

Homelessness Action Plan
Extended Evaluation

Support for people at risk of
eviction

Tenancy Support Program
Far North Coast

Housing NSW
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EXECUTIVE SUMMARY

The Tenancy Support Program (TSP) operated by On Track Community Services aims to prevent people at risk of eviction from losing their tenancy and becoming homeless. The TSP operates throughout the far north coast of NSW with primary service delivery centres in Lismore, Grafton and Tweed Heads. The target group for the TSP is families (including single parent families) with accompanying children including Aboriginal and Torres Strait Islander families whose tenancies are at risk.

The TSP provides case management and brokered goods and services over a 16 week support period. Case management may be provided by other organisations through their own resources or brokered through the TSP. Total funding to the TSP from 2009/10 to 2011/12 was \$1,508,475.

A key feature of the model is the operation of three multi-agency Coordination Groups based in Lismore, Grafton and Tweed Heads whose role includes approval of the client support plan and the brokerage budget. The Coordination Groups have supported improved partnerships between service providers and acted to strengthen client referral and support processes with improved outcomes for clients.

Additional key partnerships developed through the TSP include those with real estate agents who have been responsive to the TSP initiative and now actively refer private rental tenants to the TSP as well as cooperating with rent arrears repayment plans.

The TSP has significantly exceeded its target number of individual clients. Over the two year period 2010/11 to 2011/12 the TSP assisted 1273 individuals (inclusive of accompanying children) against a target of 700. Aboriginal people make up a significant proportion of individuals assisted, accounting for 27% of clients in 2011/12. The most significant trend over the two year period is a 20% increase in the proportion of private tenants assisted increasing from 62% in 2010/11 to 82% in 2011/12. This is largely attributed to the increased participation of real estate agents in the TSP.

There has been a high success rate in relation to housing outcomes for TSP clients. In 2010/11, of the 442 individuals assisted, 415 had sustained their tenancy (93.5%) at the 16 week exit point and in 2011/12 of the 828 individuals assisted, 820 (99.0%) sustained their tenancy.

CTTT data obtained for the evaluation indicates a 6.1% decline in the number of applications for private rental termination on the grounds of rent arrears in the TSP primary service areas between 2010/11 and 2011/12. Although it is difficult to draw a direct causal relationship between any decline in terminations for rent arrears and the operation of the TSP it is likely that the TSP has had at least some role to play in this decline. Anecdotally, many service providers interviewed reported a reduction in eviction and homelessness of families in their local area as a result of the TSP.

Key to success in sustaining tenancies is the emphasis placed on supporting clients to learn budgeting and financial management skills as well developing affordable debt repayment arrangements. There have also been a range of beneficial non housing outcomes for clients of the TSP including a significant reduction in stress, improvements in physical and mental health, family relationships, confidence and social support. Some clients have also gone to employment or study. The ability to case manage over an extended period of 16 weeks enables the TSP to put in place sustainable strategies to avoid rental arrears in the future as well as addressing underlying issues contributing to placing the tenancy at risk including domestic violence, mental health and alcohol and drug issues.

In relation to expenditure, staffing and administration accounts for 71.4% of the TSP budget while brokerage accounts for 28.6%. In 2011/12 brokerage was primarily spent on case management, payments for rent arrears and utility payments. Expenditure on rent arrears is an essential component of securing 'buy in' from real estate agents and landlords.

It is clear that efforts to engage real estate agents have been particularly beneficial and any future efforts focused on preventing eviction in the region need to continue this focus. Real estate agents who were interviewed for the evaluation expressed a greater awareness of the difficulties which tenants could find themselves in as a result of the TSP and were willing to work with services in most situations to save the tenancy. This is an important finding for responses to homelessness in the region.

In 2011/12 the total cost per client was \$743 per individual and \$2597 per family. The average brokerage/payments were \$245 per individual and \$857 per family. The overall cost is considered to represent value for money. While comparable benchmarks are difficult to identify the literature suggests that the cost of preventing eviction is significantly less than the costs resulting from eviction.

There are some challenges for the effective operation of the model. These include an ongoing difficulty in identifying a sufficient number of case managers due to the capacity limitations of services providers. There are also generally waiting lists for services like Brighter Futures and some mental health and disability support services. In certain locations in the region there are gaps in services and insufficient capacity to partner with the TSP.

Overall, it was concluded that the TSP is an efficient, cost effective means of preventing evictions and homelessness and reducing the future risk of homelessness. The evidence suggests that the homelessness system in the region has been strengthened by the operation of TSP. The TSP has demonstrated the importance of projects to prevent eviction as part of responses to homelessness to reduce demand on crisis services and promote better outcomes for people at risk.

1 INTRODUCTION

1.1 Overview of NSW Homelessness Action Plan

In 2009 the NSW Government released the NSW Homelessness Action Plan 2009-2014 ('the HAP'). It sets the direction for state wide reform of the homelessness service system to achieve better outcomes for people who are homeless or at risk of homelessness. The HAP aims to realign existing effort, and increase the focus on prevention and long-term accommodation and support.

The HAP also aims to change the way that homelessness and its impact on the community is understood; change the way services are designed and delivered to homeless people and people at risk of becoming homeless; and change ways of working across government, with the non-government sector and with the broader community to improve responses to homelessness.

Under the HAP there are three headline homelessness reduction targets, which are:

- A reduction of 7% in the overall level of homelessness in NSW.
- A reduction of 25% in the number of people sleeping rough in NSW.
- A reduction of one-third in the number of Indigenous people who are homeless.

The HAP includes approximately 100 NSW Government funded local, regional and state-wide projects which assist in achieving the homelessness reduction targets. As at June 2012, 55 of the projects were funded through the National Partnership Agreement on Homelessness ('the NPAH'). The remaining projects include other programs or services that contribute to addressing homelessness.

The projects are aligned to one of three strategic directions:

- Preventing homelessness; to ensure that people never become homeless
- Responding effectively to homelessness: to ensure that people who are homeless receive effective responses so that they do not become entrenched in the system
- Breaking the cycle: to ensure that people who have been homeless do not become homeless again

Ten Regional Homelessness Action Plans (2010 to 2014) were developed to identify effective ways of working locally to respond to local homelessness and provide the focus for many of the HAP projects.

The HAP Evaluation Strategy has been developed in consultation with government agencies and the non-government sector. It involves three inter-related components, which are:

- I. **Self evaluations** – The purpose of self evaluation is to gather performance information about each of the HAP projects across key areas in a consistent way, and to collect the views of practitioners about the effectiveness of their projects.
- II. **Extended evaluations** – The purpose of the extended evaluations is to analyse and draw conclusions about the effectiveness of 15 selected projects and the service approaches to addressing homelessness that those projects represent. The service approaches covered by the extended evaluations are; support for women and children escaping domestic violence, youth foyers, support for people exiting institutions, tenancy support to prevent evictions and long term housing and support.

- III. **Meta-Analysis** – The purpose of the meta-analysis is to synthesise the aggregated findings from the self evaluations and extended evaluations as well as other evaluations available on HAP activities.

The HAP evaluation will assist with measuring progress towards meeting the HAP targets as well as provide evidence of effective responses and lessons learnt that should be considered in the future response to homelessness in NSW.

1.2 Service model and projects included in the evaluation

Robyn Kennedy Consultants were commissioned to undertake the extended evaluation of three projects grouped under the heading of supporting people who are at risk of eviction. These are projects that provide assistance to prevent people from being evicted from either social or private rental housing. The three projects that were evaluated are:

- Tenancy Support Program Far North Coast managed by On Track Community Programs
- Tenancy Support Service Mid North Coast managed by Samaritans Foundation
- Coastal Sydney Aboriginal Tenancy Support Service managed by Mission Australia

This report is focused on the **Tenancy Support Program Far North Coast, managed by On Track Community Programs**. Separate reports are available on the other two projects.

All three projects are based around a case management model supported by brokerage to purchase goods or services or to assist in managing debts such as rent arrears. All projects aim to connect clients to services that are appropriate to their needs as well as addressing the immediate issues that place them at risk of eviction. Each service does however, have differences in their operating models. Individual reports on each project describe the service model in detail.

1.3 Contextual factors from the literature

A literature review was undertaken on models aiming to support tenants at risk of eviction. The literature review is included in the Summary Report on all three of the tenancy support projects evaluated. As is outlined in the literature review, many jurisdictions both nationally and internationally have established tenant support programs in an effort to avoid the social and economic costs associated with eviction.

Studies confirm that the vast majority of evictions are caused by the failure to pay rent and the accumulation of rent arrears. This applies to both public and private tenants although rental arrears is a much more significant factor for private renters than public housing tenants while property standards, damage to property and anti-social behaviour are more significant factors for public tenants. Tenant support programs therefore need to have a primary focus on assisting tenants to address rent arrears while also supporting tenants to address other factors that result in the threat of eviction.

There are a myriad of personal drivers for tenancy problems including mental and physical illness, relationship breakdown, loss of employment, hospitalisation/rehabilitation, experiences of family and domestic violence and incarceration of one of more household members. Anti-social behaviour by tenants is often related to personal vulnerabilities and difficulties such as mental health problems and drug and alcohol abuse. For many tenants on low incomes, bills and rent are juggled regularly and an unexpected expense such as a medical bill can “fatally derail” the ability to maintain rental payments. Private renters often have higher levels of rent arrears and debts and/or outstanding fines to utilities, store credit, banks and financial institutions. Public housing tenants at risk of eviction are more likely to present with high and complex needs and require additional support with respect to mental health support services as well as family reunification, drug/alcohol

support/rehabilitation/intervention and health/medical services. Research shows that Indigenous tenants are one of the demographic groups most vulnerable to eviction. Indigenous households in mainstream public housing are much more likely than non-Indigenous households to receive tenancy termination notices and to be evicted.

These findings suggest that to successfully avoid eviction, tenancy support programs need to provide different forms of assistance to clients to address the issues that underlie tenancy problems and to be responsive to the higher risk of Indigenous tenants. Referrals to other services such as counselling, mental health and drug and alcohol services and financial counsellors are a key element of many programs. Many tenant support programs also aim to improve family relationships, to build the capacity of clients in terms of their life skills, to increase their self esteem and to increase their confidence and trust in those delivering services. Tenancy advice and support designed to enhance the skills required to maintain a tenancy are also important particularly for Indigenous tenants where sustainable tenancies were also linked to culturally appropriate service provision. In order to meet the varying needs of tenants at risk of eviction, multi-agency partnerships are a key component of sustaining tenancies and successful tenant support programs include strong linkages with a range of service providers supported by coordinated referral processes.

