

# Future Directions Evaluation

## Final Reports for the Strategy and Program Evaluations

LAHC Future Directions Implementation Projects  
(LAHC FDI) Evaluation

15 November 2023



IN PARTNERSHIP WITH:





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Implementation



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# Future Directions Evaluation: Programs and Strategy

## Final Report for the NSW Land and Housing Corporation Future Directions Implementation Projects (LAHC FDI) Evaluation

15 November 2023

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## List of acronyms used in this report

ACRONYM	DEFINITION
AH&MRC	Aboriginal Health & Medical Research Council
BOCSAR	NSW Bureau of Crime Statistics and Research
CALD	Culturally and Linguistically Diverse
BCR	Benefit-Cost Ratio
CEI	Centre for Evidence and Implementation
CFIR	Consolidated Framework for Implementation Research
CHIMES	Community Housing Information Management System (a DCJ dataset)
CHPs	Community Housing Providers
CIRCA	Cultural and Indigenous Research Centre Australia
DCJ	NSW Department of Communities and Justice
DOMINO	Data Over Multiple Individual Occurrences (a Commonwealth Department of Social Services dataset)
DPIE	NSW Department of Planning, Industry and Environment
FACS	NSW Department of Family and Community Services (now the NSW Department of Communities and Justice)
FACSIAR	FACS Insights, Analysis and Research
FTB	Family Tax Benefit
Future Directions	Future Directions for Social Housing in NSW
GST	Goods and Services Tax
HOMES	Housing Operations Management and Extended Services (a DCJ dataset)
HOSS	Housing Outcomes and Satisfaction Survey
LAHC	NSW Land and Housing Corporation (now within the NSW Department of Planning, Industry and Environment)
LAHC FDI	LAHC Future Directions Implementation
LGA	Local Government Area
MBS	Medicare Benefits Schedule
MI	Melbourne Institute
NAPLAN	National Assessment Program – Literacy and Numeracy
NCVER	National Council for Vocational Education Research
NHFIC	National Housing Finance and Investment Corporation
NMS	National Minimum Standard (in NAPLAN results)
NPV	Net Present Value
NSW	New South Wales
PBS	Pharmaceutical Benefits Scheme
RMIT	Royal Melbourne Institute of Technology
ROSH	Risk of Significant Harm
SAHF	Social and Affordable Housing Fund
SEIFA	Socio-Economic Indexes for Areas (developed by the Australian Bureau of Statistics)
SHMT	Social Housing Management Transfer
SLK	Statistical Linkage Key
TAFE	Technical and Further Education
VET	Vocational Education and Training

# o. Executive Summary

This Final Report presents findings from a short-to-medium-term evaluation of Land and Housing Corporation Future Directions Implementation (LAHC FDI) Projects. All new LAHC developments built since the start of Future Directions (1 July 2016) are in scope. We evaluate the impact of LAHC FDI Projects on tenants' outcomes across a wide range of domains (outcome evaluation), conduct a cost-benefit analysis (economic evaluation) and explore the implementation of the delivery of these social housing dwellings from the perspective of key stakeholders and tenants (implementation evaluation).

## o.1. The Program

LAHC FDI Projects are a large program of work aiming to deliver 23,000 new and replacement social housing dwellings, 500 affordable rental homes and 40,000 private homes for sale between 2016 and 2026. In the time frame of the evaluation, (1 July 2016 to 30 June 2021; five years into the reform), LAHC FDI Projects had delivered about 2,500 new and replacement social housing dwellings.<sup>1</sup> The Projects are driven by the same strategic priorities as the Future Directions strategy, which are to deliver more housing and a better social housing experience, with more opportunities and incentives to avoid or move beyond social housing.

LAHC FDI social housing dwellings are owned by the NSW government and managed by either the Department of Communities and Justice (DCJ) or by Community Housing Providers (CHPs). LAHC partners with the private and not-for-profit sectors to redevelop existing social housing sites (renewal) or develop new mixed communities where social housing is blended with private and/or affordable housing, providing better access to transport and employment, and improved community facilities and open spaces. The Projects incorporate specific Future Directions policy aims: the provision of mixed tenure housing, improved utilisation of dwellings, innovative financing, strengthening the connection between people and their communities and providing housing spectrum pathways.

Providing and maintaining social housing dwellings is a deep subsidy by design - social housing assets need to be renewed when they are no longer fit for purpose or become expensive to maintain. Delivering uplift in developments allows the stock to be renewed and replaced with homes that are fit for purpose and make best use of the available land. LAHC did not receive any additional funding to deliver dwellings as part of the Future Directions strategy. Rather, the strategy provided the strategic policy framework under which LAHC scaled up its existing approach to developing new social housing stock. Also, LAHC's funding stream to build new stock was, and remains post-Future Directions, the same, that is "new" stock is purchased via the buying and selling of "old" stock on the private market. Although LAHC did not receive any additional funding to deliver dwellings as part of the Future Directions strategy, policy decisions to prioritise silver-standard dwellings, and locations with additional amenity have led to identified benefits but also come at a cost relative to

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<sup>1</sup> The report focuses on housing in the general social housing stream (excluding affordable housing, transitional housing and crisis accommodation). The numbers reported above are based on our analysis of administrative data. The actual of dwellings delivered may be somewhat higher as a number of other sample restrictions were made as appropriate to the different methodological approaches used in this report.

LAHC continuing with its earlier pre-Future Directions strategy to replenish housing stock.

The core inputs through which LAHC FDI dwellings aim to improve tenants' outcomes include public consultations with members of the community in relation to the redevelopment plans, delivery of housing through partnerships between government, private and non-government organisations, delivery of community facilities, provision of childcare facilities, high school provision, improved access to transportation, improved access to retail centres, and delivery of senior- and mobility-impaired specific housing and community facilities.

The LAHC FDI Projects program has four streams (not all of which are covered by the current evaluation):

- **Major Projects** (also known as Communities Plus): Single site, large scale projects that harness transport infrastructure and align with the “Plan for Growing Sydney”.
- **New Communities**: Existing social housing estates reconfigured into mixed ownership communities. The difference with Major Projects is that New Communities are in areas where the land value and zoning does not support private sector development at no cost to government. In these places, government pays to achieve 30% social housing and new community infrastructure in these redeveloped estates.
- **Neighbourhood Projects**: Small to medium infill development projects in metropolitan Sydney and regional areas of NSW.
- **New Supply projects**: redevelopment to deliver small-scale renewal of dated social housing dwellings using zoning uplift.

Most of the around 2,500 LAHC FDI dwellings that had been delivered when the latest data for this report were extracted (30 June 2021) were from the New Supply stream. Some dwellings from the New Communities stream, and one Neighbourhood Project, had also been tenanted. No Major Projects were yet finished, and it is therefore too early in the implementation to assess this component of the reform. Further, due to the relatively early stage of implementation, not all features of the program are able to be evaluated yet. For example, core inputs such as community facilities and better access to high schools were not yet constructed. Consequently, the evaluation cannot quantify the benefits that may materialise when all LAHC FDI program inputs are available for social housing tenants. Many tenants have moved into LAHC FDI dwellings only within the last two years. Thus, we can currently only assess near and intermediate-term outcomes, and mostly for New Supply tenants.

## 0.2. The Evaluation

The evaluation of LAHC FDI Projects assesses the program's impacts on tenants, service providers and other key stakeholders involved in its delivery. The evaluation's focus is thus squarely on social outcomes, rather than the housing assets. It seeks to answer the following overarching questions:

- Did the LAHC FDI Projects work? Why?



- For whom did the LAHC FDI Projects work? Does the impact differ by population groups and across communities? What drives the differences (considering different types of LAHC FDI Projects)?
- What are the lessons learned from the LAHC FDI Projects for future social housing policy?

### 0.2.1. Outcome evaluation methodology

The outcome evaluation uses linked administrative data to examine the impact of LAHC FDI Projects on tenant outcomes. Multiple administrative datasets were linked to provide a comprehensive view of engagement with government services for all individuals who have applied for or have been residing in social housing since 2010. To complement the quantitative data, findings from qualitative interviews with LAHC FDI tenants are woven into the report to provide more detailed and contextual information about tenants' experiences and perspectives to address the outcome evaluation questions.

The evaluation follows the group of clients in LAHC FDI Project dwellings over time until 30 June 2021 and records their outcomes over a wide range of domains under the NSW Human Services Outcomes Framework ('Outcomes Framework'). These domains are:

- **Home:** dwelling features at the start of the tenancy, stability of tenancies, homelessness risk, market value of the dwelling and (implicit) rental subsidies received by the tenant over time.
- **Social and community:** the local neighbourhood where LAHC FDI tenants live including housing values, crime and employment statistics.
- **Safety:** tenants' interactions with the justice system and child protection services.
- **Economic:** changes in employment, income and income support.
- **Education:** schooling engagement, students' academic outcomes and vocational education and training.
- **Health:** health service use.

To evaluate the impact of LAHC FDI Projects we compare LAHC FDI Projects tenants to individuals with similar characteristics who were assigned to non-LAHC FDI social housing at a similar point in time. Comparing outcomes across these two groups over time provides an unbiased estimate of the impact of LAHC FDI Projects, as the only important difference between them is the dwelling in which they were housed.

To assess the impact of the increased supply of social housing and reduced waiting times for social housing that results from LAHC FDI Projects, we compare LAHC FDI tenants to applicants on the Housing Register who joined the waiting list at around the same time as the LAHC FDI tenants but who remained on the waiting list for an additional year.

### 0.2.2. Economic evaluation methodology

The economic evaluation compares the costs and monetised benefits of LAHC FDI Projects to assess whether it is good value for money. We apply cost-benefit analysis methods to the impacts identified in the outcome evaluation to assess the monetary value of benefits versus the reform costs from LAHC FDI. Cost Benefit Analysis (CBA) is the NSW Treasury's preferred approach to economic evaluation of government policies and projects.<sup>2</sup>

CBA estimates the net social benefit of different government policies or programs. Net social benefit equals total benefits minus total costs to the community (in present value terms). In this evaluation we focus on estimating the net social benefit of LAHC FDI relative to a base case scenario of LAHC continuing to provide social housing as it did in the years leading up to Future Directions. The CBA compares dwellings delivered in the five years prior to LAHC FDI (five years post) to ensure the most like-for-like comparison of delivery costs. Maintenance is excluded as maintenance is tied to the asset age rather than the reform. Detailed information on dwelling quality and costs was not available so it is assumed that any changes in real costs after Future Directions are due to the reform. There may however be changes due to other factors.

A combination of *ex-post* and *ex-ante* methods are used to estimate the net societal benefit of LAHC FDI.

- *Ex-post* methods are used to look back at key measured outcomes and their associated costs and benefits over the short to medium term (one to three years) after reform implementation.
- *Ex-ante* methods are used to project expected medium to long term outcomes which are not yet available (four to ten years after reform implementation).

Data provided to the project evaluators shows that the resulting post-Future Directions weighted average cost per dwelling for LAHC FDI Projects was \$535,954 in June 2021 prices, with a net incremental cost of \$29,862 when compared to LAHC's pre-Future Directions dwelling costs (up to five years prior). This is the estimate of the cost of the reform that forms the basis of our main analysis.

Monetised benefits include tenants' potential future earnings increases (e.g. due to better education) and savings to government from reduced service provision (e.g. due to improved health status, reduced contact with the justice system and reduced custodial terms). It also includes benefits to children's wellbeing where there are improvements to child protection outcomes. In practice it is not possible to monetise all the benefits of social housing. In particular, there may be broader benefits of delivering new and additional social housing that are not captured. There could also be dis-benefits that are not accounted for, such as the concentration of disadvantage. These are discussed and assessed qualitatively in the analysis.

### 0.2.3. Implementation evaluation methodology

The implementation component of the evaluation seeks to understand stakeholder and tenant perspectives of how well LAHC FDI projects have been implemented,

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<sup>2</sup> See NSW Treasury (2017).

and what challenges and successes have been observed and experienced to date. Stakeholders consulted in the evaluation of LAHC FDI Projects included CHPs, developers, local councils and relocations staff within DCJ. The implementation evaluation also involved consultation with social housing tenants.

A total of 27 participants from 15 discrete organisations were interviewed. Stakeholders included employees from various levels of management including senior leadership, executive management and management of frontline service delivery teams. In addition, eight individuals completed a survey designed to assess the extent to which Critical Success Factors of public-private partnerships in social/affordable housing were evident in their implementation experience.

Qualitative interviews with 60 tenants were conducted between May and November 2021. Participants were recruited from across six sites (two managed by CHPs and four by DCJ) which were selected in consultation with LAHC. Of these six sites, five were Neighbourhood Project sites and one was a New Communities site.

The 60-minute phone or in person interviews were conducted to gain insights into tenants' experiences with LAHC FDI housing. Tenants from Aboriginal or Culturally and Linguistically Diverse (CALD) backgrounds were interviewed by researchers from their respective cultural backgrounds and in language where tenants preferred that option.

### **0.3. What has LAHC FDI delivered and who is LAHC FDI reaching?**

Between 1 July 2016 and 30 June 2021, LAHC FDI delivered about 2,500 social housing dwellings that were tenant-ready. This was a rate of 447 dwellings per year between July 2016 and June 2020, increasing to 710 in 2020/2021. To achieve LAHC FDI's target of approximately 19,500 dwellings by the end of 2026<sup>3</sup>, dwellings will need to be supplied at an average rate of more than 3000 dwellings per year. Hence, **LAHC FDI is showing signs of falling behind target in terms of provision of dwellings.**

The average market rent for a LAHC FDI dwelling is higher than for all dwellings in other social housing (on average \$423/week, compared to \$370/week). This is even though LAHC FDI dwellings have 0.3 fewer bedrooms (1.9 bedrooms on average) than the overall social housing stock in NSW. Higher market rents represent better building quality and/or better locations, core components of the LAHC FDI strategy.

On average, **the new and replacement dwellings meet LAHC FDI Projects' goals of greater proximity to public transport, retail opportunities and childcare, and provision of housing to senior and mobility-impaired tenants** (reflecting the changing demographics of individuals in need of social housing):

- LAHC FDI dwellings are on average 2.1km from commercial zones (compared to 3km for all other social housing stock)

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<sup>3</sup> Future Directions proposes to increase the supply of social housing by 23,000 dwellings across its three programs, LAHC FDI Projects, Social and Affordable Housing Fund and the Social Housing Management Transfer program. Subtracting the targets for these programs generates a target for LAHC of 19,514 dwellings.

- on average 5km from train stations (compared to 8.5km for all other social housing)
- 95% of LAHC FDI dwellings are within five minutes driving from a childcare facility, compared to 90% for other social housing
- 28% of LAHC FDI dwellings are targeted, mainly to seniors and those living with disability (compared to 20% of all other social housing stock).

The LAHC FDI dwellings completed at the time of writing, however, do not yet deliver closer proximity to high schools.

In line with the targeting of dwellings to senior tenants and mobility-impaired tenants, **almost half (47%) of all LAHC FDI Projects tenants are 55 years or older or living with disability**. The most heavily overrepresented household type in LAHC FDI Projects dwellings are households consisting of a single woman only. **Single woman households make up 32% of LAHC FDI households** but only 21% of social housing applicant households.

As Major Projects (including Communities Plus projects), which have a focus on building communities and providing additional amenities within the development, were not at a sufficiently advanced stage to be included in the outcome evaluation, and only a small proportion of dwellings that will form LAHC FDI Projects in the future were tenant ready as of June 2021, **it is too early to assess impacts of LAHC FDI on community amenity**.

## 0.4. Did the LAHC FDI Projects work?

### 0.4.1. Did LAHC FDI Projects work for tenants?

The outcome analysis revealed improvements to tenant well-being across a broad range of tenant outcomes.

**LAHC FDI significantly improved the stability of social housing tenancies**, reducing tenant-initiated terminations by 33% and terminations due to a transfer by 29%. Negative exits - a tenancy that is terminated because of a breach - were unaffected while positive exits – tenant-initiated departure to housing in the private market - were reduced (35% by the end of the second year). Overall terminations decreased by 29% one year after the tenancy began and by 25% over two years, when compared to exits from other social housing dwellings.

Likely as a result of the above, **the risk of homelessness in the years following a tenancy was also greatly reduced**: compared to other social housing, by 14% if measured as sleeping rough or 8% if measured as being in insecure housing one year after the tenancy began. This improvement in homelessness outcomes steadily increased over time to 46% and 57%, respectively, by the end of the tenancy's third year.

**Many families experienced better employment outcomes** as a result of LAHC FDI, with the likelihood that at least one household member is employed increasing by 2 to 3 percentage points compared to other social housing tenants, and by 4 to 7 percentage points compared to individuals who had to wait another year to be housed. This is a large increase – at least a 30% increase compared to the employment rate prior to beginning a LAHC FDI tenancy - and was sustained over the three-year-period of observation.

There were no impacts in the education domain, nor in terms of interactions with the justice system and child protection services.

Tenant satisfaction with their dwelling was closely linked to how well its physical aspects met their needs, how close and accessible relevant amenities were and how easy it was to access their existing social networks. The **high level of tenant satisfaction** also reflects the high quality of the dwellings, as captured by the higher market rents, and contributes to the improved housing stability documented above.

New and replacement LAHC FDI dwellings were in **locations with 19% less total reported crime per capita** than other social housing dwellings. The relative safety of LAHC FDI dwelling locations and security of LAHC FDI dwellings are important and highly valued by tenants. Many tenants interviewed for this evaluation reported that they feel safe in their LAHC FDI Projects dwelling. They valued both the physical features of their dwelling that contributed to safety and the services and other mechanisms that contributed to resolving conflict and cultivating community networks. Future social housing developments need to ensure that safety and security continue to be prioritised – both in the structure and design of the dwellings, and in terms of the mechanisms that are put in place to facilitate strong and safe communities.

A robust maintenance system is critical. Interviewed tenants felt empowered when their requests for assistance with maintenance issues were promptly resolved, however some struggled to receive support in addressing maintenance problems. This highlights the need to ensure that regular, timely and responsive maintenance of dwellings continues to be available to all tenants in current and future housing developments. In addition, concerns about hazards in certain LAHC FDI properties were raised by a few tenants.

**Communication with housing managers plays an important role in ensuring housing meets tenant needs.** Through all stages of interviewed tenants' experience in their housing, those who were able to develop and maintain a respectful and open relationship with housing managers tended to report a better experience in their housing, even when their needs were not fully met. Future social housing developments should ensure that mechanisms for ensuring respectful and consistent communication between housing staff and tenants are robust and regularly evaluated.

#### **0.4.2. How well have LAHC FDI Projects worked for different tenant groups, and why?**

There is heterogeneity in the impacts of LAHC FDI Projects across different subpopulations of tenants:

In the Home domain, the greatest improvement in tenancy stability and overall housing stability was found among younger tenants, English-speaking tenants and Aboriginal tenants. Male head tenants experienced a greater reduction in negative exits than female head tenants.

In terms of economic outcomes, group differences were mostly found for employment, where younger tenants, English-speaking tenants, tenants not living with a disability, and Aboriginal tenants experienced the most beneficial program impacts from LAHC FDI. Specifically, tenants below age 55 are 5 percentage points more likely to have at least one employed household member because of LAHC FDI.

Tenants not living with a disability as well as English-speaking tenants experience a 4 percentage point increase. Aboriginal tenants experience the largest increase with the probability of at least one householder being employed increasing by 8 percentage points.<sup>4</sup>

And finally, in terms of health care utilisation, we find mixed patterns with increased use of primary care services among women (accessing on average an additional three services per year at an additional cost of \$229, while men did not) and older tenants, and decreased use of emergency rooms and reduced hospital admissions among tenants with disabilities. It is, however, unclear whether increased or decreased use of health care services, is caused by changes in actual health outcomes.

Aboriginal tenants experience relatively large program benefits in terms of employment outcomes and improved housing stability when living in a LAHC FDI dwelling; but they also report lower satisfaction with their local communities and social networks than Aboriginal tenants in other social housing, and they are more likely to utilise mental health services.

There are barriers to the benefits of LAHC FDI reaching the most vulnerable tenant populations (CALD tenants are one example) evident in the quantitative analysis. More generally, the qualitative analysis shows that individuals with more limited personal and social resources to self-advocate struggle to fully benefit from the program.

### **0.4.3. Is LAHC FDI Projects good value for money?**

Overall, the weighted average cost per dwelling for LAHC FDI Projects was \$535,954 in June 2021 prices, with a net incremental cost of \$29,862 when compared to LAHC's pre-Future Directions dwelling costs (up to five years prior).

Weighing up the overall costs against the benefits of LAHC FDI Projects, the CBA shows that the program has an overall net present cost of \$7,106,360 over ten years, or \$1,540 per tenant in June 2021 prices. The resulting benefit to cost ratio is 0.42, which means that almost half of the costs of delivering LAHC FDI are offset by observable measurable improvements to tenants' welfare. This ratio increases to 0.79 if we assume that LAHC FDI dwellings have an asset life of 66.6 years rather than 40 years.

**The monetised benefits of LAHC FDI Projects at this stage do not outweigh its costs.** Given the early stage of the evaluation, there may also be longer term (and broader) benefits of delivering social housing that are not captured and further evaluation is needed.

### **0.4.4. Did LAHC FDI Projects work for stakeholders?**

**Early indications suggest that LAHC FDI Projects work for stakeholders.**

Stakeholders were optimistic that the development of mixed communities achieved through implementing LAHC FDI Projects would be successful in promoting better social housing experiences and outcomes for tenants. They also perceived program objectives to be on track to be achieved. Stakeholder support is evidenced in:

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<sup>4</sup> There is, of course, considerable overlap between those four groups.

- The **quality of developments**: stakeholders are proud to develop dwellings of high quality and perceive that this will positively impact tenant satisfaction.
- Stakeholder **organisations' contributions to 'social good'**: stakeholders are motivated to continue and/or diversify their work to include more of a social purpose. This was particularly true of some developers, for whom this was a new venture.
- **Access to private market**: stakeholders greatly value the blend offered in LAHC FDI Projects that enables the sale of dwellings in the private market, in addition to social/affordable housing. This has been important in maintaining the financial health of stakeholder organisations.
- Work **continuity and business growth**: the varied size and scale of LAHC FDI Projects are attractive to stakeholders of different capacities and sizes. Regardless of which project(s), stakeholders perceive LAHC FDI as important business for their ongoing viability and capability.
- Prominent success factors identified through interviews with stakeholders: **common goals and objectives between all parties, streamlined approval process, open and constant communication and clarity of roles, responsibilities and expectations.**

#### Stakeholders have had a mixed implementation experience with LAHC FDI Projects, though this was not unexpected

In general, fewer barriers to implementation were identified by stakeholders than enablers, suggesting that stakeholders' overall experience in implementing LAHC FDI Projects to date has been positive. Notable features of implementation included:

- The complexity of LAHC FDI in terms of contracts, which has acted as a barrier to implementation.
- The relative advantage of LAHC FDI, particularly its mixed tenure and whole of community approach, as compared with an alternative initiative or approach.
- Stakeholders' knowledge and beliefs in LAHC FDI, which enabled buy-in and prioritisation within their organisation. Stakeholders perceived a sense of pride in their involvement in LAHC FDI Projects, which was described as an *'opportunity to apply a corporate lens to a social problem'*.
- The connectedness of stakeholder organisations with one another, government, other service providers, and in the case of CHPs in particular, an understanding of tenant needs.
- Stakeholders perceive timely engagement to be important in the successful implementation of LAHC FDI Projects - whether with each other as part of a consortium, or with the community (e.g. with other, existing service providers). On the whole, opportunities to engage have been present, however, stakeholders perceive administrative or contractual-related delays to negatively impact the timing of engaging and ensuring buy-in from all parties involved.

CHPs were able to reflect on how these experiences compared with the implementation of the two other programs implemented under the Future Directions reform - Social Housing Management Transfer (SHMT) and Social and Affordable Housing Fund (SAHF). Their key observations were that:

- The scale at which LAHC FDI Projects were being delivered (particularly Major and New Communities projects) was prohibitive for some stakeholders due to their size;
- The cost of tendering and being involved in LAHC FDI Projects, and the significant investment required was a familiar challenge, however, for LAHC FDI this was alleviated by sharing costs and burden across a consortium; and,
- LAHC FDI contracts and negotiations were perceived to be unnecessarily complex. Whilst this has also been a feature of other Future Directions initiatives, the size and scale of LAHC FDI has made this barrier a more significant implementation challenge.

The implementation experience of LAHC FDI has been largely what stakeholders expected at the outset. Stakeholders report that very few adaptations to project delivery have been made in LAHC FDI implementation to date. Exceptions include changes to project delivery sequencing and responses to COVID-related restrictions and recovery.

[Stakeholders like the variety of LAHC FDI Projects, and there is an appetite for more](#)

Stakeholders report liking LAHC FDI Projects and what they mean for their organisations, and there is appetite for more or similar opportunities in the future. CHPs were supportive of the different types of LAHC FDI Projects on offer, as they provide opportunities for organisations of varying sizes to become involved. Neighbourhood Projects were popular among smaller providers as they were less likely to have found it feasible to compete for larger projects. These smaller projects were also perceived to be opportunities for government to gain 'quick wins' as they enable stakeholders already present in the local community to 'hit the ground running' and deliver the projects faster due to the smaller scale, but also due to the existing community footprint and social connectedness.

## **0.5. Overall Summary of Findings**

To summarise, the program has been well-received by stakeholders and LAHC FDI Projects is delivering substantial benefits to tenants, most notably benefits in the form of increased housing stability, reduced homelessness and better employment outcomes. Tenants report high levels of satisfaction with their dwellings, many of which are located in better areas (less crime and better access to transport and services). The relationship between housing managers and tenants is critical to the level of tenant satisfaction and deserves a more central role in future programs. Pro-active housing management could play a role in reducing the barriers to the benefits of LAHC FDI reaching tenant with more limited personal and social resources to self-advocate.

Although LAHC did not receive any additional funding to deliver dwellings as part of the Future Directions strategy, policy decisions to prioritise silver-standard dwellings, and locations with additional amenity have led to identified benefits but also come at



a cost relative to LAHC continuing with its earlier pre-Future Directions strategy to replenish housing stock. Thus, it is important to determine whether these costs are exceeded by the projects' benefits.

While there are significant benefits being generated for tenants, and we recognise not all benefits can be monetised and longer-term benefits may materialise, at this early stage of the program the monetised benefits fall well short of covering the costs of the program – every dollar spent generates \$0.42 of benefits. The program has also not yet increased positive exits from social housing and so is not contributing to the Future Directions goal of providing more opportunities, support and incentives to leave social housing. Again, this may change in the longer term.

The provision of social housing generates positive externalities which extend beyond benefits to tenants. The NSW government and NSW taxpayers and voters must decide to what extent the additional costs associated with LAHC FDI Projects are worthwhile. Future evaluation is needed to more confidently understand LAHC FDI's costs and associated benefits.

## o.6. What lessons and recommendations follow from the evaluation’s key findings?

Here we provide a tabular summary of recommendations that follow from the lessons coming out of the evaluation. These are grouped by the following four categories: 1) increasing the supply of social housing more quickly and reducing costs; 2) increasing the benefits flowing from social housing by improving the social housing experience; 3) implementation improvements; and 4) suggestions for future evaluation.

Recommendation		Lesson	Specific findings
<b>1. INCREASING SUPPLY MORE QUICKLY AND REDUCING COSTS</b>			
1.1i	To increase supply of social housing quickly and cost-effectively, opportunistically purchase existing dwellings	While there are sizeable benefits of LAHC FDI for tenants, it is a costly program	Fewer social housing dwellings were delivered by LAHC during the Future Directions years than in the five years immediately preceding it. Purchasing existing dwellings takes less time and will in some cases be less costly than construction and redevelopment projects. The availability of affordable dwellings and the extent to which government purchases of homes would distort prices in an already highly competitive market would need to be taken into account when assessing the feasibility of such purchases. However, wider planning and zoning reforms are better able to address broader housing supply shortfalls.
1.1ii	DCJ should investigate higher tenant contributions		The substantial capital cost associated with LAHC FDI exceeds the measurable benefits.
1.2i	Government to estimate what portion of existing and future tenancies will require accessibility features and to explore the workability of having a range of accessibility options across new and re-developments.	The complexity and design features of the projects are a major challenge to implementation and contribute to program costs.	LAHC FDI Projects dwellings are built to silver or gold standards which stipulate the level of accessibility of a dwelling (with platinum being the most accessible/adaptable type of dwellings) and with other enhanced design features. Enhanced accessibility is a necessity for certain categories of disability and for the elderly but not necessary for all tenants/dwellings. The cost associated with ensuring all dwellings reach design standards could be better directed towards low maintenance features which would lower future costs and improve LAHC FDI’s cost-benefit ratio.
1.2ii	Examine other ways of decreasing unit capital costs, without sacrificing asset life, so that a higher number of tenants can be housed.		LAHC FDI Projects are built to higher design standards than LAHC dwellings prior to FD. Planning and zoning policies led to bottlenecks and delays. Without wider reform, medium to large projects will continue to suffer cost blowouts and delays.
1.3	Consider re-centralising approvals for major projects.	LAHC FDI Major Projects have experienced long delays	Major Projects generally rely on rezoning and an uplift in density for feasibility. Local council processes are causing significant delays.
1.4i	LAHC to develop a clear and engaging multi-media communication strategy that demonstrates the benefits to the entire community of mixed communities.	Better communication with councils and the wider community could reduce delays	Council stakeholders perceived an opportunity for better communication of the intended outcomes of projects beyond the development of dwellings themselves. Communication of the benefits of mixed communities (70% private rental, 30% social housing) would assist in bringing councils and existing community members on board and play a role in reducing project delays.

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Recommendation		Lesson	Specific findings
1.4ii	LAHC to develop a local council engagement plan and strengthen consultations with local councils		Councils also expressed the view that they had not been as thoroughly consulted in the design of LAHC FDI Projects as other stakeholder counterparts (CHPs/developers and DCJ relocations). This meant that they were not provided with the opportunity to shape the goals and objectives of LAHC FDI and were not fully aware of these goals and objectives. This was a missed opportunity to get councils on side given their important role in the approvals process.
1.5	NSW government to consider amending the NSW Residential Tenancies Act to restrict tenant right of refusal in the case of major social housing developments.	The right of tenants to refuse relocation delays project implementation and ultimately the right of others to a home	The NSW Residential Tenancies Act prioritises tenant voice and self-determination in relation to their living arrangements. In the context of social housing redevelopments, the Act has contributed to delays in project implementation which ultimately impinge on the rights of other disadvantaged families to a home.
1.6	NSW government to investigate one-off funding of enough dwellings to provide the necessary slack in the system for relocations while redevelopment takes place.	High social housing occupancy rates inhibit LAHC's ability to sell property to fund redevelopments	LAHC'S funding model relies on sales of land and housing to fund redevelopments. Selling properties is difficult when occupancy rates of social housing are high as there is limited ability to relocate residents to other locations.
<b>2. INCREASING THE BENEFITS FLOWING FROM SOCIAL HOUSING BY IMPROVING THE SOCIAL HOUSING EXPERIENCE</b>			
2.1i	Embed responsive maintenance systems that can handle high volumes of requests, even for newly constructed buildings.	Fixing maintenance issues quickly is vital to tenant wellbeing	It is important to invest significant resources in the maintenance of social housing dwellings, even when they are new. Tenant interviews indicate tenants feel empowered when their requests for assistance with maintenance issues were promptly resolved.
2.1ii	Consider more leniency in allowing tenants to address minor maintenance issues and make minor improvements themselves.		Tenant interviews indicate tenant frustration with delays in fixing small maintenance problems.
2.2i	Cater for the different locational needs of different subpopulations	Proximity to relevant amenities and tenants' social networks is crucial for program benefits but one size does not fit all	Younger tenants benefit more from proximity to employment opportunities and older tenants from proximity to health services.
2.2ii	Enhance tenant voice in allocation policy so they can remain socially connected		Proximity to social networks is important. Aboriginal tenants reported feeling socially isolated which may have led to their increased use of mental health services.
2.3	Support less-empowered and more vulnerable tenants	More individualised support may extend benefits from the LAHC FDI housing to a broader group of tenants	Some subpopulations are less able to fully access the program's benefits. Interviews with tenants suggest that not all tenants have the ability and resources to advocate for their needs, and therefore they do not fully benefit from the experience of living in LAHC FDI housing.

