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Living in subsidised affordable rental housing:

Tenant experiences

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Unison Housing

Unison is a not-for-profit organisation that works to reduce disadvantage and social exclusion by creating communities that thrive. Unison develops, owns and manages social, transitional and affordable housing; and delivers homelessness services in Melbourne's West to over 3,000 households every year. In addition, Unison provides commercial property management, owners corporation management, and cleaning and grounds services through its social enterprise.

About the Unison Housing Research Lab

The Union Housing Research Lab is a unique education and research collaboration between RMIT University and Unison Housing. The Lab is located in the Social and Global Studies Centre, one of two research centres in the School of Global, Urban and Social Studies (GUSS). The Lab was established in 2017 to develop and implement a collaborative teaching program, and to undertake innovative policy and practice relevant housing research informed by the experiences of services users and providers.

For more information go to:

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The aim of the Unison Housing Research Lab ***Research Report*** series is to develop a clearer understanding of who Unison works with, and identify areas where systems development is required. This series involves deep analysis of administrative data collected by Union Housing to drive decision making. The Lab also produces a ***Think Piece*** series. This series critically examines theories and evidence that are influential in the areas of social housing and homelessness, and that are pertinent to Unison's mission, policies and practice.

Disclaimer:

The views and opinions expressed in this paper are those of the authors and do not necessarily reflect or represent the views and opinions of Unison Housing.

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Table of Contents

EXECUTIVE SUMMARY

A shortage of affordable rental properties in Australia has been a major policy issue for years. There has been many attempts to stimulate the supply of affordable rental properties for low-income wage earners and researchers have focused on examining the impact and value of these policy responses. Consequently, there is a curious and conspicuous gap in the literature – little is known about tenants' experiences of affordable rental housing, particularly housing managed by Community Housing Providers (CHPs). Understanding what tenants find attractive about living in subsidised affordable rental housing managed by CHPs and what they don't, is important as subsidised affordable rental tenancies form a small but increasing part of the housing portfolios of CHPs and their contribution to the financial stability of CHPs is growing.

This report examines the experiences of 19 tenants living in subsidised affordable rental managed by Unison Housing. Through in-depth interviews our aim was to find out what affordable rental housing tenant's value, what they don't, and what CHPs can do to increase the attractiveness of subsidised affordable rental for prospective tenants and to maximise residential satisfaction among existing tenants of their affordable housing stock.

Key findings

Although our sample was small and only included existing tenants, several clear patterns emerged from the data we collected. These patterns spoke to the experiences and attributes of subsidised affordable housing that people valued, as well as experiences and attributes that contributed to a desire to move on. More specifically, people valued the flexibility offered by setting rent as a percentage of income, and the quality and location of housing offered by Unison. People also found the application process less stressful than the private rental market. Most notably, though, participants reported that having an **ongoing rather than a fixed term lease** was of great benefit to them. Ongoing leases provide much more tenure security than they could expect in the private rental market, and this in turn enhanced the attractiveness of subsidised affordable rental properties.

However, some aspects of living in affordable rental housing were clearly contributing to people's decision to leave. Uneven communication and the disruptive behaviour of other tenants in apartment blocks were the two most frequently cited issues.

Recommendations

With respect to increasing the attractiveness of subsidised affordable rental for prospective tenants, we recommend that Unison consider a **different strategy to listings affordable properties on the internet.** More specifically, listing should differentiate Unison's stock by emphasising the full range of unique benefits such as ongoing leases, the flexibility provided by setting rent as a percentage of income and the quality of dwelling, which are features highly valued by existing tenants.

With respect to maximising residential satisfaction among existing tenants, Unison needs to address the issues of disruptive behaviour and uneven communication practices with tenants. We recognise the former issues are challenging and extends beyond affordable tenancies. As such, we recommend that Unison consider integrative support models that have demonstrated positive outcomes in addressing such issues and look promising for sustaining tenancies. Addressing uneven communication is a direct practice issue. There are examples detailed in the report of where communication has been done well that can be drawn on to both ensure consistency throughout the organisation and emphasise the importance of responsiveness and accessibility.

Finally, we note that despite subsidised affordable rental properties accounting for approximately 15-20% of their housing stock, Unison lack actionable information on the reasons people leave. We recommend that Unison consider implementing a small exit survey for every affordable rental tenancy that ends. Responses rates would not be 100%, but irrespective of the response rate, embedding exit surveys in organisational processes will yield important information in the longer term.

1. INTRODUCTION

A shortage of affordable rental properties in Australia has been a major policy issue for years. A recent study by Hulse et al., (2019) found that in 2016 the shortfall in private rental properties that were affordable to households in the lowest 20 % of income was over 200,000 and this grew to over 300,000 as many affordable dwellings were occupied by households on higher incomes.

