* and recurring basis, as the needs of tenants constantly change. For these reasons, **forward-thinking capital investment, accessibility and adaptability were highlighted as core issues for social landlords looking to minimise future maintenance and upgrade costs when managing housing stock.** These are, in many respects, issues that tenants are often not aware of in understanding the role of social landlords in housing management and provision.

In arguing this, stakeholders importantly commented that in the longer-term, it is far more cost-effective to build accessibility and proper choice of materials into the design of new properties than it is to retrofit, maintain or constantly upgrade existing properties. Some stakeholders commented that while it would be ideal to retrofit all existing stock so that current social housing is accessible to a whole range of tenants, the cost of retrofitting typically exceeds the cost of new build accessible housing. It was also highlighted that retrofitted properties often have less upgrade capacity than a new house with in-built accessible design. This was a particular challenge for landlords given that they estimate that it only costs an additional $10,000 per new-build house to incorporate accessible materials and design, and future upgrade capacity.

Stakeholders stressed that in order to move beyond a limited and financially unsustainable pool of accessible housing stock, **the social housing sector is crying out for a "culture of accessibility"; a cultural standard where accessible housing design and investment in accessible housing stock is mainstream and "across the board".**

A key dimension raised repeatedly in discussion around the need for a culture of accessibility was the role of the planning system. In particular, stakeholders stressed the importance of incorporating accessibility into the planning policies of local government early in the planning process. They felt this would allow them to better promote housing options for high needs groups. Important here is attending to planning factors such as the location of properties, their proximity to services and amenities and public transport and community facilities, especially in new estates and greenfield developments. Some stakeholders suggested that while planning policies require up to five per cent of new developments to be

earmarked for high needs housing, in reality this remains a nominal target. Stakeholders argued that if more developers were able to work towards this kind of target in concrete terms, new housing developments could better anticipate both the needs of people living with disability and their support workers, and the ageing of the Australian population generally.

In achieving accessibility outcomes, stakeholders recommended:

- **Better financial incentives that generate investment in accessibility** in the planning, social housing and development sectors.
- **Knowledge capital, encouraging a more fruitful conversation about accessibility issues**. A core aspect of this is spreading knowledge of, and raising awareness about, the advantages of accessibility.
- **Enforceable building standards for accessibility**.
- **Lobbying for concessions or capital subsidies** for social landlords, housing developers and builders.

Stakeholders felt that these key changes – **knowledge capital, financial incentives and enforceable standards – might offset resistance to accessibility**. These incentives should ideally reflect the additional initial costs of investing in accessibility. In doing so, this may help channel investment towards accessible housing design in the future, and ultimately encourage new thinking about materials, development and planning. Some stakeholders also expressed hope that the recent introduction of the national *Disability (Access to Premises – Buildings) Standard* sets a precedent for enforceable standards in the future, and may, over time, ease some developers' resistance to investing in the accessible housing market. In their discussions, it was also suggested that an amalgamation of the *National Community Housing Standards* and the *Australian Standards for Accessible Housing* could provide a comprehensive and effective set of enforceable standards in the future.

Ensuring positive lifestyles: stakeholders' perspectives on the role of social landlords

Through the workshop discussions, the question of what makes a 'good social landlord' extended far beyond capital investment, funding and matters of design. Indeed, as one stakeholder commented:

> "Future proofing design is only one small step for social landlords. The broader step is to ensure the lifestyle of tenants is positive".

Many stakeholders commented that in their experience, tenants living with disability are significantly limited in the range of choices and personal control available to them in social housing, such as choosing whether to live in shared or co-tenancy arrangements, group settings, or reside alone. This not only limits access to suitable housing for people living with disability; it also severely impacts upon the quality of life of tenants. Stakeholders linked this lack of choice and control in housing partly to a fragmented and inflexible funding structure for allocating tenancies to people living with a disability, and problems in the separation of support services and housing provision. Many of these issues are compounded by an ongoing lack of resources for appropriate or accessible housing stock, as highlighted in the previous section.

Enabling positive living: what role for the socially-minded landlord?

Stakeholders acknowledged that housing choice and independent living are central to ensuring that people living with disability are capable of making their own decisions about their lives, and are able to enjoy a positive lifestyle within their housing. Through the workshop discussions, they recommended that individual social landlords are best placed to enhance the independence of tenants living with disability through enhancing:

- Privacy;
- Autonomy;
- Preference and control over housing options.

The capacity of social landlords to assist tenants to plan for independence and self-manage funds was also highlighted as a crucial factor.

Enhancing independent living options in shared housing

In the workshop, stakeholders stressed the need for more housing stock that allows for independent living within shared and co-tenancy arrangements – generating a whole range of independent living options for people living with a disability who – whether because of funding arrangements, preference, or support needs – reside in co-tenancy situations or other shared tenancies. Stakeholders were particularly keen to see further investigation of purpose-built share housing for people living with a disability. Of interest here were housing models that incorporate independent living into the design, such as through separate living areas for co-tenants, enhancing the autonomy and privacy of co-tenancy arrangements.