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Recommendation		Lesson	Specific findings
<b>3. FURTHER IMPLEMENTATION IMPROVEMENTS</b>			
3.1	DCJ and LAHC to update policies, procedures and contracting documents to reflect the '6 key success factors' that indicate the successful implementation of LAHC FDI projects. In doing so, government to learn from specific challenges of implementing mixed tenure communities observed to date.	There are practical opportunities to make LAHC FDI Projects and mixed communities more 'implementable'	The success factors that were most frequently mentioned across all stakeholders, were i) common goals and objectives across parties, ii) clarity of roles, responsibilities and expectations, iii) streamlined approval process, iv) open and constant communication, v) thorough project selection and vi) collaboration with reputable developers.  Designs that separate social and private dwellings as discrete buildings or with separate entrances are a significant risk to the social mixing within communities intended by LAHC FDI Projects. The management of shared/communal facilities has also emerged as a challenge.
3.2	Government to explore ways of simplifying the contractual process, particularly during the initial planning and negotiation phase.	Contracting is complex and contributes to delays in project implementation	Contracting and planning processes were considered by stakeholders to be unnecessarily complex and lengthy and to have caused delays to project implementation.
3.3	LAHC to develop an evidence translation strategy that systematically communicates the rationale for, and evidence behind, LAHC FDI Projects to all stakeholders	There is belief in the LAHC FDI model, though clearer communication of its rationale would enhance its implementation	Stakeholders perceived communication about evidence for the design of LAHC FDI Projects to be insufficient. Features such as the intended 70:30 private/social model of mixed communities built into LAHC FDI was seen to be unclear and 'arbitrarily chosen' to fit the needs of existing landholdings and modelling, and stakeholders were not satisfied with the rationale and justification provided for this ratio.
3.4	DCJ and LAHC to ensure that safety and security continue to be prioritised in LAHC FDI projects – both in the structure and design of dwellings and in terms of mechanisms put in place to facilitate strong and safe communities.	There are key factors that influence the extent to which the tenants feel a sense of empowerment and safety	Qualitative interviews suggest physical safety, relations with neighbours, and stability of housing are key contributors to tenants' overall sense of safety and empowerment. These findings reinforce the value of secure and good quality dwellings to tenants' sense of empowerment and safety, but also emphasise the need for services and other support to facilitate positive and strong community relationships when tenants are housed in LAHC FDI Project dwellings.
<b>4. FUTURE EVALUATION</b>			
4.1	Update evaluation in the future to capture longer-term effects	Positive outcomes may take time to become evident for the most vulnerable tenants, particularly in terms of health, educational and economic benefits, and exit from social housing.	It is perhaps unrealistic to expect large gains in outcomes of social housing tenants outside of improvements in housing-related outcomes given their high levels of disadvantage. Most tenants have lived in their dwelling for two years or less, and longer-term outcomes are not yet observed. Significant improvements in education and health are likely to take time to develop. Furthermore, no major projects have been delivered yet, and thus some core elements of the LAHC FDI strategy could not be included in this evaluation.

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Recommendation		Lesson	Specific findings
4.2	Government to mandate a unique application/tenancy identifier across social housing sectors.	Community housing data management causes linking difficulties	The inability to link social housing tenancies to the Housing Registration applications (predominantly in the community housing sector) jeopardises all evaluations of social housing using administrative data as it is difficult to be sure one is comparing like with like.
4.3i	LAHC should be a priority for re-evaluation with a focus on employment outcomes	Evaluation using a combination of extensive quantitative and qualitative information is valuable but more data would tell us more	Outcomes relating to Centrelink income receipt tell a different story to the employment outcomes measured using social housing tenant data. There is currently no data available to reconcile these. Linking of ATO data to the existing linked administrative data would improve our understanding of the economic impacts on tenants.
4.3ii	Create more detailed measures of health and wellbeing rather than relying on use of pharmaceutical benefits, Medicare benefits and hospital services alone		Medicare data report details on if, and when, people have been diagnosed with health conditions would help with disentangling whether changes in utilisation of health services are the result of improvement in access to services or of a decline in health.
4.3iii	Ensure representative observation of the tenant experience and monitoring of tenant satisfaction		Wellbeing is not well captured in administrative data. There would be significant value in conducting a representative quantitative tenant survey, similar to the HOSS, but including community housing tenants and administered in a way to optimise response rates. More informal periodic monitoring of tenant satisfaction would also be useful.

# 1. Introduction

LAHC Future Directions Implementation (LAHC FDI) Projects are key projects to be delivered as part of the *Future Directions for Social Housing in NSW* reform. The program of work is large, aiming to deliver 23,000 new and replacement social housing dwellings. The developments are staged, dependent on planning processes and construction, and are to be implemented over several years. This section sets out the policy context for LAHC FDI, summarises key aspects of the program, sets out key considerations in the evaluation, and outlines its purpose and scope. A discussion of the broader policy context for LAHC FDI, a literature review on international and Australian evidence from programs with similar components to LAHC FDI, and a more extensive program description, is provided in the LAHC FDI Evaluation Plan.

## 1.1. The program

### 1.1.1. The policy context

LAHC FDI Projects are an important and large component of the *Future Directions for Social Housing in NSW* strategy. The Future Directions strategy was announced on 24 January 2016 and sets out the Government's ten-year plan for transforming the social housing landscape and breaking the cycle of disadvantage by providing a safety net for more disadvantaged families. As such, LAHC FDI Projects are driven by the same strategic priorities aimed at transforming the social housing sector by providing:

- more social housing to address the issue of a private housing market that is increasingly unaffordable for a large proportion of the population leading to increased demand for social housing;
- more opportunities, support and incentives to avoid or leave social housing; and
- a better social housing experience by providing better quality and better located housing and improving local community participation and perceptions of safety.

Future Directions is a whole-of-Government strategy aimed at changing the way social housing works in NSW by supporting more integrated approaches between different sectors of government (Health, Education, Justice, Planning and Environment, Industry and Family and Community Services). LAHC FDI Projects incorporate many of the Future Directions policy aims such as the provision of mixed tenure housing, improved utilisation of dwellings, strengthening the connection between people and their communities, providing housing spectrum pathways (to enable tenants to move out of social housing sustainably) and innovative financing.

### 1.1.2. The Program

The government is engaging the non-government and private sector to deliver up to 23,000 new and replacement social housing dwellings, 500 affordable housing dwellings and up to 40,000 private dwellings over more than ten years from 2016

through redevelopment of existing public housing sites throughout metropolitan Sydney and regional NSW into sustainable mixed communities.

Key objectives, particularly for larger LAHC FDI Projects, are to:

- deliver more housing and a better social housing experience, with more opportunities and incentives to avoid or move beyond social housing;
- develop new mixed communities where social housing is blended with private and/or affordable housing, providing better access to transport and employment, and improved community facilities and open spaces; and
- partner with the private and not-for-profit sectors to fast track the redevelopment of sites in metropolitan Sydney and regional NSW.

The new social housing properties developed under LAHC FDI Projects are built on state-owned land where there are existing communities, or on land that is yet to be developed. LAHC FDI Projects' development sites are generally identified as areas with good access to existing or planned transport infrastructure and with the potential to provide for significant growth in housing and jobs. The execution of the LAHC FDI Projects is staged, with each site having different start and end dates. The program of work is NSW government-led and based on collaboration with local councils and development of each site is informed by comprehensive community consultation. The processes involved in developing these sites include, but are not limited to: initial scoping, design, consultation, planning approvals, procuring partners, and demolition and construction.

The social housing will be owned by the NSW government and managed by the Department of Communities and Justice (DCJ) or by Community Housing Providers (CHPs) who are responsible for maintenance and tenancy management. Affordable housing will be managed by CHPs and owned by the CHP, developer, or an investment fund depending on the particular site.

LAHC did not receive additional funding to deliver dwellings as part of the Future Directions strategy. Rather, the strategy provided the policy framework under which LAHC scaled up its existing approach to developing new social housing stock. LAHC's funding stream for building new stock remains the same before and after Future Directions was introduced; that is, old stock is redeveloped or "new" stock is purchased via the buying and selling of "old" stock on the private market.

There are currently four program streams delivering new LAHC supply. They are:

1) **Major Projects (Communities Plus)** (Ivanhoe, Telopea, Waterloo, Riverwood, Redfern, Arncliffe and Villawood) – Large-scale projects on government-owned land. These projects are part of a new generation of integrated housing developments working with the private, non-government and community housing sectors in Sydney. Through LAHC (in the Department of Planning, Industry and Environment, DPIE), and with assistance from DCJ, the NSW government will develop new and replacement social housing that is integrated with affordable and/or private housing. Private dwellings and social housing dwellings are intended to be indistinguishable. The intended mix is up to 30 per cent social housing and around 70 per cent private and affordable dwellings. Further, these sites will be supported by programs that link housing assistance to participation in education, training and local employment opportunities. The provision of services is an important component, as it aims to alleviate the pressure of increased demand for social housing, which is a

function of high market rents and entrenched disadvantage where people may become intergenerationally dependent on the social housing system. As of 30 June 2021, no Major Projects dwellings were ready for tenants, so this stream is not included in the outcome evaluation component of the report.<sup>5</sup>

2) **New Communities** (Airds-Bradbury, Claymore, Minto, Rosemeadow, Bonnyrigg, Riverwood North) – Existing social housing estates being reconfigured into mixed-ownership communities at these sites in south-western Sydney. Proceeds from the sale of new private lots and housing are being re-invested into new social housing, community facilities and high-quality open space. By 30 June 2021, 284 dwellings had been delivered in Airds-Bradbury, Minto, Bonnyrigg and Riverwood North. There will be CHP- and DCJ-managed social housing in New Communities projects. St George Community Housing is managing existing social housing in Bonnyrigg and Riverwood North and will also manage future social housing in Bonnyrigg, while DCJ is and will continue managing social housing in the other New Communities estates. LAHC is required by the planning agreements in place with Campbelltown and Fairfield Councils to run social sustainability programs, to encourage training, employment and resilience.

3) **Neighbourhood Projects** – Small to medium sized projects delivering more social housing mixed with affordable and private housing of between 20-250 dwellings per site in metropolitan Sydney and regional areas of NSW. By 30 June 2021, there were 13 finalised dwellings with new tenancies in the general housing stream; located in Lane Cove North. Some dwellings have also been completed in Glendale but could not be included in this evaluation because no corresponding tenancies appear in the administrative data.

4) **New Supply Projects** – A program of redevelopment to deliver small-scale renewal of dated social housing dwellings using zoning uplift. These projects are most advanced, with 2,193 dwellings finalised by 30 June 2021. Some older public housing properties are sold to fund the redevelopment of other well-located social housing properties where a higher housing density can be achieved.

Each Major Project and New Communities site is also meant to deliver community services and infrastructure, which should be complementary to the services and support already available in the surrounding community. The services and facilities provided depend on a range of factors, including existing community infrastructure, further identified demand, local council input and planning approvals. The services and facilities that are planned for projects such as Ivanhoe, Villawood and Telopea (which were under contract or in delivery at the time of writing) are indicative of those that will be offered at each site. These include community centres (which could include a hall and gymnasium), childcare centres, schools, libraries, wellbeing centres for care of the elderly, retail centres (incorporating supermarkets, shops and cafes), community gardens, parks and play areas. Improvements in transport connections are also planned.

Another notable design feature of Major Projects is the innovation of including the development of dual key apartments. These can be configured as two apartments (e.g. a one-bedroom apartment and a studio); or if required for a larger household, they can be joined together as a single apartment. This allows the portfolio to adapt

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<sup>5</sup> In what follows, LAHC FDI Project dwellings are counted as “finalised” if a new tenancy commenced in the dwelling between 01 July 2016 and 30 June 2021. Only dwellings in the general housing stream are included.



to the demographic of the Housing Register and effectively provide "more social housing" via design.

Although the New Supply Projects are smaller scale and do not feature new services, features such as access to shops, bus stops/public transport, community infrastructure and the gradient of paths to shops are considered when choosing New Supply Project locations, which has positive implications for access to existing services and facilities.

Most LAHC FDI dwellings are built or redeveloped to meet pre-specified liveable design standards. 'Silver', 'gold' or 'platinum' standards in housing relate to the level of accessibility of a dwelling, with platinum being the most accessible/adaptable type of dwellings. Much of the new housing will meet the silver standard in liveable design, and some will meet the gold standard, or have selected features of the gold standard that are considered most important for the targeted tenants. For housing targeted at seniors or people with a disability, the chosen location needs to comply with the State Environmental Planning Policy (Housing) 2021 which outlines the requirements in terms of location characteristics.

LAHC FDI Projects (particularly New Supply projects) revolve around the premise that social housing assets need to be renewed when they are no longer fit for purpose or become expensive to maintain. Delivering uplift in developments allows the stock to be renewed and replaced with homes that are fit for purpose and make best use of the available land. Although LAHC did not receive any additional funding to deliver dwellings as part of the Future Directions strategy, policy decisions to prioritise silver-standard dwellings, and locations with additional amenity have led to identified benefits but also come at a cost relative to LAHC continuing with its earlier pre-Future Directions strategy to replenish housing stock.

All LAHC FDI Project sites are different and due to the nature of the planning processes the final details will evolve for each site over time. In Table 1.1 we have summarised the published (current as of June 2022) information on: the number and types of dwellings each site plans to provide (i.e., private, social and affordable housing), and stage of implementation. This information is not final and will change as the development of the sites progresses.

### Program Logic

The program logic specific to LAHC FDI Projects is presented in Appendix A (see p. 128). It is underpinned by the theory of change in relation to what works, for whom and why. In this context, the program logic provides a roadmap for relevant outcomes to be assessed in the current and future evaluations. It identifies potential outcomes in the short-, medium- and long-term, defined as the length of time since tenants have moved into their new dwellings. For the LAHC FDI Projects short term is defined as a period of up to two years, medium term indicates a period of two to four years and long term indicates a period of over four years. Because of the current stage of implementation, the main focus for this report's outcome evaluation is on the New Supply and New Communities projects and short- to medium-term outcomes. The indicative timeframes for the different outcomes are intended to identify when we hope to start seeing some changes in outcomes, but these outcomes will continue to be measured (and evaluated) beyond that timeframe.

**Table 1.1 Dwellings and facilities planned or provided at the various LAHC FDI Project sites**

Site	Target number of dwellings			Finished social housing dwellings with new tenancy between 1 July 2016 and 30 June 2021
	Private	Social	Affordable housing	
<b>Major Projects</b>				
Waterloo	1,938	1074	1074	0
Redfern	216	95	0	0
Telopea	3,513	740	256	0
Arncliffe	564	180	0	0
Villawood	312	55	5	0
Ivanhoe	2,224	954	130	0
<b>New Communities</b>				
Airds-Bradbury	1,473	631	0	91
Claymore	1,010	450	0	0
Rosemeadow	104	45	0	0
Bonnyrigg	2,100	900	0	57
Minto	na	na	na	71
Riverwood	2,420	1035	0	65
<b>Neighbourhood Projects</b>				
Padstow	46	15	11	0
Lane Cove North	15	9	6	13*
Liverpool	29	15	19	0
Lidcombe	220	63	93	0
North Parramatta	20	11	0	0
Peakhurst	35	12	0	0
South Granville A	17	15	0	0
South Granville B	9	11	0	0
West Ryde	120	30	0	0
Westmead	17	18	0	0
Corrimal	0	7	27	0
Wollongong	38	10	6	0
Glendale	12	6	3	0
<b>New Supply projects</b>				
<b>252 no. of Sites</b>	<b>X</b>	<b>✓</b>	<b>X</b>	<b>2,193</b>

Notes: The target number of dwellings and building stages per site is information provided by LAHC; the number of finished dwellings with a new tenancy is as observed in the administrative data used for this evaluation (see Section 3.1). The information in this table is subject to change as the projects progress (this information is as of June 2022).

\* The number of dwellings here (thirteen) exceeds the number of planned social housing dwellings for the same site (nine). This discrepancy is likely due to a data error where it is not correctly identified if a dwelling is classified as general social housing stream, or affordable housing; the excess dwellings here are likely affordable housing dwellings.

Explanation of colour coding:

Rezoning commenced	Development Application lodged	Development Application Approved	Construction commenced	Construction completed	Various Stages
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LAHC FDI Projects aim to provide new social housing dwellings in well located areas with better access to transport, employment, education and health services. They also aim to build a stronger relationship between people and place through investment in community and provision of community services. We would expect the provision of housing to provide stability to people's lives which will better enable them to attain skills and education, and to look after their health. In the short-term, this better access and housing stability may lead to increased satisfaction and a better use of health services for all social housing tenants. For the working-age population and families more specifically, we can expect more employment opportunities and increased school attendance. In the longer term, these investments will feed into producing better outcomes for people living in social housing, including higher levels of employment, income, school completion, and better physical and mental health.

The program logic also identifies key implementation outcomes, including the (design) quality and suitability of the dwellings as well as the usage of on-site services and facilities, which should be considered pre-conditions to the short-, medium- and long-term outcomes. The provision of on-site services and facilities will be more relevant to Major Projects. The higher quality of dwellings should be correlated with increased market rents of LAHC FDI dwellings, with higher quality of dwellings likely contributing to higher levels of tenants' wellbeing and satisfaction with the social housing experience. LAHC FDI Projects aim to provide more suitable dwellings by adapting to the changing demographics of the population living in social housing, particularly the shift from families to smaller households, including more seniors living alone. One of the expected immediate effects of the program is a better match between household size and the number of bedrooms.<sup>6</sup>

## 1.2. This evaluation

### 1.2.1. Key considerations for the evaluation

The range of LAHC FDI new housing projects, including Major Projects as one of the largest Future Directions programs, has the potential to deliver significant benefits for social housing tenants. While the program is still at an early stage, it is important to examine whether and how social housing tenants are benefiting from it. The aims of the current (short- to medium-term) evaluation are to provide:

- 1) an **implementation evaluation** that explores the implementation of the delivery of social housing dwellings from the perspective of key stakeholders who have had substantial experience across a range of sites, and from the perspective of tenants. This provides both insights into how the implementation can be improved now, and lessons to inform the design and delivery for future implementation of additional LAHC FDI Project sites. The implementation evaluation also provides context for the interpretation of the outcome evaluation results;
- 2) a **short- to medium-term outcome evaluation** of the LAHC FDI Projects program. We use administrative data on all pre-existing and new tenants who have moved to new LAHC FDI Project dwellings and compare their outcomes to other (similar) tenants of social housing in the same allocation zone. This

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<sup>6</sup> Aboriginal tenants are generally allocated an additional bedroom to accommodate family/kin obligations and reduce overcrowding of homes.

information is complemented with in-depth insights from tenants about their experiences of moving into a LAHC FDI dwelling.

- 3) an **economic evaluation** that monetises program outcomes and weighs them against program cost.
- 4) a **framework for future evaluations** of LAHC new housing projects, including potential comparison groups and minimum data requirements.

### 1.3. Evaluation scope

The stakeholder-focused implementation evaluation component explores the implementation process of the delivery of mixed community dwellings from the perspective of councils, developers and designers (e.g. architects). The tenant-focused implementation evaluation component explores tenant perspectives about the implementation process, as well as the outcomes they have experienced. Table 1.2 shows that all streams are represented in the stakeholder-focused implementation component and that New Communities and New Supply are represented in the tenant-focused evaluation component. Evaluating the tenant selection process and the effect of the program on private housing provision is out of scope.

The outcome analysis focuses on approximately 2,500 dwellings delivered through New Communities projects and New Supply projects, as well as a few dwellings delivered through Neighbourhood projects. Major Projects (Communities Plus) are not represented in the outcome analysis as no tenants were housed in dwellings of that program stream when the data for this evaluation were extracted. The sites and dwellings that could be included in the evaluation were those completed by 30 June 2021 (see Table 1.2). Tenants in Airds-Bradbury, Bonnyrigg, Minto, Riverwood North, Lane Cove North, and tenants in the New Supply project dwellings are included. The included dwellings are largely concentrated around Sydney (see the map in Section 3.1).

**Table 1.2 Evaluation components: included program streams**

	Implementation Evaluation (Stakeholder focused)	Implementation Evaluation (Tenant-focused) & Outcome Evaluation (Tenant-focused)	Outcome Evaluation
Data collection	Interviews and surveys 27 participants from 15 organisations	Interviews 60 LAHC FDI tenants	Administrative data All individuals in tenancies starting before 30 June 2021
<i>LAHC FDI program streams:</i>			
Major Projects (Communities Plus)	✓	✗	✗
New communities	✓	✓	✓
Neighbourhood projects	✓	✗	✓ - limited
New Supply projects	✓	✓	✓

The short-to-medium term outcome evaluation identifies the impact of LAHC FDI Projects on tenants. It also acts as a test of the evaluation framework which will enable future, longer-term evaluations of LAHC FDI Projects. The quantitative outcome analysis uses administrative data which provide information on 4,574 LAHC FDI tenants and compares them to 33,945 other social housing tenants. The sites available for this evaluation do not have all the features of fully completed Major Projects, so not all aspects of LAHC FDI can be tested (see Table 1.3); further, we cannot yet assess long-term outcomes. This analysis is complemented by a qualitative analysis relying on in-depth interviews with 60 tenants in LAHC FDI dwellings. The findings from the qualitative analysis are used to contextualise the findings from the quantitative outcome analysis.

**Table 1.3 Evaluation Coverage of Program Elements**

Strategy elements (inputs/activities):	Represented/Not represented
Partnerships between private, NGOs & govt	Represented in evaluation
Delivery of community facilities	Not yet represented
Provision of childcare facilities	Not yet represented, but new dwellings located closer to existing childcare
Provision of high schools	Not yet represented
Improved access to transportation	Represented in evaluation
Improved access to retail	Represented in evaluation
Senior- and mobility-impaired specific housing	Represented in evaluation
Public consultations about redevelopment plans	Represented in evaluation

The economic evaluation uses the results from the quantitative outcome evaluation and thus includes the same dwellings, project types and tenants. The outcomes are then monetised and weighed against the cost of delivering the service-ready LAHC FDI dwellings.

### **1.3.1. Ethical approval**

Ethical approval for this evaluation was obtained from the NSW Aboriginal Health & Medical Research Council (AH&MRC), Ref no. 1621/19; the Australian Institute of Health and Welfare (AIHW) Ethics Committee, Ref no. EO2020/3/1171; and NSW Population & Health Services Research Ethics Committee (PHSREC) Ref no. 2020/ETH00755.

### **1.3.2. Impact of COVID-19**

The evaluation team have worked with DCJ to monitor and respond to changes brought about by COVID-19. In particular, we have been cognisant of any potential impact of COVID-19 on participants in the implementation evaluation components, always aiming to ensure that data collection minimises the burden on participants, is

respectful of their needs and priorities and does not in any way compromise their safety. COVID-19 ultimately had minimal effects on evaluation methodologies or data collection. The main changes in relation to the LAHC FDI evaluation were:

- identifying 'standard' program delivery to ensure we account for the impact of COVID-19;
- working with DCJ to include some additional questions on COVID-19 in the Housing Outcomes and Satisfaction Survey (HOSS), and taking COVID-19 into account when considering the timing of the survey to ensure minimal burden on survey participants;
- including some questions on COVID-19 in the qualitative data collection instruments with tenants;
- preparing to shift face-to-face qualitative data collection to phone interviews if needed; and
- submitting a "COVID Safe" strategy to the AH&MRC.

## 2. Methodology

This section sets out the overarching methodology for the LAHC FDI evaluation, as well as the specific methodologies relevant to the implementation, outcome and economic evaluation components. It describes the data collection, data sources and data analysis methodologies.

### 2.1. Introduction

#### 2.1.1. Evaluation questions

The evaluation of LAHC FDI Projects delivered since the beginning of the reform, assesses the program's impacts on tenants, service providers, other key stakeholders involved in its delivery and the community. It seeks to answer the following overarching questions:

- Did the LAHC FDI Projects work? Why?
- For whom did the LAHC FDI Projects work?
  - Does the impact differ by population groups and across communities? What drives the differences (considering differences between LAHC FDI Projects)?
- What are lessons learned from the LAHC FDI Projects program for future social housing policy?

#### 2.1.2. Evaluation design

An effectiveness-implementation design was used to evaluate LAHC FDI Projects. Various sources of information are used in the evaluation analyses (as detailed briefly in Tables 1.2 and 1.3 in Section 1.3) with information from more than one source being used to answer the evaluation questions and provide insights from different angles where possible.

The evaluation assesses implementation of the program separately from the tenant outcomes and the cost benefit analysis. The stakeholder implementation evaluation relates to a different component of LAHC FDI Projects (mostly the large Major Projects) than the outcome evaluation and cost benefit analysis (mostly the New Supply Projects consisting of smaller clusters of dwellings).

### 2.2. Implementation Evaluation Methodology

#### 2.2.1. Perspective of Stakeholders involved in implementation of LAHC FDI Projects

The implementation of the LAHC FDI Projects was evaluated using a mixed-methods approach, focussing on the perceptions and experiences of key stakeholders involved in three types of LAHC FDI Projects: Major Projects (Communities Plus), New Communities and Neighbourhood Projects. This evaluation component seeks to answer the following evaluation sub-questions to understand whether and how LAHC FDI worked for stakeholders:

1. To what extent were the LAHC FDI Project objectives achieved, from the perspective of stakeholders (*CHPs, property developers, local councils, and DCJ relocations staff*)?
2. What have been the barriers and enablers to delivering new mixed community housing from the perspective of stakeholders?
  - a) What adaptations were made to project delivery to ensure these objectives were met, and why?
  - b) If you had to do this again, is there anything you would do differently next time?
  - c) How do these experiences align with those of other Future Directions initiatives?
3. To what extent were the known critical success factors of Public-Private partnerships present or absent from the perspective of stakeholders?

### Sampling strategy

In the context of the evaluation, the stakeholder sampling scope was determined and agreed mid-2021 (for local councils) and late-2021 (for other stakeholders), in consultation with the LAHC management team. The scope of stakeholders included in the evaluation was based on the selection of projects by LAHC, involving features such as project type, location and stage of completion (at the time of data collection in June 2021 and August 2022). The selection process intended to capture perspectives that represented the extent of project variability and stage of implementation at the time of the evaluation. All stakeholders/projects were in the earlier stages of implementation (i.e. project planning/approvals) or commenced early project phases in the case of Major (Communities Plus) Projects, with the exception of one Neighbourhood Project that had completed building, but had not yet been tenanted. Within each selected project, LAHC identified key informants and facilitated introductions to the evaluation team. Invitations to participate were shared via email by the researchers along with Plain Language Statements and consent forms. Signed consent forms were returned directly to us via email.

### Data collection methods and sample

A series of semi-structured, qualitative interviews with key informants from CHPs, property developers, council and DCJ relocations were conducted online between June 2021 and August 2022. Interviews were intended to elicit stakeholders' perceptions of the achievement of LAHC FDI program objectives and the specific barriers and enablers experienced in delivering these projects to date.

The sample included a total of 27 stakeholder participants from 15 discrete organisations. A total of 17 interviews were undertaken. These were conducted by one researcher, with interviewing times of between 16 and 52 minutes. Stakeholders included employees from various levels of management including senior leadership, executive management and management of frontline service delivery teams (Table 2.1).



**Table 2.1. LAHC FDI stakeholder sample description by organisation and project type†**

Stakeholder type	CHPs	Developers	Councils	DCJ relocations*	Totals
n(organisations)	6	4	4	1	<b>15 organisations</b>
n(interviews conducted)	7	4	4	2	<b>17 interviews conducted</b>
n(participants)	10	6	9	2	<b>27 participants</b>
Timeline of interviews	December 2021- August 2022	December 2021- February 2022	June-July 2021	February 2022	
Project representation by stakeholders (Major Projects (Communities Plus))	4/6*	4/6	2/6	2/6	
Project representation by stakeholders (New Communities Projects)	1/6	4/6	5/6	2/6	
Project representation by stakeholders (Neighbourhood Projects)	5/14	4/14	2/14	1/14	

Notes on interpreting this Table:

†All stakeholder organisations have been de-identified, except for DCJ relocations staff, as de-identification was not possible. Two further councils and one CHP were approached but did not participate. \* DCJ relocations staff hold central roles and are not specifically assigned to or responsible for different projects over others.

\*Project representation by stakeholders are interpreted as follows: e.g. 4/6 refers to four of the six Major Projects (Communities Plus).

## Analytic methods

Interviews were audio recorded and professionally transcribed and uploaded to Dedoose qualitative analysis software. The transcripts were coded and analysed using the method described by Gale et al. (2013) – an ‘a priori’ coding approach - with two pre-defined frameworks, the Consolidated Framework for Implementation Research (CFIR) and a framework comprised of established critical success factors (CSFs) of Public-Private Partnerships in social and affordable housing adapted by the Evaluation Team for use in this evaluation.<sup>7</sup> In brief:

1. CFIR is comprised of five domains that reflect the context of implementing an intervention or initiative (i.e. LAHC FDI Projects). These include characteristics of LAHC FDI Projects, implementation processes, characteristics of individuals (stakeholder staff), inner setting (i.e., organisational setting) and outer setting (i.e., broader system setting). CFIR provides an organising framework that assists in understanding what has occurred in the implementation to date, as well as how and in what ways the implementation has been successful or could be improved.
2. Critical Success Factors refer to thirty features of successful Public-Private Partnerships in social and affordable housing (Alteneiji et al., 2020; Osei-Kyei and Chan, 2015). These factors - a full list is outlined in Appendix B - were used as an additional organising framework to explore the experiences of partnership among stakeholders in LAHC FDI Projects to date, provide detail

<sup>7</sup> See <https://cfirguide.org/>; Alteneiji et al. (2020); Osei-Kyei and Chan (2015).

about which success factors stakeholders perceived to be evident, and what areas of focus they considered important in the ongoing implementation of these long-term projects. Critical Success Factors were also adapted for use in survey form with LAHC FDI stakeholders (see Section 2.2.2).

Thematic coding involved assigning excerpts of interview transcripts to a CFIR domain and construct and identifying whether the factor acted as an enabler or barrier. The same process was applied to the framework of Critical Success Factors. Final analysis involved the generation of coding tables and development of themes relevant to LAHC FDI implementation. Findings were aggregated across all stakeholder types and project contexts to elicit key takeaway themes about the implementation of LAHC FDI Projects to date. Identified implementation enablers and barriers are presented as both a visual chart and summary table. These are discussed in Section 4.2.