A lack of investment in social housing is regularly cited as a major factor contributing to the shortfall in affordable rental properties (Productivity Commission, 2016), but this primarily affects people on very low incomes such as Government pensions. However, numerous studies also show that people who are employed and on low incomes but ineligible for social housing are also affected by a shortage of affordable rentals. For these households high housing costs create financial stress and emotional hardship, as well as contributing to increased levels of spatial disadvantage (op.cit). Governments, both Federal and State, have responded to the housing affordability problems experienced by low-income wage earners by attempting to stimulate the supply of affordable rental properties by tax concessions (e.g, negative gearing) and planning mechanisms such as inclusionary zoning (which include both mandatory and voluntary approaches), as well as implementing targeted initiatives such as the National Rental Affordability Scheme (NRAS). More recently, the Victorian State Government attempted to impose a 1.7% levy on the value of all new developments of three or more dwellings to fund new social and affordable housing, but subsequently withdrew the legislation after pressure from the building industry.

There is little agreement on the impact or value of existing policy responses (see Coats et al., 2019 and Rowley et al., 2016), and housing researchers continue to focus on identifying and evaluating various policy options designed to stimulate the supply of affordable rental properties (see for instance Khanjanasthiti et al., 2016; Rowley et al., 2016; Sharam et al., 2017; Randolph et al., 2018). This makes sense considering the shortage of affordable rental housing stock. However, it also means there is a conspicuous gap in the research literature – we know very little about tenants' experiences of affordable rental housing, particularly housing managed by Community Housing Providers (CHPs).

Understanding what tenants find attractive about living in subsidised affordable rental housing managed by CHPs and what they don't, is important for several reasons. For a start, subsidised affordable rental tenancies form a small but increasing part of the housing portfolios of CHPs and their contribution to the financial stability of CHPs is growing. Indeed, at Unison Housing, the site for this study, affordable rental properties account for approximately 15-20% of their housing stock and their financial projections are based on a sizable and viable portfolio of affordable rental housing.

Alongside the potential financial benefits, a healthy affordable rental portfolio has important social benefits for CHPs like Unison. A goal of Unison is to create thriving communities and one way they hope to achieve this is to reduce the potentially damaging effects of concentrations of disadvantaged tenants by mixing affordable rental tenancies and social tenancies where possible. However, the hoped for financial and social benefits of affordable rental housing are being reduced by high turnover and difficulties filling vacancies in a timely fashion. Further, due to the precarious employment conditions of many tenants in affordable rental properties, job loss is common, and many tenancies are subsequently converted into social tenancies.

If subsidised affordable rental housing is to make a meaningful and consistent financial and social contribution for CHPs such as Unison, there is a clear need to develop strategies that reduce turnover and increase the attractiveness of affordable rental housing to low-income households. Thus,

the aim of this study is to investigate what affordable rental housing tenant's value, what they don't and what CHPs can do to maximise residential satisfaction among tenants of their affordable housing stock.

2. LITERATURE REVIEW

The private rental market works quite well for most people, most of the time. For others, particularly low-income households this is not necessarily the case. Among households that pay a disproportionately high share of their income on housing, both life and housing satisfaction are markedly lower than households experiencing lower housing cost burdens (Acolin & Reina, 2022). Given the number of low-income households experiencing rental stress has 'roughly doubled since 1994/95' (Productivity Commission, 2019: p.5), the cost of housing is clearly a critical consideration with respect to understanding housing satisfaction among low-income households. Indeed, the development of suite of policies designed to improve housing affordability is an explicit recognition of this.

However, housing satisfaction is influenced by factors other than cost. Indeed, a range of material aspects such as its condition and quality, its design and security, and its location and suitability, also influence housing satisfaction levels (Galster 1987). Alongside these material aspects of housing are the affective dimensions of housing. These are important as well because our homes are places where we relax and escape the stresses of everyday life. They are places where we should feel safe and comfortable; where we grow up and where we grow old. In terms of understanding why some people like their housing, when others, in similar if not identical places do not, directly focuses attention on the importance of examining both the material and affective dimensions of housing, and their interactions.

Over many decades and across many countries researchers have investigated what housing attributes people value most, as well as their housing aspirations. Summarising these findings is a challenge given the different methods, samples and contexts. Further, renters are a heterogeneous population (Varady & Lippman, 2010), and what attributes one group value, another group of renters may not. While studies consistently point to number of attributes connected to higher levels of residential satisfaction including cost, location, quality of the dwelling including its age[1], it is unclear if residents of affordable rental dwelling value these housing attributes, or if they differ.

Despite a relatively large pool of studies that examine different housing affordability schemes in Australia, tenant experiences of affordable rental housing are largely absent. Dodds et al., (N.D) study of 442 National Rental Affordability Scheme (NRAS) tenants is an exception. Its focus, however, is largely on the pathways into affordable rental housing and the participants housing aspirations rather than the material and affective elements most salient to residential satisfaction. A follow up study (Hawke et al., N.D) built on the original analysis but with a focus on a more detailed understanding of participants home ownership aspirations.

The absence of tenant experiences and a lack of interest in the factors driving residential satisfaction among affordable rental housing residents is puzzling. More so given the large amount of research that has investigated levels of, and factors influencing residential satisfaction among private

[1] For a useful summary of housing aspirations see Stone et al., 2020.

rental and social housing tenants. While it is quite plausible that subsidised affordable rental tenants find the same things attractive about their housing as other renters, without any empirical evidence we can only speculate. Addressing this gap in the evidence base is a particularly pressing issue for housing providers, particularly where subsidised affordable rental is a critical element in their growth and social mix strategies.