Independent living through home ownership and self-managed funding

In the workshop, stakeholders stressed that access to affordable private rental housing and home ownership were also important pathways to independence for people living with disability. Stakeholders highlighted that many people receiving a Disability Support Pension would be ideally suited to private rental or home ownership if it was more affordable. It was

also argued that programs that assist people living with disability to access these housing choices would also ease demand pressures for social housing, and "free up the system to redistribute funding back into social housing". Some of the specific examples that stakeholders discussed included homeownership grant programs such as those offered through the South Australian Government's HomeStart Finance; moves by disability support services to provide homeownership grants to people living with disability; head lease programs through the disability and social landlord sector, and shared equity programs run by social landlords.

It was suggested that social landlords have a role in "actively seeking out tenancy solutions for individuals seeking independence". Importantly, stakeholders commented on the role of social landlords in engaging with parents' groups and other disability support groups about planning for independence. As one stakeholder said, this is a process of:

> "Putting families on a journey of exploration to find independent living options for their children. This encourages future thinking and planning for their best interests and independence in the community. [It's important] for families to take action. Don't leave it so late that other people have to make decisions for their children that are not necessarily in their best interests".

Many stakeholders highlighted that the move towards self-managed funding and trust funding will go a long way towards enabling people living with disability to plan for independent living in the long-run. From the workshop discussions, it was also clear that an important part of the process of planning for independence is to ensure that a "richness of social connections" is built around tenants with living with disability. Indeed, as highlighted in the next section, social isolation within housing was a crucial issue facing social landlords, and one that was discussed and debated at length within the workshop.

Preventing social isolation and enhancing community support: what role for social landlords?

Through the workshop discussion, stakeholders pointed out that the predominant household type in social housing presently is single person or couple-only households. This generates a milieu in which, beyond the accessibility of design and location, social isolation is a major issue for social housing tenants generally. For tenants living with psychiatric disability or mental illness, and/or tenants who have transitioned out of institutional care settings, social isolation was highlighted as a particularly crucial issue mitigating against sustainable tenancies.

On the one hand, many stakeholders felt that overcoming issues of social isolation or exclusion was primarily about tenants' links with appropriate support services. Most

stakeholders were of the view that these services should remain strictly separate from the provision of housing *per se.* However, the workshop discussion also highlighted that as part of ensuring sustainable tenancies, social landlords have a key role to play in **enhancing tenants' community connectedness and the richness of social infrastructure attached to housing.** Part of this includes having the capacity to invest in housing that promotes tenants' interaction with the broader neighbourhood. In particular, stakeholders stressed the importance of natural supports and networks, community engagement and the role of professionals "working behind the scenes" to ensure the specific needs, desires and preferences of tenants living with disability are met.

Stakeholders indicated that it is important for social housing to facilitate the social inclusion of tenants living with disability through making community support links available; and through housing stock design, planning and location that enables "social infrastructure".

As mapped out in in the section entitled 'separation of housing and support', these discussions also raised important questions about the degree to which the role of social landlords should be separate from support provision.

Facilitating social infrastructure: what role for the social landlord?

From the workshop discussion, stakeholders highlighted that as part of ensuring sustainable tenancies, social landlords should have a key role to play in:

- Linking tenants with appropriate community supports, primarily through the provision of information e.g. on the range of professional support workers available, and community groups;
- Investing in housing that promotes tenants' interaction with community and neighbourhood;
- Giving tenants a voice in housing matters and issues that affect them;
- Promoting links and contact with natural supports e.g. through housing that accommodates guests.

Social landlords as connectors and partners in support

Some stakeholders commented that better partnerships and cooperation between support services and social landlords might assist in improving the social participation and inclusion of tenants living with disability. In particular, it was suggested that many community housing organisations and housing associations have strong links with a network of people, workers, groups and organisations that can provide tenants with vital support, assistance and social contact beyond simply "having a roof over one's head". Many stakeholders felt that social landlords are in a good position to foster tenants' access to, and awareness of, these

supportive networks. In mapping this out, some stakeholders highlighted the community outreach involvement of housing associations abroad (such as in Canada and the U.K., especially during the late 1980s). For example, some of these housing associations established community living partnerships with key organisations and groups to tackle social isolation among social housing tenants in local communities. This 'networking' capacity of social landlords was suggested as an approach that may enrich tenants' social connection and independence within their housing, particularly for social housing tenants with a disability who are transitioning out of institutional settings and do not have strong links with their wider community.

Pathways for enhancing tenant inclusion and participation in social housing policy and management

Through the workshop, the engagement and inclusion of tenants in tenancy management processes was seen as crucial to the sustainability of tenancies, primarily by ensuring that tenants are satisfied with their housing and have a role and influence in the activities of their housing providers.

Stakeholders' comments suggested a number of important ways in which social landlords can specifically ensure that tenants have their voices heard, and have clear avenues to participate in and be informed about everyday housing and operational matters affecting their lives. Many of the examples of tenant participation discussed in the workshop were commonsense, well established practices. This included:

- Ensuring a **robust and confidential complaints** process;
- **Running tenant focus groups**; and
- **Ensuring that tenants are informed and have their voices heard** through processes like newsletters and confidential surveys.