Codes relating to Critical Success Factors are presented visually in graph form that outlines which success factors are evident/not evident in the implementation of LAHC FDI Projects, as well as providing insight into which factors are perceived to be important to stakeholders. These findings are explored in Section 4.6.

The interview transcripts were also analysed to identify other themes relating to adaptations to implementation, what stakeholders perceive would be done differently in the future if implementing LAHC FDI again, and how LAHC FDI implementation aligns with other Future Directions initiatives.

## **2.2.2. Stakeholder surveys**

### **Data collection methods and sample**

A survey of stakeholder perceptions of critical success factors for Public-Private partnerships was developed using Qualtrics software and was distributed to CHPs, developers and DCJ relocations stakeholders at the conclusion of the qualitative interview.<sup>8</sup> The survey aimed to capture stakeholders' perceptions as to which Critical Success Factors were evident in their implementation experience and complement the qualitative analysis described in Section 2.2.1. With this information, inferences can be made about which factors are likely to remain priority areas of focus for the ongoing implementation of these long-term projects.

Eight of the 18 stakeholders eligible to complete the survey responded (44%). This completion rate is sufficient to provide indicative perceptions.

### **Analytic methods**

Survey responses were analysed and presented descriptively (as percentages). Responses of 'strongly evident' or 'somewhat evident' were grouped to be presented as 'evident' or 'not evident' (see Section 4.6).

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<sup>8</sup> The nature of involvement among council stakeholders was deemed not relevant to providing insights about the Public-Private partnership component of LAHC FDI Projects.

## 2.2.3. Tenant interviews

### Data collection methods

**Number of interviews:** 60 tenant interviews were conducted between May and November 2021. Demographic characteristics of all interviewees are provided in Table 2.2.

**Table 2.2 Demographic characteristics of tenants who gave qualitative interviews**

Demographic characteristics	Number of tenants	% of 60 tenants
Gender		
<i>Female</i>	43	72%
<i>Male</i>	17	28%
Age		
<i>18-25 years</i>	3	5%
<i>26-64 years</i>	45	75%
<i>65+ years</i>	12	20%
Cultural and linguistic background		
<i>Mainstream Australian</i>	21	35%
<i>Aboriginal</i>	9	15%
<i>CALD non English speaking</i>	18	30%
<i>CALD English speaking</i>	12	20%
Ability status		
<i>No disability</i>	26	43%
<i>Living or caring for someone with disability</i>	34	57%
Household composition		
<i>Single</i>	28	47%
<i>Couple</i>	8	13%
<i>Couple with child/ren</i>	6	10%
<i>Single parent with child/ren</i>	13	22%
<i>Parent with adult child/Adult with housemate</i>	5	9%
Employment status		
<i>Unemployed</i>	25	42%
<i>Employed</i>	8	13%
<i>Student</i>	4	7%
<i>Carer</i>	7	12%
<i>Pension</i>	16	27%

**Site selection:** Interviews were done across six sites, which were selected in consultation with LAHC.

In the initial evaluation plan, we worked with LAHC and the Government Architect to select five sites that would be used for case studies. That initial selection of sites was to be made using the following criteria:

- Development with more than 10 dwellings within the precinct
- Sites that had been occupied for one year or more at the time of interview

- Sites in which a Property Assessment Survey (PAS) had been completed
- Mix of Sydney metropolitan/regional
- Mix of New Communities and New Supply sites
- Mix of high/medium/low rise

As we were preparing for data collection, however, it became clear that the five sites that had been selected did not represent a diversity of tenants, with respect to Aboriginal and CALD status. Given the importance of capturing that diversity of perspective for the LAHC FDI evaluation we re-prioritised site selection to ensure that sites with sufficient tenants from Aboriginal and CALD backgrounds were included. These changes to site selection were made in consultation with the LAHC FDI evaluation manager and LAHC housing manager. A sixth site was added in an attempt to also interview tenants living in affordable housing. As outlined in Table 2.3 the final site selection included four DCJ-managed sites and two CHP-managed sites. Of these six sites, five were Neighbourhood Project sites and one was a New Communities site.

**Table 2.3 Distribution of tenants interviewed across sites**

Site number	Housing manager	Type of site	Mainstream and English-speaking CALD tenants	CALD tenants	Aboriginal tenants	TOTAL
1	CHP	Neighbourhood Projects	5	3	0	8
2	DCJ	Neighbourhood Projects	5	4	0	9
3	DCJ	New Communities	13	0	6	19
4	CHP	Neighbourhood Projects	1	0	0	1
5	DCJ	Neighbourhood Projects	7	6	3	16
6	DCJ	Neighbourhood Projects	2	5	0	7
<b>TOTAL INTERVIEWED</b>			<b>33</b>	<b>18</b>	<b>9</b>	<b>60</b>

**Recruitment approach:** Tenant recruitment for each site was designed by the researchers in consultation with CHP staff and DCJ to adapt to the particular constraints at each site and to allow for prevailing cultural and social sensitivities. Eligibility criteria allowed for interviews with head tenants, aged 18 or older, in housing managed by DCJ or the CHP. At some sites, the housing manager sent a letter to all tenants inviting them to self-refer for participation in the evaluation, after which the researchers would contact the tenants who self-referred. At other sites, only tenants from specific cultural backgrounds were invited, either by the housing manager or by the researchers, to self-refer for participation in the evaluation. The decision to target tenants by cultural background was made to ensure a spread of tenants that reflected the cultural diversity of LAHC FDI tenants as much as possible. Details of the recruitment approach for each site is provided in Table 2.4.

**Table 2.4 Recruitment approach by site**

Site number	Recruitment approach
1	CHP sent a letter to all tenants inviting them to self-refer for participation in the evaluation. Researchers contacted tenants who self-referred.
2	DCJ provided the cultural background breakdown. We nominated to recruit mainstream and Arabic speaking tenants and set quotas for each. DCJ sent a letter to all tenants in those cultural groups inviting them to self-refer for participation in the evaluation. The researchers contacted tenants who self-referred.
3	DCJ provided the cultural background breakdown for tenants. We nominated to recruit mainstream and Aboriginal tenants and set quotas for each. DCJ provided a list of tenants and contact details. The researchers sent a letter to all tenants inviting them to self-refer for participation in the evaluation. Tenants were added to a list in a random order and the researchers called tenants in list order, inviting them to participate.
4	CHP sent a letter to all tenants inviting them to self-refer for participation in the evaluation. CHP provided a list of tenants and contact details. The ordering on this list was then randomised and the researchers called tenants from the top of the list inviting them to participate (as there were very few tenants, all were called).
5	DCJ provided the cultural background breakdown for tenants. We nominated to recruit mainstream and CALD tenants and set quotas for each. DCJ provided a list of tenants and contact details. The researchers then randomised the order of the list and sent a letter to a sample of tenants, inviting them to self-refer for participation in the evaluation. The researchers then called tenants in the sample in list order, inviting them to participate.
6	DCJ provided the cultural background breakdown for tenants. We nominated to recruit mainstream and CALD tenants and set quotas for each. DCJ provided a list of tenants and contact details. The researchers randomised the order of the list and sent a letter to a sample of tenants, inviting them to self-refer for participation in the evaluation. The researchers then called tenants in the sample in list order, inviting them to participate.

**Data collection:** 60-minute qualitative interviews were conducted one-on-one by phone or in person. Tenants from Aboriginal or CALD backgrounds were interviewed by researchers from those cultural backgrounds and in language where tenants preferred that option. Participants were remunerated with \$80 cash. Interviews were recorded with tenants' permission. English language interviews were professionally transcribed or detailed interview notes were taken where participants did not give consent to recordings. Interviews in languages other than English were summarised by bilingual researchers in detailed interview notes.

### Analytic methods

The researchers imported transcripts and interview notes into NVivo software for thematic analysis. Major and subcodes were developed based on the key evaluation questions and the more detailed and nuanced discussion guide questions. A single researcher coded all transcripts to allow for consistency of analysis across the sample. The final analysis involved identifying patterns and deducing positive and negative themes based on the allocation of excerpts to codes. These themes are discussed in Section 5.1, 5.2 and 5.3.

## 2.2.4. Limitations

### Stakeholder interviews and surveys

- Evaluation timing meant the majority of stakeholders (Major Projects, New Communities and Neighbourhood projects) were at an early stage of implementation and could only reflect on their experiences to that date. Findings therefore cannot be applied more broadly across later implementation of LAHC FDI Projects.

- Further, LAHC selected stakeholders for the evaluation across several, different projects rather than from the same project (e.g. the developer, CHP and council all involved at the one FDI site) which limited the application of an in-depth analysis/case study approach.

### Tenant interviews

- As this study was conducted prior to all LAHC FDI Projects properties being built, there were limitations on which sites could be targeted for recruitment and only a limited spread of different types of projects were included, no regional sites were included, and only a small number of affordable housing tenants were available for recruitment.<sup>9</sup>
- As outlined in Table 2.4 above, the sample of interviewed tenants is not representative, nor was it intended to be. Consequently, the scale or extent to which a view is held across the interview sample is not necessarily indicative of the extent to which it is held by all other tenants. Where feasible and meaningful, the extent to which a viewpoint or perspective was expressed across the 60 interviewed tenants is provided, but in most cases this information is omitted. Instead, the findings from the interviews supplement the quantitative findings by providing insights into the lived experiences of tenants in a way that cannot be captured by quantitative data, demonstrating how LAHC FDI has been experienced by some people. This similarly applies to generalisations in relation to tenant cultural background, age and disability status. Rather, where relevant, we highlight specific examples related to these characteristics. Where only qualitative insights are available, we have presented them as themes and provided indicative quotes to illustrate those themes.

## 2.3. Outcome Evaluation Methodology

The outcome evaluation aims to identify the effect on tenants of moving into a LAHC FDI Project dwelling in the short-to-medium term. The sites in scope do not incorporate all the features of fully completed Major Projects. LAHC FDI Projects dwellings in the outcome evaluation sample have been renewed but the other features of LAHC FDI Projects (e.g. infrastructure and services) may not have been provided, so not all aspects can be evaluated. Further, long-term outcomes cannot be assessed at this stage.

For this report, the Outcome Evaluation aims to answer the following questions:

- What is the impact of LAHC FDI Projects in the short-to-medium term?
- Did the outcomes for LAHC FDI Projects tenants improve?
- For whom did the LAHC FDI Projects work?

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<sup>9</sup> Only a very small number of affordable housing tenants were interviewed and generated no substantially different findings to other tenants.

## 2.3.1. Tenant interviews

### Data collection methods

The 60 qualitative tenant interviews (gathered and analysed via the methods set out in Section 2.2.3) were also drawn on to address some of the outcome evaluation questions. As above, the analysis of qualitative tenant interview data provides valuable contextual information from tenants about what LAHC FDI has meant for them and complements the quantitative data on tenants.

### Analytic methods

The same analytic methods were used for the tenant interview data as described above in Section 2.2.3. Additional analysis was conducted according to cultural background, age and disability status of tenants.

**Table 2.5 Major and sub codes for tenant interviews**

Major codes	Subcodes
Tenant characteristics	Age Gender Cultural or linguistic background Dis/ability Household composition Employment
Tenant perspectives on LAHC FDI dwelling	Aspects working well, meeting needs, enablers Aspects not working, not meeting needs, barriers Relocation – positive aspects Relocation – negative aspects Layout – positive aspects Layout – negative aspects Amenities – positive aspects Amenities – negative aspects Management/Maintenance – positive aspects Management/Maintenance – negative aspects Location – positive aspects Location – negative aspects Dwelling quality – positive aspects Dwelling quality – negative aspects
Tenant outcomes	Tenant maintains social connections Tenant loses social connections Tenant has improved empowerment and safety Tenant has less empowerment and safety Tenant has better health outcomes Tenant has worse health outcomes Tenant has better economic outcomes Tenant has worse economic outcomes Tenant has better educational outcomes Tenant has worse educational outcomes

To complement the quantitative data, findings from the qualitative interviews with LAHC FDI tenants are woven into the report in Sections 5 to 7 to provide more detailed and nuanced information about tenants' experiences and perspectives. Major codes and subcodes used in the analysis are listed in Table 2.5.

### **2.3.2. Tenant surveys**

Data from the Housing Outcomes and Satisfaction Survey (HOSS) of public housing tenants are used to compare LAHC FDI tenants' satisfaction with housing and other aspects of life to the satisfaction of tenants in other public housing. The survey is available for the years 2019, 2020 and 2021. The total number of respondents varies by question and ranges from 224 to 381 for LAHC FDI tenants and from 1,423 to 2,681 for tenants in comparison public housing dwellings.<sup>10</sup>

The low response rates and relatively small sample sizes for both groups do not allow us to adequately account for other systematic differences that may exist between the groups (such as differences in various demographic characteristics between LAHC FDI tenants and other public housing tenants which may affect levels of satisfaction). We thus present only a descriptive analysis of differences in raw means. This is a limitation that, together with the low response rates to the survey, requires a cautious interpretation of these results.

### **2.3.3. Administrative records**

The outcome evaluation draws on administrative records from multiple sources. These data were linked together for all individuals who applied for or resided in social housing since 2010. Data for these individuals constitute the 'data linkage spine'.<sup>11</sup>

This linkage spine is extracted from the Housing Operations Management and Extended Services (HOMES) system which contains operational data about all social housing clients in NSW. HOMES includes basic information on: a) clients who have been placed in public housing; b) clients who have been placed in community housing; and c) applicants who have not (yet) been placed in social housing.<sup>12</sup>

The information on clients who have been housed in public housing is broad and includes characteristics of the dwelling the client was placed in (such as market rent and number of bedrooms), client characteristics (such as age and gender) and the clients' housing outcomes (such as exits from the tenancy, reasons for exit and weekly rent paid). If the client was placed in community housing, the range of characteristics observed in HOMES is much more limited but analogous characteristics and outcomes are available from administrative records held in the Community Housing Information Management 'E' System (CHIMES). There is also some – albeit more limited – information available on clients who have not yet been placed. This is information that was collected in their application for social housing, which is available from the Housing Register. The quantitative analysis for this

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<sup>10</sup> Responses are only included in the analysis sample if the tenant responded to the HOSS after moving into the LAHC FDI (or comparison) dwelling. Tenants can respond multiple times. If they do, only the last survey they responded to is included in the analysis.

<sup>11</sup> Persons in community housing were only included from 2015 onwards.

<sup>12</sup> HOMES also includes information on clients in Aboriginal Housing Office (AHO) owned properties, which are managed by DCJ Housing. However, this report exclusively focuses on clients in public housing and community housing.



evaluation is based on the combined records held in HOMES, CHIMES and the Housing Register, as extracted on 30 June 2021 and provided to the evaluators by DCJ.

These combined records also contain the core information needed to evaluate LAHC FDI: whether a client was or was not a tenant in a LAHC FDI Project dwelling at any point during the period of evaluation (1 July 2016 to 30 June 2021). The evaluation then follows the group of clients in LAHC FDI Project dwellings over time (as well as an appropriate comparison group, see Sections 2.3.5 and 2.3.6 for details), and assesses their outcomes over a wide range of domains.

Some of these outcomes are found in HOMES and CHIMES directly, while others were obtained by linking social housing clients' records in HOMES and CHIMES to other administrative records. The following briefly describes the additional administrative datasets that were linked.

#### *Data Over Multiple Individual Occurrences (DOMINO)*

DOMINO integrates information from multiple sources that are held by the Australian Government Department of Social Services. It includes information on all Australian social security and family payment recipients and describes their demographic characteristics and household situation, benefit receipt, housing situation and more.

#### *Client Information Management System (CIMS)*

CIMS is a tool used by homelessness service providers in NSW to record clients' needs, to match clients with accommodation vacancies, and to make appropriate referrals to other services. The data are held by DCJ and have been made available to the evaluators to analyse social housing clients' access to and need for specialist homeless services.

#### *ChildStory / Key information and Directory System (KiDS)*

ChildStory (which superseded the earlier system KiDS in 2017) is a digital toolkit used by child and family service providers and DCJ caseworkers to assess the specific needs and plan the care of children in need of child protection services. Information contained in ChildStory allows us to evaluate if Future Directions had an impact on child protection services' involvement with children and families living in LAHC FDI dwellings.

#### *NSW Bureau of Crime Statistics and Research's Reoffending Database (ROD)*

ROD data contain finalised legal actions within the NSW Criminal Justice System (e.g. criminal court appearances, juvenile cautions, youth justice conferences, custody entries and exits). These data allow the analysis of the impact of improved social housing on individuals' safety outcomes and interactions with the Justice system.

#### *Vocational Education and Training Provider Collection (VET PC) data*

The VET PC is a national administrative collection of all student-course enrolments in vocational education and training and is administered by the National Centre for Vocational Education Research (NCVER). The information from VET PC is used to examine whether LAHC FDI had a measurable impact on social housing clients' engagement in vocational training.

### *Department of Education administrative data*

The NSW Department of education provided measures of school engagement and students' academic outcomes.

### *Higher Education Statistics (HES) data*

HES is population administrative data of student enrolments in higher education, including information about student admission (including ATAR scores). This data was linked to analyse whether an improved housing situation affects clients' opportunities to access higher education.

### *NSW Department of Health administrative data*

To assess social housing clients' use of health services, the NSW Department of Health supported this project with the linkage to information on admissions to hospitals, use of ambulatory health services, visits to emergency departments and ambulance use. Datasets included are the NSW Admitted Patient Data Collection, NSW Mental Health Ambulatory Data Collection, NSW Emergency Department Data Collection, NSW Ambulance - Computer-Aided Dispatch, NSW Ambulance - Electronic Medical Record and NSW Ambulance - Patient Health Care Record.

## **2.3.4. Other data**

### *Aggregate data*

To assess the characteristics of the locations of the LAHC FDI Project dwellings, a range of data was extracted at the postcode level. These data include:

- A range of indicators compiled from the 2016 ABS Census such as population density and unemployment rates. These data were collected on 9 August 2016 which is around the same time as the earliest tenancy in scope for the evaluation.
- Aggregate statistics on homelessness service usage rates at the postcode level calculated from the CIMS data (see Section 2.3.3), for the full observation window spanning financial years 2016/17 to 2020/21.
- Median rent and housing price data from DCJ Rent & Sales tables for the years 2018, 2019 and 2020. The closest available year to the tenancy start date was used in the analysis.
- Total drug offences, crimes and domestic violence reports per 100,000 persons on an annual level were provided to the evaluators for the full window of observation (2016/17 to 2020/21) by BOCSAR.

## **2.3.5. Identification strategy**

To identify the impact of LAHC FDI Projects, a comparison of outcomes for LAHC FDI Project tenants with outcomes for individuals who were not LAHC FDI Project tenants but were otherwise similar (the comparison tenants) is ideal. If the two groups are similar before they enter into their tenancies, a comparison of the outcomes of these two groups after they have resided in their allocated dwellings for some time provides an unbiased estimate of the program's impact over time.

We distinguish two sets of comparisons:

- LAHC FDI tenants with people allocated to other social housing around the same time in the same area. This comparison assesses the impact of living in a LAHC FDI Project dwelling versus another social housing dwelling.
- LAHC FDI tenants with clients who joined the Housing Register at about the same time but who remained on the Housing Register for at least a year longer but were eventually allocated housing in the same area. This comparison assesses the impact of the provision of additional social housing and reduced waiting times.

The first comparison exploits the fact that conditional on a few characteristics, the allocation of an applicant to a LAHC FDI home or another form of social housing is random. Applicants nominate their preferred allocation zone and are allocated to social housing within that zone based on a number of characteristics that are observed in the data. Beyond these characteristics, the allocation is based on the applicant's position on the Housing Register on a "first in, first served basis": a prospective tenant is allocated to a LAHC FDI Projects home if they are high enough on the Housing Register at the time such a home becomes available, which is quasi-random once the systematic drivers of the allocation process are accounted for.<sup>13</sup>

Conditional on these systematic drivers, the causal impact of LAHC FDI Projects can be estimated by comparing the outcomes of social housing tenants who are allocated a LAHC FDI Projects home with those who are allocated to other types of social housing. The characteristics controlled for in the analysis to ensure this condition is met are the allocation zone, date of application, number of bedrooms required, whether the application was a request for transfer or a new application, and whether the application had priority status or came from the general waiting list.

This methodology offers two advantages. First, the interpretation of the results is straightforward and makes for easy communication with stakeholders. Second, its implementation does not necessitate the observation of a large range of individual-level outcomes before the program began to check that the LAHC FDI tenants and comparison tenants are indeed comparable (as would be needed for alternative approaches such as a difference-in-differences approach or a propensity score matching approach). The (quasi-) randomness of the allocation process means we only need to compare a more limited number of baseline characteristics to be confident that the two groups are similar.

The second comparison (with tenants who remained on the Housing Register for longer) follows a similar logic and is motivated by the fact that LAHC FDI not only delivers different kinds of dwellings, but also more social housing. In the absence of the program some social housing applicants would stay on the Housing Register for longer.

To make the two groups as similar to each other as possible we only compare LAHC FDI Projects tenants with other tenants who are the same in terms of certain key observable characteristics. It is, however, unlikely that these fully drive the process that determines that one household waits longer for accommodation than another.

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<sup>13</sup> The allocation of specific dwellings to social housing applicants on the Housing Register is determined by computer software which matches the available dwelling to the household nearest the top of the Housing Register which is suited to the relevant dwelling (in terms of allocation zone, number of bedrooms, accessibility etc.). CHP and DCJ staff have only limited discretion to deviate from this allocation.

While the estimates of the impact of the provision of additional social housing are the best available, we need to keep in mind that these results may conflate the program effect of interest with pre-program differences between these two groups of tenants.

Note that the analysis in this report does not include tenants who were relocated as a result of the LAHC FDI Projects redevelopments. The ways in which tenants who were relocated were affected are examined in the Future Directions Strategy evaluation. Very few relocated tenants moved back to homes delivered by LAHC FDI Projects.

### **2.3.6. Design of treatment and comparison group**

For each group of LAHC FDI tenants, a group of other social housing tenants with the same features and characteristics were selected as the comparison group.<sup>14</sup> We then tested whether LAHC FDI tenants were sufficiently similar to the comparison group for the program estimates to be unbiased or if further characteristics need to be controlled for in the analysis.

#### **LAHC FDI tenants compared to other social housing tenants**

Other social housing tenants were selected as comparison tenants if they were allocated a home in the same allocation zone, in the same half of the year, and with the same number of bedrooms as LAHC FDI tenants.<sup>15</sup> Comparison tenants and LAHC FDI tenants also had to match in terms of whether their application was on the priority list or the general waiting list and whether they applied for a transfer from other social housing or were a new applicant.<sup>16</sup> Only LAHC FDI tenants for whom an appropriate comparison tenant could be found, and only comparison tenants who serve as a match for at least one LAHC FDI tenant in the above five dimensions, are included in the analysis. Weights were then constructed for the two groups to achieve the same distribution of these characteristics in both groups.<sup>17</sup>

The similarity of LAHC FDI tenants and the tenants in the comparison groups prior to being housed is then assessed; this is called a balance test. If the allocation process is random given the five characteristics above, one would expect both groups to have, on average, the same outcomes and characteristics before their different housing experiences (that is, balance should hold). If so, we can proceed with comparing average outcomes for these two groups after they have been housed, to find the program's impact.

The results of the balance tests are presented in Appendix C. They reveal that selecting comparison tenants on the criteria described above was not sufficient to

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<sup>14</sup> LAHC FDI Projects include homes managed by DCJ as public housing and homes managed by the community housing sector as community housing. The comparison group is therefore drawn from both types of social housing. Appropriate weights were derived for both groups.

<sup>15</sup> Aboriginal tenancies are generally allocated an additional bedroom to accommodate family/kin obligations and reduce overcrowding of homes.

<sup>16</sup> Since priority status is not known for a large number of applicants, in practice we allow for priority status to be matched in three categories: general status, priority status and missing priority status.

<sup>17</sup> Weights are calculated as follows: for each combination of characteristics, we count the number of LAHC FDI tenants and the number of comparison tenants who exhibit this particular combination of characteristics. The weight of comparison tenants is set to the number of LAHC FDI tenants divided by the number of comparison tenants with the same combination of characteristics. LAHC FDI tenants are assigned a weight of 1. To give a hypothetical example, we would count how many social housing clients moved into a dwelling with two bedrooms in Campbelltown in the first half of 2019, were transferred from other social housing and were priority applicants. If this combination of characteristics was shared by three LAHC FDI tenants and five comparison tenants, each LAHC FDI tenant enters the analysis with weight 1, and each comparison tenant with weight 3/5.

achieve balance. One of the reasons is likely that by design LAHC FDI includes a large number of homes targeted to seniors (45+ for Aboriginal tenants and 55+ for others). Ideally, the selection of the comparison groups would also account for the targeting that was applied to select LAHC FDI tenants but this was not possible as the data do not identify the dwellings targeted to specific groups. To remedy the situation, we calculate average outcomes conditional on all additional factors that could play a role in the housing allocation process, above and beyond those already accounted for in the construction of the comparison group. That is, we use regression analysis to control for age and history of homelessness of the head tenant, household size and structure, and whether there are household members who have a disability.<sup>18</sup>

### LAHC FDI tenants compared to Housing Register applicants

For the second comparison, we select comparison tenants who joined the Housing Register at the same time as the LAHC FDI tenants but who were housed one year later. We then compare their outcomes at the same date, that is: how do outcomes for LAHC FDI tenants one year after they moved into their allocated dwelling differ from the outcomes of comparison tenants who spent this same calendar year on the waiting list and have only just been housed? How do LAHC FDI tenants fare two years after starting their tenancy, compared to their comparison tenants who spent one of those two years on the waiting list and only one year in a social housing dwelling? And so on. Again, to ensure comparability, we select applicants who - once they are allocated a home - are allocated a home in the same allocation zone and with the same number of bedrooms as the LAHC FDI tenants and who matched in terms of their transfer status. We exclude applicants from the priority list for this part of the analysis as they typically do not spend enough time on the waiting list to enter the comparison group. As a result, in this part of the outcome analysis we cannot analyse LAHC FDI tenants' outcomes if they were on the priority list, as there are no suitable comparison tenants available for them.

As above, in the regression analysis we control for demographic characteristics to mitigate the possible conflation of the impact of different waiting times with the impact of other differences between tenants that could have driven the length of their waiting time.

The balancing strategy was broadly successful (see Appendix D). Pre-program differences remained for only a few outcomes after applying this strategy. These remaining differences are taken into account when interpreting the results.

### 2.3.7. Sample

The sample includes LAHC FDI and non-LAHC FDI tenants who moved into a new LAHC FDI dwelling after 1 July 2016 (when LAHC FDI started). Tenants in transitional housing, affordable housing, crisis housing, boarding homes and Aboriginal housing are not included.<sup>19</sup> Where the same individual began more than one tenancy between 1 July 2016 and 30 June 2021, the first tenancy in a new

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<sup>18</sup> When we examine individual level outcomes, we additionally control for gender, whether the tenant is Aboriginal, and whether their main language is English.

<sup>19</sup> A number of LAHC FDI homes were transferred to community housing as part of the Social Housing Management Transfer (SHMT) program. For details of this program see the SHMT Final Evaluation Report. Tenants in these dwellings benefit from the features of the LAHC FDI Projects and are therefore kept in the sample.

LAHC FDI dwelling is included in the analysis as the focal tenancy.<sup>20</sup> For comparison tenants if there are multiple tenancies, one tenancy is chosen at random for inclusion. Tenants who ever resided in a LAHC FDI dwelling are excluded from the comparison group.<sup>21</sup> Where no appropriate comparison tenant can be found for a LAHC FDI tenant, the LAHC FDI tenant is removed from the sample; likewise, only comparison tenants who match at least one LAHC FDI tenant in terms of the key characteristics described in Section 2.3.6 are used for the analysis.<sup>22</sup>

Table 2.6 below describes our analysis sample for both sets of comparisons. The sample includes 4,574 LAHC FDI tenants to be compared with 14,706 other social housing tenants, and 1,841 LAHC FDI tenants to be compared with 19,239 applicants who were housed later.<sup>23</sup> Most of the tenants in the sample are principal (head) tenants. However, for the first comparison there are substantial numbers of children in the sample - 21% of the LAHC FDI sample (959 observations) and 13% of the comparison sample (1,884 individuals).

**Table 2.6 Description of LAHC FDI tenants and non-LAHC tenants in the sample**

	LAHC FDI: first comparison	Comparison group 1: other social housing tenants	LAHC FDI: second comparison	Comparison group 2: applicants who remained on the waiting list
<b>Number of tenants</b>	4,574	14,706	1,841	19,239
Number of head tenants	2,814	9,732	1,134	10,738
Number of other adults	801	3,090	320	6,013
Number of children	959	1,884	387	2,488
<b>Number of households</b>	2,814	9,732	1,134	10,738
No transfer to SHMT	2,565	9,033	1,022	9,853
Transfers to SHMT	249	699	112	885

Source: Linked NSW administrative data (June 2021).

### 2.3.8. Outcome measures

The selection of individual outcome measures was informed by the program logic and follows the NSW Human Services Outcomes Framework. Outcomes are reported for all individuals including those who exited social housing during the observation window. The full list of outcome variables is included in Appendix E.

<sup>20</sup> This means that all outcomes to be considered are observed at points in time after this particular tenancy started, and time-varying household characteristics such as number of household members, and time-varying individual characteristics such as disability, pertain to the values observed at the beginning of this focal tenancy.

<sup>21</sup> Tenancies in a Social and Affordable Housing Fund (SAHF) or a Social Housing Management Transfer (SHMT) dwelling are also excluded from the comparison group.

<sup>22</sup> Some tenants are also removed from the analysis because of missing information on allocation zone or number of bedrooms. Likewise, tenants without information on their date of housing (and where applicable, the date when they joined the waiting list) cannot be used for the evaluation. The neighbourhood project in Glendale is in scope but is dropped from the sample of analysis because none of the dwellings could be matched to a similar comparison group.

<sup>23</sup> The sample of LAHC FDI tenants in the second part of the outcome analysis is smaller than the first, because: a) all applicants from the priority list are excluded; and b) only LAHC FDI tenants who were housed on or before 30 June 2020 enter the analysis because LAHC FDI tenants who were housed within the last year of the window of observation cannot be matched to a comparison tenant who was housed a full year later. Of 2,814 LAHC FDI households and 9,732 comparison households, 249 (9%) of the LAHC FDI households and 699 (7%) of the comparison households were transferred to SHMT.

## **Home**

In the Home domain, some outcomes are assessed only at the beginning of the tenancy, while others are tracked over time. When the tenant first moves in, we look at a range of features that describe the dwelling's quality from a tenant perspective: its type, age, and market value, as well as its distance from a range of amenities such as commercial zones, public transport and education facilities.

Then over time, we track financial aspects of the housing arrangement that are relevant to the tenant (the dwelling's market value compared to out-of-pocket cost to the tenant, as well as implicit and explicit subsidies received), the stability of the tenancy (measured by terminations, reasons for exit, positive versus negative exits<sup>24</sup>, and the tenant's destination after leaving the dwelling) and several indicators of homelessness and insecure housing the tenant may be exposed to, especially if they have left the original allocated dwelling.

## **Social and community**

In this domain, we look at the characteristics of the area (postcode) the dwelling is located in, specifically, economic activity and opportunities in the area (measured by unemployment, employment and labour force participation, public transport coverage, education and socioeconomic disadvantage in the local population), the neighbourhood's safety (measured by overall crime, drug offences and reported domestic violence incidents) and its housing market (measured by sales prices and market rents).

