

SUSTAINING TENANCIES IN PUBLIC HOUSING: UNDERSTANDING AND SUPPORTING TENANCIES-AT-RISK

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Introduction

In recent years public housing authorities have become increasingly interested in the policies, programs and practices encompassed by the terms 'sustaining tenancies' and 'supportive tenancy management'. In the narrowest sense, sustaining tenancies can be thought of as eviction prevention. In this sense, sustaining tenancies can be defined as all possible and reasonable actions by a housing authority to support tenants in order to prevent their eviction from public housing. More broadly, supportive tenancy management can be viewed as actions of the housing authority designed to maintain a tenancy and to maximise the likelihood of positive housing and other non-shelter outcomes. Some housing authorities have adopted a stance that a supportive approach to tenancy management is integral to public housing. For example, the Queensland Government's Public Housing Strategy states that, 'the way tenancies are managed can have a significant impact on client outcomes and contributes to public housing's role in supporting the wellbeing and life opportunities of its clients' (Queensland Department of Housing 2003: 13).

In this context, housing authorities are increasingly interested in understanding the risk factors that make certain tenancies vulnerable to failure, and the interventions that can most effectively prevent tenancy failure. A key issue is whether reliable early identification of vulnerable tenancies is possible as a foundation for targeted, pro-active, supportive interventions, such as intensive case management, financial management and life skills education, and tenant support programs. While many housing authorities and organisations have developed innovative programs to support vulnerable tenancies, there is little systematic data or theory concerning the factors and processes that contribute to tenancy failure. This paper, and the research project from which it derives, is intended to provide a more systematic understanding of these factors.

The purpose of this paper is, firstly, to present a detailed, descriptive model of risk, intervention and public tenancy outcomes that provides a framework for understanding the factors that predispose a tenancy towards failure and the relations between risk factors and interventions by housing authorities and other agencies. This model is presented in Figure 1. The model emphasises the importance of understanding risk as a dynamic process and of understanding the diversity of interventions of housing authorities and other agencies that can contribute to tenancy success and failure. The model is based on an analysis of the policy and academic literature together with the findings of a study commissioned by the Queensland Department of Housing entitled 'Sustaining tenancies in public housing: understanding and supporting tenancies at risk in Queensland' (Jones et. al. forthcoming). The study comprised 25 case-studies of tenants 'at-risk' of eviction and 10 case-studies of tenants who were evicted or who left under threat of eviction, complemented by group interviews with front-line managers in the Queensland Department of Housing and housing workers. These qualitative data provide an empirical foundation for the model presented in Figure 1.

Building on the model presented in Figure 1, the second purpose of the paper is to propose a research study that would aim to test an empirically-grounded 'risk identification' model to enable housing authorities to more reliably identify tenancies-at-risk early in the tenancy. This information is essential to the development of targeted and effective early intervention strategies. Specifically, the research would seek to clarify the diversity and incidence of risk factors for tenancy failure, highlight the dynamic nature of risk, identify the factors likely to lead to potential and actual tenancy failure, and expand understanding of the dimensions of tenancy failure.

The policy context

The policy stance underpinning sustaining tenancies is that public housing authorities have responsibilities to provide supportive tenancy management that go beyond their legal duties and responsibilities as landlords. It is in this sense that public housing authorities are referred to as 'social landlords'. Public housing constitutes a small but significant component of the Australian housing system, with some six percent of all households living in public housing (AHURI 2000: 2). Demand for public housing is high in most parts of Australia, and this demand seems likely to increase (Queensland Department of Housing 2001a). Despite high levels of demand, the capacity to expand the supply of public housing in the near future appears limited, due to cost pressures on the public housing system and the limitations of funding for public housing under the Commonwealth-State Housing Agreement (Productivity Commission 2000: 1357).

In this context of limited supply and high demand, two broad and related policy emphases have emerged that have shaped policy interest in supportive tenancy management and sustaining tenancies. The first is the increasingly targeted nature of public housing policy and the resulting changing characteristics of the population of public housing tenants. Policy goals and admission policies have increasingly focused on housing people with 'special needs' and with 'priority housing needs' (Australian Institute of Health and Welfare 2001; Burke and Hulse 2003). Increasingly, public housing's main role is to assist and support people who are disadvantaged in the mainstream housing market for reasons of poverty, discrimination or ill health, and who have an ongoing need for long term stable housing to support and improve their lives.

The second policy emphasis shaping policy interest in sustaining tenancies is the focus on the contribution of housing to the overall wellbeing of individuals, families and communities, and the need to view housing as part of a whole-of-government approach to issues of social policy. The provision of public housing is increasingly viewed as a major contributor to improved wellbeing and life chances for tenant families and households. This policy stance has directed attention to the importance of developing linkages and coordinated service strategies with other human service organisations providing support to public tenants. It has also directed attention to the consequences of eviction and tenancy failure both for disadvantaged households and for society overall. Eviction from public housing significantly narrows the range of options available to households, and may result in individuals and families becoming homeless. Furthermore, tenancy failure and eviction may result in higher demand being placed on other public services, in both the short and longer term. In this sense, there are cost-effectiveness arguments for sustaining tenancies from a whole-of-government perspective. From this perspective, eviction may be seen to signify not only tenancy failure, but also policy failure.