As well as these avenues for participation, stakeholders also highlighted the importance of **establishing ongoing consultation with tenants** on matters such as policy development. Avenues for achieving this include having tenant committee meetings.

Social infrastructure: planning and designing for inclusion

Stakeholders indicated that elements of social inclusion can, and ideally should, be incorporated into the development of social housing. Some stakeholders labelled this as the "social infrastructure" that housing is embedded within, and that entail those aspects of the planning and design of social housing that enable community engagement. Much of this was linked back to the **planning and policy environment;** in particular, the planning capacities of local government. It was emphasised that often, it is "the small things that matter".

Some of the important design suggestions that were highlighted by stakeholders included:

- Housing that is designed to foster interaction with, and connection to, the surrounding neighbourhood, and that enables essential social connections to take place in the home space.
- Some stakeholders asked whether it should be mandatory that all houses have facilities that enable people to socialise and have the capacity to entertain guests, as fundamental enablers of social connection.
- Taking into account the infrastructure of surrounding suburb(s) when developing or investing in new housing estates.
- As detailed earlier, providing information to tenants on "what's out there" in the community was also indicated as a pathway to community inclusion that social landlords can easily offer.

These views on enabling social connections and preventing isolation confirm the results of the literature review. Stakeholders highlighted, for example, the importance of thinking about building and developing in flat locations; ensuring accessibility to shopping centres, transport and services nearby. Some stakeholders suggested that social housing should connect tenants with access to lifestyle and diversional therapy, open spaces, and nature. Interestingly, it was also suggested by some stakeholders that locating social housing near a concentration of welfare services may be counter-productive; contributing to neighbourhood stigma or making people living with disability seem "helpless" within the community. Food and sociality was also highlighted in these discussions. Some stakeholders argued that living areas should be situated at the front of properties rather than at the rear, so that tenants can see outside and feel connected. This was highlighted as a specific issue for local governments, which in the past have encouraged housing plans that focus on living areas opening on to private rear gardens and courtyards.

Separation of housing and support: a crucial issue for tenant rights and choice in housing

Many stakeholders argued that the separation of housing and support is fundamental to the exercise of housing choice and preference for people living with disability. As one stakeholder commented for example:

> "The tenant should not be placed in a situation where they may feel that if they complain or make a legitimate claim that either their housing or support could be affected negatively. Choice of housing or support should not be dependent on accepting the other".

Community engagement versus community presence: an important difference

In discussing the separation of housing and support, stakeholders drew important distinctions between community engagement and community presence. It was stressed that social landlords and support service providers alike have an important role to play in facilitating the richness of social supports, but that this should not come at the cost of independence and autonomy. It was argued that the obvious community presence of support workers and other carer staff in the lives of people with a disability mitigates against independence and produces stigma. ". As one stakeholder commented:

> "Support is critical. But it has to be the right approach that doesn't set people living with disability apart from their communities. The focus needs to be on people's abilities".

Conclusion

The second stage of this project has yielded a wealth of information – from the perspectives of tenants themselves and those providing social housing and supports for people living with a disability. Importantly, as the discussion in the last two chapters shows, the impact of housing has far reaching consequences for this group in particular, touching all aspects of their lives and quality of life. The discussion also shows that tenants themselves generally have a clear and comprehensive idea of what makes a "good" social landlord, elicited through this research by asking tenants to define elements of positive and negative housing experiences, their relationship with their current and past landlords, and their views of "ideal" housing.

What makes a good social landlord?

It is clear from the discussion in the first section of this chapter that – from the perspectives of tenants living with a disability – the **key characteristics that make a good social landlord are those actions that work with tenants to make them feel safe, settled and content in their home**, as well as **facilitating community connection**. Notably, the interview findings in this research show that "good social landlords" are those that enable tenants living with disability to have peace and comfort, security of tenure, safety and independence in their housing. Importantly, this means having "the right house"; not just a roof over one's head.These characteristics are summarised in the figure below.

The level to which tenants need and expect assistance with community connection varies from individual to individual, influenced by the thickness of the social supports available to a tenant living with a disability and the resources they can draw on at any given time. It is also

clearly linked with the “type” of impairment they have and the impact this has on their life – both within and outside their control.

Many participants interviewed noted the need for social landlords to take a more active role in, and responsibility for, the placement of tenants in locations with poor access to services, and especially in locations with tenants with disruptive behaviours. While this was an issue raised by public housing tenants in the main, it was also an issue for many community housing tenants. On the whole, it is clear from this research that all players in the sector agree that a “good” social landlord, as one tenant summarised, is someone who:

> “cares about you, cares for your needs…” (Male participant, 50s, single, mental health issues, community housing cooperative).

The insights offered by stakeholders – including those involved in providing social housing and supports to tenants living with a disability − adds considerable weight and understanding to operational issues within the sector generally. It has also mapped out the moral and philosophical ethos guiding the actions and desires of social housing organisations. Through the workshop discussions in Part 2, stakeholders indicated that **social landlords have a “moral responsibility” to ensure that housing stock and housing policy develops in a way that enables housing choice and positive life outcomes for people living with disability**. Stakeholders perceived this as a “conscious policy that is socially minded.”