## **Safety**

We measure tenant safety using a range of indicators that show their interactions with child protection services (in the case of underage tenants) and with the justice system.

## **Economic outcomes**

The impact of LAHC FDI on tenant's economic situation is assessed by evaluating tenants' income, main source of income, employment in the household and receipt of income support.

## **Education**

There is a range of outcomes available for school-aged tenants in LAHC FDI Project dwellings: whether they changed schools, whether they completed school, and their results in NAPLAN tests. For adult tenants, we look at enrolment in and completion of vocational education and training courses.

## **Health**

In the health domain, we rely on a range of measures of health services utilisation: we examine tenants' hospital stays, visits to emergency rooms, use of ambulatory mental health services and MBS/PBS-services received.

## **Tenant satisfaction**

We examine self-reported satisfaction with various aspects of the housing experience as recorded in the HOSS data.

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<sup>24</sup> An exit from social housing is positive if the termination reason is "tenant initiated" and the tenant leaves to housing in the private market, while an exit is negative if the tenancy is terminated because of a breach.

## Timing of measures

We provide baseline values of each of the above variables at the start of LAHC FDI tenancies (T=0). We then provide descriptive statistics 12 and 24 months after the LAHC FDI tenancies began (T=1; T=2); and where possible three years after the start of the tenancies (T=3). Each estimate of the program impact on a specific outcome is the result of a regression as described in Section 2.3.6.

## Subgroup analysis

We re-estimate the benefits of LAHC FDI while allowing the effect of the program to vary across different groups. All other aspects of the model (sample, size, control variables and weights) stay unchanged. We examine impacts for:

1. men versus women;
2. tenants who reported being of Aboriginal descent versus tenants who did not.
3. tenants who reported their main language is not English versus those whose main language is English;
4. tenants up to age 54 versus tenants aged 55 and over;
5. tenants in major cities of NSW (ABS definition) versus those in other areas;
6. tenants who reported having a disability versus tenants who did not.

### 2.3.9. Limitations

The administrative data are of great value in examining social housing tenants' outcomes. They cover a broad range of domains, are available for the population of tenants, are reliably measured, and very detailed. However, there are some limitations. While these do not threaten the general reliability of the evaluation, it is important to note the implications of these limitations.

- Not all domains are covered by administrative data, and sometimes interpretation of results can be challenging. For example, is an increase in health service use due to greater need or due to better access to services, with the former generally seen as a negative outcome and the latter as a positive outcome.
- There were a number of data issues that put constraints on the evaluation.
  - The coverage of the administrative data depends on the quality of the linkage. This linkage is better for individuals observed in the HOMES data than for individuals observed in the CHIMES data.<sup>25</sup>
  - Difficulty linking HOMES and CHIMES to the Housing Register: There is no direct link between a client's application, which is recorded in the Housing Register data, and a subsequent placement in social housing, for which information is available in HOMES and CHIMES. To bring both data sources together, a mix of person identifier, date of being housed as recorded in the Housing Register data and start of tenancy as recorded in HOMES/CHIMES had to be used. The majority of tenancies in

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<sup>25</sup> For SHMT tenants who transferred from public to community housing, we find a much higher percentage of people (close to 100%) who can be linked to Centrelink data while they are in public housing (and thus observed in the HOMES data) compared to after they are transferred to the CHPs (and thus represented in the CHIMES data). The difference in linkage rate is around 11 percentage points (e.g. see Melbourne Institute Consortium, 2024).



HOMES/CHIMES can be matched by this process to applications in the Housing Register and vice versa, but a significant portion<sup>26</sup> could not be matched. As a result, some information on applicants at the time of application (such as priority status or application for placement in a targeted dwelling) could not be fully accounted for in the final analysis.

- Lack of targeting information: Information on the targeting of some dwellings to particular demographic groups was provided as free text with no common standard or nomenclature which prevented its use in a systematic manner in this report. As a result, to the extent that the evaluation accounts for differences between social housing clients in targeted dwellings versus other dwellings, this is done by way of approximation through other characteristics such as age or history of homelessness.
- COVID-19 disruptions to schooling: Measures to combat the COVID-19 pandemic disrupted student's schooling (for example, no NAPLAN tests were conducted in 2020 and attendance rates and absences in this year have an unclear interpretation with long periods of online-learning).
- Tenant interviews are affected by the same limitations as discussed in Section 2.2.4.

## 2.4. Economic evaluation

The economic evaluation uses cost-benefit analysis (CBA) methods combined with the quasi-experimental approach adopted for the outcome evaluation to assess the reform costs versus the monetary value of benefits from LAHC FDI. CBA is the NSW Treasury's preferred approach to the economic evaluation of all government policies and projects, with environmental and social impacts on social welfare being included, where possible, in addition to economic impacts (NSW Treasury, 2017).

CBA estimates the net social benefit (total benefits minus total costs) of different government policies or programs to the community (in present value terms), (NSW Treasury, 2017). We focus on estimating the net social benefit of LAHC FDI relative to a base case scenario of what would have occurred had Future Directions not been implemented and LAHC had continued with their pre-Future Directions strategy.

A combination of *ex-post* and *ex-ante* methods are used to estimate the net societal benefit of LAHC FDI.

- *Ex-post* methods are used to look back at key measured outcomes and their associated costs and benefits over the short- to medium-term (1 to 2 years) after reform implementation.
- *Ex-ante* methods are used to project expected medium- to longer-term outcomes which are not yet available or where the LAHC FDI treatment sample is still too small to make any meaningful conclusions on impacts (3 to 10 years after reform implementation).

The following sections provide the steps involved in undertaking the CBA analysis, first outlining the unit costs associated with the two base-case scenarios and the

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<sup>26</sup> For 86% of all individuals who are identified as having been housed in the Housing Register, we found a record in HOMES/CHIMES that matched on person identifier, date of being housed as recorded in the Housing Register and tenancy start date as recorded in HOMES/CHIMES. For the remaining 14%, no match was found.

reform scenario. The steps involved in calculating benefits are then discussed, providing detail of the unit values of benefits to be utilised in the analysis. This is followed by a discussion of the calculations involved in producing the CBA; that is, the calculation of the Net Present Value (NPV) and the Benefit-Cost Ratio (BCR). Detail of the sensitivity analysis that is undertaken is then briefly discussed followed by a summary of key limitations of the analysis.

### **2.4.1. Baseline capital costs**

The main base case is represented by a counterfactual scenario of what would have occurred, had Future Directions not been implemented.

Base case costs are estimated from (indexed) LAHC costs of developing new social housing in the five years immediately prior to Future Directions (from 1 July 2011 to 30 June 2016). The raw LAHC costs for all construction are indexed to July 2021 prices using the producer price index for input to the construction industry for Sydney.<sup>27</sup> Land costs and acquisitions are similarly indexed using the Sydney residential property price index.<sup>28</sup>

LAHC FDI is a capital-intensive delivery model. The capital costs to construct new dwellings are upfront costs but deliver benefits into the future, well beyond the ten years of the CBA analysis, and to tenants who are not yet observed in the data. To deal with this, we need to adjust (deflate) the capital costs to proportionally reflect the amount of time the currently observed population of tenants have been housed in LAHC FDI housing. To enable this calculation, we convert the total capital costs to a per dwelling night estimate by accounting for the expected asset life of the dwellings, which we assume to be the standard dwelling-life assumption used in CBA which is 40 years (in line with Australian Tax Office (ATO) rulings on capital works deductions for residential construction). The logic behind this is that without significant uplift, a residential construction is no longer fit for purpose. As we acknowledge that depending on the quality of construction that asset lives tend to be longer than 40 years, we also calculate the per dwelling night estimates for asset lives of 50 years (in line with LAHC and NSW Treasury guidance) and 66 years as sensitivity analyses.

### **2.4.2. Reform costs**

Our reform scenario includes the real or deflated capital costs of any new housing delivered by LAHC since the start of the Future Directions reform (1 July 2016).

While market forces and cost inflation are the dominant forces in cost differences over any long-term period, policy decisions to prioritise silver-standard dwellings, and locations with additional amenity have led to identified benefits but also come at cost.

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<sup>27</sup> See ABS Catalogue 6427.0, Table 18, A2390417V.

<sup>28</sup> See ABS Catalogue 6416.0, Table 1, A83728383L. See Appendix Figure F-1 for the trend in these price indexes over the relevant observation period (i.e. from July 2011 to June 2021). In the data available to us, land costs were not separated from total redevelopment project costs prior to July 2013, thus for these dwellings we assume that 30% of the total costs were land costs.

Thus, the reform scenario assumes that any increase in real capital costs incurred by LAHC in the years following 1 July 2016 was associated with a change in policy strategy which is comprised of the following elements:

- more construction of new dwellings,
- a focus on different locations,
- an increased focus on silver standard dwellings / improving quality and design,
- an increased/scaled up focus on mixed tenure dwellings,
- more support services, and
- an increase in dwellings delivered and managed by Community Housing Providers (although sample sizes do not permit separate analyses of public and community housing).

As with other capital costs, to examine real changes in costs that are associated with a change in policy we index the raw LAHC construction costs to July 2021 prices using the construction industry producer price index, and land costs and acquisitions using the residential property price index (as above).<sup>29</sup> The resulting average-per-dwelling costs are presented in Column 1 of Table 2.7, with the net cost (reform minus baseline costs) presented in the final column.

As with the baseline costs, we convert the total capital costs to a per dwelling night cost estimate by accounting for the effective asset life of the dwellings, which for the main analysis we assume to be 40 years with sensitivity analyses for asset lives of 50 and 66 years.

Resulting capital cost estimates for both baseline and reform scenarios are presented in Tables 2.7 and 2.8. Table 2.7 presents the average costs per dwelling in June 2021 prices for each category of new dwelling – acquisitions of new dwellings, construction of new dwellings, redevelopments and conversions. Acquisition of new dwellings is the purchase of an established dwelling (i.e. one that is already built); construction of new dwellings refers to construction on vacant land; redevelopments refer to the demolition of an existing dwelling and then construction of a new dwelling at the existing site; and conversions relate to the conversion of existing space in buildings to social housing dwellings. Construction costs and land costs are included in the overall cost for construction of new projects and redevelopments (with the latter including the opportunity cost of the land that the redevelopment occurred on).

In the five years before Future Directions was implemented LAHC did not engage in new construction projects and the vast majority (74%) of the 2,675 new dwellings during this period were redevelopments (1,979 dwellings) and 607 acquisitions (22%). A small number of properties were conversions (89 dwellings). Since the introduction of the Future Directions strategy, fewer dwellings have been built - 2,257 over the five years examined (which included the COVID-19 pandemic period), with 1,412 redevelopments (62.6%), 466 newly constructed dwellings (20.6%) and relatively few acquisitions (363 or 16.1%).

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<sup>29</sup>Land costs were not separated from total redevelopment project costs prior to July 2013, thus for these dwellings we assume that 30% of the total costs were land costs.

**Table 2.7 Average LAHC capital costs per dwelling, June 2021 prices**

	Post Future Directions "FY2017 to FY2021"			Pre Future Directions "FY2012 to FY2016"			Incremental net costs
	Average cost per dwelling	Number of dwellings delivered	% of all dwellings delivered	Average cost per dwelling	Number of dwellings delivered	% of all dwellings delivered	
Acquisitions	\$597,785.6	363	16.1	\$670,728.9	607	22.7	-\$72,943.3
Construction	\$625,101.9	466	20.6	.	0	0.0	NA
Redevelopment	\$532,634.5	1,412	62.6	\$471,119.5	1,979	74.0	\$61,515.0
Conversion	\$188,068.7	16	0.7	\$160,874.1	89	3.3	\$27,194.6
All dwellings (unweighted)	\$559,761.9	2,257	100.0	\$506,091.9	2,675	100.0	\$53,670.1
All dwellings (pre- Future Directions weighted average)	<u>\$535,954.3</u>	<u>2,257</u>	<u>100.0</u>	<u>\$506,091.9</u>	<u>2,675</u>	<u>100.0</u>	<u>\$29,862.4</u>

In the reform period, newly constructed dwellings were the most expensive, at \$625,102 on average in June 2021 prices, with acquisitions post-Future Directions slightly less expensive at \$597,786. Redevelopments are less costly than either newly constructed dwellings or acquisitions coming to \$532,635 post-Future Directions on average, although these costs were around \$61,515 more than the average cost of redevelopments pre-Future Directions. Interestingly, the cost of acquisitions was considerably lower during the Future Directions period compared to pre-Future Directions, costing around \$73,000 less per dwelling on average. The costs of conversions are lower than redevelopment costs because changing an existing building's configuration is less costly than building brand-new dwellings.

Overall, the post-Future Directions average cost per dwelling was \$559,762 compared to an average per dwelling cost of \$506,092 pre-Future Directions, thus resulting in a net cost of \$53,670 in June 2021 prices. However, given that there were no new construction projects in the pre-Future Directions delivery, which may unfairly inflate the overall average costs, we construct a weighted average dwelling cost for post-Future Directions dwellings to reflect the composition of dwellings that were delivered pre-Future Directions. These estimates are presented in the final row of the table. This results in a weighted average cost per dwelling of \$535,954 and a net cost of \$29,862. This estimate forms the basis of the main analysis.

Table 2.8 converts the overall incremental per dwelling costs figures from Table 2.7 to per dwelling night costs reflecting varying assumptions about the asset life of dwellings. Per dwelling night costs simply reflect the average per dwelling cost divided by the total number of nights (365.25 x asset life in years) that the asset will be in use. For the main analysis the net reform cost comes to an incremental \$2.04 per dwelling night (in June 2021 prices) compared to the baseline scenario. If we assume a longer asset life of 50 years this per dwelling night cost comes down to \$1.64 per dwelling night, or for an asset life of 66.6 years this is \$1.23 per dwelling night. A breakdown of costs by financial year in June 2021 prices is presented in Appendix Table F.1.

**Table 2.8 Average LAHC capital costs per dwelling night for 40-, 50- and 66-year life of assets, June 2021 prices**

	Post Future Directions "FY2017 to FY2021"	Pre Future Directions "FY2012 to FY2016"	Incremental net costs
<b>40-year asset life</b>			
Acquisitions	\$40.9	\$45.9	-\$5.0
Construction	\$42.8	NA	NA
Redevelopment	\$36.5	\$32.2	\$4.2
Conversion	\$12.9	\$11.0	\$1.9
All dwellings (unweighted)	\$38.3	\$34.6	\$3.7
All dwellings (pre-Future Directions weighted average)	<u>\$36.7</u>	<u>\$34.6</u>	<u>\$2.0</u>
<b>50-year asset life</b>			
Acquisitions	\$32.7	\$36.7	-\$4.0
Construction	\$34.2	NA	NA
Redevelopment	\$29.2	\$25.8	\$3.4
Conversion	\$10.3	\$8.8	\$1.5
All dwellings (unweighted)	\$30.7	\$27.7	\$2.9
All dwellings (pre-Future Directions weighted average)	<u>\$29.4</u>	<u>\$27.7</u>	<u>\$1.6</u>
<b>66-year asset life</b>			
Acquisitions	\$24.5	\$27.5	-\$3.0
Construction	\$25.7	NA	NA
Redevelopment	\$21.9	\$19.3	\$2.5
Conversion	\$7.7	\$6.6	\$1.1
All dwellings (unweighted)	\$23.0	\$20.7	\$2.2
All dwellings (pre-Future Directions weighted average)	<u>\$22.0</u>	<u>\$20.7</u>	<u>\$1.2</u>

### Ongoing costs/cost offsets

In addition to the capital costs of providing new dwellings, there are the ongoing operating costs of social housing provision that LAHC incurs for functions like tenancy management, council rates and repairs. It is not material nor practical to discern differential dwelling-level costs pre- and post- reform for these operating costs. Thus, we assume that they are equivalent for the reform and baseline scenarios.

LAHC's recurrent costs are offset by rental revenue received from tenants. The incremental change in rental revenue received by LAHC due to Future Directions is estimated in the outcome evaluation (see Section 5.5 for these results). We convert this to a per dwelling night estimate for consistency with our other cost estimates. This means that we are ignoring any incremental opportunity costs associated with Future Directions dwellings that may arise due to improvements in the quality of LAHC dwellings, which would be seen in the market rent of these dwellings.

Finally, we also estimate the impacts of LAHC FDI on the costs of Commonwealth Rent Assistance (CRA). These are not included as a cost of the program (although they are a cost to the Australian Government) but can be seen as a transfer to the relatively larger share of CHPs that manage LAHC housing under the Future Directions strategy.

### **2.4.3. Benefits**

Estimates of the benefits of LAHC FDI programs are based on the outcome evaluation estimates (see Section 5.5). The CBA includes and monetises only statistically significant impacts on outcomes (at the 5% level). For the main base case scenario we assume that the outcomes of LAHC FDI tenants do not vary based on when their housing was delivered.<sup>30</sup>

Benefit values are calculated by multiplying the monetary unit value of the benefit by the average treatment effect over the time period of interest, where outcomes are estimated in the first 12 months (t=1), second year (t=2) and third year (t=3) after initial treatment. The unit benefit values to be used, which are expressed in June 2021 prices, are presented in Table 2.9.

Benefits of LAHC FDI are expected to persist beyond the three-year period captured in the outcome evaluation. Longer-term outcomes are then predicted for years 4 to 10 after initial treatment by taking a simple average of the treatment effects for client outcomes calculated at t=1, t=2 and t=3.<sup>31</sup> In the future, once outcomes for further years after the first three years are known, these predictions should be substituted with the *ex-post* outcome effects and the CBA analysis updated.

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<sup>30</sup> In sensitivity analysis we attempted to examine whether outcome estimates vary if the comparison is restricted to tenants of newer LAHC dwellings that were developed in the 10 years prior to their tenancy start date. This drastically reduces the available sample of comparison tenants which was then not sufficiently balanced with the group of LAHC FDI tenants to generate reliable estimates of program impact.

<sup>31</sup> Another option would be to predict using a linear extrapolation of estimates from earlier years, but as the three-year outcomes do not have the same predicted power of those of earlier years (and therefore are more likely to be zero) a simple average was considered to be more appropriate.

**Table 2.9 Unit values of benefits to be used in Benefit-Cost analysis, June 2021 prices**

	Unit value (negative reflects a cost)	Source
<i>Health</i>		
Hospital days (non-psychiatric)	-\$1,579	AIHW data <sup>1</sup>
Stay in psychiatric ward/hospital	-\$1,269	AIHW data <sup>2</sup>
Ambulance call out	-\$910	DCJ (2022)
Emergency department presentation (leading to admission)	-\$1,049	DCJ (2022)
Emergency department presentation (not admitted)	-\$657	DCJ (2022)
MBS services (in \$)	na	To be estimated in outcome evaluation
PBS costs (in \$)	na	To be estimated in outcome evaluation
Use of mental health services (ambulatory)	-\$297	DCJ (2022)
<i>Housing</i>		
Evicted from social housing	-\$25,432	DCJ (2022)
Use of homelessness support with accommodation	-\$12,201	DCJ (2022)
<i>Safety</i>		
Adult days in custody	-\$292	DCJ (2022)
Juvenile justice stays	-\$1,956	DCJ (2022)
Proven court appearance <sup>3</sup>	-\$11,556	DCJ (2022)
Child ever in contact with child protection services	-\$1,412	DCJ (2022)
<i>Education</i>		
Child achieves minimum NAPLAN standard	\$4,953	DCJ (2022)
Completion of a VET qualification/apprenticeship at Cert III or above	\$16,628	DCJ (2022)
<i>Economic</i>		
Centrelink payments excluding CRA (annual) <sup>4</sup>	na	To be estimated in outcome evaluation

Notes:

1. Cost per day estimated from AIHW, Admitted Patient Care Cost and Funding, Tables 7.4 and S7.2 for 2020/21 (Total cost = \$32,956,424,355, Total patient days in public hospitals = 20,878,262)
2. Cost per day estimated from Mental Health Services Australia, Expenditure on Mental Health services, AIHW, 2021 Table Exp.7 Recurrent expenditure per patient day for 2019/20 (= \$1249 per day)
3. Although unit costs vary for different courts (with higher level courts more costly than the lower level courts), we use the value for magistrates' court appearances as these are the most common form of court appearance.
4. Net savings from Centrelink Payments are not included in the overall Benefit-Cost estimates but are presented separately.

#### 2.4.4. Measuring the net social benefit

All (annualised) costs and benefit estimates are converted to present values by accounting for the economic life of assets (where applicable) and applying a discount rate. As is standard in CBA (and in line with ATO rulings) we assume that the effective economic life of housing assets is 40 years.

As comparability with other NSW cost-benefit analyses is important, the analysis needs to conform to the standards set by NSW Treasury which currently recommends the adoption of a 7 per cent discount rate (in real terms).

The Net Present Value (NPV) and Benefit-Cost Ratio (BCR) for the reform are then calculated, where the NPV equals the difference between the present value of benefits and the present value of costs, and the BCR equals the ratio of the present value of total benefits to the present value of total costs. This is the standard treatment in CBA and can be represented with the general formulae:

$$NPV = \sum_{t=1}^T (B_t - C_t) / (1 + r)^t - C_0$$

and:

$$BCR = \sum_{t=1}^T \frac{B_t / (1+r)^t}{C_0 + C_t / (1+r)^t}$$

where:

T = Total time period considered in the CBA

B<sub>t</sub> = Total dollar value of benefits

= Sum of benefits across all outcomes achieved

= Treatment effect x unit value of benefit x number of people treated

C<sub>0</sub> = Total capital cost

= Total capital cost per dwelling night x total number of days that treated households live in LAHC FDI dwellings

r = the discount rate

C<sub>t</sub> = Total recurrent costs

= Total recurrent cost per dwelling night x total number of days that treated households live in LAHC FDI dwellings.

All dollar values are converted to reflect prices at June (second quarter) 2021.

### 2.4.5. Sensitivity analysis

We test how sensitive the CBA result is to different core assumptions feeding into the analysis. These include testing for sensitivity to changes in the following parameter values:

- discount rates (NSW Treasury 2017 recommends assessing sensitivity to 3 per cent, 7 per cent and 10 per cent rates);
- economic life of assets of 40 years, 50 years and 66 2/3 years (with resulting depreciation rates of 2.5%, 2% and 1.5%).<sup>32</sup>; and
- where the criterion for including a benefit value is if the impact on the outcome is significant at the 10% level (rather than the 5% level).<sup>33</sup>

<sup>32</sup> Assessing the capital costs of NSW government social housing dwellings requires an assumption about the effective life of these assets. It is typical in CBA to assume a 40-year asset life, however in reality, public housing stock typically has an asset life longer than this. We therefore undertake sensitivity analysis to varying this parameter to 50 and 66 2/3 years (with corresponding depreciation rates of 2% and 1.5%).

<sup>33</sup> As many LAHC FDI dwellings were completed in 2020 and 2021, the sample of tenants that form the basis of the CBA is smaller than the overall population of LAHC FDI tenants. Thus, benefit estimates, particularly in later years, are likely to be



## 2.4.6. Limitations

The CBA makes assumptions on the treatment of costs and benefits which are potential limitations of the analysis.

On the cost side, the analysis assumes that any changes in real costs from before to after Future Directions are due to the Future Directions reform. There may however be changes due to other factors. For instance, there may have been variation in land values across geographic areas that LAHC is operating in, that an average Sydney residential price index does not capture. Also, it is possible that COVID-19 had some impact on the construction industry that may not be entirely reflected in the construction cost index. Thus, cost increases over the period between March 2020 and June 2021 may reflect these market forces as well as policy changes over this period. However, there is little evidence of this with Appendix Table F.1 showing real costs peaking in 2017/18 and 2018/19 and steadily declining in subsequent years.

On the benefits side, the CBA is based on a comparison between tenant outcomes in housing built under Future Directions and in housing built in the five years preceding the introduction of Future Directions (built between 1 July 2011 and 1 July 2016). A key strength of the economic evaluation is that it is based on robust causal estimates of some of the key economic and social impacts of LAHC FDI. The outcome evaluation estimates are, however, calculated from a comparison with otherwise similar social housing tenants who are living in social housing which could be as old as 40 years or more. Hence, the use of the outcome evaluation estimates could overstate the benefits (relative to the costs) accruing from LAHC FDI Projects under the CBA.

Further, due to data limitations, in some areas - such as tenants' use of health, housing or justice services - the analysis needs to be based on outcome estimates that are relatively crude proxies of welfare.

Despite its limitations, the economic evaluation provides the most rigorous examination of social housing reforms conducted in Australia to date.

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estimated quite imprecisely with larger standard errors. Although it is best practice to use a criterion for including a benefit value if a coefficient has a p-value of less than or equal to 0.05, which we use in the main analysis, in sensitivity analysis we examine the impact of expanding this criterion to include benefit values if their coefficient has a p-value of less than or equal to 0.10.

# 3. What has LAHC FDI delivered and who is LAHC FDI reaching?

## Key takeaways

- 2,500 dwellings tenant-ready as at June 2021
- Most (almost 2,200) are New Supply dwellings
- Most dwellings in or near Greater Sydney
- More likely to be units, fewer bedrooms
- Closer to various amenities and in safer locations with higher market rents
- Successfully targeting seniors and tenants with a disability
- In line with the LAHC FDI targeting strategy, many tenants are senior women and women without children
- Aboriginal and CALD tenants are slightly under-represented

### 3.1. Description of LAHC FDI dwellings delivered

LAHC FDI Projects is well on its way to providing more social housing. The program is still at a relatively early stage but tenants are already benefitting from additions to and improvement of the existing social housing stock. As of 30 June 2021, the latest administrative data available for this report, 2,497 LAHC FDI dwellings in the general housing stream had been finished and were available for tenants of the approximately 19,500 for LAHC FDI Projects to be delivered by the end of 2026 (Table 3.1). The majority of these dwellings were in the New Supply stream (nearly 2,200).

The usually long periods of time required for planning, approval and construction mean the delivery of service-ready dwellings is not expected to be linear over time, but rather have a slow start, and accelerate towards the end. However, due to various reasons, including impacts of COVID-19, projects have experienced longer delays than anticipated:

- For major projects, which generally rely on rezoning and an uplift in density to be feasible, rezoning and planning-related decisions have caused delays. The 2019 Government decision that returned State Significant Developments from the Department of Planning and Environment to local council approvals has contributed to these delays.
- Sales targets to fund redevelopments were difficult to reach given the high occupancy rates in social housing, a lack of single-titled properties, and lower than expected sale values.

LAHC FDI Projects produced 1,787 service-ready dwellings in the first four years of the program (July 2016 to June 2020) - a rate of 447 dwellings per year. Between July 2020 and June 2021 an additional 710 service-ready dwellings were supplied. To achieve LAHC FDI's target of 19,514 dwellings by the end of 2026, an additional 17,017 dwellings will need to be supplied at an average rate of 3,094 dwellings per year. LAHC FDI is falling behind target in terms of provision of dwellings.

**Table 3.1 LAHC FDI dwellings by project type, tenanted before 30 June 2021**<sup>34</sup>

Total	2,497
<i>Dwellings by LAHC FDI Project type</i>	
New Supply	<b>2,193</b>
New Communities - Airds	75
New Communities - Bonnyrigg	57
New Communities - Bradbury	16
New Communities - Minto	71
New Communities - Riverwood	65
Community Housing Division	<20
Neighbourhood	<b>&lt;20</b>

Source: Linked NSW administrative data (June 2021).

Note: The table reports all LAHC FDI Project dwellings in the general housing stream in which a new tenancy commenced between 1 July 2016 and 30 June 2021.

Figure 3.1. shows the distribution of LAHC FDI dwellings across NSW. Most dwellings are in or near Greater Sydney, with a large number located in postcodes 2560 (Leumeah, Campbelltown), 2037 (Glebe, Forest Lodge), 2170 (Mount Pritchard, Chipping Norton, Liverpool, Lurnea, Moorebank, Prestons, Casula) and 2210 (Riverwood, Peakhurst, Lugarno).<sup>35</sup>

One of the strategic priorities that underpins LAHC FDI is to achieve a better social housing experience by providing better quality and better located housing and improving local community participation and perceptions of safety. Table 3.2 describes dwelling characteristics as well as characteristics of the dwelling location for LAHC FDI dwellings versus all other social housing dwellings. This comparison shows whether LAHC FDI core program components (such as improved access to transportation and retail, and delivery of senior- and mobility-impaired specific housing as outlined in the program logic; see Appendix A) are represented in the dwellings delivered to date.

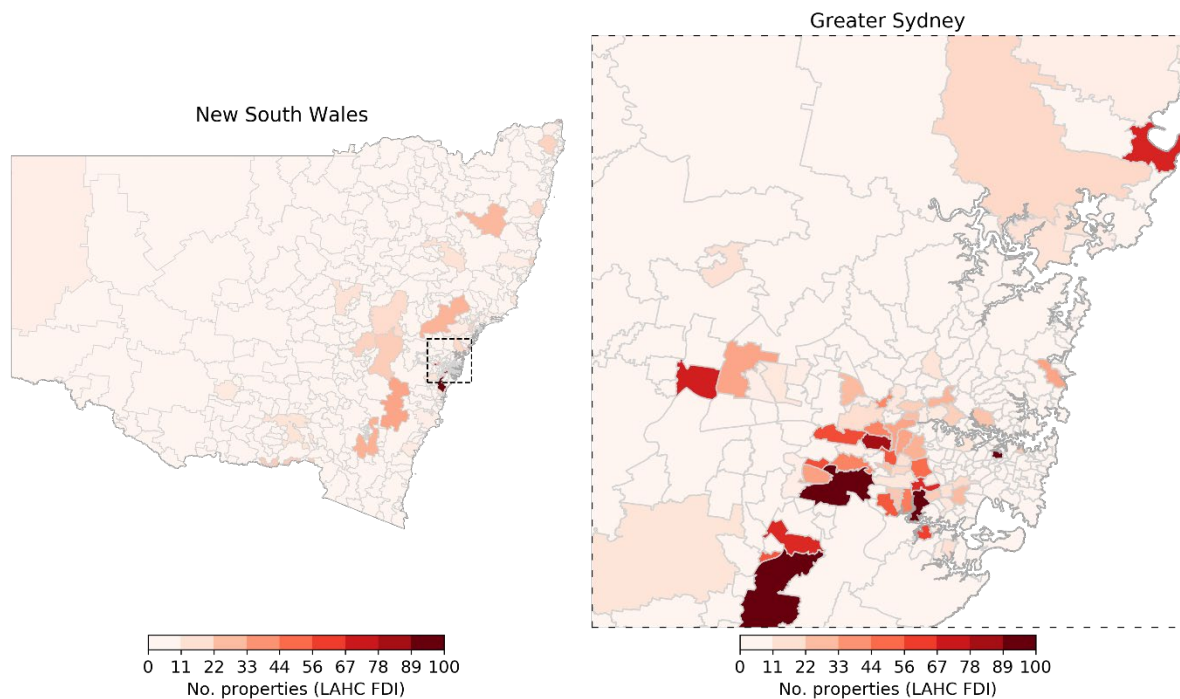
Other social housing dwellings were, on average, built in 1980. To date, 48% of all social housing is more than 40 years old. LAHC FDI dwellings are, naturally, meant to upgrade and update the broader social housing portfolio. We find that in terms of

<sup>34</sup> The number of dwellings reported in Table 3.1 is smaller than the number of tenancies/households included in the outcome evaluation as reported in Table 2.6 because multiple tenancies/households can be observed in the same dwelling over time. Moreover, it is possible that a dwelling included in this table is not represented in the sample of tenancies/households included in Table 2.6, if all tenancies/households in this dwelling had to be removed from the outcome evaluation because a suitable comparison tenancy/household could not be found.