The increasingly targeted nature of public housing and the emphasis on the wide social role of housing both shape the current policy interest in supportive tenancy management. However, in a context of cost pressures on the public housing system, and limited supply and high demand, there are also strong countervailing pressures that act as disincentives to a supportive tenancy management stance. These pressures can be expressed as the requirements of efficient property and financial management as distinct from effective tenancy management. Efficient property and financial management involves such activities as property maintenance, pursuing arrears targets in the context of performance measurement, maximising revenue and protecting the value of the property asset. A central challenge for housing authorities is to pursue their commitment to supportive tenancy management and sustaining tenancies in the context of strong pressures for more cost-efficient management of their property portfolios and declining resources to support effective, client-centred management practices.

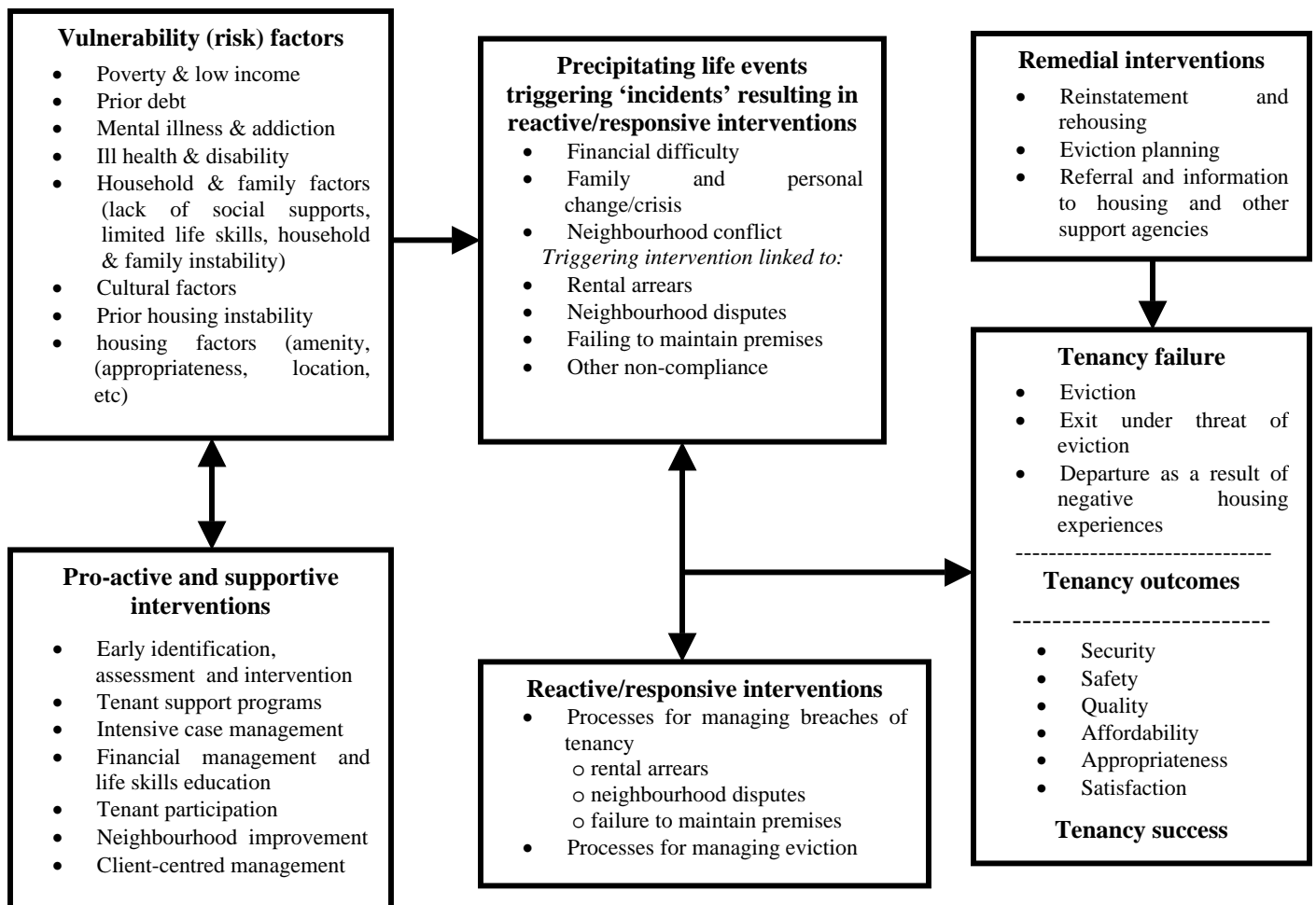
A model of risk, intervention and public tenancy outcomes

Figure 1 presents a model of risk, intervention and public tenancy outcomes that aims to portray the factors and processes associated with sustaining tenancies. In this model, *tenancy failure* is defined specifically in terms of eviction, exit under threat of eviction and departure from public housing as a result of negative housing and non-shelter experiences and outcomes. *Tenancy success* is defined broadly in terms not only of maintenance of the tenancy, but also in terms of positive housing and non-shelter outcomes as a consequence of the housing and support provided. Key dimensions of tenancy success include security of tenure, safety, quality, affordability, appropriateness and tenant satisfaction.