The literature found that evictions generally took place before formal action commenced. Those at risk of eviction tend to move out quickly and early on in the process. Evictees often do not seek advice, information, support, or advocacy to defend their housing nor do they contact the landlord/manager to discuss the situation before it escalates further. In addition, evictees often do not make use of formal dispute resolution procedures to resolve the immediate tenancy issue. Tenants in the private rental sector are more likely to leave early than persons in the public rental sector facing eviction. These findings highlight the importance of tenancy support models assisting tenants as early as possible and wherever possible before any formal eviction process begins.

The literature review concluded that those at risk of losing their tenancy overwhelmingly maintain it with support and effective tenancy support programs enable improvements to housing circumstances to be sustained over time. Research has shown that tenancy support programs can also result in improvements in health, wellbeing, financial security, labour market outcomes, the ability to cope with serious problems and feelings of safety. Effective tenant support programs should enable these kinds of outcomes according to the needs and circumstances of tenants at risk.

The literature review found a number of elements that reflected a good practice approach to tenant support models aimed at preventing eviction. These included:

- **Early intervention** is essential as the risk to tenancies increases the longer the tenant is without the appropriate information and assistance. If intervention occurs at the point of crisis, for example when an eviction notice is presented to a tenant, the options for preventing eviction are more limited.
- **Case management** - a case management approach is adopted for each client. Case management has a focus on understanding the range of issues that may be relevant to the risk of eviction. Case management ensures that counselling, and specialised social services are coordinated and that all support services are kept informed.
- **Partnerships** – tenant support models require building of relationships with a wide range of organisations that form part of the case management of tenants at risk. This may include government and non government agencies. Clear service agreements and communication protocols with partner agencies around case management, referral practices and the provision of support services form part of effective partnerships.

- **Information, advice and advocacy** is provided to the client including on their rental housing rights and responsibilities and legal rights in order to ensure the fair and efficient implementation of tenant-landlord regulations. This information may be provided directly by the case manager or through a partner agency.
- **Practical support is varied and flexible according to individual need.** Practical support may include rent arrears assistance/utilities assistance, direct debit schemes or repayment schemes for rent and other payments, assistance and training in budgeting/money management and referrals to other support services.

In addition to these elements a good practice approach to tenant support for Indigenous tenants also requires knowledge of local Indigenous communities and the development of trust within communities as well as the use of service providers who are local and have credibility in the community; and support workers who are culturally sensitive and able to understand and acknowledge cultural issues including kinship obligations.

Evaluation of the Tenancy Support Program Far North Coast has been undertaken within the framework of research that has highlighted key objectives and elements of successful tenancy support projects, as briefly outlined above. A more detailed description of the research is included in the Summary Report.

2 EVALUATION SCOPE AND METHODS

2.1 Ethics process

HAP evaluation projects were required to obtain ethics approvals from an appropriate body before commencing detailed consultation. The evaluation of support for people at risk of eviction was not required to obtain separate ethics approval as it was considered by Housing NSW that the scope of approval obtained by other HAP evaluation projects from the University of NSW was broad enough to include the evaluation of support for people at risk of eviction. The evaluation has also been informed by the SAAP Ethical Research Protocols 2006.

2.2 Summary of methods

The methodology for the evaluation included:

- Consultation with the Regional Homelessness Committee
- Interviews with Homelessness Services Manager, On Track
- Interviews with Community Services regional staff
- Liaison with Tenancy Support Coordinators
- Interviews with 24 primary clients (with 36 dependent children) recruited from each of the three service areas of On Track's Tenant Support Program.
- Interviews with 17 service providers. These providers had either referred clients to On Track's Tenant Support Program; were case workers; had been referred clients by the Tenancy Support Program and/or were part of one of the Coordination Groups.
- Interviews with three real estate agents and one private landlord who had tenants using On Track's Tenant Support Program.
- Review of various documents including forms used to assess and approve clients for assistance, Coordination Group terms of reference, Tenant Support Program self evaluation and portal reports,
- Review of financial and administrative data
- Review of a sample of client exit surveys

2.2.1 Client interviews

On Track was requested to assist in providing access to clients for consultation. On Track Tenancy Support Coordinators contacted a number of clients to seek their interest and willingness to participate in a phone interview. For those clients who consented to be interviewed, the consultants were provided with their contact phone numbers. Clients were rung to arrange a suitable time to be interviewed and subsequently a phone interview was conducted. All interviews were based on a standard format. Clients who participated were provided with a \$30 Coles or Woolworths voucher. Demographic and service usage data on interviewed clients is included at Appendix 1. Note that data on Aboriginality of interviewed clients was not collected.

2.2.2 Stakeholder interviews

On Track provided contact details for organisations that were members of Coordination Groups as well as referral agencies including real estate agents. Phone interviews were conducted with a sample of these organisations using a standard format. A list of participating organisations is included in Appendix 2. Stakeholder organisations provide services in various locations in the far north coast including Ballina/Byron, Tweed Heads, Kyogle, Grafton, Lismore and Casino.

Appendix 3 sets out stakeholder responses to interview questions not otherwise presented in the body of the report.

2.3 Limitations

Some difficulty was experienced in identifying clients for consultation. Clients almost all have mobile phones and many had changed their phone number after they had exited the TSP. Some clients who had moved on from a traumatic time in their life did not want to talk about that time. A number of clients who had agreed to be interviewed did not return calls after several messages were left. However, overall it was considered that there was a sufficient sample of clients able to be interviewed and these clients provided very useful information.

3 PROJECT DESCRIPTION

3.1 Service origins and description

The need for a program of support to prevent eviction of tenants was identified as a priority under the *North Coast Homelessness Action Plan 2010-2014* (2010). The project aimed to curtail the significant number of people in the Richmond/Tweed and Mid North Coast accessing specialist homelessness services from long term accommodation. The loss of jobs in the region through for example, the closure of Grafton gaol and other large employers has impacted on the incomes of families and therefore their ability to maintain housing. The project aimed to identify at risk tenancies at an early stage and put in place time limited case management to minimise eviction.

The project was tendered and On Track Community Programs were the successful tenderer. On Track Community Programs operate a number of community service programs including mental health, disability, employment services, homelessness programs, community housing and social enterprises. They have offices in several locations across the far north coast. On Track also manages the North Coast Accommodation Project (NCAP) which is also funded under the HAP and is the subject of a separate evaluation.

The project commenced in May 2010 and is known as the Tenancy Support Program (TSP).

3.2 Objectives

The objectives of the TSP are to:

- assist families with accompanying children to sustain their tenancies and prevent evictions from public and private tenures
- identify and meet the needs of clients
- increase collaborative service delivery across government agencies and the community sector in response to homelessness
- identify and resolve impediments to the effective provision of tenancy support services and make recommendations to reform the existing service system in the longer term.

3.3 Target group

The target group for the TSP is families (including single parent families) with accompanying children including Aboriginal and Torres Strait Islander families whose tenancies are at risk living in the Clarence Valley, Lismore, Richmond Valley, Kyogle, Tweed, Ballina and Byron local government areas (LGAs). TSP does not provide crisis support for families or individuals who are already homeless or who require long-term case management support.

The Service Specifications for the TSP specifies the target groups as “people who are in crisis and at imminent risk of becoming homeless” and “people who are experiencing domestic violence and are at imminent risk of becoming homeless.”

3.4 Service model

3.4.1 Services offered

Under the TSP clients are referred to Tenancy Support Coordinators based in On Track offices in Lismore, Grafton and Tweed Heads. Outreach offices operate through Centrelink offices in Casino and Byron Bay. Tenancy Support Coordinators meet with the client and make an assessment of initial needs. Support plans are developed by Tenancy Support Coordinators in partnership with the client. These plans identify the case management and other support required by the family and the brokerage funds needed to sustain their tenancy.

Services provided under the support plan include but are not restricted to:

- case management
- rent arrears and debt management
- budgeting and financial counselling
- life skills and parenting programs
- personal counselling
- anger management support and advice
- referrals to relevant support services and agencies (government and non-government) including for example:
 - tenancy advisory services
 - family support
 - Centrelink entitlements
 - domestic violence support services
 - drug and alcohol and mental health services
 - disability services
 - children's services
 - education/training/employment
 - family re-engagement

Clients receive support based on their individual support plans for a period up to 16 weeks with the overall goal of sustaining their tenancy.

3.4.2 Assessment and referral

Referrals are received from a wide range of agencies including Housing NSW, real estate agents, Tenancy Advice and Advocacy Program, Aboriginal Land Councils, Centrelink, community housing providers, Domestic Violence Helpline, Homeless Persons Information Centre, Office of Fair Trading, neighbourhood centres and a range of other non government organisations including members of the Coordination Groups. Referrals are also made internally by other On Track services and a number of clients self refer after hearing about the availability of the service from service providers or through TSP promotion such as posters in real estate agent offices (see Appendix 4).

Significant effort has been made by TSP Coordinators to build relationships with real estate agents and this has resulted in an increasing number of referrals from real estate agents to the program. On Track reports receiving an average of 14 direct referrals per month from real estate agents.

An intake form is completed for clients that includes personal and demographic information, reasons for seeking assistance and a consent form. The assessment documents consist of a brief case summary, a support plan including brokerage commitment and the client's budget. The budget is developed with the client to determine the maximum affordable rent within the context of other costs and to assess the capacity of the client to repay debts such as rent arrears. Budgeting

skills are developed by the client through this process. The budgeting process may also identify that the client's current premises are unaffordable and the TSP may assist the tenant to relocate to more affordable premises. This process may also identify that the client is not receiving their correct income entitlements such as Commonwealth Rent Assistance.

The assessment documents are submitted to a Coordination Group for approval. Once approval has been granted by the Coordination Group the appointed case manager develops and manages the case plan for the client.

The role of the case manager includes:

- Providing information, advice and referrals to appropriate services
- Supporting the development of client skills to achieve case plan outcomes
- Developing exit strategies with clients to sustain the tenancy

Up until July 2012, On Track employed casual case managers but case management is now generally purchased from partner agencies.

3.4.3 Coordination structures

There are three Coordination Groups based in Lismore, Grafton and Tweed Heads. Coordination Groups are comprised of government and non government agencies. Membership of the three groups is shown below.