<sup>35</sup> Despite the number of completed dwellings, none of their respective project stakeholders (outlined in Section 2.2.1) were included within the evaluation (stakeholder) sample prescribed by LAHC. Therefore, the implementation (stakeholder) focus discusses the perceptions of stakeholders from the perspective of projects in predominantly earlier stages of implementation. This is discussed further in Section 3.2.

building features, the new LAHC FDI dwellings have fewer bedrooms (with on average 1.9 bedrooms instead of 2.2) and are more likely to be units compared to other dwelling types. Despite having fewer bedrooms on average, their market rent is \$38/week or 10% higher. Using market rent as an indicator of housing quality, this shows that one of the core objectives – to provide better social housing – is reflected in the dwellings delivered to date.

Figure 3.1 Map of all LAHC FDI dwellings servicing social housing tenants (as of June 2021).



Note: Information from postcodes where fewer than five dwellings were delivered is suppressed.

Source: *Linked NSW administrative data (June 2021)*, see Section 2.3.3. Map produced by the Melbourne Institute Data & Analytics Team based on postcode-level information on dwellings delivered by LAHC FDI.

A larger share of LAHC FDI dwellings is targeted towards particular demographic groups, predominantly to senior tenants (28% compared to 20% of dwellings overall – noting that the number of observations for which targeting information is available is low). The program’s core component of delivering more senior- and mobility-impaired specific housing is thus also represented in the dwellings delivered to date.

In terms of the socioeconomic situation at the dwelling location, differences between LAHC FDI dwellings and the broader social housing stock are small. However here are differences in terms of safety: LAHC FDI dwellings are located in postcodes with markedly lower crime, fewer drug offences and fewer reported domestic violence offences than social housing in NSW overall, thus potentially providing a safer living environment. The areas where these new dwellings are located are also characterised by higher market rents.

**Table 3.2 Dwelling characteristics for LAHC FDI dwellings and other social housing<sup>36</sup>**

Variable	LAHC FDI Project dwelling with new tenancy 1 July 2016 - 30 June 2021			All other social housing dwellings		
	Mean	SD	N	Mean	SD	N
<b><i>Dwelling characteristics</i></b>						
Number of bedrooms	1.89	0.86	2,497	2.23	1.00	149883
Dwelling is targeted (0/1)	28%	0.45	786	20%	0.39	43896
Year dwelling was constructed	2018	1.81	1,902	1980	16.29	120640
Dwelling is a unit	0.67	0.47	2,497	0.44	0.50	149894
Dwelling is a house	0.22	0.41	2,497	0.49	0.50	149894
Dwelling is a villa	0.11	0.31	2,497	0.06	0.24	149894
Market rent per week (\$2021)	423.12	89.49	2,487	385.57	131.81	149606
<b><i>Aggregate statistics on dwelling location (postcode level), 2020 or latest available</i></b>						
SEIFA index (deciles)	4.2	0.03	2,488	<b>4.5</b>	0.03	149852
Unemployment rate (0-100%)	7.6%	0.03	2,458	<b>7.5%</b>	0.03	148755
Labour force participation rate (0-100%)	60.8%	0.06	2,458	<b>61.4%</b>	0.08	148755
Population share who finished Year 12 (0-100%)	55.3%	0.11	2,458	<b>53.9%</b>	0.15	148755
Homelessness per 100,000 persons	52	59	2,452	<b>79</b>	85	133347
Total crimes per 100,000 persons	9055	4457	2,458	<b>10819</b>	6820	148755
Drug related crimes per 100,000 persons	795	507	2,458	<b>911</b>	774	148755
Reported domestic violence offences per 100,000 persons	487	218	2,458	<b>550</b>	320	148755
Median weekly rent (\$2021)	441.39	62.43	2,488	<b>437.93</b>	88.81	149097
Median sales price	785.74	246.26	2,432	<b>743.37</b>	322.88	146699
Population share going to work by public transport (0 -100%)	17.3%	0.10	2,458	<b>15.7%</b>	0.13	148755
<b><i>Dwelling's distance from nearest... (in metres)</i></b>						
Primary School	946	595	2,338	<b>1010</b>	622	116890
High school	2016	1060	2,328	<b>1946</b>	1845	120656
TAFE	9029	11893	2,276	<b>8031</b>	11429	99531
Hospital	4220	4812	2,335	<b>5930</b>	15749	119700
Post office	1208	695	1,991	<b>1188</b>	711	104101
Commercial Zone B2	2137	4293	1,997	<b>2565</b>	6999	115432
Commercial Zone B3	5194	14438	1,997	<b>9052</b>	28866	115432
Commercial Zone B4	2868	3784	2,003	<b>4957</b>	16313	115989
Train station	4997	13311	1,997	<b>7430</b>	23475	115432
<b><i>Dwelling's drive time from nearest childcare centre</i></b>						
less than 5 minutes	94.2%	0.23	2,144	<b>90.9%</b>	0.29	105315
5 to 10 minutes	2.1%	0.14	2,144	<b>5.2%</b>	0.22	105315
more than 10 minutes	1.5%	0.12	2,144	<b>1.4%</b>	0.12	105315
low population density (<50 people per square km)	2.1%	0.14	2,144	<b>2.5%</b>	0.16	105315

<sup>36</sup> Note that the number of LAHC FDI dwellings reported in Table 3.2 is slightly larger than the number of households in the estimation sample (Table 2.6 in Section 2.3.7). This is because no exclusions based on the availability of comparison tenants had to be made.

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*Source:* Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

*Notes:* The table refers to social housing dwellings in the general housing stream, split by 'LAHC FDI Project dwellings in which a new tenancy started between 1 July 2016 and 30 June 2021' and 'all other social housing dwellings'. Transitional housing, crisis accommodation or affordable housing are excluded. Results are unweighted. Aggregate statistics describe the dwelling's location at the postcode level. SEIFA index, population share going to work by public transport, unemployment rate, labour force participation rate and the population share who finished Year 12 report information from 2016. Aggregate statistics on crime, reported domestic violence and homelessness relate to the year before the first focal tenancy started. Data on rent and sales prices relate to 2018, 2019 or 2020, whichever is closest to the date when the first focal tenancy started. All other characteristics are derived from HOMES/CHIMES and refer to the dwelling's characteristics at the start of tenancy.

## 3.2. Who are the LAHC FDI Stakeholders?

In this report, LAHC FDI stakeholders are comprised of four distinct groups: Community Housing Providers (CHPs), developers, local councils and relocations staff within DCJ. Each stakeholder group is responsible for one or more stages of the project implementation process including;

- Planning, which includes the design, zoning and phasing of project sites, approvals from council and/or LAHC and other contractual arrangements necessary for projects.
- Construction, which refers to the building of the physical dwellings according to the plan.
- Tenanting, referring to the process of intake and provision of tenants with dwellings built during the project. This also includes relocation processes where applicable.
- The ongoing management/service delivery associated with the projects. These are the activities provided by DCJ and CHPs, which include maintenance of properties, support coordination and referrals to other services as necessary.

## 3.3. Who are LAHC FDI Tenants?

We describe LAHC FDI tenants and compare them with social housing applicants who have not yet been housed (that is, those who were still on the waiting list on 30 June 2021). This tells us whether LAHC FDI dwellings service particular client groups as intended, especially senior tenants and mobility-impaired tenants.

Table 3.3 shows that 28% of households in LAHC FDI dwellings were on the priority list before they were allocated housing. LAHC FDI tenant households are, on average, smaller than households who are still on the Housing Register (1.9 vs 2.3 members). This does not imply a mismatch between LAHC FDI dwelling size and the need of those on the Register but rather, reflects that the households that the social housing portfolio overall increasingly needs to accommodate smaller households, which requires new dwellings to be built with those needs in mind. This appears to be the case. Head tenants in LAHC FDI households are more likely to be single women living by themselves or with other tenants (but no children) or couples without children. They are less likely to be single women with children or couples

with children. They are thus less likely to have applied for dwellings with more bedrooms.

**Table 3.3 Characteristics of tenants in LAHC FDI dwellings versus applicants who were not yet housed**

Variable	On waiting list 30 June 2021			Housed in LAHC FDI Project dwelling 1 July 2016 – 30 June 2021		
	Mean	Std.Dev.	N	Mean	Std.Dev	N
<b>Information at the application level</b>						
Application is/was on priority waiting list	9.2%	0.29	65,804	28.3%	0.45	2,474
Number of bedrooms applied for: 0 or 1	51.3	0.50	64,740	61.3%	0.49	2,471
2	28.1%	0.45	64,740	29.3%	0.46	2,471
3	12.0%	0.33	64,740	4.3%	0.20	2,471
4 or more	8.5%	0.28	64,740	5.2%	0.22	2,471
Number of household members	2.3	1.60	65,804	1.9	1.42	2,474
<i>Household is headed by:</i>						
single man, w/o other tenants	24.0%	0.43	65,804	24.8%	0.43	2,474
single woman, w/o other tenants	21.1%	0.41	65,804	32.4%	0.47	2,474
single man, with a child	2.2%	0.15	65,804	1.3%	0.11	2,474
single woman, with a child	25.0%	0.43	65,804	9.3%	0.29	2,474
single man, with other tenants (no child)	2.4%	0.15	65,804	2.6%	0.16	2,474
single woman, with other tenants (no child)	7.8%	0.27	65,804	10.4%	0.31	2,474
partnered man or woman, w/o children	10.1%	0.30	65,804	15.4%	0.36	2,474
partnered man or woman, with children	7.6%	0.27	65,804	4.1%	0.20	2,474
<b>Information at the individual level</b>						
Person is female	55.1%	0.50	147,698	57.0%	0.50	3,965
Person is Aboriginal	13.2%	0.34	139,060	10.7%	0.31	3,502
Person has a disability	32.2%	0.47	148,861	46.9%	0.50	3,977
Person's main language is English	77.1%	0.42	118,258	73.9%	0.44	3,003
Person is 0 to 8 years old	16.1%	0.37	148,616	8.4%	0.28	3,974
Person is 9 to 16 years old	15.8%	0.36	148,616	10.1%	0.30	3,974
Person is 17 to 24 years old	12.5%	0.33	148,616	6.5%	0.25	3,974
Person is 25 to 39 years old	19.6%	0.40	148,616	11.2%	0.32	3,974
Person is 40 to 54 years old	16.4%	0.37	148,616	17.4%	0.38	3,974
Person is 55 years old or older	19.6%	0.40	148,616	46.4%	0.50	3,974
<b>Information on individuals aged 16 and older</b>						
Individual weekly income (\$/week)	423.15	298.69	103,575	355.56	260.23	3,237
Main source of income: Centrelink	89.2%	0.31	94,365	92.7%	0.26	2,711
Main source of income: Employment	5.4%	0.23	94,365	4.7%	0.21	2,711
Main source of income: No Income	4.4%	0.20	94,365	Too few observations		
Main source of income: Private Income	1.0%	0.10	94,365	Too few observation		

*Source:* Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

*Notes:* The table refers to social housing clients who have been housed in general housing in LAHC FDI Projects between 1 July 2016 and 30 June 2021, or who have not been housed and are on the waiting list for a social housing placement on 30 June 2021. Clients housed in transitional housing, crisis accommodation or affordable housing are excluded. Results in the upper panel report on information available for principal tenants, results in the lower panels on information available for all tenants on an application/in a tenancy. Results are unweighted and drawn from the full population of social housing clients.

LAHC FDI dwelling tenants are also considerably older than individuals on the Housing Register: 47% of LAHC FDI tenants are over the age of 55 compared to

20% of individuals waiting to be housed. They are also, possibly due to their age, more likely to report living with a disability: 47% compared to 32% of social housing applicants. Thus, the LAHC FDI objective of delivering housing to seniors and mobility-impaired tenants in particular seems to have been achieved at this early stage of implementation.

LAHC FDI dwelling tenants have, on average, slightly lower incomes than other social housing applicants which could reflect the focus on seniors or the focus on the priority list and hence those in the most urgent need of accommodation.

LAHC FDI has serviced slightly fewer Aboriginal tenants and more tenants from non-English speaking backgrounds; with 11% of LAHC FDI tenants being Aboriginal compared to 13% of Housing Register applicants, and 26% of LAHC FDI tenants being not mainly English-speaking, compared to 23% of all applicants.



## 4. Did the LAHC FDI Projects work from the perspective of stakeholders?

### Key takeaways

- Stakeholders perceive that each of the LAHC FDI program objectives are on track to being achieved. Future evaluation is needed as full achievement of these objectives could not be realised in the evaluation timeframe.
- Stakeholders generally believe in and support the mixed communities approach that underpins LAHC FDI. However, they are unclear about key aspects of the model (notably the 70:30 split between private and social/affordable dwellings in these projects). There is an opportunity for the model's rationale and intention to be communicated more clearly and effectively by government to stakeholders.
- LAHC FDI projects are complex. The involvement of multiple mechanisms and stakeholders (albeit necessarily) in their design is perceived to be a key implementation barrier and factor associated with delays. While many of these are beyond the control of LAHC (e.g. planning approvals), all delays were perceived to have negative downstream impacts on tenants.
- Public-Private Partnerships are not new to LAHC. The success of LAHC FDI partnerships was enabled by organisations' connectedness with each other and with government (DCJ-LAHC) and achieved through open and constant communication, common goals and objectives between parties, clarity of roles and ensuring reputable parties are involved in the partnership.
- Organisations currently implementing LAHC FDI are a good fit for the program, and the projects are a good fit for stakeholders. This is due to features such as their size, location and track record of work in the sector.
- Clear and consistent communication to tenants about the relocation process and staff with strong interpersonal and communication skills were perceived to positively impact on the relocation process for tenants.

### 4.1. To what extent were the LAHC FDI Projects objectives achieved from a stakeholder perspective?

Stakeholder data collection (interviews and surveys) occurred at the early stages of implementation for the majority of projects, particularly major projects. While stakeholders acknowledged that their perceptions regarding the achievement of LAHC FDI objectives were based on their limited implementation experience, they were able to provide a summary snapshot of the achievements to date (Table 4.1)

**Table 4.1 Snapshot of progress toward LAHC FDI objective achievement, from the perspectives of stakeholders.**

LAHC FDI Objectives	Progress assessment	Commentary
Partner with private and non-profit organisations	Partially achieved	<p>Partnerships have been formed among the majority of projects to date. For some longer-term projects, these are yet to be formally signed and agreed, though necessary measures have been put in place.</p> <p>These partnerships are perceived by stakeholders to be beneficial to their <b>work continuity and business growth</b>; the varied size and scale of LAHC FDI Projects are attractive to stakeholders of different capacities and sizes themselves.</p>
Deliver more housing, with a better social housing experience for tenants	Partially achieved	<p>As of 30 June 2021, administrative data show that 2,497 LAHC FDI dwellings had been finished and were tenanted (see Section 3.1). Additional details and implementation timelines were not made available to the evaluation team.</p> <p>Stakeholders perceive that the project delivery to date is predictive and indicative of a better social housing experience for tenants, <i>(though this is not unanimously reflected in the perceptions of tenants themselves see Chapter 5)</i>. These perceptions include the <b>quality of developments</b>; stakeholders are proud to develop dwellings of high quality and perceive that this may positively impact tenant satisfaction.</p>
Develop mixed communities (blended social/affordable/private housing) with better access to amenities	Partially achieved	<p>Mixed communities are being developed as project sites that are built on/renewed and once completed, buildings are either tenanted (social/affordable dwellings) or sold (private dwellings). Though it is too early to determine the ‘success’ of these communities, <b>stakeholders believe in the model</b> and are motivated to make <b>a contribution to a ‘social good’</b> and continue/diversify their work to include more of a social purpose. This was particularly true of some developers, for whom this was a new venture.</p> <p>Stakeholders perceive LAHC and LAHC FDI Projects to be committed to creating ‘better precincts/suburbs’, as demonstrated by the focus on amenities. From the stakeholder perspective, key examples of amenities include community spaces, parks and shared/communal areas within building estates (such as barbeque areas). In addition, stakeholders greatly value the blend offered in LAHC FDI Projects that enabled the <b>sale of dwellings in the private market</b>, in addition to social/affordable housing. This has been important in maintaining the financial health of stakeholder organisations to successfully implement their project(s).</p>

## 4.2. What have been the barriers and enablers to delivering new mixed community housing from a stakeholder perspective?

A total of 151 codes<sup>37</sup> from the 17 stakeholder interviews were identified and mapped to domains of the Consolidated Framework for Implementation Research. These were defined as:

- Characteristics of LAHC FDI
- Characteristics of stakeholder staff involved in implementing LAHC FDI
- Features of stakeholder organisations implementing LAHC FDI
- Features of the broader housing sector and/or the community in which LAHC FDI Projects were being implemented.
- Implementation processes of LAHC FDI

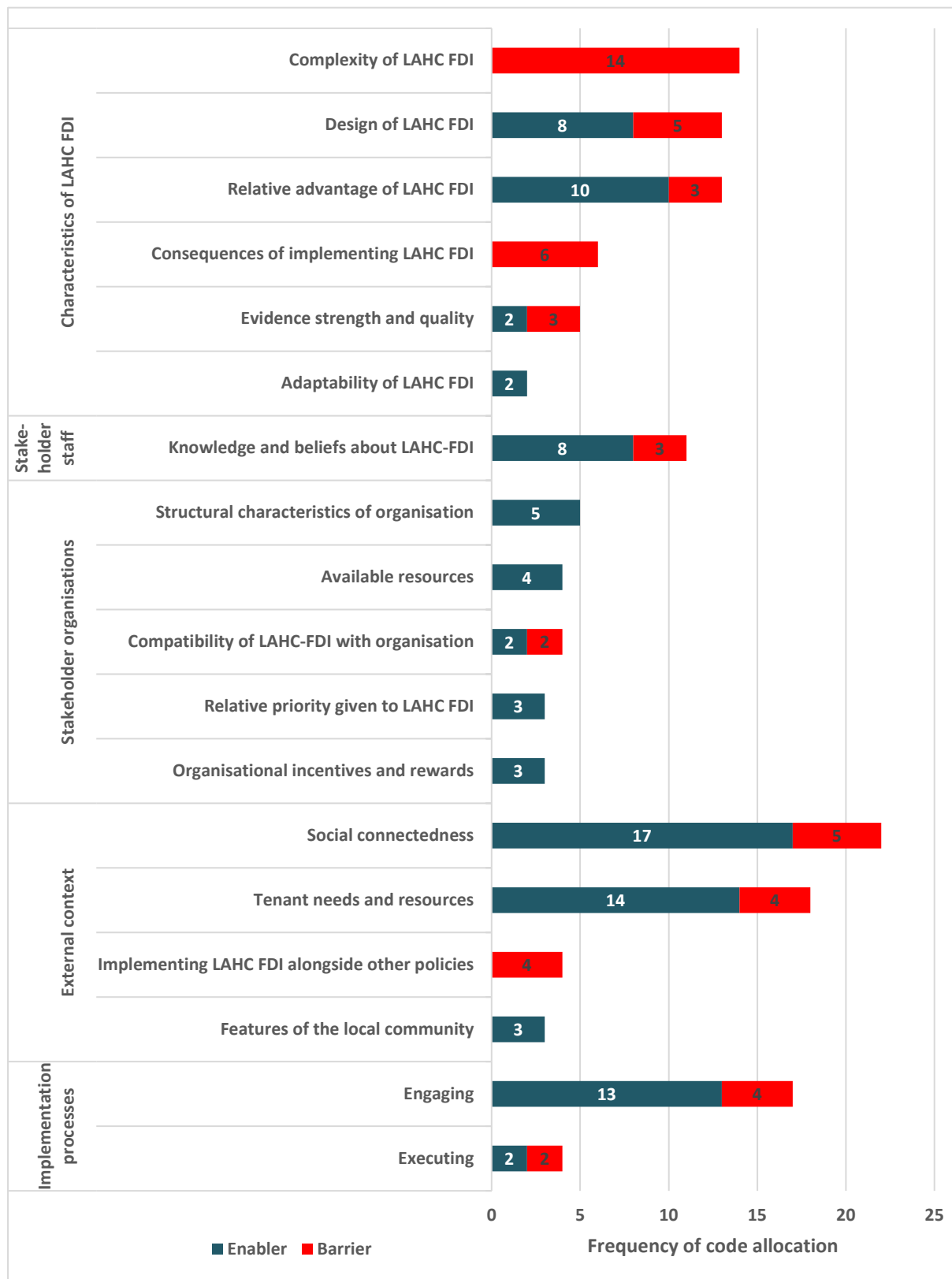
In many instances codes assigned to specific CFIR domains and constructs included both barriers and enablers. This indicated that stakeholder experience of these features of implementation were both positive and negative, depending on factors such as stakeholder type (i.e. CHP, council, developer) and/or project type and location. Most codes identified reflected enablers rather than barriers, suggesting the overall experience of implementing LAHC FDI Projects to date has been positive for stakeholders.

Specific enablers and barriers to implementation are summarised graphically in Figure 4.1 and in Table 4.2, with examples that emerged from the data. These relate to key pillars of implementation, described following the summary tables, relevant to the ongoing implementation of LAHC FDI Projects.

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<sup>37</sup> 'Codes' refer to interview excerpts containing information that was relevant to domains and constructs in the Consolidated Framework for Implementation Research. Codes were also classified as a barrier or enabler to implementation.

**Figure 4.1 Perceived enablers and barriers to implementation of LAHC FDI stakeholders (number and prevalence of codes by CFIR construct)**



**Table 4.2 LAHC FDI stakeholder interviews- qualitative (CFIR) code allocation summary<sup>38</sup>**

Construct	Definition	How acted as a barrier (-)	How acted as an enabler (+)
<b>LAHC FDI program characteristics</b>			
<b>Complexity of LAHC FDI</b>	How complex LAHC FDI is to implement, as perceived by stakeholders	Stakeholders perceived LAHC FDI Project contracts and pre-implementation (planning and approval processes) as lengthy and complex to navigate. In turn, these complexities were observed during project delivery and tenancing, including through day-to-day constraints of mixed tenured living (shared common spaces)	n/a
<b>Design of LAHC FDI</b>	Features regarding the way in which LAHC FDI Projects were designed or structured that had implications for project implementation	Stakeholders perceive the scale of LAHC FDI Projects as ambitious yet feasible, but taking a long time to implement. Stakeholders perceive the long-term design as potentially delaying the achievement of intended outcomes for tenants.	LAHC FDI was perceived to portray commitment to development of communities and embed the principles of reducing stigma and improving social attitudes toward social housing. Locations of LAHC FDI Projects are appropriately chosen, and provide social housing tenants with access to opportunities to build their capacity for housing independence, and support through tailored service delivery by CHPs or other service providers.
<b>Relative advantage of LAHC FDI</b>	Stakeholder perception that LAHC FDI was advantageous compared with an alternative initiative or the status quo	Stakeholders were unclear about certain aspects of the mixed communities model (i.e. the proportions of social and private dwellings) which diminished their perceived relative advantage of the model.	LAHC FDI Projects are seen to send a message that communities have not been forgotten. Projects demonstrate a mutually beneficial approach from all stakeholder perspectives.
<b>Consequences of implementing LAHC FDI</b>	Features of LAHC FDI Projects that led to unforeseen effects during implementation	LAHC FDI created additional administrative burden for relocations staff and councils, beyond what was expected.	n/a
<b>Evidence strength and quality</b>	Stakeholder perception of the overall quality, strength and validity of the evidence to support LAHC FDI	Stakeholders were unclear about the evidence to support LAHC FDI Projects, which decreased buy-in (notably the prescribed 70:30 split in mixed communities).	The perceived mutual positive of implementing LAHC FDI among stakeholders, tenants and government assisted stakeholders' engagement with the initiative.
<b>Adaptability of LAHC FDI</b>	How adaptable LAHC FDI is to implement, as perceived by stakeholders	n/a	Stakeholders have been able to propose and make amendments to project staging and other agreements such as securing financing through National Housing Finance and Investment Corporation (NHFIC) or project delivery in response to COVID.

<sup>38</sup> Table 4.2 includes all constructs that appeared across interviews (according to coding processes). As is appropriate in the use of the CFIR, domain names, construct names and construct definitions have been adapted to fit the context of LAHC FDI. In particular, the following constructs have been adapted (with original construct names indicated): Social connectedness (Cosmopolitanism); Tenant needs and resources (Patient needs and resources). Original descriptions of these constructs are available from: <https://cfirguide.org/constructs/>

Construct	Definition	How acted as a barrier (-)	How acted as an enabler (+)
<b>Stakeholders implementing LAHC FDI Projects</b>			
<b>Knowledge and beliefs about LAHC FDI</b>	Individuals' attitudes toward and value placed on LAHC FDI Projects, and/or their familiarity or experience with other similar projects	Stakeholders perceive a challenging transition period between developing mixed community projects and operating them on a day-to-day basis.	Stakeholders believe in the mixed communities design and rationale and take delivering projects aimed at this objective seriously.
<b>Stakeholder organisations</b>			
<b>Structural characteristics of organisation</b>	Features of the stakeholder organisation that influence LAHC FDI implementation (e.g. size, geography, age, and maturity).	n/a	The size of stakeholder organisations (notably CHPs and developers) made them a good fit for their projects, especially larger organisations when implementing major projects and new communities (as they could leverage existing workforce presence in the area, community development functions, and resourcing).
<b>Available resources</b>	The level of resources (e.g. money, training and physical space) dedicated to implementation	n/a	Staff across all stakeholder groups were equipped with suitable workforce and skills to implement LAHC FDI (or participate in the case of DCJ relocations and council).
<b>Compatibility with LAHC FDI</b>	How LAHC FDI aligns with the mission, values and existing workflows and systems of stakeholder organisations	Bringing a range of stakeholders with different perceptions, points of view and remit within their roles has created tensions at points during all phases of implementation (from contracting, planning and approvals to construction and tenanted).	All stakeholders perceive that LAHC FDI Projects align with their organisational mission and function. For some, i.e. developers, this has been a new venture, whereas for others, LAHC FDI is an extension or re-alignment of their role and mission (ultimately to create a better experience for social housing tenants and/or to facilitate movement through the social housing continuum).
<b>Relative priority given to LAHC FDI</b>	Stakeholders' shared perception of the importance of LAHC FDI implementation within the organisation	n/a	Stakeholders, particularly CHPs who already deliver similar services to those within LAHC FDI place a high degree of importance on implementing their project(s) due to the scope and profile of the work. For developers, the relative priority has been exemplified by the continued commitment to delivery during COVID-related challenges.
<b>Organisational incentives and rewards</b>	Extrinsic incentives to implement LAHC FDI that drive stakeholder organisations	n/a	Stakeholders perceive a level of prestige in implementing LAHC FDI Projects. Factors that drive organisations include (but are not limited to): organisational growth, contributing to a social good, fear of missing out (if other similar organisations could implement these projects) and value for money.

Construct	Definition	How acted as a barrier (-)	How acted as an enabler (+)
<b>External context</b>			
<b>Social connectedness</b>	Quality of relationships & interactions stakeholders have with other organisations (e.g. other consortium partners, LAHC, DCJ and other services in the community)	<p>Staff turnover on projects was a significant barrier to ongoing working relationships within projects, though this was able to be overcome over time.</p> <p>Stakeholders perceive that communication challenges between government and all LAHC FDI parties resulted in delays to implementation, particularly during early activities such as contracting, planning and approval.</p>	<p>The relationship between LAHC and the delivery partner is seen to be pivotal in the success of the project.</p> <p>Stakeholders perceive strong working relationships within and alongside the project consortium, and a shared and aligned vision for implementing LAHC FDI Projects. This was likely enabled by the size and scale of projects, and the need for a collaborative approach to implement the projects successfully.</p> <p>The involvement of stakeholders in the local community was also perceived to create a smooth implementation environment for projects and/or transition process for tenants.</p>
<b>Tenant needs and resources</b>	Stakeholder perception that tenant needs (as well as barriers & enablers to meet those needs) are accurately known & prioritised	Stakeholders perceive that despite aiming to deliver and build mixed tenure, integrated communities, practical challenges exist such as strata titles, 'salt and peppering' and common shared spaces that may undermine the intention of mixed communities and LAHC FDI.	<p>All stakeholders perceive that they, and others involved in the implementation of LAHC FDI have an understanding of tenant needs and take action to ensure these needs are met.</p> <p>There appears to be a shared commitment to the implementation of projects and to successfully develop mixed tenure communities across NSW.</p>
<b>Implementing LAHC FDI alongside other policies</b>	The extent to which other policies impact the implementation of LAHC FDI	Features of NSW tenancy legislation have created some implementation challenges for all stakeholder groups, but in different ways and for different reasons. These have all contributed to implementation delays in some way.	n/a
<b>Features of the local community</b>	Aspects of the community(ies) in which projects are being delivered that influence the implementation of LAHC FDI	n/a	Community demographics and priorities identified and planned for in project design and briefs have largely met the need and are perceived by stakeholders to be important enablers in driving positive social uplift in the area.
<b>Implementation processes</b>			
<b>Engaging</b>	Attracting and involving appropriate individuals & making sure they have a shared understanding & buy-in	Stakeholders perceived delays in planning and defining the scope of some projects created further delays for organisations in engaging important implementation enablers such as local service providers, financiers, and the local community.	Stakeholders, in particular CHPs and developers, reflect on efforts to meaningfully engage with each other from a consortium and working partnership perspective, to understand the perspectives of different stakeholders. They also engaged with their community to build interest and support in the project.
<b>Executing</b>	Implementing LAHC FDI according to plan	Challenges to implementing LAHC FDI as intended have been experienced in the form of unintended negative consequences of project delivery/mixed communities.	Stakeholders perceive that, although early in implementation, the generation of revenue from property sales to regenerate social assets appears to be successful.

### 4.2.1. Characteristics of LAHC FDI

The characteristics of LAHC FDI Projects influenced the implementation experience. In summary, whilst stakeholders thought LAHC FDI Projects were a good initiative with well-designed intention, they were complex to implement.

#### LAHC FDI Projects are perceived to be the right long-term solution

The concept and ambition of LAHC FDI Projects was viewed very positively by stakeholders and included perceptions that implementing these projects demonstrated genuine care and interest in communities, which historically had been lacking or neglected. Features such as the coordinated partnership response between CHPs, developers and councils were also seen by stakeholders as necessary to fit the program's objectives of mixed communities and conducive to social and community outcomes over time.

#### LAHC FDI Projects are a complex undertaking, right from the start

Stakeholders perceived LAHC FDI Projects to be a large, complex undertaking (regardless of the project type, size and scale) because of the consortium arrangement (public-private partnerships), ambition in program design and the long-term nature of the work involved. The major challenges to implementation included the complexity and design features of the projects themselves, such as contracting and planning processes which were, for legal reasons, considered to be unnecessarily complex and lengthy. In turn, these issues were seen to have caused delays to project implementation. Whilst stakeholders understood that some of these complexities were beyond LAHC's control, (e.g. site contamination), other factors that contributed to complex contracting and planning processes included specific legalities of contracts (i.e. risk allocation, stipulations made by LAHC and negotiations in the initial planning phase between LAHC and the developer).