The *risk factors* associated with tenancy failure are divided into two main groupings. *Vulnerability factors* are those general characteristics of some public housing tenancies that can be hypothesised as making them prone to tenancy failure, particularly eviction. *Precipitating life events* are the particular events that trigger ‘*incidents*’ that make tenancy failure an immediate or proximate possibility for vulnerable households, insofar as they generate an organisational response such as a warning or notice that the tenancy agreement has been breached. The model hypothesises that if we are to understand the factors associated with tenancy success and failure, we need to be able to unravel the predisposing factors (vulnerabilities), the triggering factors (life events), the incidents leading to an organisational intervention, and the relations amongst these sets of factors.

The *interventions* to address housing failure and success are classified into three groupings. *Pro-active and supportive interventions* are policies and programs that are designed to support public housing tenants, particularly those who may be deemed vulnerable to tenancy failure. These are the interventions that are commonly described as ‘supportive tenancy management’. *Reactive/responsive interventions* are those interventions that define certain behaviours by tenants as problematic requiring responses that may include warnings or notices that the tenancy agreement has been breached and the initiation of eviction proceedings. The manner in which these interventions are conducted has a significant bearing on the goal of sustaining tenancies. *Remedial interventions* are policies and practices that come into play when a tenancy has failed. They are essentially designed to mitigate the consequences of eviction and tenancy failure.

Figure 1: A model of risk, intervention and public tenancy outcomes



Conceptualising risk

The concept of risk is used in everyday language to refer to a threat or danger of an adverse event that may happen to an individual or social group. There has been an increasing emphasis on the management of risk as a social policy goal. It has been suggested that in the context of a 'risk society' there has been a reduced focus in many areas of social policy on social goals of equality and social rights, and increasing emphasis on the more limited goals of safety and security (Culpitt 1999). This changing emphasis can be seen in Australian public housing policy in recent years. Many disadvantaged households are viewed as experiencing 'housing risk' i.e. lacking or potentially lacking secure, safe and affordable housing. The role of public housing is increasingly viewed as the provision of secure, safe and affordable housing for individuals and families who are unable or unlikely to achieve such housing in the private rental market or through home ownership. In this context, eviction and other adverse terminations of a public housing tenancy can be seen as representing a failure of public policy to manage 'housing risk' for disadvantaged families. Indeed, eviction clearly places families 'at risk' of homelessness or of insecure, inadequate and unaffordable housing in the private housing market.

The social policy objective of reducing 'housing risk' for low income families can be distinguished from the concept of 'risk management' as a management tool to prevent adverse housing outcomes such as eviction. While managing housing risk can be conceptualised as a social policy goal, 'risk management' is more commonly presented as a technology concerned with identifying risk factors, predicting the likelihood of adverse events, assessing the severity of these events, and using this as a basis for decision-making and interventions designed to prevent or prepare for the risk circumstance. The development and use of risk calculation technologies in actuarial, engineering and other professional contexts, has generated interest in the potentialities of risk management for many fields of public policy. Public tenancy management is a case in point. If there are risk factors that can be identified that predict tenancy failure, the potentiality exists for designing interventions to mitigate the impact of these factors and thereby reduce the incidence and rate of tenancy failure.

At an intuitive level, a risk management approach is attractive to public sector managers seeking to develop preventative approaches to social problems such as tenancy failure. However, it is important to acknowledge some of the limitations of a risk management approach in a social policy context. The rigorous application of risk assessment techniques to the development of preventative social programs is a potentially complex process. It involves 'the identification of risks, mapping their causal factors, building predictive models of risk relations and people's responses to various types of risk and proposing ways of limiting the effects of risks' (Lupton 1999: 2). Within this frame, social policy risk research involves careful analysis of 'how well a risk has been *identified* or *calculated*, the level of *seriousness of a risk* and its probable effects, how accurate is the science that has been used to *measure and calculate* and *how inclusive are the causal and predictive models* that have been constructed to understand why risks occur' (Lupton 1999: 18). Models designed to predict tenancy failure need to take account of these complexities. The politically and ideologically contested nature of risk factors also needs to be acknowledged. Risk factors relating to such matters as family functioning and competencies are often culturally defined, and risk identification can lead to interventions that are culturally insensitive or that, intentionally or unintentionally, reinforce dominant cultural values. Furthermore, there can be an individualistic bias in risk assessment that directs attention towards individual rather than collective factors. For example, neighbourhood disputes may be caused in significant part by estate and housing design. Identification of particular households as 'at risk' may result in negative labelling of that household resulting, perversely, in greater disadvantage. A household that has been identified as 'risky' by a housing authority may as a consequence have a reduced opportunity to secure adequate and appropriate housing (Croft 2001). In this sense, risk assessment may impinge negatively on the rights of individuals and households.