Lismore

Women Up North
Ballina District Community Services Association
Lismore Neighbourhood Centre
Lismore Neighbourhood Centre (Helping Hands)
Kyogle Family Services
Brighter Futures
Family Services Network
Family Referral Service

Tweed

Bugalwena (NSW Aboriginal Health)
Brighter Futures
Housing NSW
Ageing, Disability and Home Care
The Family Centre

Grafton

Women's Refuge
CRANES
Family Referral Service
Aboriginal Tenancy Advice and Advocacy Service
Brighter Futures
Anglicare
Housing NSW

Coordination Groups are responsible for reviewing, amending and approving case management plans and brokerage. They also operate as a general advisory committee on managing individual client needs and as an information sharing forum. Case managers who are members of the Coordination Groups also report to Coordination Groups on client progress. Initially there was only one Coordination Group which was facilitated by the Northern Rivers Social Development Council but in mid 2012 it was decided to establish three groups to promote more engagement and participation from local agencies including the take up of case management.

Coordination Groups meet monthly in face to face meetings and receive weekly emails of new clients and case plans to be approved as well as applications for brokerage. Case plans and brokerage may be approved by the email process or be submitted to the monthly meeting.

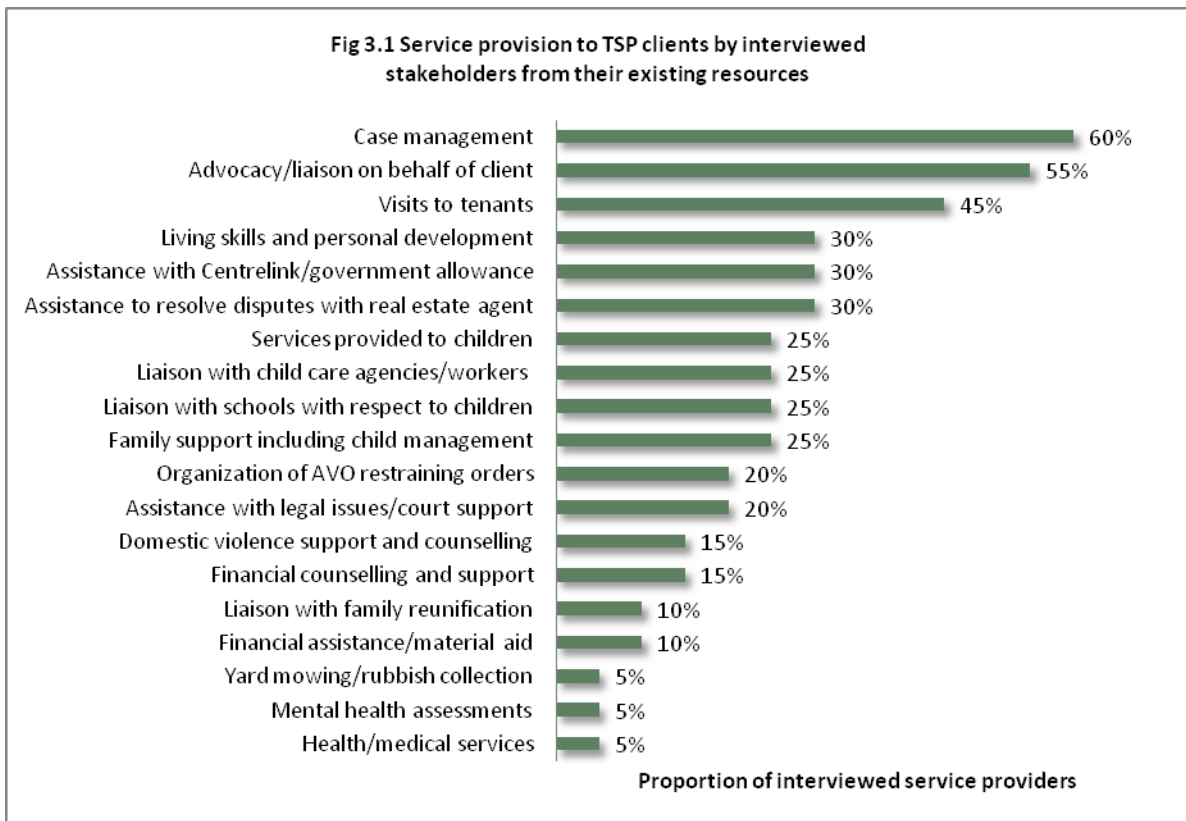
During the support period a Review and Exit Plan is maintained and reviewed by the Coordination Group. This records the outcomes of or any barriers to support of the client as well as actions to support exit of the client.

3.4.4 Partnerships

The complexity of some client needs requires close working relationships with appropriate services and the Tenant Support Coordinators work with services to ensure a coordinated approach. On Track had established relationships with many service organisations on the far north coast through their other service/program areas such as their community housing, disability, employment and mental health services. The Tenant Support Program required extending these relationships both geographically and also with other service organisations. Most of the relationships are informal but in situations where there is a brokerage arrangement for case management there is a formal agreement.

The establishment of the three Coordination Groups has acted to strengthen partnerships with the range of agencies participating in the groups including through the provision of services under case management plans. There are also a range of partnerships with other organisations who act as referral agencies or provide services either from their own resources or under brokerage arrangements.

The following graph shows the type of support provided by interviewed stakeholder agencies through their own resources (that is, excluding brokered support). As can be seen a wide range of services particularly case management is provided to clients of the TSP through partnerships with other service providers without drawing on brokerage funds.



A key feature of the TSP in relation to partnerships is the establishment of cooperative relationships with real estate agents in each of their three geographic areas that the TSP operates in. As the TSP has become better understood by real estate agents they have begun to see the benefit of families being supported and not having to go to the CTTT to evict a family which saves time and money. It also appears that the TSP has resulted in education of real estate agents about the reasons behind poverty and homelessness and factors leading to issues such as rent arrears. This has resulted in a more empathetic approach towards clients and a willingness to assist in sustaining the tenancy. Individual landlords have also become more flexible in their approach through better understanding of the issues.

3.4.5 Brokerage

Brokerage funds are administered by On Track. Brokerage funds may be used for:

- case management
- rent arrears
- removalist costs
- financial counselling
- personal counselling
- petrol and food vouchers
- utility costs
- cleaning, grounds and property maintenance
- life skills training
- white goods and furniture for clients relocating

- other goods and services that assist in maintaining the tenancy

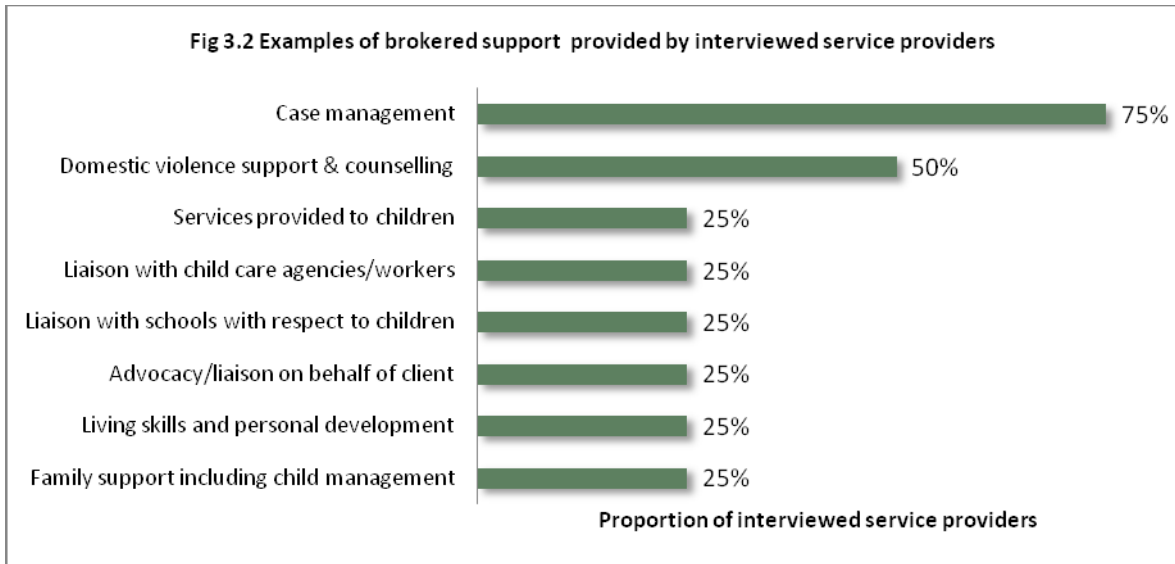
Some case management is able to be offered by referral organisations such as where the client is already involved with the organisation but case management is often purchased for clients. Case management is paid at the rate of \$50 per hour (inc. GST).

In relation to the payment of rent arrears, the general approach is to provide part payment while developing a budget and repayment plan with the client under which the client agrees to repay arrears directly to the housing provider through instalments. Clients are also assisted to instigate Centrepay deductions for the future payment of rent where applicable. Wherever possible, the TSP aims to utilise Tenancy Assistance through Housing NSW's Rentstart for the payment of rent arrears however, clients do not always meet eligibility for this product and this product is not available for social housing tenancies.

Removalist costs are paid to assist clients move to more affordable housing or where they are escaping domestic violence – in many cases clients cannot afford the removalist costs to move to a more affordable property.

Assistance for utility payments are generally sought from other agencies but some brokerage will be provided for this item where other assistance is not available or is insufficient. The TSP also advocates and negotiates with utility providers affordable repayment plans for clients. Other programs may be used to supplement brokerage such as the No Interest Loan Scheme to purchase goods such as a lawn mower to assist in keeping the rental property maintained.

In relation to services provided by other agencies, interviewed stakeholder organisations that provided brokered services reported that brokerage was used for a range of personal support as shown in the following graph.



3.5 Management and governance

Tenancy Support Coordinators are managed by the On Track Manager Homelessness Services who also manages the NCAP and On Track's SHS project based in Tweed Heads. The On Track Manager Homelessness Services reports to the Executive Manager Operations who is accountable to the CEO. The On Track Board sets the overall strategic direction and policy of the organisation.

Governance of the TSP is also undertaken through the three Coordination Groups who oversee the distribution of brokerage funding and support to individual clients as discussed in s 3.4.3.

An executive staff member of On Track attends the Regional Homelessness Committee. Quarterly reports are prepared for the Regional Homelessness Committee and monthly reports to the On Track Board.

Regular contact is also maintained with regional representatives of Community Services NSW as the lead agency.

3.6 Staffing

There are three Tenancy Support Coordinators covering the regions of Tweed-Byron; Ballina-Kyogle-Casino; and Clarence Valley. Coordinators are employed 4 days a week in the Ballina region and in Clarence and 5 days a week in Tweed-Byron.