#### Involvement of multiple stakeholders, project types and intended outcomes requires strong alignment and communication in designing LAHC FDI Projects

CHP stakeholders perceived the design of LAHC FDI Projects as too focussed on the net yield of housing (i.e. the total number of dwellings being built) rather than on tenant outcomes, which CHPs perceive to be most indicative of the success of the initiative. Furthermore, council stakeholders also perceived an opportunity for better communication of the intended outcomes of projects beyond the development of dwellings themselves. This could be alleviated through clearer communication and detailed understanding of the outcomes and priorities among different stakeholders, as well as tenants, when developing these programs.

Stakeholders perceived communication about evidence for the design of LAHC FDI Projects to be insufficient. Features such as the intended 70:30 private/social model of mixed communities built into LAHC FDI was seen to be unclear and 'arbitrarily chosen' to fit the needs of existing landholdings and modelling, and stakeholders were not satisfied with the rationale and justification provided for this ratio on follow-up. Stakeholders pointed out that during implementation it is not possible for these ratios to be achieved the whole way along, as development in sites are likely to be skewed toward a greater proportion of private properties in the early stages of implementation; to generate revenue for the social infrastructure required later in the project, for example. The implications of this are that the 70:30 split, as intended in the model, would not be realised until the *completion* of a project. Extrapolated over 15-20 years in the case of larger projects, stakeholders perceive that this diminishes



the impact of the model itself on any social or community outcomes. CHP stakeholders proposed that what is most important in determining and demonstrating the success of these projects is the *quality* of the management of properties and tenancies, especially when considering outcomes and ‘*a better social housing experience for tenants*’.

#### **4.2.2. Stakeholder staff**

The experience and knowledge of LAHC FDI stakeholders involved in project consortia (i.e. CHPs, developers, councils and DCJ relocations staff) predominantly assisted project implementation to date and facilitated the identification of barriers (both actual and perceived for the future) to delivering these projects.

##### **Stakeholder staff are supportive of LAHC FDI and mixed communities**

In general, stakeholders were passionately supportive of the concept of LAHC FDI and the objective of mixed communities design. This is largely due to experience in the sector and/or specific experience with similar project designs in Australia and overseas. Stakeholders with less specific social and affordable housing experience (including but not limited to developers) were supportive of the design and believed that it sent a strong, coordinated message from government and partners that communities are genuinely cared about and being improved for the betterment of the whole community, not just the residents of developed properties.

##### **Using their experience, staff can recognise challenges to implementation/mixed communities**

Challenges to implementation include the practical application of social versus private dwellings within a project. For example, designs that separate social and private dwellings as discrete buildings are seen to be preferable among some stakeholders, while others contest that this separation reinforces disadvantage and is not conducive to creating the social mix within the community intended by LAHC FDI. Regardless of the approach, projects with shared spaces and communal facilities and strata considerations create practical, every-day challenges to implementing mixed communities such as different entrances to the building for social and private residents. Stakeholders expressed concern that practical ‘day-to-day’ living considerations such as these carry the unintended potential to undermine the successful application of the mixed communities approach.

#### **4.2.3. Stakeholder organisations**

Stakeholder organisations are well placed to implement LAHC FDI Projects. The size of LAHC FDI Projects and the partnership design made LAHC FDI a good fit for these organisations and vice versa.

##### **LAHC FDI Projects were a good fit for stakeholders, though the project size justified the need for partnerships**

The scope and scale of LAHC FDI Projects (such as Major or New Communities projects) meant that large CHPs and developers were a better fit to partner and take on these projects than smaller organisations. Smaller organisations found the design of Neighbourhood projects compatible with their capacity, function and pre-existing local community presence (otherwise, the scale of these initiatives is prohibitive to smaller organisations in the sector).

Despite stakeholder organisations demonstrating an ability to respond to significant and costly implementation challenges and delays, there were substantial impacts for developers and CHPs as they took on the main financial risk of projects and were required to wait until development was completed to begin service delivery, respectively.

### LAHC FDI Projects were important and prestigious to stakeholders

LAHC FDI was described as an opportunity to apply a “*corporate lens to a social problem*”. Stakeholder organisations expressed the importance, profile and relative priority of these projects, which helped gain internal traction and support for their implementation. This included the opportunity for organisational growth and the reputation associated with being involved in and delivering a public-private partnership focussed on a social innovation and purpose. Organisational growth was perceived to assist implementation through additional staffing and the creation of roles that in some instances had a specific remit of implementing LAHC FDI Projects.

#### 4.2.4. External context

Features of the external context that facilitated implementation include the relationships stakeholders have with each other, as well as with government, in the community and with tenants. The differing organisational roles, responsibilities and priorities of stakeholders can however create practical barriers to how LAHC FDI Projects are implemented, for example, how considerations like strata titles and shared spaces are perceived by different stakeholders and executed in mixed communities.

#### Stakeholders work best together when there is a shared understanding of different interests and priorities

In short, stakeholders see LAHC FDI Projects as a win-win for themselves and government/LAHC. Stakeholders perceive a strong, collaborative working relationship and connectedness with each other when implementing LAHC FDI Projects. In general, this was seen to stem from open communication and a shared understanding of the priorities and interests of the different parties.

Whilst these findings are similar to that of other Future Directions programs (Social and Affordable Housing Fund (SAHF) and Social Housing Management Transfer (SHMT), a notable difference observed among LAHC FDI stakeholders is that the size and scale of the projects necessitated not only strong collaboration but mutual understanding of the expertise and needs of different stakeholders in the partnership to be successful. For example, developers taking on the main allocation of risk through signing contracts enabled CHPs to focus on the management and support coordination for tenants when the dwellings were ready to be tenanted. This arrangement was suitable for developers as it meant that the ongoing nature of project delivery would shift to CHPs and councils for ongoing management at a site and community level. Individual organisations within the public-private partnership arrangement also brought existing relationships with other stakeholders to the consortium, including external service providers and subcontractors which assisted implementation and gaining traction in the local community.

### Strong consistent communication is vital

Consistency in personnel and communication during implementation was seen to be an important enabler to implementation success, though not always present during LAHC FDI Projects to date. Turnover in staff and/or miscommunications between stakeholders and/or council, LAHC or DCJ challenged the shared understanding of the project, which when evident during planning and contracting resulted in delays that set subsequent implementation activities back. All stakeholders perceive the burden of these delays to ultimately impact tenants as their transition to a new property (and in some instances, tenancy manager) is set back.

### Needs of tenants appear to be considered, but not prioritised in implementing LAHC FDI Projects to date

In general, stakeholders feel that the needs of tenants have been considered in the implementation of LAHC FDI to date, though not completely prioritised. Important practical consequences and considerations that impact tenant experience were perceived to be missed in the design of mixed communities (such as strata considerations, as discussed in Section 4.2.2). In turn, these carry potential ramifications for stakeholders such as DCJ relocations and CHPs who work directly with tenants if these issues are missed or not adequately addressed earlier. Examples shared by stakeholders included issues around the use of shared spaces by social/private residents and social housing residents' dissatisfaction with having different access points to buildings than private counterparts (which were seen to further perpetuate disadvantage rather than foster a sense of 'community'). Furthermore, implementing LAHC FDI Projects in parallel with other existing social housing policy, notably the NSW Residential Tenancies Act, which, while enabling tenants voice and self-determination in relation to their living arrangements, has contributed to delays in project implementation and progress (for example tenants exercising their right of refusal to move). Tenant relocations at the scale required under Future Directions are challenging in a social housing system with a very low vacancy rate and turnover rate. A lack of alternate properties, refusals to relocate, and logistical challenges associated with staged relocations on large estates and COVID-19 all posed challenges.

### LAHC FDI Projects (and Future Directions policy) has entered an already complex policy sector

Councils reported challenges relating to the positioning of LAHC FDI Projects with existing policy/legislation- notably development applications and permits. For the most part, these challenges can be explained by differences of priority, viewpoint or understanding of expectations between councils and government; for example, councils' commitment to the broader community has seen instances of pushback or concerns about potential impacts of LAHC FDI proposed developments, e.g. acting on perceptions among constituents of necessity, scope and relative priority compared to other community issues. If the council is concerned about a proposed development that the NSW government has applied for, they can only seek clarification or pause/extend the process under tenancy legislation but not refuse it. Whilst councils understand that this creates an implementation barrier and can contribute to delays in the early implementation phases of projects, they also perceive that there is currently no other option for them in exploring and communicating concerns with the NSW government. There is significant appetite for such legislative procedures to be reviewed to enable projects such as LAHC FDI to

be implemented more smoothly and with clearer communication between these stakeholder groups.

#### **4.2.5. Implementation processes**

Stakeholders were adept in engaging individuals, partners and the community in LAHC FDI Projects, building enthusiasm and buy-in for the vision of the work. However, when delays to key processes in the planning and scoping phase of projects have occurred, engagement has lost momentum.

**LAHC FDI stakeholders are very good ‘engagers’ in the community, though delays to project processes impacted their ability to demonstrate this**

Engagement (with each other as well as their community) was perceived to be a strong enabler of successful project implementation, provided these opportunities elicited clear communication, actively seeking and acting on the needs of others. When these features were not present, engagement and implementation was challenged. Stakeholders not only leant on each other in implementing LAHC FDI but also sought out other external partners on occasion in an ad hoc capacity, e.g. financiers for additional capital, or local service providers/subcontractors to assist tenancy management or construction. In some instances, delays upstream such as in contracting and planning meant that stakeholders were also delayed in engaging the additional resources needed to implement their project effectively.

**Revenue generation has enabled early progress**

In terms of delivering (executing) the project, an early, emerging enabler has been the generation of revenue from the sales of properties in the private market. This has enabled the regeneration of social assets and appears to be going as per the project plan for LAHC FDI.

### **4.3. What adaptations were made to project delivery to ensure the objectives were met, and why?**

In general, few adaptations to project delivery have been made in implementation of LAHC FDI so far. DCJ relocations and council stakeholders reported little-to-no adaptation based on their role in implementing projects, and that they tended to “remain in their lane”. Developers and CHPs have reported making some adaptations which broadly fitted within two themes: opportunity-based amendments to project planning and design, and adaptations made in response to COVID.

#### **4.3.1. Amendments made to projects**

Developers, as the signatories of service agreements, as well as CHPs as a partner, have negotiated adaptations to the staging of projects or the breakdown of social, private and affordable housing along the way, where necessary and appropriate. Often, these arrangements were made possible via the leveraging of financing through the National Housing Finance and Investment Corporation (NHFIC), which enabled positive cashflow and/or debt repayment/re-allocation due to their lower interest rates.<sup>39</sup> This was a win-win for developers and CHPs as CHPs were able to retain more properties (rather than need to sell them privately to repay debt), and

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<sup>39</sup> Stakeholders were cautious to note that NHFIC interest rates have risen significantly over the course of 2022, meaning that while this has been a helpful adaptation approach to implementation to date, there is a perception that the extent to which this will be an ongoing resource used in projects may diminish.

developers were able to not only build more affordable housing but also do so earlier in the project through adapting project stages. These adaptations were also perceived to be a win for social and affordable housing customers/tenants, with more properties being made available earlier than initially planned.

#### 4.4. If stakeholders were to do this again, is there anything they would do differently?

First and foremost, stakeholders expressed a strong appetite for more LAHC FDI Projects or similar projects into the future. These views were largely driven by the successes in implementation to date (Section 4.1) and the enablers to implementation (Section 4.2). Stakeholders had the following views and insights based on the early implementation of LAHC FDI Projects to date:

- **Project contracts and negotiations are unnecessarily complex:** The process of tendering, planning and negotiating terms with LAHC was underestimated by stakeholders implementing LAHC FDI Projects. Throughout, stakeholders perceived the legal aspects of negotiating terms and agreements to be excessive on the part of LAHC and slow, which in turn delayed project progress from the outset. While stakeholders understood the need for probity in this regard, they felt that the delays caused were unnecessary, particularly when stakeholders perceived the middle ground in negotiating to often be very close in real terms. Stakeholders suggested incorporating non-disclosure agreements into the project contract negotiation processes to enable faster signoff, planning, and ultimately implementation of projects.
- **The scale of LAHC FDI Projects is significant:** Stakeholders acknowledge Major and New Communities projects are large and costly undertakings for implementing consortia, even for highly resourced, large organisations. Stakeholders perceive that the scale of projects such as LAHC FDI will likely increase, but the pool of organisations available to implement them is getting shallower as large, heavily resourced organisations are already engaged. Moreover, stakeholders perceive that LAHC could further subdivide projects into more small- to mid-size pieces of work, enabling quick wins and competition among smaller 'boutique' stakeholders in this work.

#### 4.5. How do stakeholders' implementation experiences align with those of other Future Directions initiatives?

Perceived similarities by stakeholders (CHPs) between LAHC FDI, Social and Affordable Housing Fund (SAHF) and Social Housing Management Transfer (SHMT) primarily relate to the cost and complexity of implementation, and their fit as a stakeholder with the initiative. Notable differences relate to specific design features of each Future Directions program model (and also their objectives).<sup>40</sup>

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<sup>40</sup> In interpreting any comparisons between programs, it is important to note that the majority of LAHC FDI Projects were in the early stages of implementation, and experiences are therefore skewed toward early activities and features of the programs. However, perceptions that were predictive or forward-looking in relation to LAHC FDI were also offered in some instances.

### 4.5.1. Similarities

Stakeholders described similar experiences between LAHC FDI Projects and SHMT/SAHF related to the complexity of contracting and the costs involved in entering into these opportunities (even at the tendering phase). The observation that often the CHPs which were successful in winning tenders were large to begin with was similar across all programs, promoting reflection about the increase of these organisations' footprints in the sector and what that may mean for market share in the future.

Stakeholders perceived contracts in all programs to be overly and unnecessarily complex, with potential to result in delays and/or dissatisfaction in the experience for tenants. For example, LAHC FDI Project stakeholders found considerations around project planning and zoning to be disproportionately 'manufactured' by legal teams, and less by council, government program areas and in turn, the implementing consortium. In SAHF, this was also observed in features such as stipulations around timeframes for needs assessments, while in SHMT, the maintenance contracts were seen as unnecessarily complicated and hidden from CHPs.

### 4.5.2. Differences

The notable perceived differences between LAHC FDI and other initiatives centred around project design. The long-term nature of LAHC FDI, along with its scale, which required a coordinated consortium approach was seen as beneficial for CHPs. The reduced financial risk allocation within LAHC FDI was a positive for CHPs, who perceived costs associated with SAHF tendering and delivery due to the abatement model to be more onerous.

While both LAHC FDI and SAHF were similar in terms of the building and support coordination components, LAHC FDI Projects were perceived to be less intricate in relation to the tenant eligibility/needs assessment processes than under SAHF. However, the frequency of SAHF assessments and tenant contact points were thought to be potentially more supportive and beneficial in assisting tenants to move through the housing continuum than LAHC FDI.

## 4.6. To what extent were the known critical success factors present or absent from the perspective of stakeholders?

Prominent success factors of Public-Private Partnerships which emerged in interviews with stakeholders are presented in Figure 4.2.<sup>41</sup>

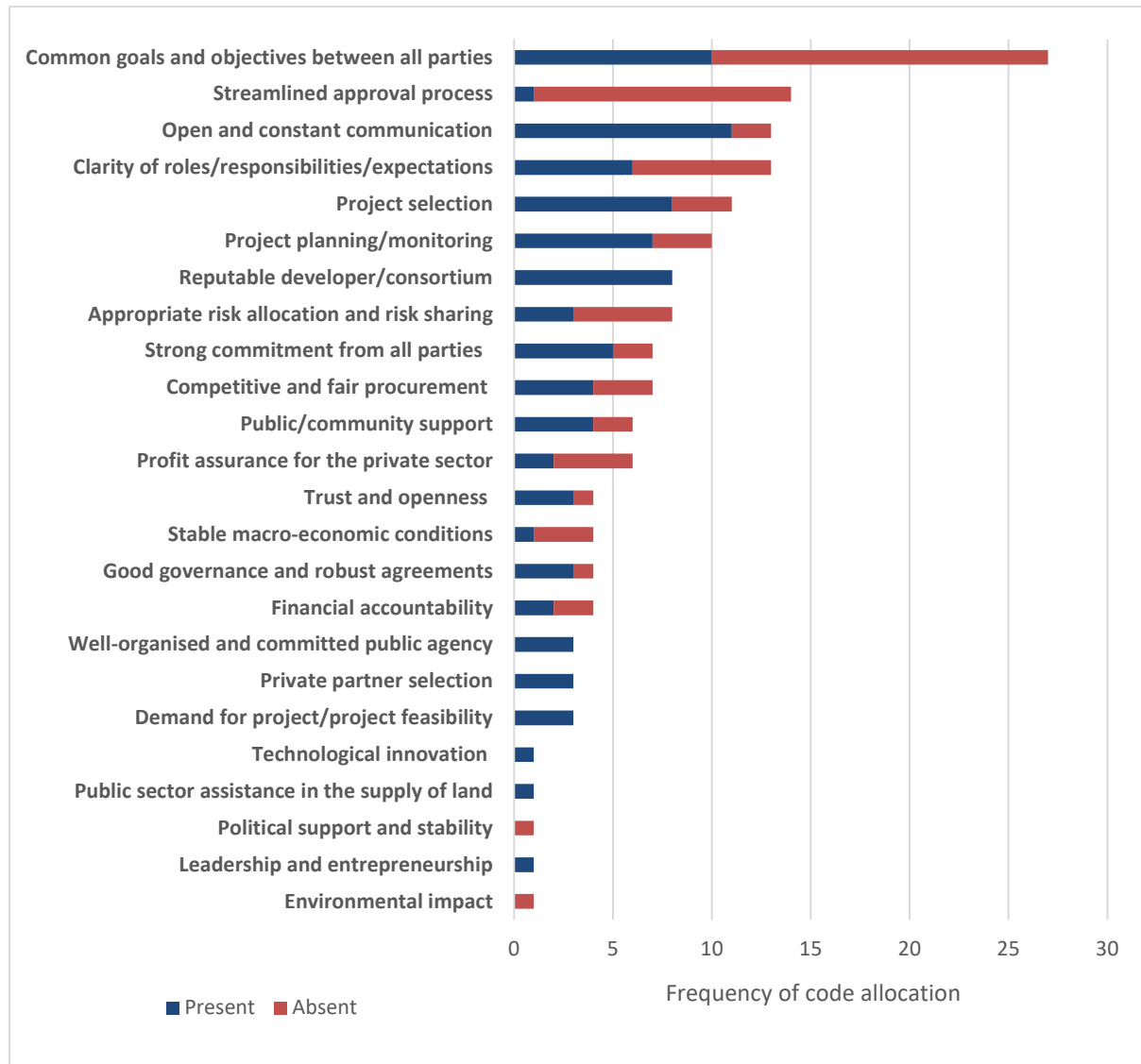
Common goals/objectives were the most frequently coded success factors in the evaluation data. Along with streamlined approval processes, these were primarily coded as absent, and therefore challenging during early implementation. For councils, this was driven by the perception they had not been as thoroughly consulted in the design of LAHC FDI Projects as other stakeholder counterparts (CHPs/developers and DCJ relocations). This meant that they were not made fully aware of, and/or provided the opportunity to shape, the goals and objectives of LAHC FDI, which was seen as important as councils are key long-term, local

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<sup>41</sup> Figure 4.2 only outlines the Critical Success Factors that received coding. See Appendix B for a full list of Critical Success Factors and definitions.

stakeholders involved in its implementation. Similarly, developers and other stakeholders described some project priorities as being ‘at odds’ with each other – for example ensuring buildings were ‘value for money’ with ‘low upfront development costs’, whilst also ensuring ‘low maintenance dwellings’ with sustainability features (which are costly).

**Figure 4.2 Number and prevalence of codes by critical success factor of successful Public-Private Partnerships (all stakeholders)**



All stakeholders raised obstacles in approval processes and their contribution to implementation challenges and delays. These mostly related to mutual misunderstanding of roles/responsibilities between councils and other stakeholders. Stakeholders perceived councils to be the ‘gatekeepers’ to approvals/approval processes. However, councils reflected that some approval processes are within LAHC’s remit and with greater involvement in the project design phase and emphasis on their concerns, these challenges may be mitigated.

## 5. Did LAHC FDI work from the perspective of tenants?

### Key takeaways

- LAHC FDI significantly reduced tenant-initiated terminations and transfers by 33% and overall terminations by 29% one year after the tenancy began, when compared to tenants allocated to other social housing dwellings.
- LAHC FDI reduced the risk of homelessness by 14% if measured as sleeping rough, or by 8% if measured as being in insecure housing, one year after the tenancy began. These impacts steadily increased to 46% and 57%, respectively, by the end of the third year.
- LAHC FDI led to better employment outcomes for many families, increasing the likelihood that at least one household member is employed by 2 to 3 percentage points compared to tenants in other social housing, and by 4 to 7 percentage points compared to individuals who had to wait another year to be housed.
  - This is a large increase – at least a 30% increase compared to the employment rate prior to LAHC FDI Projects - and was sustained over the three-year-period of observation.
- LAHC FDI dwellings are in locations with less crime, fewer reports of domestic violence, and fewer drug offences. Many tenants report in interviews that they feel safe, and that appears to play a key role in LAHC FDI's success.
- Tenant satisfaction with their dwelling was closely linked to how well its physical aspects met their needs, how close and accessible relevant amenities were and how easy it was for them to access their existing social networks.
- Tenants interviewed valued the physical aspects of their dwellings, particularly those aspects that made the housing secure, but some struggled to receive support in addressing major maintenance problems that could potentially cause injury if left unresolved.
- Across tenant interviews, the importance of supportive neighbourly relations and safe communities consistently emerged, indicating the importance of CHPs having in place mechanisms to resolve conflict and facilitate the development of strong and safe community networks.

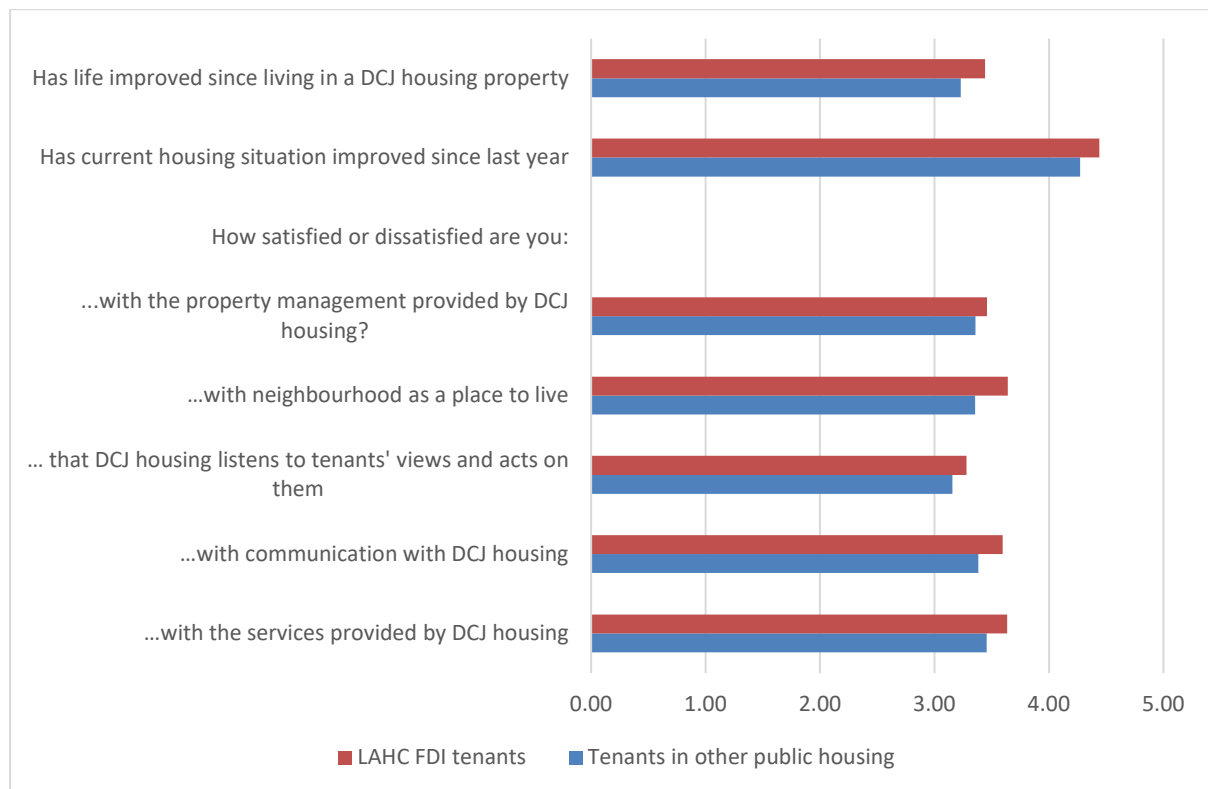


## 5.1. How satisfied are LAHC FDI Projects’ tenants with their experience of relocation, their new homes’ amenities, and the programs and services available?

### 5.1.1. Tenant survey results

A descriptive indication of tenants’ satisfaction with their housing experience in LAHC FDI dwellings is provided by their responses to the Housing Outcomes and Satisfaction Survey. Figure 5.1 shows average responses for tenants in LAHC FDI dwellings and, for comparison, for tenants in other public housing. Scores are out of 5 with higher values indicating higher levels of satisfaction. On all questions, LAHC FDI tenants report slightly higher satisfaction levels than tenants in other public housing.

Figure 5.1 Tenants’ satisfaction with housing experience by type of public housing



Source: Housing Outcomes and Satisfaction Survey and Linked NSW administrative data (June 2021), see Sections 2.3.2 and 2.3.3. Authors' own calculations.

Notes: Responses to the HOSS were linked to the administrative data to determine whether a respondent was/had been a LAHC FDI tenant at the time of the survey or a tenant in other public housing. The number of respondents varies by question and is between 224 and 381 LAHC FDI tenants and 1,423 and 2,681 tenants in other public housing. Survey questions are provided in Appendix J. All responses are given on a 5-point Likert scale with higher values indicating a more favourable assessment by tenants.

While this is a generally positive finding, we should be cautious in drawing strong conclusions from this comparison. The survey response rates are very low (and not necessarily representative of the broader tenant population), leading to small sample

sizes. As a result, we cannot use the econometric approach we use in the outcome evaluation analyses in Section 5.5 to account for sociodemographic differences between LAHC FDI tenants and other social housing tenants – such as age, health or family composition – that might influence their responses.

In the following subsections, in-depth interviews are used to get a better understanding of how LAHC FDI affected tenants' satisfaction with their housing situation.

### 5.1.2. Satisfaction with experience of relocation

Of the 60 tenants from Neighbourhood and New Communities projects interviewed for this evaluation, just under half shared experiences of being relocated from another social housing dwelling prior to moving in to their LAHC FDI dwelling.<sup>42</sup> Not everyone reported or knew the reason they had been relocated. The reasons given by tenants for being relocated included because original dwellings were being demolished or sold or, in a small number of cases, because their original dwellings were no longer safe or suitable for their needs.

Over half of the tenants who shared experiences of being relocated reported it as being a positive experience. The factors contributing to tenants being satisfied with the process included:

**The level of support and quality of communication from the government about the process:** Tenants reported having a positive experience when they were not required to organise or pay for the relocation, when the process happened efficiently and smoothly and when the communication about the process was clear and consistent. Tenants expressed frustration when they were asked to move but then subsequently saw that their original dwellings were not being demolished or sold as they had been told they would be, or if they saw others from their neighbourhood not being asked to leave. When tenants had a strong emotional connection to these dwellings, they had a strong sense of frustration when they saw others living in their old property or when they saw their old property sitting empty.

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*And then they decided to come along, a few years back, and say right, we're selling your place, you have to go... And we didn't really want to leave, because we were in a three bedroomer, we couldn't understand their rationale, considering there was a guy living next door to us, single, no kids, three-bedroom house, fully bricked, and he's still there today.*  
(Tenant interview)

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**The nature of their relationships with housing and relocation staff:** Tenants' perceptions of relocation were significantly influenced by the nature of their interactions with the relocation staff. Having a positive relationship with the relocation officer and housing staff contributed to tenants having an overall positive experience with relocation, even when the process or the outcomes were not ideal. Conversely, communication breakdowns or the perception of being pressured or being treated with disrespect led to negative perceptions of relocation.

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<sup>42</sup> For comparison: the administrative data shows that 24% of the overall sample of tenants in a LAHC FDI dwelling were relocated.

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*The relocation officer from DCJ was really good- very empathetic and supportive. (Tenant interview)*

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**The dwelling tenants were relocated to and how well it fitted their needs:**

Tenants who felt their needs were met in terms of the property design, location or fittings reported a positive experience with relocation. Sometimes having specific needs led to delays in moving, which were frustrating for some tenants, but the outcome ended up being positive. Tenants appreciated moving into a newer and higher quality dwelling, though for some tenants the smaller size was a key concern.

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*They were telling me they got me on a priority, as soon as something comes up, but it took a long, long time. And then they offered me another place with stairs, and I said to them, "I can't keep going up and down stairs, I can't do it." So, then they gave me this new place, brand new which is really good, I am really happy. It's more brighter, more area, not dark and dull and that like the other place. (Tenant interview)*

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**Their ability to advocate for their own needs:** Tenants who felt able to provide input into where the new dwelling would be located or its design and fittings experienced relocation as positive. Tenants who felt pressured to accept a property that was not ideal continued to hold a negative perception of the relocation process years after the move.

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*They were two things that I stipulated. I had an air conditioner in the old house. And I had a fernery which is my mother's fernery and it was full of plants... Basically the day before I was supposed to move, I rang them and said, well, "I'm not handing in the keys to the house." And they said to me, "Why?" I said, "Because the minute I hand the keys in, the air conditioner becomes your property and so does my mother's fernery." And I said, "Until such times as they're moved, I'm not moving." Well, they came out and put in a brand new window air con for me the next day. And they did get someone to move the fernery for me. (Tenant interview)*

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These factors highlight the importance of clear and consistent communication to tenants about LAHC FDI projects, redevelopment plans and the relocation process, and the critical role of strong interpersonal and communication skills of the staff engaging with tenants.

### **5.1.3. Satisfaction with amenities**

Nearly all of the 60 tenants from Neighbourhood and New Communities projects interviewed for this evaluation were able to identify aspects of the amenities with which they were satisfied. The interviews highlighted three key factors that influenced the level of tenant satisfaction with their new home's amenities.

**Quality and usefulness of local amenities:** In response to the question about the quality of amenities, tenants listed a range of different amenities that they found useful. These included hospitals, schools, parks, supermarkets, petrol stations, libraries and community halls. Tenants expressed satisfaction when these amenities

were perceived as both useful and high quality. Interviewed tenants were dissatisfied when amenities were very basic, incomplete or not relevant to their needs.

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*On the other side of the railway, there is IGA – the supermarket there and there is a butcher and there's a few takeaways and a seafood shop, couple of hairdressers, cafes, and the library. There is a library there. And a post office. So it's got everything you need really. (Tenant interview)*

*I'm walking distance to the shops, but the shops don't get used. Yeah. It's a crap shop. It always has been. (Tenant interview)*

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**Accessibility of amenities:** A more significant factor in tenant responses about amenities was the extent to which they were able to access these facilities, which depended on whether the amenities they required were in the local area and their access to transport. The availability of public transport to reach local amenities was noted as a benefit by many tenants, except amongst those who had been used to amenities being within walking distance, for tenants who used to be able to drive but were no longer able to, and for those who found public transport difficult for other reasons.