While these limitations and difficulties need to be understood and taken into account by housing managers, it is nevertheless the case that a risk assessment framework such as that presented in Figure 1 may be of considerable value both as a basis for early intervention policies and practices and as a broad framework for understanding the factors associated with the risk of an adverse event occurring and possible interventions. An important feature of this framework is that, following Croft (2001), it conceptualises risk as a process occurring over time. A set of 'vulnerability' factors precede certain events or circumstances that can be viewed as 'precipitating' risk events that have imminent potential for an adverse consequence, in this case

action leading to eviction or tenancy failure. The more specific meanings of ‘vulnerability’ and ‘precipitating’ risk factors and events, and the inter-relations amongst them, are outlined below.

Vulnerability risk factors

In the first stage named in Figure 1 as ‘vulnerability factors’, risk is conceptualised as generalised and not as yet resulting in any specific life event or incident that might trigger the possibility of eviction. Croft refers to these as ‘contingency factors’: ‘the pool of risks is latent, packed with potentiality and uncertainty. These uncertainties have as yet no impact, although they may be recognised as possible future events and may be the subject of planned strategies ...’ (2001: 743). In the context of this study, the vulnerability factors are those general characteristics of some public housing tenants that can be hypothesised as making them prone to tenancy failure, and in particular eviction. The focus of public housing on households with high needs means that the population of new public housing tenants is increasingly likely to include those characterised by such vulnerability factors. In a temporal sense, vulnerability factors are operative from the point that a person or household is assessed for and admitted into public housing. Early identification and intervention are theoretically possible from this point and through to the occurrence of a precipitating risk event, thus highlighting the importance of good assessment and allocation policies and practices.

A number of factors have been suggested or can be hypothesised as indicators of vulnerability to eviction from public housing, based on the small number of relevant studies (Crane and Warnes 2000; Shelter WA 1996) and the case studies examined in our recent study (Jones et. al forthcoming). As might be expected, the most frequently occurring factor associated with tenancy difficulties is *poverty and low income*. Eviction is most commonly precipitated by rental arrears, and low income clearly makes a household vulnerable to the financial difficulties that may result in rental arrears. An exacerbating factor noted in previous studies and our case studies is *prior household debt*, including relocation expenses at the commencement of the tenancy that may impact on a household’s capacity to meet their rental obligations (Shelter WA 1996).

Prior research and our case studies also suggest that *mental illness*, whether formally diagnosed or not, is a significant factor predicting vulnerability to tenancy failure and eviction (Reynolds et. al. 2002; Slade et. al. 1999). Mental illness can impact on the basic abilities required to access and sustain tenancies and on capacity for independent living, and is also associated with behaviour that can be considered problematic in a public housing context. In a related way, *addictions* to drugs, alcohol or gambling can be viewed as vulnerability factors. *Ill health and disability* can also be considered vulnerability factors that are closely linked to poverty and low income (Wiggers et. al. 2001: 28).

Household and family factors, such as the level of social support that a household has available and the life skills, including financial skills, of household members appeared to be strongly associated with potential for tenancy failure in our recent study. The absence of social supports has been identified as a vulnerability factor associated with eviction in other studies (Crane and Warnes 2000). Other factors such as family and household instability, including domestic violence, may also be significant vulnerability factors. *Cultural factors* can also be hypothesised as vulnerability risk factors, specifically in situations where cultural norms governing housing behaviour are discrepant with dominant norms expressed through housing authorities. For example, one study suggested that particular definitions of ‘anti-social behaviour’ had resulted in high levels of eviction of Indigenous tenants (Shelter WA 1996). Finally, housing-specific factors may be related to tenancy failure. It can be hypothesised that a household’s *prior housing instability* may be a predictor of tenancy failure. The appropriateness of the fit between a tenant and her or his housing (appropriateness, amenity, location, etc), may also be significant vulnerability factors that may accentuate tenancy difficulties and result in housing failure.

It should be stressed that the empirical evidence underpinning the identification of these vulnerability risk factors is sparse. The factors listed make intuitive sense and are supported by the limited evidence available. However, the extent to which these factors are predictive of the precipitating risk factors and eventual eviction or tenancy failure requires systematic, empirical investigation. What seems likely is that the relations between vulnerability risk factors and the events identified in the model as precipitating risk factors are in many cases proximate in time. Discussions with the Queensland Department of Housing suggest that a large proportion of all evictions occur within the first three years of tenancy, and many of

these during the first year. It would seem that in a high proportion of cases of eviction, the vulnerability factors have an impact early in the tenancy. This suggests that preventative strategies to reduce rates of eviction should focus on interventions during the early stages of a public housing tenancy, targeted on households characterised by vulnerability risk factors.

Precipitating factors

Precipitating factors are the constellation of circumstances that make tenancy failure an immediate or proximate possibility for vulnerable households. Croft refers to this stage of the risk process as 'crystallisation': 'an event (either individual or collective, chosen or imposed) causes the crystallisation of potential into something substantive' (2001: 743). In the context of this study, the crystallisation process can be conceptualised as a two-stage process. The first is the set of 'precipitating life events' that result in vulnerable households confronting problematic situations that are specific and immediate rather than potential. The second stage is when these situations result in 'incidents' leading to a decision by the housing authority that there has been a breach of the tenancy agreement. This decision, and the actions that follow, transform a household's general vulnerability to eviction or tenancy failure into a risk of actual eviction.