Before we turn our attention to the research approach we employed to obtain insights into the experiences of tenants in subsidised affordable rental, it is important we clarify exactly what we mean by the term. Subsidised affordable rental properties sit somewhere in between social housing and the private rental market. Broadly speaking, it is housing offered to low-income earners at below market rates and households pay a fixed percentage of their income on rent[2]. Income eligibility for Unison's affordable tenancies is set by the Victorian government.

3. METHOD

3.1 Recruitment

Initial contact with 150 randomly selected residents residing in subsidised affordable rental properties was made via a letter from the CEO of Unison. The letter included a description of the project, contact details of the researcher, and a 'Consent to Contact' form and a self-addressed return envelope. There were 25 responses, and of these 19 residents completed a semi-structured interview between April and October 2021. Sample sizes in qualitative research are generally small as the aim is not to generalise but rather to understand people's experiences and perceptions in depth and in detail. While there is no set sample size for qualitative research Baum (2000) suggests a sample size of between 12 – 20 is appropriate when looking for 'disconfirming evidence or trying to achieve maximum variation' (Grahame and Marston, 2012: p.78).

3.2 Data collection

The interviews gathered a small amount of quantitative data (demographics, income, employment etc) but were primarily qualitative, semi-structured interviews. The qualitative component aimed to elicit data pertaining to the experiences and perceptions of tenants in affordable rental properties to ascertain what they liked about their housing, and what could be improved. The open-ended questions focused on their prior housing, their experiences of moving into and living in affordable rental properties. The questions were posed in a way to obtain information on both the material and affective aspects of their housing, as well as questions about their housing aspirations.

Each participant completed a single interview conducted via Skype for Business or Teams due to COVID-19 restrictions. Interviews were recorded and participant information such as name, age, gender and work title were removed from the transcripts to ensure confidentiality. Transcripts were given a unique code and the code sheet, along with transcripts, were securely stored at RMIT. In recognition of their time, participants were paid an honorarium (a $50 voucher) for completing the interview. Approval for the study was obtained from RMIT University's Human Research Ethics

[2] Income thresholds and market rent subsidies vary.

Committee (DSC CHEAN #23902, 12/02/2021). Throughout the report people's names and various personal details have been changed to ensure confidentiality.

3.3 Sample characteristics

The average age of the participants was 46, but there was considerable variation with a difference of nearly 50 years between the youngest participant (19 years of age) and the oldest (67 years of age). Most of the participants were currently employed (15 of the 19), earning on average $852 per week (gross). Most of those who were working (11 of the 15) reported little variation in the number of hours they worked each week, with 32 hrs being the average. Among those that worked, the average rent was $296 per week, which was about $60 more than the rent paid by those who were not working ($230 per week, average).

All the participants were living in multi-unit apartment buildings, except for one, who resided in a stand alone unit. Most of the properties (13 of the 19) were located in the inner city, with the remainder in suburban areas and one in a Geelong. Given the higher mobility of private renters compared to public tenants (Sanchez et al., 2011) our sample were quite stable, as most had been in affordable housing for quite some time – seven had been in their properties for three years of less, but most (11/19) had been housed in affordable rental properties for four years or more. The average tenancy was five years in duration.

3.4 Limitations

The low response rate combined with drawing a sample from current tenants means there is a danger of selection bias - namely we elicit data from only those who like affordable properties. However, in terms of gaining a broader appreciation of what tenants' value in affordable rental, and what they do not, the sample is suitable for our purposes.

3.5 Analysis

Quantitative data were collected and stored in the online survey software program, Qualtrics. These data were only accessible through password-protected computers. The survey data were subsequently extracted from Qualtrics data and were analysed using SPSS.

After the qualitative data were transcribed, we employed a thematic analysis utilising NVIVO, a qualitative software package. The analysis started by reading each transcript and identifying 'positive' and 'negatives' experiences of subsidised affordable housing. Scattered through the transcripts were a small number of experiences that were neither positive or negative but were clearly tied to the participants' sense of residential satisfaction. These were classified as 'ambivalent'. The next step involved recategorizing 'positive' negative' and ambivalent' experiences into various subthemes that corresponded with a range of material and affect aspects of housing. These themes are explored in the following section.

4. FINDINGS & DISCUSSION

4.1 The 'moving in' process

Moving house can be a very stressful experience, but participants were positive about the process of moving in. Participants found the application process simple and straightforward, and noted that the time between seeing the property advertised, getting their application approved, and moving in was quick. Participants often compared their experiences with moving into private rental where there is more competition, and greater stress associated with trying to find a property. Richard, who had lost his previous property unexpectedly and was facing homelessness, told us that the process was:

> … very smooth, yeah. It was a very stressful time because we're basically panicking. We have nowhere to live basically. But once we got the place it was very smooth.

He went on to say that*:*

> Basically, it was probably the easiest move I've had … we just came along, did a quick review of the apartment. We said we were interested, and it was sort of basically, well, the apartments yours. Whereas a lot of the time and private rental it's like a bidding war or something. But this one was, yeah, it was so easy.

The appeal of the moving in process was enhanced by the actions of place-managers, with participants reporting they were welcoming, responsive, and efficient.