The role of the good social landlord: stakeholder perspectives

In their thoughts on achieving positive outcomes and “doing the right thing” by tenants living with disability, stakeholders highlighted these key themes:

- **Community engagement:** Facilitate the connection of tenants living with disability to their local communities, without compromising the independence and autonomy of tenants;
- **Focus on housing provision:** Consider the separation of housing provision and support;
- **Offer diversity and choice in housing:** through appropriate housing stock and efficient tenancy matching;
- **Open communication:** Ensure tenants have a voice in their social housing, and are informed of housing management policies and decision making processes; and
- **Work together:** with tenants, families and carers to ensure independence and sustainable tenancies.

In many respects, however, the current ability of social landlords to "do the right thing" and achieve positive outcomes for tenants living with disability remains in question. This is because the capacity of the social housing sector is limited at present by economic and planning system-related issues, including the pressures of funding fragmentation and the limited capacity of the current housing stock to meet tenant needs (including physical needs). These issues represent a set of barriers to achieving a socially minded approach to housing provision.

Current barriers to action for social landlords

From the workshop discussions it was clear that the key barriers for social landlords seeking to do the right thing by tenants living with disability include:

- **Upper limits on funding models:**
    - limited funding sustainability and affordability of housing stock; and
    - restrictive or inappropriate funding streams for housing allocations vis-a-vis tenants living with disability
- **Issues in the efficiency of housing allocation and tenancy matching**
    - Including a lack of existing capacity for social landlords to sufficiently identify the number of tenants living with disability, and adequately anticipate providing for their housing needs and tenancy allocations over the longer term;
- **Capital investment and planning environment issues:**
    - Funding and planning environment barriers to forward-thinking capital investment, accessibility and adaptability in housing stock acquisition and design.

The workshop discussions highlighted that as the social housing sector in Australia continues to grow into the future, social landlords are being called upon to meet demand for accessible and affordable housing for people living with disability. They are required to navigate the troubled waters of limited supply of affordable, appropriate and accessible housing and funding limitations. In addressing these challenges, **it is important that social landlords take a person-centred approach that ensures that a positive quality of life is "built into" the housing experiences of people living with disability**. Foremost, as stakeholders indicated, this means having the financial and planning capacity to provide housing that gives all tenants living with disability housing choice, stability, some level of control over their life and circumstances and access to the social infrastructures that enables tenants "to live well". As one stakeholder summarised,

"...[being a socially-minded landlord] is really about good housing and life outcomes. But the constraint is financing and resourcing, especially of staff, to do this. There is a real temptation for social landlords to build high density housing, maximising yield. And there are no mechanisms for cost recovery in assisting tenants in achieving housing choice and exploring options".

Stakeholders suggested that in order challenge these barriers and achieve the best range of housing allocations, tenant choice and sustainable tenancies, community housing organisations and housing associations need:

- **More flexibility and control in allocating government funds across their housing stock and tenancies;**
- **More capacity to match individual tenants to houses, rather than being limited to allocations based on available vacancies;**
- **Having sufficient and appropriate housing stock in their portfolio; and**
- **Strengthened interagency cooperation and information sharing, so that social landlords are better informed about applicant need on an ongoing basis.**

Chapter 3.
Being a social landlord: What are the tensions for the sector and what is its future?

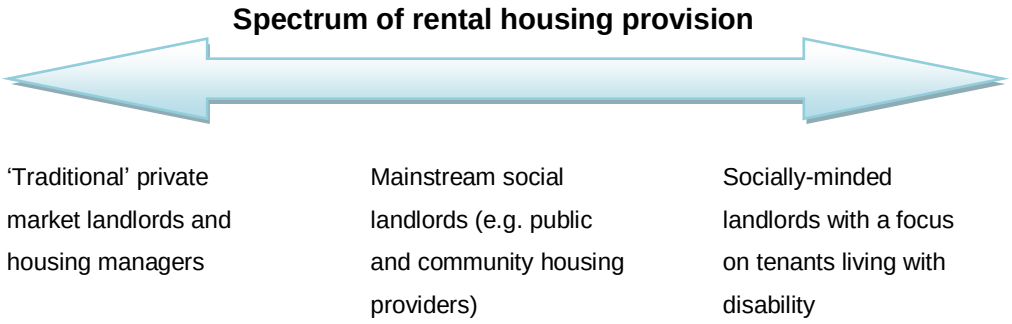
This research serves to highlight the fact that some issues that are central to being a social landlord in the 21st century have not been fully worked through or debated among key stakeholders. In this chapter, we summarise the crucial issues and tensions that shape what it means to be a social landlord, returning to one of the key points discussed in the first chapter of this paper. That is, we ask: what is the difference between the role of the traditional landlord, and the scope of responsibilities and relationships that ought to define the actions of socially-minded landlords? In doing so, we recommend possible practical actions and areas of consideration that socially-minded landlords may wish to engage in – if their goal is to effectively provide affordable and appropriate housing, and to enhance the quality of life of people living with disability. Through this, we map out a proposed code of practice that might enable social landlords to more clearly communicate the ethos underpinning the actions of providers as a group, as well as elucidate the roles and responsibilities of tenants and landlords (including an induction process for tenants and their families upon entry into the social housing sector).