The role of Tenancy Support Coordinators is to:

- Receive referrals from real estate agents and human service organisations
- Complete client intake forms
- Complete forms for the Coordination Group including case summary, support approval plan and budget in consultation with the client and case manager where applicable
- Process brokerage payments
- Collate and send weekly emails
- Arrange face to face meetings
- Assist with Housing NSW application forms including Start Safely, Housing Pathways and Rentstart
- Provide general information to clients in how to maintain a tenancy and develop a budget
- Update the Review and Exit Plan for each client during the 16 week support period
- Record all case management plans on relevant data bases

Tenancy Support Coordinators do not provide the case management. As discussed above, case management is currently sourced from other agencies either through a brokered arrangement or provided through the agency's own resources.

The staffing structure was changed to the three location-based Coordinators in April 2012 replacing the previous structure of a single project Coordinator. The new structure is considered to offer a more responsive service to clients.

3.7 Budget

The budget allocated under the National Partnership Agreement on Homelessness for the three years of the TSP project and the total is shown as follows:

Year	Amount
2009/10	\$293,000
2010/11	\$600,650
2011/12	\$614,825
Total	\$1,508,475

4 ANALYSIS OF SERVICE DELIVERY APPROACH AND OUTCOMES

4.1 Client services and outcomes

4.1.1 Numbers assisted

Meeting targets

The Service Specifications for the TSP set a target of 350 “family members”. While there seemed to be some initial ambiguity about the target definition it has generally been agreed that this equates to 350 individuals not 350 family units.

Table 4.1 below shows the target number of individual clients inclusive of accompanying children and the number of individuals actually assisted through the TSP over three years noting that the project did not commence until May 2010.

Table 4.1 Number of TSP clients assisted

	2009/10	2010/11	2011/12	Total
Annual target	-	350	350	700
Total number of individual people assisted*	3	442	828	1273

* Includes adults and accompanying children. Source: TSP self evaluation 2012, TSP data portal report June 2012

As shown in the table the TSP has significantly exceeded its target for the number of individual family members assisted particularly in 2011/12. The large increase in numbers assisted in 2011/12 compared to 2011/11 appears to be strongly linked to referrals to the program through real estate agents as discussed in section 3.4.4.

Demographic information

The table below provides demographic information on TSP clients for 2009/10 to 2011/12.

Table 4.2 TSP demographic information

	2009/10	2010/11	2011/12	TOTAL
Gender				
Male	1	184	355	540
Female	2	258	473	732
Age				
<15 years		250	484	734
16-24 years		65	96	161
25-64 years	3	127	247	377
>65 years		0	1	1
Ethnicity				
ATSI	0	225	225	450
Other Australian born	3	187	576	766
People born overseas English speaking	0	30	20	50
People born overseas non English speaking	0	0	7	7
Tenure				
Social housing	2	139	143	284
Private rental	1	276	677	954

Source: TSP self evaluation 2012, TSP data portal report June 2012

As shown in the table above:

- More females than males access the TSP – 58% of clients in 2010/11 were female and 57% in 2011/12.
- There are a large number of accompanying children aged under 15 years - representing 57% of individuals assisted in 2010/11 and 59% in 2011/12
- Aboriginal people make up a significant proportion of individuals assisted – 51% in 2010/11 and 27% in 2011/12.
- There has been a significant increase in the proportion of private rental tenants – from 62% in 2010/11 to 82% in 2011/12.

Issues contributing to being at risk of homelessness

TSP client tenancies may be at risk for a variety of reasons including financial difficulties, property care issues, neighbourhood disputes, anti social behaviour, poor literacy levels, alcohol and drug issues, mental health issues and domestic violence. These factors are consistent with those identified in the literature review. A number of TSP families have children with autism which often leads to property damage caused by the children. Of clients interviewed, a number found themselves in financial difficulty because of lack of budgeting skills or poor money management.

Rent arrears may also be caused by unexpected expenses such as a car breaking down or large increases in utility bills. In other cases however, rent arrears were often related to a change in the family income for example redundancy from work or one partner leaving. A common situation which emerged in the interviews with service providers was women who had entered into tenancy agreements based on two incomes. When the relationships broke down (often due to domestic violence) and the partner left, they begun to have difficulties paying the rent and fell into rental arrears.

Consistent with the literature, for TSP social housing tenants there is a higher level of neighbourhood disputes and property damage. For Aboriginal families property care is often related to the presence of extended families and lack of suitably sized accommodation.

4.1.2 Numbers receiving different services

Intensity of assistance

All clients assisted under the TSP receive case management assistance that varies in intensity according to need. Most families remain engaged for the 16 week case management period. The table below shows the intensity of assistance to clients for 2010/11 and 2011/12 which ranges from low to high support.

Table 4.3 Intensity of assistance TSP clients

	2010/11			2011/12		
	Low	Med	High	Low	Med	High
Intensity of assistance						
Number of clients	85	136	125	258	345	225
Average support hours per week over 16 weeks	0	1	2	0	1	2

Source: TSP self evaluation 2012, TSP data portal report June 2012

As shown, a significant proportion of clients require only low levels of support to sustain their tenancy averaging less than one hour a week over the 16 week support period – 25% of clients were classified as low support in 2010/11 and 31% in 2011/12. Clients requiring medium levels of support (an average of one hour a week) accounted for 39% of clients in 2010/11 and 42% in 2011/12 while clients requiring higher levels of support (an average of 2 hours a week) accounted for 36% in 2010/11 and 27% in 2011/12.

The overall decline in clients requiring higher levels of support is likely linked to the increasing proportion of TSP clients in private rental housing. The literature review suggested that overall, private rental tenants who receive support from tenant support programs are less likely to present with high and complex needs compared to social housing tenants.

Types of referral

Case management of TSP clients includes referral to a range of agencies as shown in the table below which shows the number of clients referred to different types of services in 2011/12. Data in this format is not available for 2010/11.

Table 4.4 Referrals made 2011/12

Type of referral	Clients referred
Financial	500
Education/training/employment	74
Legal	160
General health	80
Family and relationship counselling	80
Disability support	60
Mental health	80

Source: TSP data portal report June 2012. Numbers are estimates only

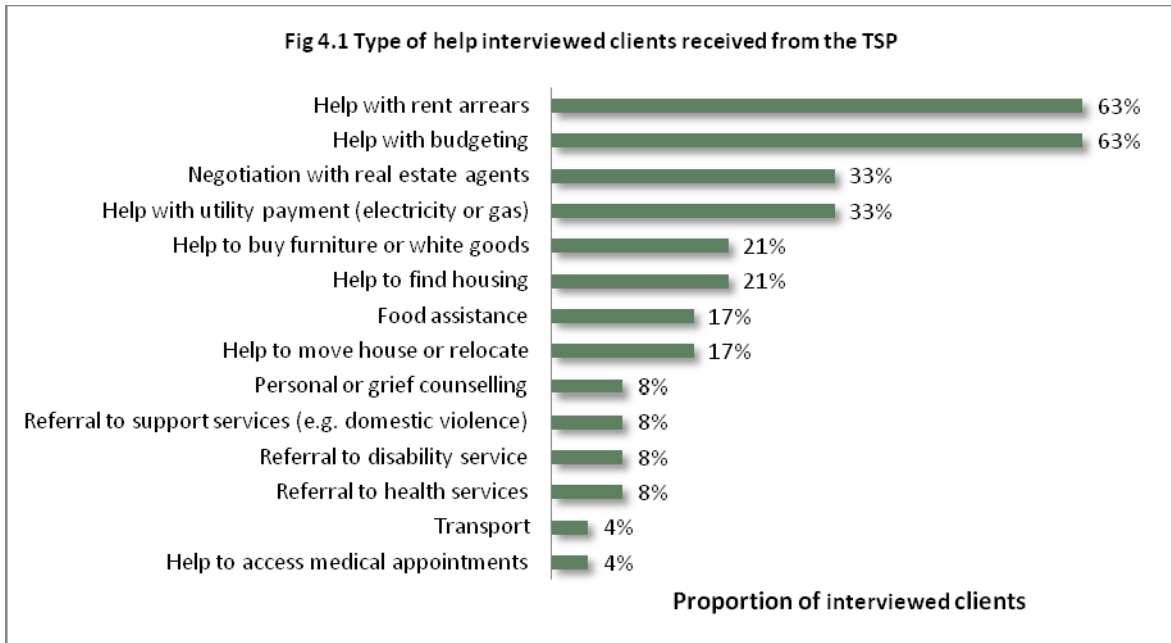
Referrals are restricted by the availability of support services. It was reported that Brighter Futures have long waiting lists and there is a shortage of support services such as mental health and drug and alcohol services in some locations such as Grafton which limits the ability to link in supports to the family. Stakeholder organisations consulted considered that there was an overall lack of diversity of services in the region which also restricted referrals.

Help received by interviewed clients

The Tenant Support Program is open to clients via self referral and referral from other services. Of the clients interviewed 87% had contacted the service themselves while 13% were referred by a service who was currently working with the client.

Interviewed clients indicated that were assisted promptly - 52% had waited less than 1 week for assistance; 44% less than 2 weeks and 4% less than 3 weeks. Around 83% of clients interviewed reported that the support they received from the Tenant Support Program was the right length of time while the remaining 17% of clients would have liked longer.

The range of services provided to interviewed clients through the TSP is shown in the graph below. As shown assistance with rent arrears and budgeting were key areas of support along with other practical assistance and referral to specialist services.



4.1.3 Housing outcomes

There has been a high success rate from the TSP with very few cases ending in eviction at the 16 week exit point. In 2010/11 of the 442 individuals assisted, 415 sustained their tenancy (93.5%) and in 2011/12 of the 828 individuals assisted, 820 (99.0%) sustained their tenancy. On Track advises that there are very few repeat clients due to a strong emphasis on breaking the cycle of homelessness – where there is a repeat client this is generally linked to a new presenting issue or an issue that was not initially evident.

A key part of support is addressing not just the immediate housing needs but the underlying issues that lead to the tenancy being at risk. For example, many clients lack budgeting skills - by working with the client to develop a workable budget the likelihood of accumulating rent arrears arising from poor money management in the future is reduced. As service providers commented:

“Skilling people up helps prevent the crisis occurring again.”

“Few have been back in crisis. Learnt skills are helping them manage their lives.”

An additional key element is the strong engagement of real estate agents who have been very responsive to the approaches made by the TSP Coordinators and been cooperative with rent repayment plans. Part payment of the rent arrears also acts to generate good faith with the landlord or real estate agent enabling the tenancy to be secured.