4.2 Value for money

Nearly all of the participants considered the rent they paid 'good value for money'. There were numerous perceived benefits tied to affordability, from being able to live in locations that would otherwise be unaffordable, to being provided with what Ricky called a 'breathing space' or giving people like Buddy the 'opportunity to get back on your feet'.

Having rent set as a percentage of market rent and limited to 30% of household income offered a level of affordability AND flexibility not found in the private rental market. Participants valued this approach as it allowed for life and work circumstances to change without the risk of losing their tenancy or their rent becoming unaffordable. For example, Deb noted that the rent setting model provided her with the option to reduce work as she aged, while still maintaining a secure tenancy, an option simply not available in the private rental market.

> …. the fact that with Unison I can still work four days a week and I don't have to rely on government handouts for it. I can still work four days a week and they adjust the rent accordingly to your salary. So, I haven't got like a private landlord saying to me, you know the agreement was $300 a week, despite you to go three days or four days, it's still $300 a week. Whereas with Unison [the rent] gets adjusted.

However, despite the high level of satisfaction with Unison's rent setting approach, broader labour market conditions, particularly casual work conditions, contribute to financial insecurity for

some households, despite subsidised rent. For one family living off a single income, fluctuating work hours made it difficult to predict how much rent they would pay, which in turn created some anxiety and stress.

One final point worth noting is that some tenants had utilities included in their rental agreement, but others did not. While there are historical reasons for this, it was clear that the inclusion of utilities further enhanced the view that affordable rental properties represented 'good value for money'.

4.3 Security of tenure

Security of tenure is an ongoing issue for private renters. In Victoria, most renters sign a Fixed Term Lease (FTL), an agreement that covers a specific amount of time, generally 12 months[3]. Studies show that a lack of long-term tenure security in the private rental market, particularly for low-income households, can undermine connections to place and to people, as well as contribute to constant feelings of fear and anxiety (Morris et al., 2017). However, residents in Unison's affordable rental properties sign an ongoing lease. Ongoing leases provide a greater level of tenure security and the participants valued this. The importance of ongoing leases was compared to previous experiences in the private rental market where long-term security of tenure is not available. Indeed, many participants spoke about having to vacate a property, often unexpectedly, not because they wanted to, but because of a decision made by the Landlord. Understandably the stress associated with these experiences was substantial. In this context, having an ongoing lease meant they did not have to worry about being forced out of their property unexpectedly and this enabled them to settle down, establish routines and start to make more enduring connections. For John, an ongoing lease provided him with the necessary security to rebuild after a life shock. Carl, who had been a tenant for just over 3 years, said that he:

> … liked the security. Having rented for quite some time we've had been told to vacate a few times because of people wanting to do their places up and obviously get more rent et cetera. We've had that two or three times now. It's very, very stressful. We don't have family in Melbourne so we're on our own here. So, if we don't get somewhere to live, we're basically homeless if that makes sense. So yeah, it did take a lot off our mind when it happened. Hopefully, touch wood, this place is not going anywhere. They're not going to be doing anything. It is a secure place if that makes sense.

Unison's treatment of rent arrears also contributed to the sense of permanency. Some participants reported that they had experienced temporary financial setbacks due to employment variations. This included reduced shifts, unpredictable hours, and at times, unemployment. The approach of place-managers is notable here: participants said that when they experienced these setbacks, they were able to discuss these issues with their place-manager. Participants described the place-managers as being understanding and offering flexibility by making achievable re-payment plans. These temporary setbacks, which in private rental could result in arrears and possible housing

[3] If neither the renter or the landlord end or extend the agreement, it is automatically renewed as a periodic (month by month) agreement.

loss, did not risk their tenancy. Indeed, participants described Unison's the policy as a 'lifesaver'. As Jen told us:

> At the start of last year, I think we were behind on rent for two or three weeks. Because work was slow for my partner and also work was slow for me. We emailed the place manager and explained to her and they were pretty understanding and okay about it. That's the thing with here as well, they're pretty understanding. Like if you're going through something, you just let them know, they're not, you know, grumpy.

4.4 Place

Turning our attention to other material aspects of housing, we asked a series of questions about place. Within this context, place refers to three aspects of the property – its amenities, its size, and its location.

4.4.1 Dwelling amenities

Two amenity features were prominent in participant interviews. This included the properties aesthetic – how it looked both inside and outside - as well as a properties heating and cooling.

Starting with the aesthetics, the participants liked dwellings that were 'new' and 'modern'. New and modern builds were associated with features such as new gas stoves and natural light. Deb told us that her place was:

> … brand new when I started, so no one had ever lived in here. It's very light and very airy. A lot of natural light. It's got… look it really has got good facilities.

Affordability was discussed in relation to this – a modern aesthetic combined with an affordable price was highly valued and contrasted with past experiences at the lower end of the rental market where properties are more expensive, but also older and in poorer repair than the overall housing stock. Indeed, it is well recognised that the poorer quality of stock at the lower end of the rental market contributes to higher health burdens among other things.