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*Buses, yes, there is a bus stop close to the units. Yeah, it has those kind of amenities, shops are a bus ride away, I don't drive, so that has been a bit of an issue for me at times. Now I do most of my grocery shopping and stuff online, because it's just too hard for me to actually go to the shops and then take all my shopping on public transport. (Tenant interview)*

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For those tenants who needed amenities in other areas, their satisfaction depended on whether they had the means to travel. Those with their own cars were happy to travel to other locations for specific services (e.g. a particular doctor) but those with more limited transport options and those who had difficulty with parking near their homes found it frustrating that the local amenities were not able to meet their needs.

These factors indicate that there is diversity in the types of amenities tenants require in their day-to-day life, and that their perception of the available amenities is shaped by both their proximity and relevance, as well as by the means tenants have to access those amenities.

#### **5.1.4. Satisfaction with programs, initiatives and services**

Almost none of the 60 tenants from Neighbourhood and New Communities projects interviewed for this evaluation had made use of programs, initiatives or services offered by their housing manager, though tenants interviewed from one of the two CHP sites included in this evaluation were aware of programs offered.

All tenants interviewed from Site 1 (CHP managed) were aware of programs but none took them up.

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*Well they send out a newsletter, like a [NAME OF CHP] community letter thing, like a little booklet. And I'm sure that there's probably things in there that you can do, but I'm not really interested in doing... creative things. (Tenant interviews)*

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The one tenant interviewed from Site 3 (CHP managed) was unaware of any programs offered.

A small number of tenants interviewed from the DCJ managed sites were aware of programs advertised through community newsletters and emails, though they were unaware of whether the programs were offered by DCJ or other organisations and most were not interested in taking them up.

These findings suggest that the communication about services within the sites included in this part of the evaluation is limited and that those services that are being provided and shared with tenants are of limited relevance or interest to them.

## **5.2. How satisfied are LAHC FDI Projects' tenants with the quality of the dwellings and facilities in the new development?**

### **5.2.1. Satisfaction with the quality of dwellings**

Overall, the 60 tenants from Neighbourhood and New Communities projects interviewed for this evaluation were satisfied with the quality of the dwellings and facilities in the new development. There were four major factors which contributed to their mostly positive perceptions of the dwellings:

**The 'newness' of the dwelling:** Many of the tenants interviewed for this evaluation enjoyed living in a 'new' dwelling. Many tenants commented on how clean their house and building was. A small number of tenants were not the first to be living in their dwelling, and a small number of them had challenges with lingering odours and other problems associated with previous tenants. Others had complaints about the lack of cleanliness in the public parts of the building, caused by either poor cleaning services or the behaviour of other tenants. Nevertheless, the overarching sentiment amongst tenants was that the newness of the property was a positive aspect.

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*Well, after they offered me this one, I think I had one more offer but I took this one because it was brand new. And I figured I wouldn't get anything as good, I reckon. (Tenant interview)*

*First of all, it is always dirty despite being cleaned regularly. This is because the housing is using low quality old and rough tiles and also we have some dirty people who don't look after the building. (Tenant interview)*

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**Impact of design features on the day-to-day lives of tenants:** Most tenants found that their dwellings were designed in a way that gave them adequate light, that the temperature of their dwelling was comfortable or they had the means to make it comfortable, that air circulation was sufficient, that the noise levels were reasonable and that they had reasonable electricity prices and access to water. Many also

enjoyed the design of the kitchen and bathrooms, the size and general layout. There were a few tenants for whom the design of the dwelling contributed to significant challenges in their day-to-day life. Some identified design faults in the building which contributed to a lack of privacy and noise. One tenant recalled a major problem related to the way water tanks had been installed in the property. Other tenants faced challenges regarding temperature and ventilation within the dwelling. Other problems included poor mobile reception, which was a particular challenge for those tenants experiencing medical or other emergencies.<sup>43</sup> While there were fewer tenants who faced these challenges, the impact of these problems was enough to seriously affect their lives.

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*Well, we have 40 degree heat and, if I stay inside, it's quite fine, I don't have to put on – look I suppose it depends if it is Spring, Summer or Winter whatever, but I don't really have on rather than a fan in my room, I don't need cooling. I haven't used the heater since I have been here, with the heating. (Tenant interview)*

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**Fit for specific accessibility needs:** Most tenants found the layout and accessibility of the dwelling was suitable, but this issue was of particular significance for older tenants, tenants living with a disability or tenants caring for someone with a disability. For these tenants, a property that was easier to look after and maintain was considered a significant benefit.

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*Yeah, like I'm pushing the age limit a bit. So the previous house had large yards, very big actually, it would take six hours just to mow and tidy them up. This one has a small front and backyard, doesn't take that much to look after. So that's a bonus for an old bloke like me. (Tenant interview)*

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Multiple tenants interviewed for this evaluation who lived with disability or cared for people with disability explained that when the property was not the right fit, for example if it was too small, if doorways were not wide enough for wheelchairs, or other required accessibility adjustments had not been made, they had more negative perceptions of the dwelling.

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*[The house is] a lot more modern, which we would expect. But, as far as set up for people with a disability of any kind, no. No. You know, if she goes into a wheelchair or a mobility type scooter, she's not going to be able to bring it in past the front door, because there's a step. If her needs become that great, there's a possibility we'll have to move, because the housing are not in anyway shape or form sympathetic to the tenants needs. (Tenant interview)*

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**Physical safety of dwelling:** Fourteen out of the sixty interviewed tenants identified serious hazards in the property, particularly for elderly tenants or tenants with

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<sup>43</sup> Although the quality of mobile reception is not something stakeholders involved in delivering LAHC FDI dwellings can improve since telecommunications system coverage is a Commonwealth Government responsibility, it is an important issue to note and consider.

disability. For example, slippery tiles and stairs, cracks in the concrete and broken roller doors. As discussed in the following section, the difficulty tenants faced in having these hazards addressed had a significant impact on the quality of their experience in the dwelling.

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*And one thing is if you fell in the shower, you do yourself a lot of damage because it's in the corner and there's two glass screens, so there is one with the door in it which is all glass and one that's just plain old glass. If you fell on that, it would break, it's flimsy, so yeah, you wouldn't want to fall against it. (Tenant interview)*

*All the concrete's painted but it's not painted with a non-stick paint and this is what's caused my health to deteriorate. I had two falls in a couple of months on the painted surface. It gets quite a bit of moisture on it; it's very slippery. And I fell over and broke my arm in four places in the elbow area, and then a couple of months later slipped again and fractured my knee in several places. (Tenant interview)*

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These findings suggest that while the tenants value a new dwelling that is designed with their needs in mind, ongoing maintenance and management of the dwellings is critical to ensure that the housing continues to serve the interests of tenants. Additionally, the findings suggest stronger mechanisms should be put in place to ensure that materials and designs that are hazardous and could potentially cause harm to tenants are not used.

### **5.2.2. Satisfaction with maintenance and housing management**

The issue of maintenance and housing management was raised by over half of the 60 tenants from Neighbourhood and New Communities projects interviewed for this evaluation (in both CHP- and DCJ-managed housing). These tenants had mixed experiences of engaging housing management in relation to maintenance issues. There were three factors influencing their experiences of requesting maintenance support.

**Tenants' problem-solving skills and resources:** One factor affecting tenants' perception of maintenance issues included their own resources to address problems that emerged. Being confident in their English language skills, having the ability to solve problems, being confident self-advocates, having the ability to navigate bureaucratic systems and having strong connections to their neighbours were all resources that assisted tenants in finding solutions to the maintenance problems they faced. Tenants lacking these skills and networks experienced more difficulty.

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*Some of the tiles in the "courtyard" are uneven and it's a trip hazard but nobody has fixed them. I also don't want to bother them. I asked my son's disability support worker [who is bilingual] for help. (Interview with tenant of CALD background)*

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**Perception of relationship with housing staff:** A small number of tenants experienced poor treatment by housing staff and poor relations with their client services officer. Those who had these experiences did not feel confident that their requests for help would be addressed.

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*What's the point? It's bad enough that you make a complaint, but when you're not given even the respect of a quick phone call or anything. So you're just left there hanging, thinking, oh well, what's the point? To my way of thinking, they ignore you to the point you don't bother anymore. (Tenant interview)*

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In some cases, tenants in this situation with the skills and resources to address maintenance issues independently would do so at considerable personal cost, but in other cases tenants would simply continue to live alongside the problem.

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*Yeah, well you've got to [organise changes yourself]. If you leave it up to the Department, it's like walking into a brick wall, it keeps hurting because you get nothing done. (Tenant interview)*

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**Speed with which maintenance issues were addressed:** Tenants who expressed a positive sentiment in the interviews about their experience living in their dwelling frequently commented on the speed and ease of being able to receive help with maintenance issues. Several of them explained how small maintenance issues were easily resolved either by contacting a hotline or contacting housing staff or their client services officer.

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*They are very helpful. If I have any problem in the house they come the second day to fix it. They even come very often to check if there is anything I need (approximately every 4 months) (Tenant interview)*

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Conversely, tenants who encountered delays in having their maintenance issues addressed, or who had to make multiple contacts to progress maintenance requests, had a more negative experience. Frequently, those who faced these delays were tenants who raised more significant structural problems or hazards.

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*I really don't ring up to complain about anything. What's the point? It's bad enough that you make a complaint, but when you're not given even the respect of a quick phone call or anything. So you're just left there hanging, thinking, oh well, what's the point? To my way of thinking, they ignore you to the point you don't bother anymore. (Tenant interview)*

---

These factors suggest that although the dwellings in LAHC FDI Projects are new, effective systems for maintenance continue to be important to ensure that tenants have a positive housing experience. These systems need to accommodate tenants with a range of skills and abilities, including those who may struggle with communicating in English. In addition, the difficulty that some tenants experienced in securing assistance with structural issues that contributed to hazards suggests that there is a need for better communication amongst stakeholders and tenants about the process involved in reporting and responding to hazards and potential hazards within dwellings.



### 5.3. How well are LAHC FDI Projects meeting the needs and expectations of diverse tenants? What has been working well? What has not been working well? What have been the barriers and enablers?

The 60 tenants interviewed from Neighbourhood and New Communities projects for this evaluation were reflective (though not necessarily fully representative) of the diversity of the LAHC FDI tenant cohort. They included people from a range of socio-economic backgrounds, with different disability statuses, men and women, a range of household compositions and a spread of cultural backgrounds (see Table 2.2, p. 14).

Overall, we found that among these interviewees LAHC FDI Projects were largely meeting their needs and expectations, but there were areas where the projects fell short. The key needs and expectations that tenants interviewed expressed about their housing can be summarised as follows:

- Safe, stable housing that fits their physical and social needs. In other words, houses that have the right accessibility requirements and are located within or near communities where tenants' friends and families live.
- Clean and well-maintained property with access to adequate parking and/or public transport
- Dwellings that are within easy access of relevant services and amenities
- In a safe and friendly neighbourhood
- Housing manager that is responsive to the requests/needs of tenants.

When these needs were met, tenants reported experiencing:

**Safety and stability:** Interviewed tenants whose needs were met by LAHC FDI Projects described their homes as a 'safe haven'. For these tenants, their homes were a comfortable and stable base that facilitated better mental health, allowing them to retain or develop new connections with their communities and focus on their caring, employment or educational responsibilities.

**Sense of control:** Interviewed tenants whose needs were met by LAHC FDI Projects tended to feel a sense of control over their home environment and life in general. From the time of relocating or moving to a LAHC FDI property through to being able to manage problems that emerged within their property once settling in, these tenants demonstrated a sense of being in control of decisions, processes and outcomes related to their housing.

**Autonomy:** Tenants whose needs were met by LAHC FDI Projects also talked about how their housing allowed them more independence, both within their homes and in terms of retaining or creating new connections within their community. Dwellings that appropriately met accessibility needs contributed to greater autonomy for people with disability and their carers while dwellings located close to town centres allowed tenants easy access to amenities and services.

There were multiple enablers and barriers shaping interviewed tenants' perceptions of whether their housing met their needs. These enablers and barriers can be

categorised into five domains: individual, community, dwelling design, dwelling location and housing management system (see Table 5.1). The domain of the individual relates to the personal resources, skills and abilities of tenants. The community domain relates to features in the broader community in which the tenant lives. The domains of dwelling design and location relate to factors associated with the physical characteristics of the dwelling and its physical location, respectively. The domain of the housing management system relates to systems and practices that are the responsibility of the housing manager. Each domain presents opportunities for enablers or barriers to be encountered by tenants, which ultimately shape their positive or negative experience with the housing.

**Table 5.1 Enablers and barriers to a positive housing experience organised by domain**

Domain	Enablers	Barriers
Individual	Factors such as having <b>skills to advocate</b> for their own needs, including the ability to speak English, and <b>access to resources</b> , such as private transport and extra finances, made a positive contribution to their housing experience.	Tenants with <b>language barriers</b> , or those experiencing <b>poor mental or physical health</b> were less likely to feel confident making requests to their housing manager that would enhance their housing experience.
Community	When tenants had <b>positive relationships with their neighbours and with the housing staff</b> , they reported a more positive experience with their housing.	Tenants who felt isolated from the broader community due to <b>cultural differences</b> or <b>safety concerns</b> tended to have more negative perceptions of their housing.
Dwelling design	When interviewed tenants experienced their dwelling as being of <b>high quality</b> and designed to <b>meet their physical accessibility needs</b> , they reported positive experiences with their housing.	The aspects of the dwelling that interviewed tenants did not like were design features of the house or quality of build that contributed to <b>overcrowding, lack of privacy, structural faults and mould</b> .
Dwelling location	Interviewed tenants reported positive housing experiences when the location of the house was <b>near services and amenities</b> that they could access with their <b>available public or private transport options</b> .	Interviewed tenants who moved <b>further away</b> from friends and family tended to have more negative perceptions of their housing.
Housing management system	<b>Responsive and engaged housing staff</b> , able to address the concerns of tenants about <b>physical</b> aspects of their housing as well as <b>resolve conflict</b> within properties contributed to a positive housing experience for interviewed tenants.	Interviewed tenants identified a <b>lack of timely engagement</b> by housing providers to issues raised by tenants, <b>poor or inconsistent communication</b> about matters related to relocation and the dwelling, <b>delays making accessibility adjustments</b> to housing if needed and a dwelling that is <b>the wrong fit for the needs</b> of the tenant as being associated with a negative experience of housing, including declining mental health.

These findings speak to the importance of good relationships between tenants and housing staff. In each domain, the barriers to a positive housing experience could be addressed by ensuring that tenants have a strong relationship with housing staff. A strong relationship could facilitate communication, enabling housing staff to understand, and potentially better address, the problems tenants face.

Overall, tenants identified the following aspects of their housing that were working well:

- **New build of house:** Many tenants valued the newness and cleanliness of their property, and the ease of keeping it clean and maintaining it.

- **Building design:** Overall, tenants valued the design (level of light, temperature and layout) of their dwellings, particularly when the dwelling was a good fit for their needs in terms of accessibility and size. Some tenants living with disability or caring for people with disability struggled with elements of the dwelling that were not compatible with their accessibility needs, and some raised problems related to lack of privacy from other tenants, parking problems, overcrowding and hazards. However, overall, building design was one element that has been working well.
- **Location:** Overall, interviewed tenants tended to value the location of their dwellings. They appreciated being in locations that were near services and amenities, that were within close distance to public transport and that were in safe and friendly neighbourhoods. Most tenants were in or near neighbourhoods close to their social networks and within reasonable distance of suitable amenities, but for those tenants who were not near amenities and services, and who perceived the neighbourhood to be unsafe or unfriendly, there was no clear mechanism for addressing these challenges (see below)

Interviews with tenants highlighted the following two aspects of their housing that were not working so well:

- **Maintenance systems:** As outlined in Section 5.2.2, aspects that did not work well for tenants included inefficient or poorly functioning maintenance systems. Specific issues raised by tenants included difficulty organising repairs for structural faults with the property, slow responses to maintenance requests that led to tenants paying for repairs or amendments to the property themselves, the presence of mould and poorly cleaned/dirty public areas of buildings.
- **Services and support for tenants:** Similarly, tenants facing other challenges with their dwelling did not have a clear mechanism for addressing these issues. Tenants experiencing social isolation, difficulties with neighbours, challenges accessing services and amenities due to disability/lack of transport, or other problems did not indicate awareness of a process for addressing these issues. As reported earlier, almost none of the interviewed tenants took up services, and only a few were aware of them being offered. This suggests that current service offerings are either not meeting the needs of tenants or are not being communicated in a way that is accessible to tenants. Moving forward, existing and future social housing developments should design services that better address the challenges tenants face and should find more pro-active mechanisms of communicating the availability of these services, given that those most needing them are less likely to have the personal skills and resources to seek them out.

These findings suggest that from the tenants' perspective LAHC FDI is working in terms of the physical aspects and location of the dwellings, but that further work is needed in relation to those elements of housing that relate to human connection, well-being and communication with housing providers, all of which are critical contributors to Future Directions' goal of creating a better housing experience for tenants.

## 5.4. What is the impact of LAHC FDI Projects on tenants in terms of the outcomes of interest from the NSW Human Services Outcomes Framework?

The findings discussed in this section have been organised by the Outcomes Framework domain and draw on both results of the quantitative outcome evaluation and qualitative evidence from the tenant interviews. Findings are reported by domain in the following order: Home; Social and Community; Empowerment and Safety; Health; Economic Outcomes; and Education Outcomes. This section also incorporates findings pertaining to the evaluation question “How has the implementation process for LAHC FDI Projects and the resultant services, facilities and dwellings contributed to or affected tenants’ social connections, their perceived levels of empowerment and safety, and their health, economic and educational outcomes?”

### 5.4.1. Home

We examined impacts on a wide range of outcomes within the “Home” domain - one, two and three years after LAHC FDI tenancies commenced. Table 5.2 reports results for outcomes which were significantly impacted in at least one time period. Effects that are statistically significant (at the 5%-level) are highlighted in grey. For the full set of outcomes examined see Appendix G.2 and Appendix H.2.

Weekly market rents reflect the quality of a dwelling and its location. Table 5.2 shows that LAHC FDI tenants live in dwellings with **higher weekly market rent** compared to tenants in other social housing and compared to tenants who remained on the waiting list for another year (once they were allocated housing), confirming LAHC FDI tenant’s perceptions of better dwelling quality and amenity. Market rents are higher by \$52 to \$64 (in \$2021) per week, depending on tenancy length and the comparison group used.

Importantly, the higher market rents do not lead to the tenants paying a higher rent, because rent payments are based on income. This means that there is **a larger implicit benefit provided by LAHC**, in the form of the difference between market rent and rent charged.

One might expect that living in a higher quality dwelling and/or in a better location may reduce tenant-initiated termination. Indeed, Table 5.2 shows **a large reduction in tenant-initiated terminations in LAHC FDI dwellings**. LAHC FDI tenants are 1.1 percentage points less likely to initiate a termination of the tenancy one year after moving in than other social housing tenants, a reduction of 26% in the baseline exit rate (of 4.2%). Even larger reductions in tenant-initiated terminations are observed two and three years after moving into the dwelling - 1.5 percentage point (21%) and 1.7 percentage point (17%) reductions, respectively.<sup>44</sup>

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<sup>44</sup> There is also a large reduction in terminations because of “relocation/re-design, or transfer”, by 0.9 percentage points (52%) in the first year; by the third year, 42% of terminations for this reason have been prevented (2.8 percentage points).

**Table 5.2 Effects of LAHC FDI on outcomes in the domain “Home”**

HOME	Effect of LAHC FDI compared to other social housing			Effect of LAHC FDI compared to increased time on waiting list		
	1 year	2 years	3 years	1 year	2 years	3 years
<b>Rent payments and subsidies</b>						
Weekly Market Rent (\$2021)	59.67	54.125	51.65	63.69	57.37	53.39
Weekly Rent Charged (\$2021, excl CRA)	3.50	4.99	3.11	5.64	0.91	-2.17
Difference market rent and rent paid (\$2021)	61.84	55.08	46.03	64.73	62.06	37.67
Total weekly CRA received (\$2021)	1.86	1.92	2.72	3.81	3.28	2.22
Household received CRA (yes/no)	0.028	0.026	0.030	0.051	0.040	0.023
<b>Sustaining tenancy</b>						
Left before tenancy ended (yes/no)	0.000	0.001	0.012	not applicable to comparison on tenants	low variation	0.014
Relocation/Transfer/Re-design (yes/no)	-0.009	-0.018	-0.028		-0.005	0.003
Tenant Initiated termination (yes/no)	-0.011	-0.015	-0.017		-0.049	-0.046
<b>Destinations after exit</b>						
Exit from Social Housing (yes/no)	-0.025	-0.029	-0.015		-0.026	0.013
Exit to Social Housing (yes/no)	-0.008	-0.023	-0.034		-0.035	-0.032
<b>Positive and negative exits</b>						
Positive exits (yes/no)	-0.007	-0.008	-0.013		-0.008	-0.004
Negative exits (yes/no)	-0.002	-0.005	-0.007		0.005	0.004
<b>Overall housing stability</b>						
was homeless (yes/no)	-0.008	-0.002	-0.009	-0.006	-0.009	-0.006
was in insecure housing (yes/no)	-0.009	-0.012	-0.017	-0.029	-0.016	-0.014
was at risk of homelessness (yes/no)	-0.002	-0.009	-0.015	-0.014	-0.029	-0.010
used Specialist Homeless Services (for accommodation reasons) (yes/no)	-0.005	-0.004	-0.010	-0.026	-0.013	-0.010
used homeless services (homelessness prevention related) (yes/no)	-0.011	-0.008	-0.015	-0.017	-0.024	-0.010

**Source:** Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

**Notes:** Results on how the LAHC FDI program changed outcomes 1 to 3 years after the tenancy began are reported. Columns 2 to 4 refer to the effect of having moved into a LAHC FDI dwelling, compared to having moved into another social housing dwelling in the same six-month window. Columns 5 to 7 refer to the effect of having moved into a LAHC FDI dwelling instead of spending one additional year on the waiting list before moving into another social housing dwelling.

All estimations hold constant the allocation zone and number of bedrooms (once housed), as well as tenants' priority status on the waiting list and their transfer status from other social housing; a range of demographic characteristics is controlled for in the model (see Appendix C.1 and D.1 for a full list), as well as the tenants' history of homelessness and contact with Child Protection Services in the two years prior to being housed. Analytical weights are applied in the estimation (see Section 2.3.6 for details).

Effects that are significant at the 5%-level are highlighted in grey. For the full list of results, including null effects and p-values for each estimate, see Appendix G.2 and H.2. For a detailed description of outcome variables, see Appendix E. Outcomes relating to rent payments and subsidies are measured on the 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> “30 June” after the tenancy began; outcomes relating to sustaining the tenancy are measured over 1 year, 2 years and 3 years since the tenancy began; outcomes relating to overall housing stability are measured in the 1<sup>st</sup> year, 2<sup>nd</sup> year and 3<sup>rd</sup> year after the tenancy began.

**Example for interpretation:** A tenant in a LAHC FDI Project dwelling was, on average, 1.5 percentage points less likely to initiate the termination of their tenancy in the second year after moving into their dwelling, than a comparable tenant in another social housing dwelling. This effect was significant at the 5%-level. Likewise, a tenant in a LAHC FDI dwelling was 3.5 percentage points less likely to exit their dwelling to other social housing in the second year of their tenancy, than a comparable tenant who had spent an additional year on the waiting list before having spent their first year in other social housing.

When looking at all termination types combined, terminations are reduced by 3 percentage points in the first year (from a baseline of 11%), and 5 percentage points in the second and third year (from a baseline of 20% and 28%, respectively), which eliminates between 17% and 29% of all terminations that would have been expected to occur had the tenants been in other social housing.

Compared to tenants who remained on the waiting list, the absolute effect is even larger, with LAHC FDI reducing tenant-initiated terminations by nearly 5 percentage points in years two and three of the tenancy, although the effect is smaller in relative terms (representing 12% and 16% of all terminations).

The reduction in tenancy terminations aligns with findings from the qualitative tenant interviews that showed high levels of satisfaction among tenants with their housing experience, a broad range of dwelling features and quality, neighbourhood connections and location characteristics such as amenities and access to transport (see Section 5.2 and 5.3) Since tenant-initiated termination is a broad measure of whether the dwelling “works for” the tenant who is living in it, this result could potentially reflect a large range of benefits from LAHC FDI. In interviews, tenants reported that greater housing stability also contributed to their sense of safety and empowerment (Section 5.4.3).

In the first two years, we see **fewer exits from social housing**, and in years two and three, **fewer transfers** (that is, exits to other social housing) for tenants in LAHC FDI dwellings. Three years after the tenancy started, LAHC FDI tenants are more than 3 percentage points less likely to have moved into other social housing compared to both comparison groups. This represents a reduction of 45% if compared to tenants who were housed in other types of social housing dwelling, and 37% if compared to the group who waited longer to be housed.

There is also a large **reduction in homelessness** for tenants who were housed in LAHC FDI dwellings. Compared to other social housing tenants, effects increase over time both in absolute and relative terms, over five different measures. Three years after the LAHC FDI tenancy commenced, the risk of being in insecure housing is reduced by 1.7 percentage points, the risk of being homeless, as defined by sleeping rough, by nearly 1 percentage point and at risk of homelessness, as defined by seeking assistance for homelessness prevention (such as assistance to prevent eviction, or provision of transitional housing), by 1.5 percentage points. The use of Specialist Homelessness Service accommodation is also reduced by 1 percentage point. In relative terms, this represents a reduction in the risk of homelessness of between 43% and 57%.

The same strong pattern is visible relative to those who had to wait longer to be allocated social housing. In year two: LAHC FDI tenants experience, relative to tenants who remained on the waiting list: a reduction in being in insecure housing by 1.6 percentage points (or 28%), in sleeping rough by 1 percentage point (or 35%), and a reduction in using homeless services by 1.3 percentage points (28%) for Specialist Homeless Services accommodation and 2.4 percentage points (45%) for other homeless services. The effects in the third year of the tenancy are less significant when comparing LAHC FDI tenants to those who had to wait longer to be allocated to social housing, likely due to the smaller sample size.

While tenancy stability per se can be a desirable outcome, especially for older tenants and tenants with a disability, one of LAHC FDI’s core objectives is to provide

opportunities to exit social housing sustainably (see the program logic in Appendix A). LAHC FDI has increased tenancy stability compared to other social housing but it has also **decreased positive exits** (tenant-initiated exits from social housing to housing in the private market) by 0.7 percentage points or 52% in the first year of the tenancy, and by 0.8 percentage points or 35% by the end of the second year. There was **no effect on negative exits**. Greater reluctance to exit into the private market may be a consequence of tenants' higher levels of satisfaction with social housing under LAHC FDI Projects.

#### 5.4.2. Social and Community

LAHC FDI Projects aim to deliver social housing in locations which provide easy access to services and amenities so as to improve tenant outcomes and increase the probability of tenants being able to exit social housing. We would thus expect that LAHC FDI affects the type of communities social housing tenants get to live in (compared to other social housing tenants).<sup>45</sup> As discussed in Section 3.1 (and shown in Table 3.2), LAHC FDI tenants were housed in areas that have, on average, **less crime relative** to population size. The difference is notable, with the level of overall crime being 19% lower, drug offences 11% lower and reports of domestic violence 16% lower.

LAHC FDI tenants are also in areas better suited to using public transport, as indicated by the share of the local population who commute to work in this way (17% versus 14% in social housing overall). They are also **closer to amenities**, especially to hospitals (by 2.7km), commercial zones (by 5.8km) and train stations (by 3.5km). In relative terms, these amount to a reduction in distances by 40% (hospitals and trains stations) to 50% (commercial zones B3).

There is little difference between dwelling locations in terms of local unemployment, local labour force participation, overall socioeconomic disadvantage as measured by SEIFA, or education levels in the population.

These findings are complemented by information on personal connections that was gathered in qualitative interviews. Most of the 60 tenants from Neighbourhood and New Communities projects interviewed reported experiencing positive or neutral effects on their social connections. A small number reported experiencing negative outcomes.

The tenants we spoke to identified five factors that influenced whether moving to a LAHC FDI property had a positive or negative impact on their social connections: distance from existing social networks, ability to travel, design features of the dwelling, quality of relationships within the neighbourhood, and tenants' own personal interest/ability in building new social relations.

- **Distance from existing social networks:** tenants who stayed in the same general location experienced no marked change in their social connections after moving. Tenants who found it easier to visit or host friends and family after relocating, and those who found it easy to make new friends in the new location,

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<sup>45</sup> LAHC FDI Projects could also have their own effect on the communities they are placed in; however, this is most likely to occur for Major Projects, which are not yet included in the outcome evaluation, and after some considerable time. Therefore, this report does not explore effects of LAHC FDI Projects on surrounding communities. In the quantitative analysis using comparison tenants, allocation zone is held constant across LAHC FDI tenants and comparison tenants. Hence, community level differences between both groups are minimised by construction, and so that analysis is not suitable for examining the impact of LAHC FDI on the types of communities tenants live in.

experienced an increase in social connection. Tenants who were relocated to a suburb far from friends and family experienced negative outcomes to their social connections.

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*I moved back to be closer to my family. So, it benefited me, actually. I'm close enough to be able to visit family, but I'm far enough away that all the dramas that I ran away from when I was younger aren't going to follow me here. (Tenant interview)*

*Yeah, I had all my friends and family around me. And to be taken out of there to a suburb where I don't know anybody, it's shocking now, it's terrible. (Tenant interview)*

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- **Ability to travel:** Tenants with their own cars or who were otherwise easily able to travel or whose friends and family were able to travel experienced little change or more positive social connections after the move. Conversely, those tenants with limited transport options, whose friends and families were unable to travel, or who lived in dwellings where parking was difficult experienced a loss of social connection.

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*I don't have a heap of friends, there's only four friends really that would help me if I needed help and because they don't drive and just rely on public transport, it's coming out here that takes them an hour at least and you don't want to do that after work. But if I really needed them somebody would. But I don't ask now because I just don't want to do that to anybody, I just feel like that's an inconvenience. (Tenant interview)*

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- **Design features of the dwelling:** Tenants' abilities to accommodate visitors in their dwellings influenced their social connections. Tenants raised the size and accessibility of the property as factors determining whether people could visit. For example, a tenant whose son was a wheelchair user reported being able to have him visit her because the doors were wide enough for his chair, whereas others reported how moving to a smaller apartment made hosting visitors more challenging.

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*I'm more close to them now, especially since my son can visit me on his wheelchair. He couldn't do that for 20 years because the previous place wasn't suitable for wheelchair entry. Now he can come and spend time with me and his children. (Tenant interview)*

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- **Sense of belonging in the neighbourhood:** Some tenants reported strong connections with their neighbours, including weekly barbecues, regularly helping one another out or even just feeling comfortable greeting one another and trusting that neighbours will respect privacy. Other tenants experienced direct racism, had to deal with drug dealing in the neighbourhood or building, or experienced conflict with their neighbours. The available amenities also had an impact on relationships with neighbours with tenants in some areas lamenting the lack of a central place to gather. Tenants with these negative experiences reported feeling more isolated and socially disconnected in their dwellings. This



factor was of particular significance to tenants interviewed who came from a CALD background who had fewer social and family connections in the broader community. Aboriginal tenants reported different experiences engaging with others in the neighbourhood. In some cases, having other Aboriginal people in the neighbourhood was identified as being particularly important, while others reported deeply valuing the experience of being in a multicultural community.