Of interviewed clients there were a number of forms of assistance which were critical for ensuring client’s tenancy was sustained - these included help with understanding the paperwork associated with a tenancy, negotiating with real estate agents on clients behalf, supporting clients dealing with organisations (e.g. Housing NSW, community housing organisations or Centrelink), providing brokerage funds to assist with rent arrears/relocation/repairs or cleaning a property to avoid eviction. In a number of cases the TSP not only helped clients sustain their current tenancy but also helped them to look for a more affordable home – in this way eviction was avoided and a more long term, sustainable solution was found.

Clients gave many examples of the positive outcomes on their tenancy and housing situation that were a result of the TSP. Many clients spoke of how without the assistance from the program they would have faced consequences such as eviction, being listed on TICA (the national tenant database) and probably homeless. There were many clients who also spoke about their long term tenancy being more secure as a result of developing new skills, knowledge and discipline managing their finances. Comments from interviewed clients included:

“The budgeting and the rental assistance saved my tenancy. The real estate agent would have issued a termination notice without the help from On Track.”

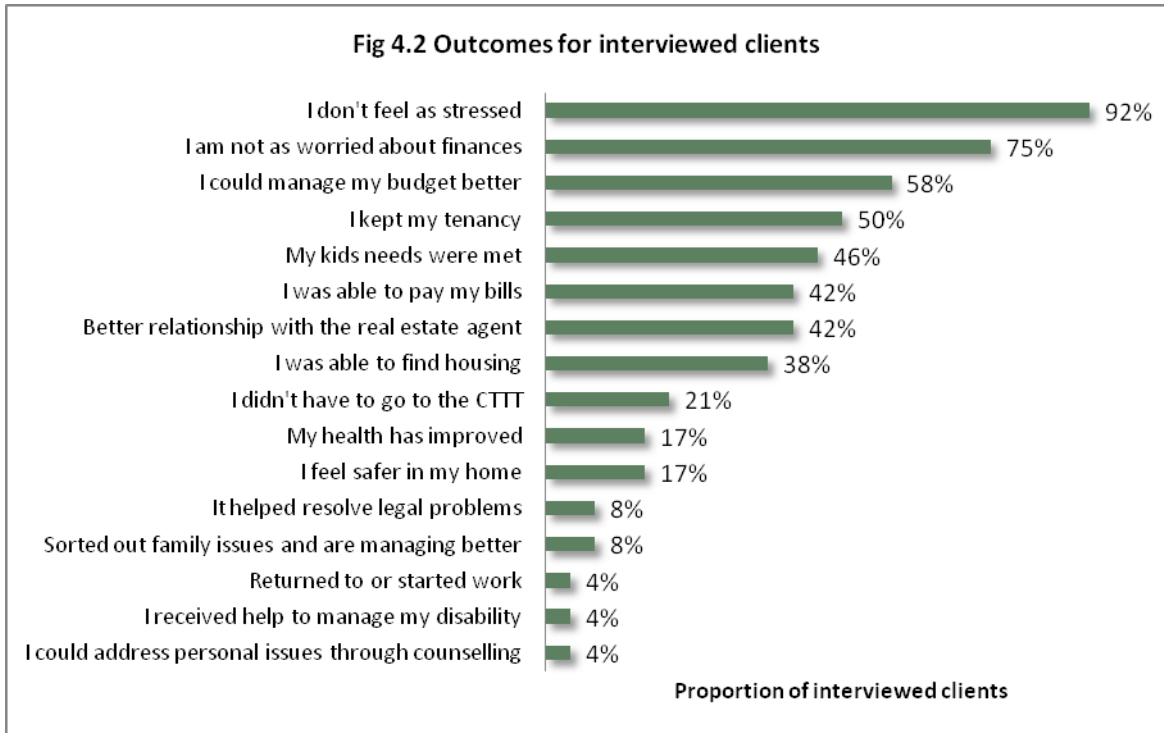
“They helped me to find an affordable house and help fill in the forms and helped with the bond. On Track helped negotiate with the real estate agent. They helped me set up Centrepay so I am on top of the bills.”

“The help I received meant I would not be evicted and On Track paid some rent so I could buy an old cheap car so I could get to work and that meant I would be OK in the future because if I can work I can pay all my bills.”

4.1.4 Non housing outcomes

Many service providers identified housing-related stress as one of the most common and most critical issues in their clients' lives. One of the most significant outcomes for clients is the reduction in stress achieved through TSP intervention. Interviewed clients reported that they had been in a state of anxiety about their rent arrears as well as other issues impacting on physical and mental health such as not having enough money for food, violence, threat of having utilities cut off and the fear of being homeless. Some clients reported that conditions such as diabetes and heart conditions had deteriorated as a result of the stress they were experiencing. A number of service providers spoke about how financial stress impacts families and that they see cases of domestic violence where this is a key trigger. These service providers had seen how the TSP had enabled women and children to move away from the violent partner into a safe home that they could afford. This stability and security was seen as important for the family relationship and the health of the mother and children.

All clients reported a significant reduction in stress and improvements in confidence and self esteem (often after traumatic or depressing experiences) once they had met with TSP staff. Workers from refuges and family support services spoke of how reducing the stress on families often reduced the level of violence in the home. The graph below shows the outcomes for interviewed clients from TSP support. As shown, apart from a reduction in stress a range of other outcomes were achieved.



Service providers also reported on non housing outcomes from the TSP. These included improvements in family relationships, improvements in their financial situation including budgeting skills, improvements in physical and mental health, building friendships and feeling more confident and with a greater sense of self worth. A number of clients had started study or obtained employment. One service provider reported:

“A client had a massive debt and a poor financial history. The client worked with On Track who provided some funds towards the debt and developed a case plan with the client and our service. The result was that they paid off the debt and when they finished with the service they had the ability to secure their own housing via savings and they also managed to get into part time work and university.”

It was also reported that the TSP had increased the likelihood of families retaining custody of children and in some cases the TSP has enabled children to be returned to the parent from care and reconnected families with grandparents and extended family.

Many of the interviewed clients were women who had been traumatised by domestic violence and the role of the TSP in assisting in addressing the impact of domestic violence was highlighted:

“The TSP support is fantastic and it's been important to my health and well being. I've been seeing a counsellor about my trauma from domestic violence and that's helping. Getting rid of my debt was also important – my ex partner ran up the debt but I was the one almost evicted.”

4.1.5 Intended or unintended outcomes

In the interviews both service providers and clients gave examples of how through the Tenant Support Program clients have learnt that there are services available to assist them when their tenancy is at risk. Service providers spoke about how many people in the community are unaware of the range of services available and as a result struggle on their own becoming increasingly stressed and further in arrears with rent or living in unsustainable situations. Private rental tenants referred to the TSP directly through real estate agents in particular are often not connected to any community service agencies. Through the TSP, these clients have been put in contact with

relevant supports including access to Housing NSW products including Housing Pathways, Start Safely and Rentstart as well as programs such as Brighter Futures.

One client mentioned that she had stayed in a violent relationship because she didn't know there were any options for her to get assistance:

"I've been living in a terrible relationship for 10 years with domestic violence from my partner – I stayed because I thought I would be homeless with my kids if I left. They helped me find a home for the kids and myself."

It is noted that where women are relocated to escape domestic violence the tenancy may not be at imminent risk of immediate termination due to for example, rent arrears. The living situation is however, clearly untenable for the woman and children and ultimately would likely result in homelessness. While it may not have been necessarily intended from the outset that the TSP would assist a significant proportion of women and children in these circumstances there is clearly high demand and the use of the TSP for this purpose is considered appropriate and effective.

4.1.6 Impact of the project

The evidence suggests that the TSP has successfully intervened to prevent the eviction of a significant number of families living in the Far North Coast who might otherwise have become homeless and potentially required support through crisis services. The literature review suggested that tenants who are evicted can be prone to repeating this process without effective intervention. The evidence suggests that very few tenancies supported by the TSP have failed.

To determine if there was any measurable impact on reductions in evictions in the Far North Coast data was obtained from the CTTT on the number of applications for termination on the grounds of non payment of rent in hearing venues corresponding to the primary service delivery locations for the TSP. Non payment of rent was selected as the key data item because rent arrears are the primary risk factor for eviction. The table below shows the number of applications for termination on the grounds of non payment of rent for 2010/11 and 2011/12 for Lismore, Grafton and Tweed Heads CTTT hearing venues for the tenancy (private rental) and social housing divisions.

Table 4.5 Applications to the CTTT for termination on the grounds of non payment of rent in TSP locations

	Tenancy Division			Social Housing Division		
	2010/11	2011/12	% change	2010/11	2011/12	% change
Tweed Heads	119	116	-2.5%	24	30	25.0%
Lismore	208	194	-6.7%	32	74	131.3%
Grafton	33	28	-15.2%	27	34	25.9%
<i>Sub total</i>	<i>360</i>	<i>338</i>	<i>-6.1%</i>	<i>83</i>	<i>138</i>	<i>66.2%</i>
NSW total	13,727	13,598	-0.9%	6,191	8,294	33.4%

Source: Consumer Trader and Tenancy Tribunal, 2012

As shown, for the three TSP primary service delivery centres there has been an overall decline of 6.1% in the number of private rental applications for terminations on the grounds of non payment of rent compared to a state average decline on this ground of 0.9%.

No decline in applications for terminations on the grounds of non payment of rent was recorded for social housing in the three primary service delivery centres although the rate of application increase was lower in Tweed Heads and Grafton compared to the state average.

It is difficult to be too conclusive about these findings as it is not possible to draw a direct causal relationship between any decline in private rental terminations for rent arrears and the operation of the TSP. It is likely however, that the TSP has had at least some role to play in this decline.

Anecdotally, many service providers interviewed reported a reduction in eviction and homelessness of families in their local area as a result of the TSP. Service providers commented:

“I have seen a reduction in homelessness as a result of the On Track program. There are also less crisis cases being seen by our organisation – many of our clients crises are related to housing. (Aboriginal Service)”

“I have seen our client families saved from eviction because of this intervention.”

“The service gives people breathing space – it gives real estate agents another option instead of going to the Tribunal. Clients have an opportunity of a learning experience – they get help and are not evicted. “

“The service has greatly assisted families. I have seen how real estate agents are working with the service if there are tenancies at risk. On Track provides brokerage and help and we have seen about 8 -10 tenancies saved. We had two cases of squalor that threatened clients’ tenancies – where assistance was provided in helping clients clean up and learn about acceptable standards of cleanliness.”

“We are seeing examples of clients saved from eviction and homelessness as a result of On Track’s service.”