Unsurprisingly, heating and cooling were important features. In Victoria, previous studies show that many rental properties have no heating or cooling, inefficient hot water systems and poor weatherproofing (VCOSS, 2010). Participants commented positively on the provision and condition of the heating and cooling systems, with some commenting that this was their first tenancy where cooling systems were provided. However, it was also the case that poor insulation was a cause for concern. Poor insulation increased energy consumption contributing to higher household costs. Angel, who was in her late 40s, said that:

> The only thing that I don't like is there's no insulation in the floor or the roof. So, in the winter and the summer it's either really, really cold or it's really hot… so I can pay a fair bit of money just for heating or cooling.

Unison aims to develop and manage properties that are environmentally, thermally, and acoustically sound, with efficient water, electric and gas services. However, participant accounts suggest that some housing stock might not meet this standard. While this was not as much of an issue

for those participants who had utilities included in their rent agreement, for those who did not, the high costs of running heating and cooling systems combined with a lack of effective insulation compromised the properties affordability, and in turn, participants satisfaction with their housing.

4.4.2 Property size

The size of participants' dwellings elicited a range of comments and perceptions were mixed. Some participants, both singles and couples, considered their dwelling size to be sufficient or even perfect. While participants acknowledged that their properties were compact, they saw positives in this as it often meant the dwelling was easy to clean but still large enough to invite another person over.

For others, size was enough of an issue that they had started to look for alternative housing. For example, one family had outgrown the space as their children grew, and so were looking for larger housing to meet their current needs. Others, both singles and family households, reflected on the impact of limited space during the COVID lockdowns. One participant described this experience as 'claustrophobic' and was considering moving as a result. Participants also discussed what they hoped to gain from living in a larger property. For example, one participant said they wanted a larger property to be able to host friends and family, while another, who lived in a studio apartment, wanted a 1-bedroom apartment so there would be a separation between living and sleeping spaces. Indeed, participants responses highlighted a tension between, on the one hand wanting a larger place, and on the other hand, recognising that they would be unlikely to find anything larger at a similar price to what they were currently paying. Joe expressed this tension succinctly. He spoke positively of his experiences in affordable rental housing but now after 2 years, he wanted something larger. He mentioned that he had:

> … just recently in the last months started having a look around because it does feel a little bit small and I suppose I've been just looking around to see what else is available in the area. And there are places that are much bigger than this for probably only about $50 a week or so more. So, in a way I feel like if they put my rent up much more than what it is, I would start looking elsewhere. But at the moment, just because of the fact that it is a little bit cheaper than what's available elsewhere, I'm sticking with it.

4.4.3 Location

The location of affordable rental properties was consistently viewed as one the best aspects of the participants housing. There are two key factors that contribute to high levels of location satisfaction. First, affordable rent meant that participants could live in locations such as the inner-city, where rent would otherwise be too expensive and beyond their budget. One participant noted that because of their proximity to the city they were also saving money on public transportation. Secondly, the location of the participants' dwellings in relation to neighbourhood amenities elicited many positive responses. This included shops, public transport, for families being located close to schools, parks, and close to or easy to get to work. Joe's comments sum up the feelings of many participants:

> … the best thing I would say is the location and the neighbourhood. It's just a great location, close to the city, close to shops, public transport, parks, all those types of things.

The physical features of the property, such as the property's amenity, size, and location all contributed to housing satisfaction. Of note is that while property aesthetic was the key reason to

recommend Unison properties to others, size was identified by participants as a reason to vacate their property.

4.5 Practice

Place-manager practices and approaches varied, and this had a direct impact on participants desire to remain in their affordable tenancy. Affordable tenants want a safe, clean, and quiet place to live, and they expect Unison to facilitate this. Participants provided examples of Unison's practices that either enhanced or undermined their desire to stay. Communication is key to this. With respect to effective communication practices two aspects stood out: responsiveness and accessibility. Firstly, responsiveness included practices such as acknowledging issues raised by the tenant by returning emails and phone calls, and by communicating the steps taken to resolve reported issues. Similarly, when action could not be taken, participants wanted the reason why something could not happen explained to them. For example, Nada explained Unison's communication included being directed to necessary supports.

> The communication, for example, I go to reception, and they make it simple, and they direct me where to get help.

Secondly, with respect to accessibility, participants drew attention to the importance of knowing who their place-manager was and being able to readily contact them. There were inconsistencies in the responsiveness and accessibility of Unison. While some participants, like Lenny, reported their place-managers were responsive:

> To me, they have been efficient, like profound, each time when I ask or especially the housing manager, she's up in there. I ask some questions and she's really amazing.

Others reported having limited understanding of Unison's response to the issues they had raised. Likewise, some participants reported knowing their place-manager and relayed examples of easily being able to contact them with any issues. Again, this included via phone, email, or in-person. However, other participants reported place-managers were difficult to contact. Examples included multiple unsuccessful attempts of contacting their place-managers, not knowing who their place-managers were, particularly after staff turnover, and Unison staff not attending planned meetings to discuss tenant issues. While some of these tenants said they received 'hard copy' information via post or email, they said that Unison are 'quite invisible' (Ricky). While a number of factors might contribute to Unison's perceived lack of presence, COVID clearly had an impact. As Ash explained:

> Now we don't know who to talk to now. Before COVID pandemic it was good but after COVID pandemic, no contact, no email, no office opening.