The specific incidents that result in the issuing of breach notices and eviction proceedings can be divided into four categories: *rental arrears*, *neighbourhood conflict*, *failing to maintain premises* and *other forms of non-compliance* with a tenancy agreement. Each involves some behaviour or set of behaviours on the part of the tenant household that precipitates a decision by the housing authority that the terms of the tenancy agreement have been broken and administrative intervention is required. These incidents are often preceded by a precipitating life event or series of events that trigger the behaviour leading to administrative action. Unravelling the ways that life events in vulnerable households result in behaviour that in turn leads to the issuing of a breach notice is central to understanding the risk processes associated with tenancy success and failure.

In broad terms, the case studies indicate that there are three main categories of precipitating life events: financial difficulty; household, family and personal change or crisis; and neighbourhood disputes. *Financial difficulty* is often associated with income and expenditure fluctuations such as a sudden or unanticipated reduction in household income as a consequence of unemployment, illness, relationship breakdown or suspension or variation of Centrelink payments, or an unanticipated increase in financial commitments. It may also be related to chronic, ongoing financial problems. *Household, family and personal change or crisis* is a broad category covering major, negative changes in a tenant household's personal circumstances that trigger a range of difficulties including difficulties with the tenancy. For example, episodic behaviour caused by a mental health condition or a situation involving family violence may result in behaviours that trigger the issuing of a warning or notice to remedy. *Neighbourhood disputes* also frequently precipitate incidents resulting in a tenancy being placed at risk. In many cases it is a combination of these events that result in a vulnerable household being precipitated into a situation involving significant risk of tenancy failure.

Conceptualising intervention

Interventions in this context can be defined as any policies, programs or practices of the housing authority designed to prevent tenancy failure and increase the likelihood of tenancy success. As already indicated, interventions to reduce the incidence and rate of tenancy failure can be divided into three broad categories, as shown in Figure 1: pro-active and supportive, reactive/responsive and remedial.

Pro-active interventions

Conceptualised in the broadest possible way, pro-active interventions include all policies, programs and practices designed to maximise the security, safety, quality, affordability and appropriateness of public housing, and the satisfaction of tenants. However, the focus here is more specifically on interventions that fall within the category of supportive tenancy management as defined earlier in this paper. Seven broad types of pro-active interventions can be identified as shown in Figure 1.

The first set of pro-active interventions that can be identified are those involving *early identification and assessment* of households that are vulnerable to tenancy failure at the commencement of the tenancy, or when the first indications of tenancy difficulty arise. Once identified, a number of interventions might be planned and put into place including appropriate needs assessment at point of application, careful allocation to an appropriate property, establishment of appropriate mechanisms for rental payment, arrangements for payment of pre-existing debt, personalised case management by a tenancy manager and linking to tenant support programs (Shelter WA 1996). Such interventions could be embedded within universal client-centred strategies of more supportive start-up of tenancies. While there is general support for and interest in the principle of early intervention, the lack of systematic analysis of vulnerability factors has hampered the development of effective policies and practices.

While systematic early identification of vulnerable tenancies is not extensively practiced at present, there has been considerable development of *tenant support programs* for particular population groups. Much of the focus has been on people with a mental illness (Slade et. al. 1999). The range of factors required to provide effective support services for people with a mental illness in public housing has been studied in some detail, based on the experience of the Victorian Housing and Support Program and other programs. Key features of this program that appear to be important to the Victorian program's success include cooperative cross department/division planning, sufficient and reliable support services, protocols outlining working relationships between housing and other support services and effective approaches for obtaining client permission for release of information (Reynolds et. al. 2002). Similarly, the Queensland Department of Housing, through the Interagency Collaboration Improvement Project, has experimented with a range of service delivery models to improve services to tenants with a mental illness, included redesigned application forms, partnership agreements with a local mental health service and case conferencing (Queensland Department of Housing 2001b).

The Queensland Department of Housing and other housing authorities have also worked with other human service organisations to provide integrated housing and support services for people with disabilities and older people (Queensland Department of Housing 2001b). Some attention has also been paid by housing authorities to the particular needs of Indigenous tenant households, in the context of a commitment to culturally sensitive practice. For example, a joint South Australian Housing Trust and Aboriginal Housing Authority project has recently been funded in South Australia aimed at improving inter-organisational coordination and integration of services for Indigenous public tenant households. The Queensland Aboriginal Rental Housing program is another example of an initiative designed to develop culturally appropriate practice.