“Really big impact – I can see it working. Without the On Track Tenant Support Program many clients would be homeless and in crisis”.

4.1.7 Specific client groups

A high proportion of TSP clients are **women and children escaping domestic violence**. Stakeholders interviewed considered that without the intervention of the TSP many clients escaping domestic violence may have been forced to enter a women’s refuge. The TSP has made successful use of the Start Safely subsidy in assisting women escaping domestic violence to secure private rental accommodation so they do not have to return to a violent situation. In these cases brokerage may include removalist and other relocation expenses, with other support including negotiation with real estate agents and referrals to other services such as family support, counselling or Brighter Futures.

There are a high number of **Aboriginal** self referrals to the TSP built up through good relationships between the TSP and local Aboriginal services. The TSP has a strong partnership with Helping Hands in Lismore and Aboriginal health workers and work closely with the Aboriginal Tenants Advice and Advocacy Service. On Track employs a number of Aboriginal workers and TSP work closely with these staff to ensure culturally appropriate responses and to develop knowledge of external supports available to Aboriginal families. One service provider commented:

“On Track has established a good relationship with Aboriginal services. The Tenant Support Program is user friendly for Aboriginal clients.”

Often **mental health issues** are not identified at the time of referral however, On Track reports that the TSP has been effective in recognising and working collaboratively with other services to assess and support families where this is a contributing issue. On Track has its own mental health support programs and refers TSP clients to these programs.

Like people with mental health issues, the issue of **substance misuse** may not be known at the time of referral but On Track reports some success in referring people to detoxification facilities and linking into appropriate support services.

4.2 Service system and delivery outcomes

There were many comments by service providers regarding how positive the On Track Tenant Support Program has been on the service system on the far north coast particularly through the Coordination Groups.

Service providers interviewed who were members of a Coordination Group noted that as a result of the TSP, they had a greater awareness of the need for early intervention when a family is experiencing financial difficulties which put their tenancy at risk. Many of these service providers also spoke about gaining an increased knowledge of exactly what other organisations offer clients and they were able to get to know the different skills of the members of the group. Service providers with extensive experience spoke about being surprised at how much they had learnt about other workers skills and organisations through the discussions in the Coordination Group. This was particularly relevant where members had not worked together before. Service providers also spoke about the value of gaining knowledge on tenancy/housing from their involvement with On Track and how that has helped them in their own work.

“There has been an increase in knowledge of how housing works. On Track has worked with Community Hubs and these are helping to disperse that knowledge. The TSP is increasing the links between services and at the same time building client’s knowledge.”

Overall, the Coordination Groups were seen to have significantly strengthened networks between services and organisations. Service providers spoke positively about the way in which the model worked with the local service system network to successfully conduct case Coordination. Comments from service providers included:

“It has brought services together – we’ve got good case management and the referrals are working well. It is a much more efficient system.”

“Improvements have been made in the referral system since the On Track Coordination Group began – we’re getting better client outcomes. This is a good model as all local services are involved. Clients are getting a better outcome as the system improves - rapid, thorough assistance. The partnerships have improved and this has highlighted how we all work together for the client’s long term benefit.”

“The Coordination Group has improved service delivery. The model is working well and there are examples of literally saving lives.”

The other clear impact on the service system is that real estate agents are better informed about homelessness and the causes of rent arrears as well as support services available in the community. Management of rent arrears and other tenancy issues through the TSP has therefore not only sustained tenancies but ensured that tenants are not listed as ‘bad tenants’ on TICA, the national tenant database.

4.3 Staffing issues

4.3.1 Impact of staffing issues on the project

No difficulties were experienced in recruiting staff but it is noted that some staff turnover has been generated due to the uncertainty regarding ongoing funding for the TSP.

4.3.2 Skills needed by staff

For the positions of Tenancy Support Coordinator skills in case management were a requirement as well as the ability to network and maintain networks. Staff were also required to have a Certificate IV in Community Services as a basic qualification.

The comments from clients interviewed regarding the Tenant Support Program staff were extremely positive. Clients frequently referred to the way they had been treated with respect and dealt with in a caring and compassionate manner. Clients said this had a real impact on them – it raised their self esteem, helped with confidence and gave them hope that there were people who cared about what happened to them.

4.3.3 Training required

Staff undergo training in a variety of areas including domestic violence, the provision of legal aid, drug and alcohol and mental health issues and basic skills in financial counselling, budgeting and tenancy advice and the operation of Centrepay. Staff are also encouraged to build links with a range of service providers to support referrals including family support programs, mental health services, Housing NSW and crisis services.

On Track have attempted to ensure that TSP staff are well prepared to work with Aboriginal clients by providing them with cultural awareness workshops and training in Aboriginal case management.

5 COST ANALYSIS

5.1 Total project budget and expenditure

The table on the following page shows the total budget and expenditure for the TSP for 2009/10, 2010/11 and 2011/12.

As shown, over the life of the project up until 30 June 2012 total proportional expenditure was as follows:

Table 5.1 Tenant Support Program Expenditure to 30 June 2012

Category	Amount \$	%
Client service staff	291,035	26.0%
Admin and management staff	124,729	11.2%
Other admin expenses (non staff)	381,700	34.2%
Brokerage - goods	14,193	1.3%
Brokerage - services	305,274	27.3%
Total	1,116,931	100%

In total, staffing and administration accounted for 71.4% and brokerage 28.6%. Brokerage was primarily spent on services with only a small proportion expended on goods. Section 5.3 below discusses the further breakup of categories for 2011/12.

5.2 Issues with expenditure

In the first full year of operation there were tight restrictions on the use of brokerage funds. This together with the time needed to establish the service resulted in some underspend of the budget. Subsequently there has been greater flexibility in the use of brokerage funds but there is still underspend against budget as shown in the table on the following page.

Total brokerage expenditure was \$319,467 for the life of the project to 30 June 2012 against a budget of \$700,000 while total staffing and administration was slightly above budget at \$797,464 against a budget of \$756,694. These results suggest that the brokerage component of the budget could potentially be reviewed.

Table 5.2 Tenant Support Program Budget and Expenditure 2009/10 to 2011/12

	2009-10 Budget	2009-10 Expenditure	2010-11 Budget	2010-11 Expenditure	2011-12 Budget	2011-12 Expenditure	Total Budget	Total Expenditure	Proportion of expenditure
Client service staff		18,816	105,761	121,572	129,569	150,647	235,330	291,035	26.1%
Admin and management staff		8,064	45,326	52,102	55,530	64,563	100,856	124,729	11.2%
Other admin expenses (non staff)		50,932	187,404	138,770	235,104	191,998	422,508	381,700	34.2%
Brokerage - goods		9,078		423		4,692	-	14,193	1.3%
Brokerage - services		-	250,000	101,585	450,000	203,688	700,000	305,274	27.3%
Financial Year Totals	-	86,890	588,491	414,453	870,203	615,589	1,458,694	1,116,931	100%

5.3 Client costs for the project

5.3.1 Spreadsheet categories

The spreadsheet provided by On Track attached to the project report provides costing data for the TSP for 2011/12. Table 5.3 below summarises 2011/12 expenditure by major category. As shown, staffing and operating costs accounted for 67% of total expenditure while brokerage accounted for 33%.

Table 5.3 Tenant Support Program Total Expenditure 2011/12

Category	Amount	% of total
Staffing costs	\$222,474	36.1%
Operating costs	\$190,004	30.9%
Brokered goods	\$2023	0.3%
Brokered services	\$63,157	10.3%
Payments	\$137,811	22.4%
Other	\$120	0.02%
TOTAL	\$615,589	100%

The following table summarises key components of brokerage expended in 2011/12.

Table 5.4 Tenant Support Program Brokerage Expenditure 2011/12

Category	Amount	% of total
<i>Brokered goods</i>		
- Home establishment costs	\$1,634	0.8%
- Health items	\$389	0.2%
<i>Brokered services</i>		
- Psychological services	\$380	0.2%
- Life skills	\$300	0.1%
- Urgent home repairs	\$1985	0.9%
- Removalists	\$2,940	1.4%
- Housing hygiene	\$952	0.5%
- Case management	\$56,600	27.9%
<i>Payments</i>		
- Rent arrears	\$120,958	59.6%
- Utilities bills	\$16,178	8.0%
- Bond assistance	\$350	0.2%
- Other payments	\$325	0.2%
- Social integration	\$120	0.1%
TOTAL	\$203,111	100%

As shown in the table above, the primary brokerage expenditure category was rent arrears accounting for 59.6% of costs followed by case management (27.9%) and utility bills (8.0%). It is noted that where clients repay rent arrears these payments are made directly to the housing provider so rent arrears payments through the TSP represents the balance of rent arrears due.

5.3.2 Cost per client

The data provided by On Track through the data portal report indicates that in 2011/12, 828 individuals were assisted comprising adults and accompanying children. This total equates to 237 families.

As shown in the spreadsheet the total project cost for 2011/12 was \$615,589.

The average cost per client in 2011/12 inclusive of all costs was \$743 per individual and \$2597 per family. The average brokerage/payments were \$245 per individual and \$857 per family.

The overall cost per individual/family is considered to represent value for money. As discussed in the literature review there are a range of costs associated with a failed tenancy. This may include the cost of crisis accommodation, increased demand for health, mental health, drug and alcohol and child and family services as well as individual costs such as moving costs and loss of rental bonds. Costs to landlords may include legal fees and unpaid and forgone rent. While these costs are difficult to estimate, the literature review suggested that the cost of preventing eviction is significantly less than the costs resulting from eviction.

Comparable benchmarks are difficult to identify. While Community Services provided some 2008/09 SAAP unit cost data this was generally aggregated on the basis of per night costs which are difficult to compare to programs like to TSP. One study discussed in the literature¹ found that the recurrent per client cost of tenant support programs in Western Australia in 2005-06 were generally comparable to the provision of SAAP crisis accommodation but significantly less than SAAP medium to longer term accommodation as shown the following table which also includes the per family cost of the TSP. In the table, SHAP refers to the Supported Housing Assistance Program a tenant support program for public housing tenants at risk of eviction. The PRSAP refers to the Private Rental Support and Advocacy Program which provides tenant support to private rental tenants. Note that the data excluding the TSP is 2005-06 so it is somewhat dated and costs for 2011/12 for these programs may be higher than that shown in the table.