Our analysis revealed two particular issues that stood out as significant to affordable tenants in desiring more effective communication from Unison: the condition of the housing site, and Unison's approach to disruptive neighbours.

4.5.1 Site Condition

In apartment buildings, the condition and cleanliness of common areas were important to affordable tenants. Participants regarded maintaining a clean environment and responding to issues of uncleanliness, damage, and pests as Unison's responsibility.

Some participants reported that their housing sites were kept clean. Participants were satisfied when there was visible and frequent cleaning of the common areas. For instance, Deb told us that:

> … it's kept clean. They have somebody come in every alternate day and cleaning the elevators and the porch and things. So, it's well looked after.

Other participants acknowledged that while all issues may not be attended to, clear communication from their place-manager enabled them to better understand the limits of what Unison could and could not do. Angel told us:

> I have been treated pretty well while I've been here through. My [place manager], she's pretty fair about things. If I have any problems, I can just ring her or I email her. Doesn't mean that it gets done, but I can still contact her and she's cool.

However, other participants expressed dissatisfaction with the level of maintenance and cleanliness at their housing sites. Although participants were often aware that property damage and uncleanliness was tied to the 'complex' nature of many of Unison's tenancies, and that Unison properties endure more "wear and tear" than a private apartment block, participants, like Joe, still felt that regardless of who caused the mess, the onus was on Unison to clean it up.

> I'm not overly happy with the level of cleaning and maintenance that goes on in the hallways, in the lifts, in the foyers, et cetera. I was a bit disappointed with that, particularly over Covid because I personally couldn't see much evidence that they had increased their hygiene practices as was happening everywhere else in the world.

The issue of pests such as cockroaches was also mentioned by a few participants living in apartment blocks. This is a particularly thorny issue. Pests such as cockroaches are seldom confined to one apartment in a building and can easily traverse property boundaries (Biehler, 2013). Indeed, affordable tenants affected by pests reported keeping their dwellings immaculate and had tried, unsuccessfully to get rid of the cockroaches. For these tenants, it was the condition of other areas, such as unclean rubbish chutes or other tenant dwellings, that was the cause of the problem. Not only do pests traverse property boundaries but also organisational and individual responsibilities. Participants felt that pest control was not their responsibility. The presence of cockroaches created a point of frustration with the organisation that was exacerbated if Unison redirected responsibility back to another tenant. Gus, who had been a tenant for over 9 years, raised the issue of pests on a number of occasions. He explained that he had:

> … tried to spray the cockroaches myself, and what I'm finding is I did ask to my place manager what's the procedure about rodents and pests, and they said, "Look, that's your problem. You have to deal with that." And I just thought that's not a good enough answer, because the problem is I might be very clean in my room, but the next person across might have cockroaches

As we noted in an earlier report (Taylor et al., 2022) effectively responding to the presence of pests is a difficult space for social housing providers (Kopke, 2018). In this space where individual and organisational responsibility is ambiguous, pests thrive, and in the case of large apartment blocks, one resident with these behaviours, but without an effective housing and support response in place, is all that is required to introduce pest problems to many other social and affordable housing residents.

4.6 Disruptive neighbours

Anti-social behaviour is a complex issue. All of Unison's apartment blocks house both social and affordable housing tenants, and most social housing tenancies are allocated to highest priority group on the Victorian Housing Register – the homeless with support category where people have a history of homeliness and complex needs. Most of these tenancies progress well, but some do not. We found two aspects of disruptive behaviour that impacted on participants desire to stay – first the impact of disruptive behaviour had on them, and second affordable tenants' perceptions and expectation of Unison's response to problematic behaviour from other tenants.

4.6.1 The impact of disruptive behaviour on participants

Although our sample did not include tenants that had vacated their affordable rental properties, we obtained a great deal of information about what aspects of living in subsidised affordable rental would influence peoples decision to leave. We have already seen that size was a such a factor, for some people at least. However, the most common issue, and one that was raised by many people living in apartment blocks was the disruptive behaviour of other tenants.

Housing researchers have documented a wide range of factors and circumstances that enable people to make 'home' – that is a place where they feel safe and secure and in 'control of their living environment' (Easthorpe, 2014: p.582). When these elements are absent or compromised there are deleterious impacts on people's wellbeing, their satisfaction with their dwelling, and their inclination to stay.

Relationships with neighbours can have a significant impact on residential satisfaction levels, and for those living in high density apartment blocks, interactions with neighbours are often more frequent. While many people expressed a preference to keep to themselves, participants also spoke positively about their neighbours and were not only aware of the challenges many faced, but actively embraced them. Angel told us that she had:

> … one neighbour, my direct neighbour, like the one who also faces the street with me. So, she's a deaf lady and she's also got some disabilities. So, we're trying to look out for each other a little bit.

While Lenny explained that he:

> Sometimes like my neighbours, I'll just check in. When I go to the shops, of course, he's in a wheelchair, so I ask "Do you want … anything".

However, 14 of the 19 participants recounted serious incidents with their neighbours and these incidents had a direct, material impact on participants wellbeing and, in some instances, their desire

to say. Disruptive behaviour came in many forms. For some it was excessive noise. Richard told us that:

> … people upstairs from where we are, they're quite noisy. They have children and they don't seem to understand that any noise that they make upstairs just flows downstairs to us.