What are the fundamental differences between the concerns of traditional landlords and the socially-minded landlord?

The findings and questions raised in this research have demonstrated that when it comes to providing for the housing and quality of life needs of tenants living with disability, **the role of social landlords goes far beyond the traditional concern with housing allocation, tenant management and housing yield** (Burke 2006). The 'good' social landlord is now also expected to actively take a person-centred approach that extends to providing housing with a socially-minded ethic (Jones 2009). The aim for many social landlords is thus to 'strike the right balance' in meeting individual and community needs as well as addressing the business of investment returns, allocation policies and management of housing stock (Pawson & Kintrea 2002).

In their new roles, a socially-minded landlord is expected to take on a greater involvement in community development and social inclusion. There is an emphasis on encouraging active participation amongst social housing tenants; promoting wellbeing and rights-based advocacy, as well as managing issues of demand and

supply in housing stock (Jones 2009; Pawson & Kintrea 2002). The ability of social landlords to respond to their tenants' needs is often framed in government policy settings. These settings proscribe tenancy matters such as rents, levies and eligibility and can be problematic if they are focused on broader social housing that does not specifically address the needs of people living with a disability. In this sense, we might think of the role of socially-minded landlords as sitting at the outer reaches, or cutting edge, of what has become a 'spectrum' of rental market housing provision for people living with disability – both nationally and internationally:



Drawn from the findings of this research, some of the key differences between the roles and concerns of traditional private landlords, mainstream social landlords, and that of socially-minded landlords are mapped out in the table below.

Table 2. Key differences between traditional landlords and socially-minded housing provision

Traditional concerns of private landlords and housing managers	**Primary concerns of mainstream social landlords**	**Socially-minded landlords with a focus on disability are also concerned with**
Maximising property yield/investment returns and market value.	Reducing welfare residualisation e.g. scaling back mass public housing estates; increasing investment in innovative community housing sectors, and social mix allocations.	Providing a dwelling that meets diverse and fundamental needs (to the greatest extent possible) and that allows tenants with disability to live in comfort and peace. This means providing **affordable, appropriately designed and located** housing that affords: • Independence and privacy; • Neighbourhood safety and security; • Access to personal support services and maintenance services; • Adequate space, including room for wheelchair use

		and mobility aids; space for cooking meals, entertaining and space for people to come and visit; • Cleanliness, peace and quiet; yard or garden and places to relax; • Access to public transport, shopping; and • The ability to keep a pet, have visitors and accommodate support workers.
Strong business models for efficient property management and investment returns, including cost minimisation, managing maintenance, etc.	Negotiating the upper limits of funding models, improving capacity for recurrent funding dollars, and meeting unmet housing demand through private sector /business models of market efficiency.	Negotiating the upper limits of funding models, and meeting unmet housing demand through private sector /business models of market efficiency, **without compromising on the ability to provide housing that is appropriate to the needs of tenants with a disability.**
	Increasing the affordability of housing rather than increasing housing supply in general.	Providing affordability, diversity and choice of accessible housing options, offering tenants control over who one lives with (and respect for the different needs and preferences of tenants who may prefer to live alone, or to co-reside).
Sustaining tenancies and minimising the need for eviction through appropriate tenancy matching and property management.	Improving housing allocation and maintaining tenancies through workforce development, professionalisation of housing managers, and improved systems infrastructure (e.g. databases).	Efficient housing allocation and appropriate tenancy matching specifically for tenants living with disability.
Efficient/profitable turnover of property investment portfolio.	Efficient/profitable turnover of housing stock to the private market.	Upgrading and future-proofing the accessibility, design and location of housing stock for tenants with a

		disability. **Important questions arise here about the level of responsibility socially-minded landlords ought to take for issues such as damage incurred to properties as a result of normal wear and tear from equipment such as wheelchairs, or incurred by occupation of support workers and on-site staff.**
	Home-ownership models as the gold standard of tenant rights, empowerment and participation.	Empathy and understanding, particularly around disability and its impact on life and housing. Being receptive to tenants' complaints about their dwelling, including aspects inside and outside their property.
Duty of care and clear roles/responsibilities mapped out in tenancy agreements and landlord-tenant relationships.	Trustworthiness and commitment to a two-way relationship with the tenant, centred on effective and accessible communication: including establishing a clear, positive and productive relationship between landlord and tenant that maps out responsibilities and builds mutual trust and awareness.	Providing accessible information and guidance to tenants living with disability that clearly outlines the relationship they have with their landlord, what they can expect, and the respective responsibilities and roles of both parties, including details of what landlords do and do not provide to tenants.
	Facilitating access to social infrastructure, including health and support services and activities for social interaction.	Facilitating access to social infrastructure, including health and support services and activities for social interaction.
Allows tenants some flexibility to treat the dwelling as if it is their own, and to feel "at home".	Allows tenants some flexibility to treat the dwelling as if it is their own, and to feel "at home".	Allows tenants some flexibility to treat the dwelling as if it is their own, and to feel "at home".