Table 5.5 Western Australia cost per client per program compared to the Tenant Support Program

Program	SAAP crisis 2005/06	SAAP medium to long term 2005/06	SHAP 2005/06	PRSAP 2005/06	TSP 2011/12
Cost per client per annum	\$2,243	\$15,470	\$3,483	\$2,145	\$2,597

Source: Flatau et al (2008) – see footnote 1

As shown, the cost of the TSP is comparable to the Western Australian tenant support programs particularly noting that the Western Australian data is 2005/06. Note that these cost estimates only take account of the recurrent cost of programs. There are many costs associated with eviction apart from the provision of crisis accommodation as discussed above and in the literature review which need to be taken into account when assessing value for money of the TSP.

Value for money for the TSP is not only associated with the actual cost of service provision or savings to health and other services derived from preventing eviction. There is significant value in terms of the partnerships developed through the project including those with real estate agents, a number of whom are actively assisting in the prevention of eviction through early referral of clients at risk to the TSP.

¹ Flatau, P., Zaretsky, K., Brady, M., Haigh, Y., & Martin, R. (2008) *The cost-effectiveness of homelessness programs: a first assessment*. Melbourne: Australian Housing and Urban Research Institute, Western Australia Research Centre

5.4 Effectiveness of brokerage funding

Experience with TSP service provision over time suggests that a key component of brokered support is case management. Many clients have complex needs and/or lack basic skills in budgeting and financial management as well as the skills needed to sustain a tenancy. Many clients are unaware of the support services available in the community that could assist them in relation to issues that impact on their tenancy. Interviewed stakeholders ranked case management as the primary reason for referral to the TSP.

There were comments from most service providers that while good case management is the primary need for clients the use of brokerage funds to purchase services and make payments has made a significant difference to the housing outcomes of clients. Particularly critical to sustaining tenancies is the availability of brokerage to assist with rent arrears where the client is unable to obtain this assistance through Rentstart or other avenues. The availability of payments towards rent arrears have been a particular attraction for real estate agents who on the whole prefer to keep an existing tenancy rather than take CTTT action or have to re-let the property.

The use of the brokerage funds only occurs after a transparent process with the local Coordination Group. Many service providers spoke about how Coordination Groups have improved the outcomes for clients as each case is discussed which provides an opportunity for a variety of avenues to be pursued which may not require use of any brokerage funds or may minimise the amount required. At times services the client needs are able to be provided by one of the participating organisations through their own resources without the use of brokerage funds, as discussed in section 3.4.4. When brokerage funds are required the Coordination Group are satisfied that it is the best use of funds to save a tenancy.

This model was seen by service providers to be very efficient as it ensures that all options are considered. Service providers spoke positively about brokerage not being seen as the first option to provide clients with assistance.

6 ASSESSMENT OF EFFECTIVENESS OF MODEL

6.1 Success factors for the model

6.1.1 Promotion and partnerships

The TSP appears to have built good awareness of its services through promotion strategies such as attending Aboriginal Land Council meetings, interagencies, housing forums, homelessness networks and real estate breakfasts. Clients interviewed for the evaluation found out about the TSP through a range of service providers including Centrelink, Housing NSW, Community Services, an employment service, neighbourhood centres, a disability service and a women's refuge. The other source of information was real estate agents and friends.

A particular success factor is the significant involvement of real estate agents and private landlords who are often conceived as outside the service system but their cooperation with strategies such as agreeing to repayment plans for back payment of rent arrears and early notification of clients that are falling into rent arrears have proved to be critical factors in sustaining tenancies. The TSP has also successfully attracted private landlords who have provided multiple properties for rent for On Track clients.

6.1.2 Coordinating Groups

One of the key factors in the success of the model has been the formation of Coordination Groups in each of the three areas in which On Track operates the TSP. As noted in previous sections, Coordination Groups have acted to strengthen networks and referral processes and supported integrated case management.

The model appears to particularly benefit from the experience and skills of the members of the Coordination Groups and their commitment to the process. There is good continuity in the membership of the Coordination Groups and members are often senior representatives of their organisations with the ability to make decisions such as committing to take on clients.

6.1.3 Integrated case management

Case management as an integral part of the model – many referrals come without existing case management including those referred by social housing providers and real estate agents. Access to brokerage funds to purchase case management enables an effective and timely response to addressing individual client needs.

6.1.4 Flexible, tailored brokerage

The ability to use brokerage to meet a range of needs depending on the circumstances of the client is an important component of success. There is an emphasis on not over servicing – Coordination Group structures assist in tailoring support to needs and ensuring that the client contributes to resolution of the issues impacting on their tenancy. Funds from brokerage have acted to support further sharing of resources between support services.

6.1.5 Geographic coverage

The provision of Tenant Support Coordinators in three of the most populated parts of the region together with outreach to some locations ensures relatively good coverage of a large region and the processes in place in each location ensure a quick client response time.

6.1.6 Sustainable approaches

Another aspect of the model that contributes to its success is that clients play an active part in development of budgets and support plans which promotes engagement and commitment. The TSP adopts sustainable approaches to supporting clients through developing repayment plans for rent arrears and debt and setting up Centrepay deductions for bills as well as teaching clients budgeting skills with the aim of ensuring they are less likely to find themselves in financial trouble in the future. The model has a capacity building focus through promoting client responsibility.

Clients interviewed recognised that the assistance they received with budgeting and/or financial counselling will help them in the long term and that direct debit via Centrepay was a practical and positive way to stay ahead of debt. Clients have also learnt skills in negotiating repayment plans with real estate agents should they fall behind in rent again.

Service provider comments included:

“I see cases come through to the Coordination Committee and funds are provided to prevent families losing their tenancy – but as importantly they’re learning more about money management and budgeting.”

“Clients are totally involved in the process and they are gaining practical skills with their finances – this makes it more likely the improvements in their housing will be sustainable.”

“It is impressive – it seems to be that it is making a positive difference to people’s lives. The service is not just about providing money but helping the client develop the skills they need to manage money. The service does not provide a lot of money for a family but there is a big outcome for them when their tenancy is secured.”

6.2 Challenges for the model

6.2.1 Supply of caseworkers

An initial challenge was developing sufficient engagement with service providers including those able to take on case management of clients. This was addressed by moving from the model of one Coordination Group for the whole region to three locally based Coordination Groups, as discussed earlier. It was reported that there is now a much greater level of involvement by service providers and a more coordinated and responsive approach to client need.

It is noted however, that some difficulties continue to be encountered in identifying a sufficient number of case managers from the local area due to the capacity limitations of service providers. Some of the difficulties are that: (i) some organisations are under pressure and have waiting lists for their services; (ii) some staff at organisations choose to work part time; and (iii) some organisations are unable to employ staff in their positions as permanent full time or permanent part time and then have them work on short term contract via brokerage funds.

It is understood that consideration is being given to returning to the previous arrangement of engaging casual caseworkers directly.

6.2.2 Waiting lists for support services

It was noted that there are generally waiting lists for services like Brighter Futures and some disability support and mental health services. In certain locations within the region there are gaps in services and insufficient capacity to partner with the TSP.

6.2.3 Access to the service

One challenge for this or any model operating in regional NSW is how to assist clients who cannot physically get to the service. The TSP does not allow staff to do home visits for safety reasons and many clients in financial difficulty cannot afford petrol, may not have a car or their vehicle may have broken down and they cannot afford to get it fixed. There were examples of each of these situations in the interviews conducted with clients. In general, public transport in regional areas is poor, posing particular difficulties for clients in more remote locations.

6.2.4 Social housing tenants

On Track reports that families at risk of eviction from social housing due to neighbourhood disputes and/or poor property care can at times be difficult to engage through the model. It was suggested that over time brokerage could be used to trial different approaches to address this issue.

6.2.5 Affordable housing supply

The difficulty of accessing affordable housing poses challenges for tenants in securing and maintaining tenancies. Rental prices and housing supply have been affected by major infrastructure projects such as road projects as well as holiday lettings - there are large numbers of houses and units which are solely for holiday rentals. This limits the housing options for permanent residents of the area. There is also a lack of large properties in appropriate locations. This is a particular problem for Aboriginal families who may be living in overcrowded housing which may put the tenancy at risk.

7 CONCLUSION

7.1 Summary of key lessons learnt

- The TSP is an efficient, cost effective means of preventing evictions and homelessness and reducing the future risk of homelessness. Over the two years 2010/11 to 2011/12 96% of tenancies were sustained over the support period.
- The cost of the TSP particularly the brokerage component is relatively low compared to the costs to individuals and the service system of eviction and homelessness.
- The ability to offer case management over an extended period is a key component of sustaining tenancies. Support over 16 weeks enables clients to put in place strategies such as effective budgeting and financial management to avoid rent arrears in the future. The active role played by clients in development of budgets and support plans promotes engagement and client responsibility.
- There are a range of factors that may lead to rent arrears or other circumstances which place a tenancy at risk. The integrated case management provided through the TSP enables these individual factors to be addressed.
- The availability of brokerage funds both ensures that clients receive appropriate case management/purchase of services and encourages the active participation of service providers in Coordination Groups and case management/referral processes.
- The process of Coordination Groups ensures that a range of options are explored to address the needs of the client including providing support through the existing resources of Coordination Group members. This ensures that brokerage funds are put to best use.
- There are a range of positive housing and non housing outcomes for clients of the TSP. In addition to avoiding eviction, clients experience a significant reduction in stress as well as health, financial and other benefits.
- The active engagement of real estate agents achieved by the TSP makes a significant contribution to the prevention of eviction from private tenancies, particularly as many private tenants are not aware of available services. There is an ongoing need to maintain relationships with real estate agents to identify at risk tenancies.
- Contributions to the payment of rent arrears are a critical component of sustaining tenancies. Without the availability of funds for this purpose real estate agents and landlords would likely be less willing to cooperate in efforts to prevent eviction.
- The TSP is still in a growing phase – the establishment of three Coordination Groups and Tenant Support Coordinators in three locations is relatively recent. While indications are that this model is operating well it may need more time to determine if other modifications to the model are needed. The issue of access to the service for clients with transport difficulties may need further consideration.

7.2 Implications for future responses to the client group

Early intervention is a key element of preventing eviction. The earlier the intervention, the less stress for the client and their family, and the greater the likelihood that a tenancy will be sustained. As indicated in the literature, many tenants abandon their tenancies on receipt of a rent arrears or termination notice without seeking help. This fact and the evaluation finding that many tenants particularly private renters are not aware of services that could assist them suggests the need to improve strategies in the region to connect with tenants that may currently fall outside the service system or may not frequent service providers like Centrelink. This is a shared responsibility for service providers in the region.