In addition to tenant support programs for particular population groups, pro-active interventions to sustain tenancies can involve *intensive case management and support* of high risk tenancies. An example of this type of program is the Victorian Supporting At-Risk Tenancies in Public Housing pilot program. The objective of this pilot, being funded through the Victorian Department of Human Services, is to reduce the risk of homelessness among public housing tenants by implementing intervention and support arrangements for at-risk tenancies (Victoria Department of Human Services, 2002). This pilot provides community based specialist support workers, located in regional Department of Human Service Offices, to case manage at-risk tenant households. Similarly, Homeswest in Western Australia supports community organisations to employ housing support workers for at-risk tenants under the Supported Housing Assistance Program. In South Australia the North West Families Project and the Supported Trust Tenancies Demonstration project provides high intensity support for families where issues of eviction and potential homelessness are compounded by child protection issues and long-term reliance on crisis services.

A number of similar tenant support programs have recently been developed in Queensland with financial support from the Community Renewal program. Three programs located in West Cairns, West Townsville and Caboolture are currently being evaluated. A similar program for private tenancies has been developed in Logan. One particular approach that has been considered is the transfer of the tenancy management of an 'at risk' tenancy from public housing to a community housing organisation, which is able to provide intensive and specialised support. The 'Same House Different Landlord' program provides a means of facilitating such arrangements as part of the crisis and transitional housing programs of the Department and the community housing sector.

An important component of many case management and support programs is *financial management and life skills education*. The Financial Management Demonstration Project of the South Australian Housing Trust is an example of this approach. The project aims to enhance tenants' capacity to manage their lives, including their finances. Tenants receive education in money management and opportunities to reduce their debt through participation in the program. The Project also aims to reduce the incidence of the 'revolving door syndrome' whereby clients are evicted because of debt and then become high priority status for rehousing because of homelessness. The group program includes topics such as managing debt, accessing entitlements, buying wisely, enhancing life skills including parenting and social skills, and community development activities. In Queensland, referral to financial counselling agencies is used by a number of area offices as a means of supporting at-risk tenancies.

At a wider level, pro-active and supportive tenancy management can include providing opportunities to involve public tenants in the management of the public housing system, via *tenant participation* processes. Tenant participation strategies have been used in various countries including the United States to improve the image of housing estates, decrease eviction and reduce crime (Hellegers 1999). Another set of interventions that form part of the current repertoire of supportive tenancy management is *neighbourhood improvement* strategies, such as the Community Renewal Program in Queensland and the Neighbourhood Improvement Program in New South Wales (Randolph and Judd 2000). Such programs can be viewed as contributing to sustaining public housing tenancies in disadvantaged areas by improving the overall quality of life in the locality. For example, the Neighbourhood Improvement Program in New South Wales has resulted in reduction in refusals to take up public housing in particular localities, and reduced vacancy rates, rent arrears, re-housing requests and vandalism on some estates (Randolph and Judd 2000).

The final set of interventions that can be conceptualised as part of an overall pro-active and supportive approach can be subsumed under the broad heading of *client-centred management*. All of the pro-active interventions listed above imply a commitment to manage tenancies in ways that are responsive to the needs and circumstances of individual tenant households. One key element of a client-centred approach is more personalised tenant management processes. Another is to ensure that tenancy management processes assist clients to exercise their rights and obligations as tenants. Culturally-sensitive and appropriate client management is also a central element. A client-centred approach also involves a commitment to exploring client needs, preferences and satisfaction levels, and acting on this understanding (EPIC 2000). The impetus towards a more client-centred approach both underpins and is part of the set of pro-active and supportive interventions that housing authorities can practice.

Reactive/responsive interventions

The seven sets of pro-active interventions identified and described above can be viewed as the key components of a generalised supportive tenancy management policy and strategy. On the basis of this framework it would be possible to devise and develop a comprehensive, pro-active and supportive tenancy management program for a housing authority. However, there will continue to be significant numbers of tenant households whose perceived negative behaviour precipitates a *reactive/responsive intervention* by the public housing authority, as shown in Figure 1. The most fundamental set of interventions are those involving the *processes for managing breaches of tenancy* and the *processes for managing eviction*. The purpose, quality and appropriateness of these processes will have a significant impact on eviction rates, and more generally on tenancy failure and success.

The two main types of tenancy breaches likely to result in eviction are rental arrears and neighbourhood disputes. The *management of rental arrears* in an appropriate, client-focused manner has been identified in several reports as a crucial issue in any strategy to sustain tenancies and prevent eviction (e.g. Lyons 2000; Shelter WA 1996). Rental arrears is the major precipitating factor leading to eviction. There have been several important program initiatives by housing authorities in different parts of Australia to manage rental arrears in a more flexible manner. These include the Debt Discount Scheme and Supportive Housing Assistance Program of Homes West in Western Australia and the Debt Management Demonstration Project of the South Australian Housing Trust.

Features of such programs and proposals for management improvement include better information to tenants regarding rent charging systems including better account statements (Lyons 2000: 3), deferral of payments in certain circumstances, more specialised management of arrears in local offices, reduction of housing debt in exchange for regular repayments, negotiation of housing debt repayment in the context of supportive tenancy management, early identification of arrears difficulties, more formalised arrears repayment arrangements (Shelter WA 1996: 11), rental credit policies such as those practiced in South Australia, and use of automated payment arrangements such as the Queensland Department of Housing's EasyPay system.