What role for the socially-minded landlord? Key tensions and debates

This research shows that tenants and housing providers engaged in two distinct conversations when asked about the role of social landlords in the 21st century. In many ways these conversations reflected a failure of the two groups to engage with each other. Tenants, on the one hand, were very much concerned with the practical aspects of life and the effects of housing on their daily life and functioning. Most were simply happy to have a safe and comfortable home, and many did not want to be bothered by (or with) their landlord. Housing providers, on the other hand, vigorously discussed the structural issues limiting their operations (such as the planning system and funding mechanisms) and the ability to house people living with a disability broadly.

Both conversations showed that housing providers had a good grasp of the issues confronting their sector and of importance to tenants living with a disability. However, it is clear that more work is needed in this area, particularly in terms of conceptualising the role of socially-minded landlords and how they engage with their tenants. We would argue that **a social landlord committed to "best practice" in their tenancy management would place the experience and opinions of residents at the centre of their operational philosophy; putting more "social" into the social landlord role**. The available evidence suggests that many of the organisations included in this study had not yet developed their organisational thinking to this stage.

The Box below provides an overview of the key tensions and debates raised by this research concerning the role of the socially-minded landlord:

Crucial tensions and debates shaping the role of the socially minded landlord

1. **Can social landlords incorporate socially-minded housing outcomes into policy**, **without compromising on the traditional concerns of landlords**, including factors such as recurrent support funding dollars and market returns?
For example, socially minded outcomes might include things such as maintaining low-density community-based housing stock; locating housing for people living with disability that is within suitable and accessible areas, and minimising clustered or congregate housing for people living with disability);

2. **How can socially- minded landlords best ensure choice and flexibility in the type of housing offered, and personal control achieved by, people living with a disability?**
For example, in terms of housing location, design, and exercising preferences about living alone or sharing.

3. **Is it the role of a socially minded landlord to contribute to advocacy processes that enable better housing choices for people living with disability?**
This might include making information available on community living alternatives to people who are living within large residential or group facilities, and their families.

4. **How might social landlords effectively promote independent living in the community and avoid replicating the structures of institutional housing in the community context*?***

5. **Does the current policy and funding focus on group homes and in-house supported accommodation in South Australia impact on range of choice, independence and personal control in social housing for people living with disability?** If so, how?
For example, *Disability SA (2009) advocates the expansion of funding and placements for group homes as a significant step forward in supported housing provision and allocation for people living with disability in South Australia. However, the literature suggests that the viability and desirability of the group home model remains in question. There are also large-scale moves away from residential facility and group homes across Australia.*

6. **How can the provision of social housing best promote social inclusion, prevent social isolation and support connectedness with family for people living with disability?**

7. **Is it viable for social landlords to upgrade the accessibility of housing stock through retrofitting or modifications**; **is it better to invest in new builds that incorporate cutting-edge accessible and universal design**, **or is some combination of both strategies preferable practice?**

8. **Should it be the sole responsibility of social landlords to pay for upgrades to the accessibility of housing stock and the built environment of housing estates**?
For example, the Disability Advisory Council of Victoria (2005: 6) highlights that "concern over who should contribute to costs in providing access to existing buildings without access" is a major issue impeding improvements in the accessibility of the built environment of social housing)

9. **What level of social, legal and financial responsibility should social landlords take for property repairs and damage incurred as part of the nature of tenants' disabilities?** *For example, under Division 8 of the South Australian Residential Tenancies Act 1995, tenants are only liable for the cost of repairs for intentional or negligent damage. At the end of a tenancy all tenants must return the property in a 'reasonable condition'. However, the definition of reasonable must be considered in light of the "probable effect of reasonable wear and tear" (Parliament of South Australia 2010, p. 30). In the case of tenants living with disability, reasonable wear and tear under the Residential Tenancies Act may well be more than the usual wear and tear expected of tenants without a disability; particularly people who use electronic wheelchairs. Thus, what constitutes 'reasonable' in this case is often a complex matter of legal and ethical interpretation.*

10. **Does government support and funding for community housing effectively expand the capacity of social landlords to provide affordable and accessible housing to people living with disability**?
What more could be done in this area to assist in the capacity of social landlords?

11. **How can social landlords best ensure equity of access to housing for people living with disability**? *i.e. housing that is affordable, accessible and appropriate.*

12. **What policies can social landlords establish in order to better prioritise the allocation of accessible social housing for people living with disability**?