It is also noted that many TSP families have poor financial literacy skills suggesting that the wider delivery of skills in budgeting and financial management through programs such as the Financial Counselling Services Program (Fair Trading) could be a key factor in reducing the risk of tenancies falling into rent arrears.

Currently, only families are eligible for the TSP. The literature review suggested that single people living alone were a high at risk group for eviction and a number of stakeholders raised the issue of the need to expand the TSP to include single people or introduce a program specifically targeting this population group.

7.3 Implications for homelessness system in the region

The evidence suggests that the homelessness system in the region has been strengthened by the operation of TSP. The TSP has demonstrated the importance of projects to prevent eviction as part of responses to homelessness to reduce demand on crisis services and promote better outcomes for people at risk.

It is clear that efforts to engage real estate agents have been particularly beneficial and any future efforts focused on preventing eviction in the region need to continue this focus. Real estate agents who were interviewed expressed a greater awareness of the difficulties which tenants could find themselves in as a result of the TSP and were willing to work with services in most situations to save the tenancy. This is an important finding for responses to homelessness in the region.

7.4 Insights gained that can enrich the evidence base

Nearly 60% of clients accessing the TSP are women and the evidence suggests that a significant proportion of these have experienced domestic violence. The outcomes from the TSP suggest programs of this nature can play a role in reducing the likelihood of women and children who are escaping domestic violence being forced into refuges.

7.5 Future research that could strengthen the evidence in this area

7.5.1 CTTT data on terminations

As discussed earlier, data was obtained from the CTTT on the number of applications for termination on the grounds of non payment of rent for hearing venues corresponding to the primary service delivery locations for the TSP. Data was obtained for 2010/11 and 2011/12. It would be useful to obtain the equivalent data for 2012/13 (and subsequent years if the TSP was still in operation) to determine whether the trend towards decline in the number of applications for termination in the TSP geographic area was sustained.

7.5.2 Collection of quality of life data

One area that could be expanded is the collection of client data on quality of life variables by On Track at commencement of the TSP and the end of the support period to better identify non housing outcomes. Currently, a voluntary exit form is available for completion by clients. While this captures some outcome data this form could potentially be expanded to capture more quality of life indicators with the same data collected at entry to the program to determine any changes at the end of the support period.

7.5.3 Longitudinal study of clients

The TSP operates for 16 weeks and data indicates that very few tenancies end in termination during the period that support is provided. For the future it could be useful to undertake a longitudinal study of a sample of clients assisted to determine whether tenancies are sustained in the longer term.

APPENDIX 1: INTERVIEWED CLIENTS DEMOGRAPHIC AND SERVICE USE DATA

This section contains results of the interviews with clients that are not otherwise presented in the body of the report.

Table A 1.1 Gender of interviewed client

Gender	Number	Percentage
Female	20	83%
Males	4	17%
Total	24	100%

Table A 1.2 Age of interviewed client

Ages	Number	Percentage
21 - 30 years	2	8%
31 - 40 years	15	63%
41 - 50 years	4	17%
51 - 60 years	2	8%
61 - 70 years	1	4%
Total	24	100%

Table A 1.3 Family make up of interviewed client

Number of individuals	Number	Percentage
Children < 5	7	12%
Children 5 - 10years	9	15%
Children 11-15 years	14	23%
Young people 16 -20 years	6	10%
Parent	24	40%
Total	60	100%

Table A 1.4 Housing provider for interviewed client

Housing provider type	Number	Percentage
Public Housing	3	13%
Community Housing	2	8%
Real Estate Agent	17	71%
Private landlord	2	8%
Total	24	100%

Table A 1.5 Income source of interviewed client

Income type	Number	Percentage
Benefit - full	18	67%
Benefit - part	3	11%
Full time employment	1	4%
Part time employment	4	15%
Education/training	1	4%
Total	27*	101%*

* NB: Some clients had more than one type of income

Table A 1.6 Location of interviewed client

Local Govt. Area	Number	Percentage
Tweed Heads	9	38%
Lismore	8	33%
Grafton	7	29%
Total	24	100%

Table A 1.7 How interviewed client found out about the TSP

Source	Number	Percentage
Word of mouth (e.g. friends)	2	8%
Centrelink	2	8%
Community Services	2	8%
Real estate agent	2	8%
Housing NSW	2	8%
Disability service	1	4%
Employment service	1	4%
Neighbourhood centre	1	4%
Women's Refuge	1	4%
Not known	10	42%
Total	24	100%

Table A 1.8 Source of referral to TSP

Source	Number	Percentage
I got in touch with the service myself	20	83%
I was referred to the tenancy support service by another service who was helping me at the time	3	13%
Not known	1	4%
Total	24	100%

Table A 1.9 How long interviewed client waited for TSP assistance

Length of time	Number	Percentage
Less than 1 week	12	50%
Less than 2 weeks	10	42%
Less than 3 weeks	1	4%
Not known	1	4%
Total	24	100%

Table A 1.10 When interviewed client got help from TSP

Number of months	Number	Percentage
About 3 months ago	4	17%
About 6 months ago	7	29%
About 12 months ago	13	54%
Total	24	100%

Table A 1.11 Length of TSP support

Number of months	Number	Percentage
0-3 months	13	54%
3-6 months	8	33%
6-12 months	3	13%
Total	24	100%

NB For some clients follow up continued after 16 weeks

Table A 1.12 Was this the right amount of time?

Response	Number	Percentage
It was the right length of time	20	83%
A longer period of time would have been better	3	13%
Not known	1	4%
Total	24	100%

Table A 1.13 Do you think that the help you received will reduce the likelihood of your tenancy being at risk again?

Response	Number	Percentage
Yes	21	88%
No	1	4%
Not known	2	8%
Total	24	100%

APPENDIX 2: SERVICE PROVIDERS INTERVIEWED

- Ageing Disability and Home Care - Tweed Heads
- Anglicare North Coast - Clarence Accommodation Support Service
- Bailey and Gough Real Estate – Lismore
- Brighter Futures - Far North Coast Consortium of Neighbourhood Centres
- Brighter Futures - Pottsville Beach Neighbourhood Centre
- Brighter Futures Early intervention Program - Casino Neighbourhood Centre
- Bugalwema Health Service (part of North Coast Area Health Service)
- Clarence River Women's Refuge and Outreach Services Inc.
- CRANES Community Support
- Department of Human Services (Centrelink)
- FACS - Strengthening Families (Brighter Futures)
- Family Support Network Inc.
- Helping Hands (Aboriginal service)
- Housing NSW - Lismore Grafton Area
- Ian Stone – (private landlord with 12 properties used by clients of On Track)
- Kyogle Family Support Services Inc.
- L J Hooker - Maclean
- Murwillumbah Community Centre
- Northern NSW Aboriginal Tenants Advice and Advocacy Service
- Patch and Taylor Real Estate - Lismore
- Women Up North Housing Inc.

APPENDIX 3: SERVICE PROVIDER INTERVIEW DATA

This section contains results of the interviews with service providers that are not otherwise presented in the body of the report.

Table A 3.1 Description of organisation

Organisation type	Number
Government department	5
Non government organisation welfare/family support	9
Real estate agent	4
Community housing provider/refuge	3
Total number of respondents	21

Table A 3.2 Service coverage of service provider organisation

LGA	Number*
Ballina/Byron	3
Casino	9
Grafton	8
Kyogle	7
Lismore	9
Tweed Heads	6

* Some respondents covered more than one location

Table A 3.3 Relationship of organisation to TSP

Relationship	Number*
Refer clients to the Tenant Support Program	19
Provide brokered (paid) support to Tenant Support Program clients	4
Provide support to Tenant Support Program clients through own existing resources	14

** Some respondents had more than one type of relationship to TSP*

Table A 3.4 Main issues clients present with that lead to making a referral to TSP

Main issue	Number*
Complex client needs	10
Mental health issues	3
Drug and alcohol issues	3
Rental arrears	18
Needing to relocate	6
Property maintenance problems	5
Secondary homeless help to establish tenancy	6

**Clients generally have multiple presenting problems*

Table A 3.5 Why clients are referred to TSP

Service	Number*
Provide case management to complex clients	6
Availability of brokerage funds to get clients services they require	17
Direct assistance	9
Flexible nature of services	10
Only service available	2
Previous good experience with TSP	8
Quality of service	7
Geographic area they cover	9

**Respondents generally nominated more than one reason for referral*

Table A 3.6 Outcomes seen in clients' lives as a result of TSP intervention

Outcome	Number*
Begun counselling	8
Financial situation improved	14
Clients sustaining housing	17
Drug and/or alcohol problems reduced	3
Improved family relationships	9
Improvements in health	8
Opportunity of employment/training	5
Safer housing	12
Social benefits e.g. less isolated	8

* More than one outcome was generally noted

Table A 3.7 In your experience, are these outcomes/improvements sustained over the longer term?

Response	Number*
Yes	21
No	-
Not known	-

Table A 3.8 Perceived strengths of the TSP

Strength of program	Number*
Geographic coverage - a large area with outreach services	15
Quick response time	16
Good case coordination	15
Help clients by increasing the skills/knowledge	15
Not just cash rescue but about building clients abilities to manage their finances	17
Flexible nature of assistance	13

The strong service network 15

The 16 week program is the right length of time 11

** Respondents generally nominated more than one strength*

Table A 3.9 Do you think that the benefits achieved through the TSP can be sustained without access to brokerage funds?

Response	Number
Yes	-
No	21

Table A 3.10 Research suggests that Tenants Support Programs reduce client reliance on more intense/ crisis services. Do you think the TSP has had this type of outcome?

Response	Number*
Yes	14
No	1
Not known	6

APPENDIX 4: PROMOTIONAL POSTER FOR TENANCY SUPPORT PROGRAM



On Track Community Programs Ltd
connecting people to their communities

Are You a family struggling to keep your tenancy?



Don't wait until it is too late!

Contact On Track

Crafton:
02 6642 6399

Lismore:
02 6621 5736

Tweed:
07 5524 9732

Covering council areas of Clarence Valley, Lismore, Richmond Valley, Kyogle, Tweed, Ballina & Byron.

On Track Community Program's Tenancy Support Program aims to prevent homelessness by assisting families living on the far north NSW coast whose tenancies are at risk.

Ways we can help include: Financial counselling and budgeting/ personal and grief counseling/ Links to Life Skills Programs/ Anger management support and advice/ Referrals to and liaison with other government and non-government services/ Application for financial assistance relating to your tenancy (eg; rental arrears)/ Support with liaising with land lord and real estates.

How to access: If you are a family with children and your tenancy is at risk you can self refer or have a real estate or other organisation contact the nearest office.