While excessive noise was a common problem, it was its timing and intensity, as well as its connection to other behaviour such as threats and intimidation, that undermined the security and sense of control respondents had previously felt. For instance, Fraser told us that throughout his tenancy he had no problems with his neighbours. However, that suddenly changed. A tenant living above him started playing loud music at all times of the night. He noted that:

> I didn't hear any of that when I first moved in, but probably since late 2018, 2019, the gentleman upstairs has had a lot of issues with ice, and that's just been ongoing. I'm a very tolerant person, but that's just been a nightmare. When he first got right into it, it was just like nothing – all of a sudden it went from zero to 100 with noise.

Problems with noise subsequently transformed into threats to his safety and security, and Fraser started changing his routines to avoid the other tenant.

> This gentleman above me, I felt uncomfortable around him ... I will do a lot to avoid him. If I see him and I'm coming home, I'll wait a bit longer just away until he goes back into his room, so I don't have to deal with him if you know what I mean?

The loss of control over his living environment, the persistent nature of the problem, and his fear of retribution if he complained, had a material impact of Frasers' wellbeing.

> I'll be honest with you, sleep, the other health concern is I've never, ever had to do this in my life ... I'm using a sedative I got from the doctor and earplugs to make sure I get that sleep. I get myself through to Thursday, Friday, and I don't want to be hooked on sleeping tablets, so I don't take them then.

For others, living in such close proximity to other tenants who were not being well supported had an impact. Joe's example below shows that he wanted to help, but ultimately, he found the experience distressing. Joe explained that:

> I've got a guy who lives on my level who has got, I would say a whole heap of health issues. I've had to regrettably call the police and ambulance for him a few times, not because necessarily that I've had a complaint about him, but because he was trying to hurt himself out the front. So, that was a little bit distressing

More so when this escalated to violent threats:

> Probably about six months ago, he also sort of snapped and had an episode and threatened me with violence as well.

Disruptive behaviour combined with concerns about the size of his place resulted in Joe starting to

think about alternative accommodation.

> So, yeah, look I'll be honest, I'm just starting to think about where else for a little bit extra you get more room, a carpark, you can probably stay still somewhere close to this neighbourhood and perhaps not with the same anti-social behaviour …

The persistent and compounding nature of some of the problems was clear in Ricky's account:

> … you know, physical threats or someone in the upstairs, above... sort of smashing and dragging metal, not just three times in a row but over a period of like seven months, day and night, and in a roundabout way… here is that sense of threat in that someone's literally trying to smash into your home environment.

The key phrase here is how other people's behaviour can destroy the 'home environment' - far from being a safe refuge from the world, home, in some instances became a site of tension, anxiety and fear. Indeed, in a small number of cases violence and intimidation had permeated the entire tenancy. Leanne, for instance, told us she had been 'attacked … by tenants on numerous occasions' and felt that it was "safer for me to send my son away to the country with family than actually stay there." By the time we interviewed Leanne she had just left and was living in private rental.

4.6.2 Unison's responses

For many participants, as much as their concerns were directed towards the problems of anti-social behaviour, it also centred on the apparently inconsistent approach to anti-social behaviour, and responses to tenants who complain.

There were examples where participants said that when they reported issues of disruptive or anti-social behaviour, their place-managers were either non-communicative or inaccessible. For example, one participant who had complained to Unison about a neighbour engaging in disruptive behaviour, considered Unison's response to be insufficient, citing a lack of communication as the cause of this. The participant perceived that if Unison were unable to address the concerning behaviours, they should at least explain why. Another participant said they and other tenants requested to meet with Unison staff to discuss shared concerns of anti-social behaviour but reported staff did not make themselves available to meet. Here, inaccessibility and poor communication combined to have negative consequences. As Joe's comment below illustrates, there is a recognition of Unison's limitations but also of the importance of clear communication. Indeed, in-as-much as anti-social behaviour can undermine housing satisfaction, poor communication typically amplifies those feelings:

> Yeah, I think if, yeah, I suppose if there's limits on what they can do, it would've been nice if they explained that to me… I don't feel that I got a proper explanation. (Joe)

While Ricky told us that:

> I wasn't the only person facing these issues, but they just, they'd arrange meetings and never turn up, never call, wouldn't do face-to-face meetings, wouldn't do emails, wouldn't do phone calls…

Clear and responsive communication from Unison, particularly the place-managers, was valued by participants, and influenced their desire to stay. Deb provides an example of where the response from Unison was satisfactory. Deb relayed an incident whereby she was disrupted by her neighbour presenting as "quite glazed in the eyes", wanting to come inside their dwelling and hovering by her door. Deb said she felt unsettled by this experience and so contacted her place manager.

> I sent my housing person an email and she told me not to worry about it, she would take over from there and contact the police herself. And she sent me a letter, an email later to say she had contacted them and not to worry about it, it's nothing to do with me. To which I did respond saying well thank you, but I just want to make sure that I'm safe, you know, if he comes to the door again, what am I supposed to do. And she said she would talk to him. So that's as far as it got. But I have seen him since and he's been very pleasant.