13. **How can tenant participation be encouraged in community housing management processes, in ways that are more inclusive and responsive to people living with disability?** *If new trends in community housing management emphasise tenant participation, and this is required as a significant element of tenancy by many social landlord, does this run the risk of excluding some tenant groups living with disability? For example, how can social landlords meet the needs of tenants who do not necessarily possess the requisite communication and organisational skills, time or ability to actively commit to ongoing housing management processes and consultations?*

14. **What policy issues should a socially-minded landlord consider when:**

a) **Strengthening the power and control of people living with disability over accommodation-related matters, through the separation of housing provision and support services?**

b) **Ensuring that the built housing environment facilitates support services in ways that provide unobtrusive 'in-home support' rather than operating as a facility or nursing home?** *For example, heights of benches; communication systems; storage of administrative records, and staff-related storage and routines). If so, what sorts of policies might help achieve these outcomes?*

15. Finally, what roles can a good social landlord play in providing housing that enables people living with disability feel 'at-home'? *(i.e. not as a guest or resident in a service agency's property or facility)*

Where to from here? Mapping out a code of practice for the socially-minded landlord

Overall, this research highlights that while some strategies are clearly in place in terms of being a "good" social landlord, these have not been universally adopted. The issue of "responsibility" for damage to properties resulting from a disability – for example, damage to walls from wheelchairs – serves to illustrate this point. There is no uniformly adopted practice for dealing with this issue amongst social landlords, and while some organisations have an induction process for new tenants that covers roles and responsibilities of tenant and landlord (including for damage), others do not.

This research also notes that there is a range of policy implications that need to be addressed at a system-wide level in terms of the disability, housing and landlord nexus. Paramount among these is the need for the role of social landlords in enabling people living with disability to "live well" to be more widely recognised, and

for this role to be funded appropriately by governments. Additionally, social landlords need flexibility to use such funding to maximise the personal impact and the supply of dwellings for people living with a disability.

In order to better recognise and address the housing concerns and preferences of people living with disability, it is clear that public policy change is needed. This call for policy change, however, must also balance the economic drivers of growth for the sector with respect for the individual circumstances of tenants, embracing a standpoint that all actions and tenancy management decisions promote not only social inclusion but respect the independence, preferences and individuality of people living with a disability.

It is important that as the social housing sector grows, and takes up the challenges presented by the current policy environment, a formalised understanding of what constitutes good practice for social landlords is advanced and adopted across the sector. Ideally, this should take the form of a **code of practice for social landlords.** Whether a code of practice should be voluntary or mandatory is clearly a discussion the sector needs to have. The Box below outlines what such a code of practice should embody:

A code of practice for socially-minded landlords should:

- **Clearly communicate the ethos underpinning the actions of providers as a group**, and the **roles and responsibilities of tenants and landlords**. This might include establishing an induction process for tenants and their families upon entry into the social housing sector.
- **Outline the important role of housing and housing providers in facilitating social and economic connectedness** and, ultimately, social inclusion for tenants living with a disability.
- **Indicate the strategies and actions in place to facilitate tenant choice, participation and autonomy** in terms of their housing, and within the organisation/agency accommodating them – for example opportunities for tenant involvement in decision making, feedback and complaints processes within agencies and for the sector broadly.

In mapping out a code of “good practice” for meeting the needs of tenants living with disability, it is helpful to revisit the **human rights-based philosophy of social housing** that Racino *et al.* (1994) summarised, and which can equally apply across the entire community:

1. The need and right to a safe, appropriate and accessible home is universal.

2. Individual choice and preference should determine housing provision. Moreover, services should be person-centred, responsive to an individual's needs and circumstances and provided regardless of where a person lives. Services should not be built around the needs of service providers, programs or facility staff.
3. Housing providers should have mechanisms in place to ensure that housing situations are integrated (enable floating support and support workers in the home, for example), accessible in design and location, and individualised.

The research also suggests that funding for social housing should be proportionate to meeting the needs of people living with disability, which means addressing the range of housing preferences of tenants living with disability that Arthurson *et al.* (2007: 969-970) best summarised. According to Arthurson *et al.* (2007: 969-970), tenants living with disability need:

- Independence with choice of personal supports: Living independently, but with desired supports available and ability to exercise choice in support services;
- Interdependence and mutual social connections in housing are also important to many;
- Choice and control over housing and where to live;
- Preference for living alone/being able to choose who to live with, especially friends and family;
- The need to address issues of stigma or discrimination from the community generally and neighbourhoods when living in independent and community-based housing; and
- The need to address social isolation and exclusion, especially for people living with disability in low income neighbourhoods.

Overall, social landlords with a focus on providing housing for tenants living with disability ought to have a crucial role in promoting social inclusion and addressing barriers to accessible, life-enhancing housing.Bearing these housing preferences and needs in mind, and the philosophy of social housing provision outlined above, in order to "do the right thing" by tenants living with a disability – that is, to be a socially-minded landlord – the sector should be focused on achieving a core set of policy, practice and funding targets; a "blueprint" for best practice in the social landlord sector. **From the findings of this research, it is clear that the "good social landlord" needs to engage the sector, and strive to achieve the following targets:**

- A **funding system/s that enables flexibility and control in allocating funds** across social housing stock and tenancies for landlords with a focus on providing for tenants living with disability;

- **Ensuring a sufficiently large and diverse housing stock** that is suitable for the needs of a range of tenants living with disability;
- **More capacity to match individual tenants to houses**, rather than being limited to allocations based on available vacancies;
- **Strengthening interagency cooperation and information sharing**, so that social landlords are better informed about applicant need on an ongoing basis;
- **Maintaining a divide between tenancy and support**, while **at the same time ensuring good partnerships and cooperation between these sectors**;
- **Ensuring responsive and adequate maintenance**;
- **Ensuring informed tenancy arrangements and relationships**, and **fair and consistent dealings with tenants and/or their family and support workers**;
- **Empathy and understanding**, particularly around disability and its impact on life and housing
- Provide **housing that facilitates access to social infrastructure**, including health and support services, community, and activities for social interaction; and
- Provide a **safe, accessible and secure dwelling** that is located in a safe, accessible and unobtrusive neighbourhood.