Processes for effective *management of neighbourhood disputes* are an important part of the repertoire of reactive/responsive interventions. For example, the New South Wales Department of Housing has developed new processes for tenancy management on housing estates under its 'Good Neighbour Policy' initiative, including management of neighbourhood disputes, serious nuisance and annoyance, violence and illegal use of premises. In terms of neighbourhood disputes, client service staff are required to interview both parties, encourage the parties to come to a resolution, request residents to attend mediation, issue a warning letter if the dispute is causing a nuisance to neighbours and seek reinforcement of any agreement if necessary. One strategy to deal with objectionable behaviour is the transfer of tenants to a house in another more suitable location, where the potential for disruption is less.

There is also a need for effective processes and practices concerning the *management of eviction*. It has been suggested that the eviction decision should take into account the broader life circumstances of the tenant including the length of time they have lived at the premises, the age and health of the tenant, the availability of other suitable accommodation and the need to be close to families, friends and employment (Shelter WA 1996: 15).

These matters raise fundamental questions about the extent of the responsibility of housing authorities to sustain tenancies. Clearly, not all behaviours can be tolerated and not all tenancies can be sustained. Tenants themselves have differing views on these issues, with some feeling that the Department should evict troublesome tenants while others felt that better approaches to managing the problems should be developed (EPIC 2000: 20). The goal of sustaining tenancies and preventing eviction needs to be balanced with the need to protect the interests and amenity of all tenants, to effectively manage the public housing stock and to weigh the relative responsibilities and rights of the public landlord and tenant.

Remedial interventions

The pro-active and reactive/responsive interventions listed above comprise the current repertoire of measures associated with preventing eviction and tenancy failure and maximising tenancy success. However, if a public housing authority is viewed as having wide responsibilities to ensure that all families and individuals are housed satisfactorily and to prevent homelessness, its role does not necessarily end at the point of eviction. The consequences of eviction for many individuals and families are often profound, resulting in sub-standard housing or homelessness (Crane and Warnes 2000). Moreover, eviction may result in demands being placed on other social agencies. Of particular concern is the need to avoid 'revolving doors' between government agencies, where responsibility for a household is simply transferred from one publicly funded agency eg a state housing department, to another e.g. a SAAP program. For these reasons, housing authorities are also concerned with interventions designed to mitigate the adverse consequences of tenancy failure and facilitate the re-housing of evicted households.

Remedial interventions can be classified into three broad categories as shown in Figure 1. Firstly, a significant number of evicted families have their tenancies *reinstated* after an eviction submission has been approved because they have entered into an agreement to remedy the tenancy breach. This suggests that even at the very last moment, there are often grounds for negotiation to sustain the tenancy. Other evicted households re-apply for public housing and may eventually be *rehoused*, thus creating a revolving door effect. There is a need to examine the incidence of rehousing of evicted households, to see if the disruptive processes of eviction and subsequent rehousing can be short-circuited.

In a broader sense, it can be argued that the process of eviction itself needs to be carefully planned to minimise the adverse implications of this unquestionably traumatic event. *Eviction planning* might include

giving consideration to the particular family circumstances of the evicted family, the timing of the eviction (Lyons 2000) and the provision of assistance in accessing private rental housing e.g. providing of a bond loan. A further part of the process may be *referral to housing and other support agencies*, especially emergency and housing crisis services. This requires effective inter-agency relations at the local office level. Providing information to other support agencies that may be involved with the evicted individual or family may also be of great importance in ensuring the wellbeing of the members of the household e.g. mental health agencies and child protection authorities.