When asked if she felt the issue had been resolved and whether she was satisfied with Unison's response, Deb said she was. She noted that the place-manager took over the responsibility for the situation, that there was continuous, responsive communication, and that this had reassured her. The above examples show that having accessible place-managers and their responsiveness to tenant complaints seems to be as important to participants as addressing the issue in and of itself.

5. CONCLUSION & RECOMMENDATIONS

In the context of rising cost of living pressures and ongoing housing affordability challenges, the importance of a housing assistance packages that provide low-income wage earners safe, secure, affordable accommodation has never been greater. For low-income wage earners housing opportunities are increasingly limited – social housing is strictly rationed and affordable rental properties in the private market are scarce (Anglicare, 2021).

While policy frameworks designed to stimulate the supply of affordable rental properties are subject to changing political circumstances, for low-income wage earners the value of living in good quality affordable properties, is difficult to overstate.

While the reasons why tenants we interviewed valued their properties focused on tenure security, affordable and flexible rental payments, as well as location, it was also clear that issues such as disruptive behaviour, poor communication and some design issues such as a lack of effective insulation were 'pushing' tenants to consider alternative rental accommodation.

In the context of limited supply of affordable rental dwelling it might be reasonable to assume that demand would exceed supply, yet this has not necessarily been Unison's experience. As such the recommendations set out below focus on what Unison might do to increase the attractiveness of subsidised affordable rental for prospective tenants and to maximise residential satisfaction among existing tenants of their affordable housing stock.

Recommendation 1: Undertake exit surveys

Unison lacks actionable information on the reasons why people vacate their affordable rental properties, and this is critical to developing a better understanding of what tenants find attractive about subsidised affordable rental, and what they don't. In this respect Unison might consider implementing a small exit survey for every affordable rental tenancy that ends. No doubt not everyone will complete the exit survey, but embedding exit surveys in organisational processes will yield important information in the longer term.

Recommendation 2: Better promote the unique positive attributes of affordable rental

As documented in the report there were a range of features of subsidised affordable rental that elicited positive comments from most of the participants. Indeed, there was near universal approval of the entry process, the benefits of ongoing lease(s), the rental payment model and location, particularly in regard to inner city areas. We would encourage Unison to feature these unique and distinctive benefits much more prominently when listing affordable rental properties. Existing listings mention the location and how much the rent is, but the listings are silent on other important attributes such as ongoing leases, which we know ishighly valued.

Recommendation 3: Better communication with tenants.

What landlords can do under the RTA is generally not well understood by tenants. Indeed, the RTA is a complex piece of legislation and tenant expectations regarding responding to the disruptive behaviour of other tenants often do not align with what Landlords can legally do. When problems with other tenants arise, clear and consistent communication was central to allaying tenants' concerns. Even when Unison cannot directly address a problem as the tenants hoped, tenants were much more positive about Unison when the reasons why were explained to them. Indeed, responsiveness,

accessibility and clear communication were the hallmarks of good practice when tenants had problems with other tenants, or had issues with their own property.

Recommendation 4: Dealing with disruptive behaviour

Our final recommendation relates to strategies aimed at minimising disruptive behaviour. We acknowledge this is a particularly difficult issue given Unison's aim of creating thriving communities is, in part, premised on mixing tenure types. Whether the benefits of a mixed tenure approach outweigh the negatives is unclear. However, what was clear from the information we obtained is that disruptive behaviour was common and that while people were often very tolerant, if the behaviour persisted, it was the key reason why people wanted to leave. Segregation of tenure types is an approach that is utilised in some circumstances. However, there are limitations to this approach. Separating affordable tenants will result in a higher concentration of social housing residents, which may have deleterious consequences for many social housing residents. Indeed, it is often the case that a single resident creates problems that affect both social and affordable tenants. Further, this approach does not address the core of why some tenants engage in behaviours that are disruptive to others.

The challenges that social housing providers face in supporting those engaging in disruptive behaviour has been widely reported (Jacobs & Arthurson, 2003; Jones et al., 2014). However, integrated support models have demonstrated promising outcomes in addressing such tenancy issues. For example, a pilot program in Brisbane targeted social tenancies that were at risk or provided early intervention to help sustain tenancies (Parsell et al., 2019). The integrated model consisted of mental health and psychosocial supports, brokerage funding for specialist services, and training for housing staff in how to engage with and support tenants. There were a range of improvements 6 months after the program completed compared to 6 months prior to commencement, such as reduced emergency services use and increase engagement with mental health support, but pertinent to Unison is the reduction in tenancy problems. In total, just under 80 percent of participants had fewer complaints made against them received fewer warnings, arrears, and breeches. For further evaluation of this and other support models see Clarke et al., 2019, Jones et al., 2014 and Parsell et al., 2019. Further, not only should Unison strengthen existing relationship with tenancy support programs such as Greenlight, but should also advocate for programs such as Tenancy Plus to be located onsite to enhance earlier and more proactive engagement with 'at risk' tenancies. Consideration for how approaches such as these could be adapted to Unison's housing and support model may be worthwhile to not only address retention rates of affordable tenants, but to also reduce the risk such disruptive behaviours pose to Unison's assets, and support Unison to work towards its mission of sustaining communities that meet the needs to renters and people who are homeless.

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