In essence, the above targets are essential to ensuring that social landlords are in the best position to enable tenants living with a disability to “live well” within their housing – now and into the future.

Conclusion

This report presents the summary findings of a research project entitled *Being a Social Landlord in the 21st Century*. This research was undertaken to address two key questions:

- What does it mean to be a good social landlord in the 21st Century?; and
- How can housing be provided to persons living with disability in ways that maximise their independence, enhance their quality of life, minimise the level of discrimination or prejudice they experience and assists them to develop life skills that can be transferred to other dimensions of life?

Addressing these questions is of significance for social landlords and policy makers at the current time because we know that people living with disability are among the most disadvantaged in the housing market (Beer and Faulkner 2009) – and what continues to be a highly competitive and unaffordable market. Moreover, the proportion of the population living with disability is likely to increase over time, particularly with population ageing.

Good housing gives tenants a sense of worth, community connectedness and personal agency. This is crucially important for people living with disability who still face many barriers in their daily lives that affect their quality of life. This research shows that **there remains too much room for people to miss out on housing and links with supports that will improve their sense of autonomy and independence, and their ability to participate in the community – socially and economically**. Housing needs to facilitate support and community access – including community access through services. This is, as stakeholders highlighted, a matter of social landlords taking on a broader role that that facilitates tenants' community connections, sustains positive tenancies, and contributes to advocacy processes at a system wide level. As these participants expressed:

> "Getting social housing depends on how much the taxpayer cares about it" (Male participant, 55, single, psychiatric disability, public housing).

> "People living with disability have to put up with a lot, and if you haven't got the right person no one wants to listen or try. They just think I'm pedantic [about the accessibility needs in her house]" (Female participant, 49, single, physical disability, community housing).

Through this research, we have comprehensively examined the situation for social landlords seeking to provide for the housing and quality of life needs of tenants living

with disability. In doing so, we have identified what has worked to date, what the key barriers and issues are, and the important questions, tensions and debates that remain to be answered. In many respects, these tensions reflect the broader long-term dis-investment in public housing, and a transitional uncertainty about the new roles and opportunities of the community housing provider. Importantly, Australia is now embarking on a new era in in recognising the rights, needs and autonomy of people living with disability in this country. With momentum building behind the proposed National Disability Insurance Scheme, we have seen an unprecedented growth in national interest in getting behind the rights, autonomy and wellbeing of people living with disability. In this sense, it is important that we continue to raise the big questions about how best to honour, respect and provide for the housing needs and preferences of tenants living with disability in the social housing sector. Now more than ever, this is an ideal time in Australia to be asking these questions, and to set bold new guidelines and expectations about what it means to be a socially-minded landlord in the 21st century.

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Appendix

STAKEHOLDER WORKSHOP DISCUSSION QUESTIONS

1. How can social landlords incorporate social-minded housing outcomes into policy, without compromising on factors such as yield?

2. How can socially minded landlords best ensure choice and flexibility in type of housing and personal control within housing for people living with disability?

3. Is it the role of a socially minded landlord to contribute to advocacy processes that enable better housing choices for people living with disability? If so, how can social landlords best perform this advocacy role?

4. What are some effective examples of how social landlords can promote independent living in the community and avoid replicating the structures of institutional housing in the community context?

5. Does the current policy and funding focus on group homes and in-house supported accommodation in South Australia impact on range of choice, independence and personal control in social housing for people living with disability? If so, how?

6. How can the provision of social housing best promote social inclusion, prevent social isolation and support connectedness with family for people living with disability?

7. What kinds of built environment and housing design models work well for social housing for people living with disability?

8. Should it be the sole responsibility of social landlords to pay for upgrades to the accessibility of housing stock and the built environment of housing estates?

9. What level of social, legal and financial responsibility should social landlords take for property repairs and damage incurred as part of the nature of tenants' disabilities?

10. Does government support and funding for community housing effectively expand the capacity of social landlords to provide affordable and accessible housing to people living with disability? What more could be done in this area to assist in the capacity of social landlords?

11. How can social landlords best ensure equity of access to housing for people living with disability? *(i.e. housing that is affordable, accessible and appropriate)*

12. What policies can social landlords establish in order to better prioritise the allocation of accessible social housing for people living with disability?

13. How can tenant participation be encouraged in community housing management processes, in ways that are more inclusive and responsive to people living with disability?

14. What policy issues should a social-minded landlord consider when:

a) Strengthening the power and control of people living with disability over accommodation related matters, through the separation of housing provision and support services?

b) Ensuring that the built housing environment facilitates support services in ways that provide unobtrusive 'in-home support' rather than operating as a facility or nursing home? If so, what sorts of policies might help achieve these outcomes?

15. Finally, what roles can a good social landlord play in providing housing that enables people living with disability feel 'at home'?