Towards a predictive model of tenancy failure

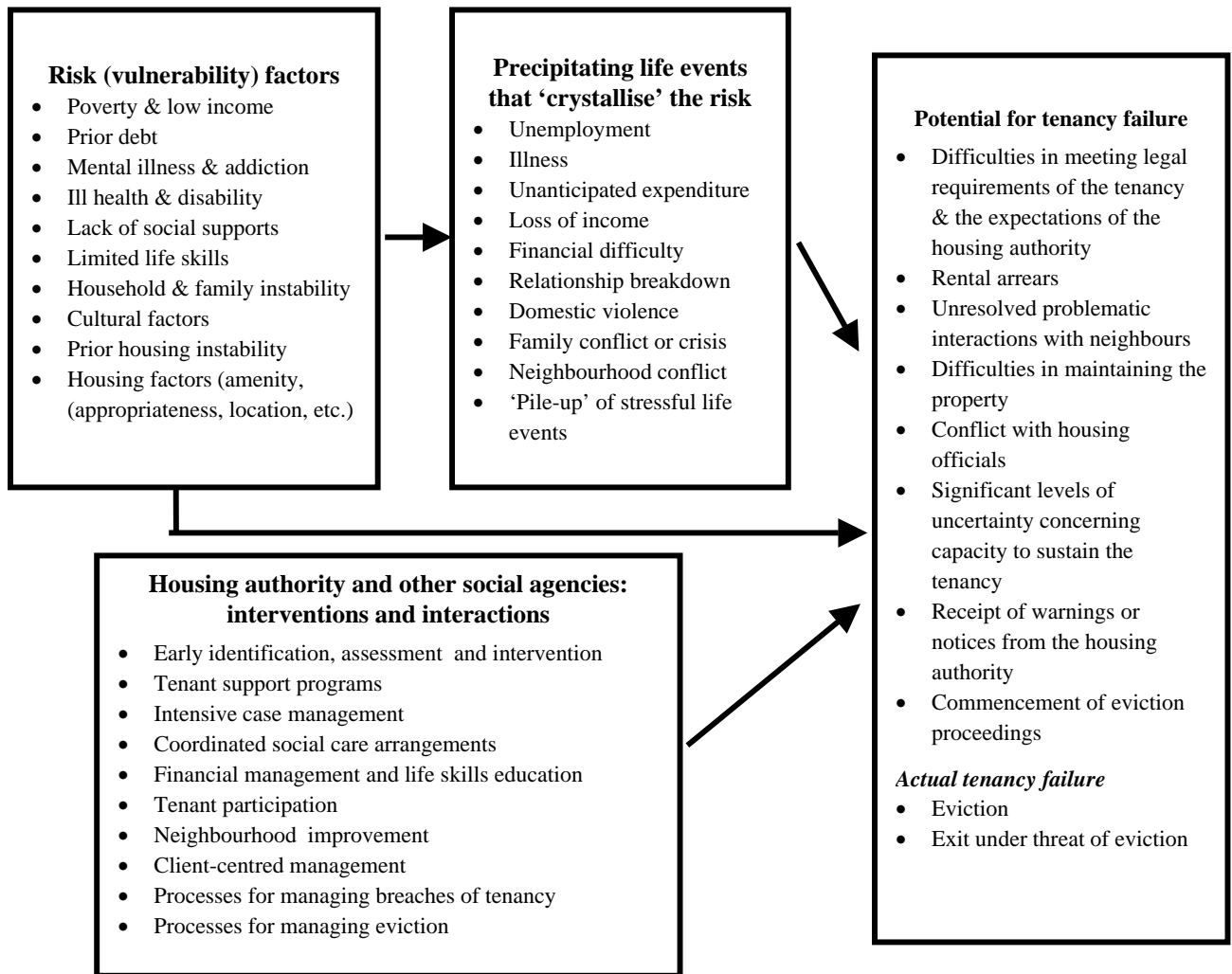
The study currently being concluded for the Queensland Department of Housing on sustaining tenancies (Jones et. al. forthcoming) has provided detailed, qualitative information on the factors and processes that impact on the potentiality for tenancy failure, and has enabled the construction of the descriptive model presented in Figure 1. However, if housing authorities are to develop more effective and targeted supportive tenancy management practices, research is required that will systematically and reliably identify the risk factors that predict potential or actual tenancy failure in public housing. A proposed study to achieve this aim has recently been submitted to AHURI. The proposed project aims to test an empirically-grounded 'risk identification' model that will assist housing authorities to identify tenancies-at-risk early in the tenancy as a basis for supportive tenancy management. The model is represented diagrammatically in Figure 2. Based on the earlier work now being concluded for the Queensland Department of Housing, the model conceptualises risk as a dynamic process involving both general predisposing risk factors and proximal precipitating factors such as stressful life events that directly trigger potential housing failure. The model also takes into account the impact of interventions by housing authorities and other agencies on tenancy outcomes. The proposed study will test the central tenets of the model in a prospective, longitudinal (eighteen months) quantitative study of a broadly-based sample of new public housing tenants. This study would result in an empirically verified set of conclusions concerning the relative impact of risk factors, precipitating factors and interventions by housing authorities and other agencies on potential and actual tenancy failure. The strength of the proposed research derives from its quantitative and prospective (longitudinal) design and hence its capacity to yield statistically reliable and robust findings concerning the key predictors of potential and actual tenancy failure.

Conclusions

Sustaining tenancies and supportive tenancy management have become central concerns of many public housing authorities in Australia during recent years. There are now many policies, programs and practices in many jurisdictions designed to support tenants and prevent tenancy failure. However, these initiatives have taken place in a context of limited understanding of the systemic relations amongst risk factors and processes, interventions and public housing outcomes. The recently conducted qualitative research on sustaining tenancies for the Queensland Department of Housing (Jones et. el. forthcoming) has provided a foundation for a more rigorous understanding of the factors and processes associated with sustaining tenancies. A model portraying these relations is presented in Figure 1. This model lays the foundation for a more systematic policy approach to sustaining tenancies.

Building on this foundation, what is now required is research that will yield statistically reliable and robust findings concerning the key predictors of potential and actual tenancy failure. A research study to achieve this goal has recently been proposed to AHURI. The proposed study would aim to test the predictive model of tenancy failure presented in Figure 2 in a prospective, quantitative study of new public housing tenants. A rigorous empirical foundation of this kind is essential to the development of targeted and effective early intervention strategies to sustain public housing tenancies.

Figure 2: A predictive model of tenancy failure from risk factors, precipitating life events, and interventions



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