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*It's probably one of the best places I've ever lived for housing. The people are really nice that live here. Everybody gets on. We have a community barbecue that we do in the car park at least every three months. Everybody brings something and contributes to the barbecue; we set up trestle tables. Everybody brings a chair from their house and we enjoy a Sunday afternoon, just talking. Anybody needs any help, we all help. (Tenant interview)*

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- **Ability and interest in building new social connections:** The final factor influencing social connection was the tenants' own skills and interests in creating new social connections. Some interviewed tenants found creating new friendships very easy and rewarding, and these tenants found their social connections increased. Others preferred to keep to themselves. In some cases, these tenants reported feeling satisfied with their social connections because they did not have a need for more social connection. But in other cases, tenants were reluctant to engage with others even when they wanted to for reasons of poor mental health or problems in the neighbourhood, as described above.

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*So my wife and I are pretty much loners. We stick to ourselves. Always have. We learnt very early that you associate with your neighbours too much and everything becomes too familiar. So yeah, we're loners type people. Family only. (Tenant interview)*

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These factors indicate that decisions about where to place tenants (within the allocation zones that are selected by tenants) should take into consideration the location of tenants' existing social networks and their ability to stay easily connected to those networks. Tenants without a car may struggle to remain connected even if the door-to-door distance to their social network is not so large if there is no convenient public transport option. Additionally, these factors demonstrate the importance of services and other support mechanisms that can facilitate the development of strong and safe community networks, including tenancy managers who are trained in mediation, conflict resolution, and have an understanding of the interaction between housing and mental and physical wellbeing.

### **5.4.3. Empowerment and safety**

As discussed above, in the domain of 'Social and Community', an important feature of LAHC FDI dwellings is that they are located in areas with a lower incidence of crime, drug offences and reports of domestic violence. One would expect this to lead to greater tenant safety. Table 5.3 however shows that there was a limited impact of LAHC FDI on the safety measures available at an individual level in the administrative data. Although most of the estimated impacts are negative (indicating

an increase in safety), most are statistically insignificant. There is no program impact on contacts with the justice system or time spent in custody.

There is a reduction in domestic violence convictions compared to both tenants in other social housing and who remained on the waiting list for another year that varies from 0.3 percentage points to 1.2 percentage points depending on timing and comparison group used, which represents a reduction by 10% to 30%. However, these results are based on very few cases.<sup>46</sup>

There is also a significant **reduction in contact with child protection services** for children in LAHC FDI dwellings compared to those housed elsewhere: Instances of a tenant's child being in contact with child protection are reduced by nearly 6 percentage points or 16% in year three.<sup>47</sup> However, this effect is not evident in earlier years or when compared to those who remained on the waiting list for another year, which throws some doubt on the robustness of this estimate.<sup>48</sup>

**Table 5.3 Effects of LAHC FDI on outcomes in the domain "Safety"**

SAFETY	Effect of LAHC FDI compared to other social housing			Effect of LAHC FDI compared to increased time on waiting list		
	1 year	2 years	3 years	1 year	2 years	3 years
Individual was in contact with child protection services (0/1)	-0.002	0.021	-0.057	-0.042	0.036	-0.019
Any contact with justice system (0/1)	-0.011	-0.006	-0.010	-0.009	-0.006	-0.028
Any domestic violence conviction (0/1)	-0.003	-0.002	-0.012	-0.006	-0.005	-0.002
Total days in adult custody/prison (0-365 days)	-0.227	-0.213	-0.326	-0.663	0.678	-2.942
Total days in juvenile custody/prison (0-365 days)	0.039	0.118	0.198	Low variation	0.032	0.259

*Source:* Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

*Notes:* see Table 5.2.

Effects that are significant at the 5%-level are highlighted in grey. For the full list of results, including null effects and p-values for each estimate, see Appendix G.4 and H.4. Outcomes are measured in 0-365 days (1 year), 366-730 days (2 years) and 731-1096 days (3 years) after the tenancy began. For a detailed description of outcome variables, see Appendix E.

The lack of a strong clear impact of LAHC FDI on tenants' safety outcomes captured in administrative data aside, qualitative interviews suggest that many tenants do feel safer and felt more in control after moving into their LAHC FDI property, but many also identified issues that made them feel less safe. There were three factors that influenced the extent to which the interviewed tenants felt a sense of empowerment and safety: the physical security of the building and neighbourhood, relations with neighbours and the stability of their housing situation.

<sup>46</sup> Some support for this finding is found for the US in Austin et al. (2022). Examining the extreme outcome of intimate partner violence-related homicide, they find that overall, at the state-level, increased availability of affordable housing was associated with fewer homicides of this type. They suggest two potential pathways for this effect: facilitating exit from an abusive relationship and less financial stress in relationships.

<sup>47</sup> This is from a high baseline. Children living in social housing are much more likely to come in contact with child protection services than other children (e.g. see Malvaso et al. 2022, for South Australia).

<sup>48</sup> Marçal (2018) shows that although unstable housing contributes to small increases in child maltreatment behaviour in the US, it is not the full story. Other supports besides access to stable housing are needed to mitigate the impact of poverty, domestic violence and mental health problems. In a later study (Marçal, 2022) the author shows that although housing affordability may be important in protecting against child mistreatment, housing quality and housing stability seem to have much less impact, calling again for mental health supports.

- **Physical safety:** Many tenants, but particularly people who lived with a disability or were a carer of a person with a disability, talked about the physical aspects of the building that contributed to a greater sense of safety. These included features such as security cameras, individual keys, buzzers on the front of the building and secure screen doors and windows. Most tenants talked about how the physical aspects of a dwelling worked well to create a sense of safety, but when there were problems with these, tenants interviewed reported feeling less secure.

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*I have never felt safe before until I lived in this building. We have a security gate with camera and only the people who live here can access the building, everyone has his own key, the area very quiet and safe. (tenant interview)*

*What I don't like about the unit is that my unit isn't secure, which means that it's a security building, but because my gate goes straight onto the footpath out the front, right? There is also a garden bed by the gate, that you can stand up on, and just put your leg over and you're in my courtyard. (Tenant interviews)*

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- **Relations with neighbours:** The nature of relationships with neighbours was a second factor. This factor was of particular importance for tenants from CALD backgrounds, a number of whom talked about how relationships with neighbours were particularly important because they had left their families or were ostracised from their communities as a result of marriage or other life choices. In the interviews tenants identified how neighbours that look out for each other and a safe street contribute to their sense of safety and wellbeing. However, some tenants described experiencing issues such as noise from the street as well as threats, assault, theft or abuse from neighbours, which undermined their sense of safety.

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*Well, the people here, we are pretty tight, we look out for each other. (Tenant interview)*

*But the unit was beautiful. Inside was beautiful, it was a brand-new apartment. I was happy, but the neighbours, they were doing crystal meth and it just got very abusive. And I wouldn't even bring my mother over. (Tenant interview)*

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- **Stability of housing:** The final factor influencing a sense of empowerment and safety was the security of tenure. Some tenants reported in the interviews that knowing that the house they were living in would not be knocked down and having their names on the lease contributed to a sense of safety. Others noted that being on a shorter lease than previously (in one case a lease of only six months) had been de-stabilising.

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*Because I think [I have more control] knowing that I'm properly actually in a house where I won't be moving from. You know, I can stay here, whereas previously they did tell us, they could move you into a house, but then 12 months' time, that might be, going to be*

*knocked down and you could be moving again and again and again. At least probably, they found me a place ...a forever home. (Tenant interview)*

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The factors raised here reinforce the value of secure and good quality dwellings to tenants' sense of empowerment and safety, but also emphasise the need for services and other support to facilitate positive and strong community relationships.

#### **5.4.4. Health outcomes**

Table 5.4 shows the quantitative impact of LAHC FDI Projects on health outcomes.<sup>49</sup> Overall, LAHC FDI had a measurable and statistically significant impact on health outcomes. There was **reduced utilisation of emergency care** including a reduced number of ambulance call outs (by 0.11 fewer trips per person in the first year and 0.07 fewer trips in the second year, reducing ambulance trips by 20%). The reduction in the number of trips (0.14 fewer trips in the second year) as well as the likelihood of calling an ambulance at least once in the relevant year (by 3.2 percentage points in the first year and 4.3 percentage points in the second year), was even larger when compared to tenants who were not allocated social housing in the first year. Compared to other social housing tenants, there were also fewer visits to the emergency department - both visits followed by hospital admission and visits without hospital admission. Overall, emergency room visits were reduced by 0.14 visits (13%) in the first year of the tenancy and by 0.18 visits (18%) in the second.

Reduced use of health care services can represent the desirable outcome of reduced need for health care, or the undesirable outcome of increased levels of unmet need for health care services. Because the overall effect represents an unknown mix of these underlying mechanisms, heterogeneity in impacts across population groups is likely. We explore this further in analyses by subgroups of social housing tenants, especially by age and location (major cities in NSW versus regional and remote areas). See Section 8.

There was also reduced utilisation of ambulatory health services for mental health issues by just under 3 percentage points or around 25%. This positive program impact on mental health was only significant if the alternative was waiting an additional year for social housing. Again, this could indicate reduced need for mental health care or increased unmet need of mental health care. Qualitative interviews shed light on this and suggest that mental health did indeed tend to improve as a result of moving to a LAHC FDI dwelling, but not universally so. That is, tenants reported that **a safer, more stable and comfortable environment made a positive contribution to mental health, while the stress of relocation, isolation and conflict with neighbours contributed to some tenants reporting negative mental health outcomes.**

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<sup>49</sup> Because the balancing tests (see Section 2.3.6 as well as Appendix C and Appendix G) revealed that our estimation strategy greatly reduced but could not fully remove pre-program differences in health service utilisation, we only present effects that were significant at the 5%-level and at least 1.5 times the pre-program difference in this health outcome. For the full set of results see Appendix D.5 and G.5.

*I find with my anxiety, I do not block myself in as much, that I won't stay in one room, I will move around in the apartment and come out on the veranda. Whereas before, I'd stay in one room and I'd be locked in. (Tenant interview)*

*It's been quite a significant improvement in our mental health. Because of the less stress and it's also knowing that it's a Department housing that I won't be asked to move out with short notice. All those kinds of things which really provide you peace of mind. (Tenant interview)*

*And, yeah, so I don't get to see my mum and dad as often as I need to and – yeah, I feel like I'm letting my parents down because I'm stuck out here, and I'm unhappy here and the depression, it's just getting a bit too much. (Tenant interview)*

*When I moved to this house I felt very happy, but after having this problem with the neighbours I have more depression. This house reminds me of some big problems that I had in the past which I don't want to talk about. The housing not asking about my health they only help if I have any house issues. (Tenant interview)*

**Table 5.4 Effects of LAHC FDI on outcomes in the domain “Health”**

HEALTH OUTCOMES	Effect of LAHC FDI compared to other social housing			Effect of LAHC FDI compared to increased time on waiting list		
	1 year	2 years	3 years	1 year	2 years	3 years
<b>Hospital utilisation</b>						
Nr. hospital admissions (psychiatric)	-0.023	-0.020	-0.014	-0.017	-0.034	-0.006
Nr. emergency room (ER) visits	-0.136	-0.179	-0.009	-0.158	-0.272	-0.457
Nr. ER visits (w/o hosp. admission)	-0.086	-0.149	-0.014	-0.087	-0.224	-0.367
Nr. ER visits (with hosp. admission)	-0.049	-0.030	0.006	-0.068	-0.048	-0.089
<b>Ambulatory mental health (AMH) services</b>						
Used AMH services, for MH issues (0/1)	-0.021	-0.013	-0.014	-0.017	-0.026	-0.015
Used AMH services, for all issues (0/1)	-0.021	-0.012	-0.007	-0.018	-0.027	-0.012
<b>Ambulance call outs</b>						
Used ambulance service (0/1)	-0.007	-0.002	0.018	-0.032	-0.043	0.010
Nr. ambulance trips	-0.105	-0.069	0.018	-0.105	-0.141	-0.115
<b>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</b>						
Cost of MBS services (\$2021)	86.22	28.66	31.30	5.491	19.833	-44.097
Nr. PBS scripts	3.059	2.286	1.489	2.513	1.117	1.724
Cost of PBS scripts (\$2021)	122.87	152.89	-30.99	462.467	88.797	79.988

**Source:** Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

**Notes:** see Table 5.2.

Effects that are significant at the 5%-level are highlighted in grey. Only outcomes that show a significant program impact are reported in this table. For the full list of results, including null effects and p-values for each estimate, see Appendix G.7 and H.7. Outcomes are measured in the 0-365 days (1<sup>st</sup> year), 366-730 days (2<sup>nd</sup> year) and 731-1096 days (3<sup>rd</sup> year) after the tenancy began. For a detailed description of outcome variables, see Appendix E.

### 5.4.5. Economic outcomes

In terms of economic outcomes, we assessed LAHC FDI's impact on income, income support receipt and employment. There is some, albeit limited effect on income and income support, as shown in Table 5.5. LAHC FDI tenants have slightly higher incomes, but only by about 4% in year 1 and 5% in year 3, or \$16 to \$21 per

week on average. The latter is only slightly larger than the pre-program difference in income (which was not significant at the 5%-level). LAHC FDI tenants receive about \$617 more in income support per year for the first year of their tenancy, which is 4% higher than the comparison tenants. Overall, we conclude the **impacts on income are not strong**.

**Table 5.5 Effects of LAHC FDI on outcomes in the domain “Economic outcomes”**

	Effect of LAHC FDI compared to other social housing			Effect of LAHC FDI compared to increased time on waiting list		
	1 year	2 years	3 years	1 year	2 years	3 years
<b>Income and employment</b>						
Individual Weekly Gross Income (\$2021)	19.10	15.73	21.11	26.43	14.86	21.30
Main income source: Centrelink (0/1)	0.010	-0.029	-0.021	0.013	-0.034	-0.022
Main income source: Employment (0/1)	0.018	0.019	0.017	0.028	0.023	0.028
Main income source: Other Private Income (0/1)	-0.003	0.005	0.004	-0.011	0.010	-0.004
At least one person in the household is in employment (0/1)	0.031	0.019	0.027	0.058	0.038	0.070
<b>Income support</b>						
Individual received income support at any point during the year (0/1)	-0.003	0.003	0.014	0.007	0.005	-0.023
Total number of days of income support receipt during the year (0-365 days)	-0.579	0.736	2.337	1.886	0.000	-12.230
Total regular Centrelink payment amount (excl. CRA) over the year (\$2021)	616.77	545.35	517.78	445.70	194.67	-256.58

*Source:* Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

*Notes:* See Table 5.2.

Effects that are significant at the 5%-level are highlighted in grey. For the full list of results, including null effects and p-values for each estimate, see Appendix G.5 and H.5. Outcomes relating to income and employment are measured on the 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> “30June” after the tenancy began; outcomes relating to income support are measured in the 0-365 days (1<sup>st</sup> year), 366-730 days (2<sup>nd</sup> year) and 731-1096 days (3<sup>rd</sup> year) after the tenancy began. For a detailed description of outcome variables, see Appendix E.

In line with the quantitative result that there was little impact on income, most of the 60 tenants interviewed from Neighbourhood and New Communities projects also reported **no significant change to economic outcomes**. Most tenants reported no significant change to their financial situation as a result of the move to the LAHC FDI dwelling. Some tenants reported cheaper rent, primarily because they had downsized to a smaller property. Many tenants observed that cheaper bills contributed to improved personal finances. Tenants who had to pay for heating and cooling, or for other changes to their property, experienced financial loss. Others lost money through more expensive commutes, and very rarely, because of theft from their neighbours.

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*I feel no changes in my financial situation, I feel the same as before. (Tenant interview)*

*I had to give up work, just before we left the old place to become full-time carer for my wife. And yeah, so we've had to learn to live on \$650 a week. So life's pretty tough compared to what it used to be like. (Tenant interview)*

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Despite the limited program effects on income, we do see **improved employment** outcomes. LAHC FDI tenants have a higher probability of at least one person in the household being employed, by 2 to 3 percentage points compared to other social housing tenants, which represents an increase of 30-45% over the baseline employment level among comparison tenants, which was 6.8% in year 1 after the tenancy commenced. The effect is even higher when compared to social housing tenants who were housed later, between 4 and 7 percentage points, which increases the baseline employment by 41% to 94% (from a baseline of 9.3%). The effect is corroborated by the result showing a higher probability that a LAHC FDI tenant's main source of income is from employment. The **positive effect on employment is sustained** and detectable for the full three years of observation and for both comparison groups.

Because a large group of LAHC FDI tenants are 55 years or older, employment outcomes are less relevant as an indicator of economic wellbeing, so we further explore this outcome in a subgroup analysis that distinguishes program impacts by age. See Section 8.4 and 8.5.

#### 5.4.6. Educational outcomes

Table 5.6 shows where LAHC FDI has had an impact on tenants' educational outcomes. Overall, the patterns are not very strong and do not paint a consistent picture.

In terms of school outcomes, school students in LAHC FDI dwellings were 4.9 percentage points less likely to change schools in the first year of the tenancy than students in other social housing dwellings (a relative decrease of 33%) or 5.5 percentage points less likely to change schools than comparable tenants who remained on the waiting list for an additional year (a relative decrease of 49%). However, this effect was not sustained over a longer time period. There also seems to be some positive effect on academic outcomes, where students in LAHC FDI dwellings are twice as likely to achieve the National Minimum Standard (NMS) in at least one domain (a difference of 31 percentage points). However, this shows up only in the third year after the LAHC FDI tenants moved into their allocated dwelling and is only relative to students who had spent an extra year waiting to be housed. There is also a negative effect on tenants taking up or completing VET courses, but this is not apparent when restricting to courses that end with at least a certificate level III.

Ideally, we would also examine school attendance data but, as a result of COVID-19, NAPLAN testing was cancelled in 2020, and with the extensive periods of online learning, school attendance data are difficult to interpret.

Perhaps unsurprisingly, given the targeting of LAHC FDI to senior tenants, **program impacts on education outcomes are mostly small and insignificant.**<sup>50</sup>

The qualitative interviews confirm this: the majority of the 60 tenants from Neighbourhood and New Communities projects interviewed reported **little impact on education**: The dwelling appeared to have little impact on the tenants' own access to education. A small number noted that better access to public transport had

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<sup>50</sup> In addition, it may take time to observe an impact. Chetty et al. (2016) find long-term impacts on further education, earnings, and single parenthood from moving to a lower-poverty neighbourhood in the US (as part of the Moving To Opportunity program), with the first two outcomes increasing and the latter decreasing if the move occurred before age 13. Outcomes are observed when children have reached their mid-twenties.

made it easier for family members to engage in educational opportunities. Some tenants reported satisfaction at being close to good quality schools for their children. One respondent explained that he wanted to study more but required support to work out the best options.

*Now I'm doing a computer course, just to pass the time, it's just revising everything I've already learnt, but I really want to study. I really need to do something, I need someone to help me. (Tenant interview)*

**Table 5.6 Effects of LAHC FDI on outcomes in the domain "Education"**

EDUCATION OUTCOMES	Effect of LAHC FDI compared to other social housing			Effect of LAHC FDI compared to increased time on waiting list		
	1 year	2 years	3 years	1 year	2 years	3 years
<b>School outcomes:</b>						
Changed school (0/1)	-0.049	-0.019	-0.005	-0.055	0.034	0.023
<b>NAPLAN results - tested below/at or above National Minimum Standard (NMS):</b>						
Below NMS in writing (0/1)		-0.071	-0.023		-0.064	0.056
At or Above NMS in grammar (0/1)	available only every second year	-0.035	-0.043	available only every second year	0.096	0.217
At or Above NMS in numeracy (0/1)		-0.028	-0.077		0.109	0.276
At or Above NMS in reading (0/1)		-0.032	-0.045		0.097	0.245
At or Above NMS in spelling (0/1)		-0.071	-0.078		0.155	0.294
At or Above NMS in writing (0/1)		0.049	-0.075		0.145	0.240
At or above NMS in at least one domain (0/1)		-0.040	-0.090		0.093	0.314
<b>Vocational education and training</b>						
Person enrolled in VET course (0/1)	-0.002	0.003	-0.008	-0.022	-0.055	-0.011
Person completed VET program (0/1)	0.002	-0.001	0.001	-0.001	-0.016	-0.012
Person enrolled in at least Certificate III VET course (0/1)	-0.002	0.009	0.002	-0.016	-0.018	-0.014
Person completed at least Certificate III VET program (0/1)	0.000	0.000	0.003	-0.003	-0.012	-0.010

*Source:* Linked NSW administrative data (June 2021), see Sections 2.3.3 and 2.3.4. Authors' own calculations.

*Notes:* See Table 5.2.

Effects that are significant at the 5%-level are highlighted in grey. Only outcomes that show a significant program impact are reported in this table. For the full list of results, including null effects and p-values for each estimate, see Appendix G.6 and H.6. School changes and outcomes relating to vocational education and training are measured over the 0-365 days (1<sup>st</sup> year), 366-730 days (2<sup>nd</sup> year) and 731-1096 days (3<sup>rd</sup> year) after the day when the tenancy began; outcomes relating to NAPLAN results are measured in 0-730 days (2 years) and 731-1461 days (3 years) after the tenancy began. For a detailed description of outcome variables, see Appendix E.



## 6. Did the benefits of LAHC FDI outweigh the cost?

### Key takeaways

- The cost of LAHC FDI is \$2,657 per person it houses, while the estimated benefits come to a value of \$1,116 per tenant. The BCR, or benefit to cost ratio, is thus 0.42, which means that almost half of the cost of delivering LAHC FDI is offset by observable measurable improvements to tenants' welfare. This ratio increases to 0.79 if we assume that LAHC FDI dwellings have an asset life of 66.6 years rather than 40 years.
- In addition to the benefits that have been captured in the CBA, there are possible additional benefits of improved housing stability that may not have been fully captured. This stability could provide additional social benefits via quality-of-life improvements that we are not able to fully quantify due to data limitations. Best estimates from the literature suggest at best a small improvement (a 0.15 increase in the average standardised mean) in overall quality of life from improved housing stability of particularly vulnerable groups (Aubry et al. 2020).
- LAHC FDI housing could also produce further benefits to tenants due to the increased focus on improvements in the energy efficiency of LAHC FDI housing, which could also have flow on effect to society. However, this is likely to be small due to the relatively small number of tenants in LAHC FDI housing. As we do not have data on energy costs, we cannot quantify the magnitude of the effect on tenants.
- There could also be externalities associated with the LAHC FDI reform that have not been quantified (examples include via improved amenity and/or by reducing overall crime and homelessness in LAHC FDI neighbourhoods). These are, however, less likely for smaller housing developments and unlikely to occur in the short term.
- To generate a BCR of at least one, the total effects described above would need to add an improvement in the social welfare of tenants to the value of \$1,540 per person over a ten-year period.

In this section we discuss the findings and limitations of the cost-benefit analysis (CBA) of LAHC FDI Projects. We present results of the CBA of the incremental costs and benefits of LAHC FDI Projects when compared with a base case scenario where LAHC continued with its pre-Future Directions social housing delivery strategy.<sup>51</sup>

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<sup>51</sup> In Appendix F, Tables F.2 to F.7 we also present the results of a second CBA where we compare the costs and benefits of LAHC FDI Projects to a second base scenario where entry into social housing is delayed by a year (thus leading to capital cost savings in the first year). To estimate these benefits we use the comparison of LAHC FDI tenants to applicants on the housing register who had not yet been placed in social housing at the reference date, but who were placed in social housing up to a year after the reference date.

In Section 2.4.2 we saw that the incremental net capital cost of LAHC FDI was \$29,862.4 on average per dwelling, or \$2.04 per dwelling night. In this section we show that applying this unit cost to account for the time tenants spend in LAHC FDI housing and offsetting rental revenue received from tenants leads to an additional cost of \$12,257,646 over ten years when compared with the pre-Future Directions strategy. With 4,614 individuals provided LAHC FDI housing over this period, this comes to a cost of \$2,657 per person it houses. On the flip side we find that LAHC FDI leads to estimated additional benefits of \$5,151,286 over ten years, or \$1,116 per tenant. Thus, the CBA finds that LAHC FDI Projects has a net overall present cost (a negative net present value) of \$7,106,360, or \$1,540 per tenant, in June 2021 prices. This translates to a benefit-cost ratio of 0.42. Further details of the resulting costs and benefits of LAHC FDI are presented in the following sections.

## 6.1. How much did LAHC FDI Projects cost?

Social housing assets need to be renewed when they are no longer fit for purpose or become expensive to maintain. Delivering uplift in developments allows the stock to be renewed and replaced with homes that are fit for purpose and make best use of the available land. While market forces and cost inflation are the dominant forces in cost differences of social housing delivery over a long-term period, policy decisions to prioritise silver-standard dwellings, and locations with additional amenity have led to identified benefits but also come at a cost.

Thus, the reform scenario assumes that any incremental increase in real capital costs incurred by LAHC in the years following 1 July 2016 was associated with a change in policy strategy which is comprised of the following elements:

- more construction of new dwellings,
- a focus on different locations,
- an increased focus on silver standard dwellings / improving quality and design,
- an increased/scaled up focus on mixed tenure dwellings,
- more support services, and
- an increase in dwellings delivered and managed by Community Housing Providers (although sample sizes do not permit separate analyses of public and community housing).

It should also be emphasised that (as mentioned above) LAHC did not receive any additional funding to deliver dwellings as part of the Future Directions strategy. Rather, the strategy provided the strategic policy framework under which LAHC scaled up its existing approach to developing new social housing stock. Also LAHC's funding stream to build new stock was and remains post-Future Directions, the same, that is "new" stock is purchased via the buying and selling of "old" stock on the private market.<sup>52</sup> Therefore, the costs that are included in the CBA should be considered as opportunity costs - they provide a monetary value of what the people of NSW are foregoing by LAHC implementing its Future Directions strategy rather than continuing with its earlier pre-Future Directions strategy.

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<sup>52</sup> Although it is outside the scope of this evaluation, it would be valuable to undertake a CBA of the LAHC business model, which would evaluate the costs and benefits of selling older stock and buying new stock versus the costs and benefits of continuing to maintain and redevelop older stock.

The ten-year estimated costs of LAHC FDI Projects, in June 2021 prices, are presented in Table 6.1. The table reports on the calculations used to compute the overall incremental costs of LAHC FDI Projects compared to the prior costs associated with LAHC delivery of social housing in the years immediately preceding Future Directions. It starts from the per dwelling night costs and builds up to the total net present cost of LAHC FDI.

The net unit capital cost measure is denoted as 'C3' in Table 6.1 and equals the difference between the per dwelling night cost of the reform, C1, minus the per dwelling night cost of the base case, C2. This equates to \$2.04 per dwelling night (see Section 2.4.2 for details of these calculations). The cost offset due to rental revenue received from tenants (C4) reflects the additional \$3.50 a week of rental revenue that LAHC receives for each tenant on average due to Future Directions (for the estimate of the average treatment effect on rent paid see Section 5.5.1). C5 converts this to a daily amount of roughly 50 cents per day.

The annualised net capital cost (C7) and net recurrent cost (C8) are then calculated by multiplying the respective per dwelling night unit costs (C3 and C5) by the total amount of time households spent in the LAHC FDI dwellings in each year (C6). Recurrent costs are then discounted (C9) and added to the total capital cost estimate of C7 to generate the total net cost of LAHC FDI (CT). As explained in Section 2.4, total capital costs are treated as upfront costs, in that these are not discounted, but they are adjusted to account for the longer life of assets and the total time tenants have spent in LAHC FDI dwellings over the CBA analysis period.

The resulting net present cost (CT) presented in the final column of the table shows that LAHC FDI is estimated to cost an additional \$12.3 million over the first ten years. This is equivalent to \$4,618 per person it houses based on 4,614 people.

In the final two rows of the table, estimated effects of LAHC FDI on CRA are presented (based on results presented in Section 5.5). As mentioned in Section 2.4 these are not included as a cost of the program (although they are a cost to the Australian Government) but can be seen as a transfer to the now relatively larger share of Community Housing Providers that manage LAHC housing under the Future Directions strategy. From row T1 we see that there is a net increase in CRA paid to tenants due to Future Directions of roughly 30 cents a day. This results in an overall net present value of just over \$1.6 million over a ten-year period that is transferred to Community Housing Providers.

**Table 6.1 Estimated costs of LAHC FDI compared to base scenario over first 10 years, June 2021 prices, (\$)**

		Years after entry to LAHC FDI dwelling										Net present cost	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10		
Unit capital costs													
Unit cost per dwelling night (pdn)													
Reform (post Future Directions)													
C1		36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	NA
Base case (Pre Future Directions)													
C2		34.6	34.6	34.6	34.6	34.6	34.6	34.6	34.6	34.6	34.6	34.6	NA
C3=C1-C2		2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	NA
Unit recurrent costs/cost offsets													
Cost offset due to rental revenue (weekly) <sup>1</sup>													
C4		-3.5	-5.0	0.0	-2.8	-2.8	-2.8	-2.8	-2.8	-2.8	-2.8	-2.8	NA
Cost offset due to rental revenue (pdn)													
C5=C4/7		-0.5	-0.7	0.0	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	NA
Total number of days households live in LAHC FDI dwellings <sup>2</sup>													
C6		981,445	919,808	859,311	798,054	736,987	675,920	614,853	553,786	492,719	431,652	7,064,535	
C7=C6*C3		2,002,148	1,876,408	1,752,994	1,628,030	1,503,453	1,378,877	1,254,300	1,129,723	1,005,147	880,570	14,411,651	
C8=C6*C5		-490,761	-655,570	0	-322,617	-297,931	-273,244	-248,557	-223,871	-199,184	-174,497	-2,886,232	
C9=C8/(1+r/100) <sup>t</sup>		-458,655	-572,600	0	-246,123	-212,420	-182,074	-154,789	-130,295	-108,343	-88,706	-2,154,005	
CT=C7+C9		1,543,493	1,303,808	1,752,994	1,381,907	1,291,033	1,196,803	1,099,511	999,429	896,804	791,864	12,257,646	
Net CRA transfer (pdn) <sup>3</sup>													
T1		0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	NA
T2=(T1*C6)/(1+r/100) <sup>t</sup>		243,027	220,369	272,104	188,162	175,853	139,197	118,337	99,611	82,829	67,816	1,607,304	

1. Average treatment effect on rent paid (excluding CRA) as estimated from outcome evaluation.

2. Calculated across all principal tenants of LAHC FDI dwellings for years 1 to 3. Years 4 to 10 predicted based on linear trend.

3. A cost to the Commonwealth government, but not included as an overall cost of LAHC FDI as it is a transfer to CHPs.

## 6.2. What did the resources from LAHC FDI Projects achieve?

In Section 5 we saw that LAHC FDI improved tenant outcomes in several key areas. In this section we utilise these estimates and assign them with the monetary values that were presented in Table 2.9 of Section 2.4.3 to calculate the overall net benefits of LAHC FDI.

Resulting estimates of the benefits achieved by LAHC FDI are presented in Tables 6.2 to 6.4. Firstly Table 6.2 presents the estimated annual benefits of LAHC FDI compared to the base case over ten years. It shows how the monetary values of key outcomes presented in Table 2.9 (reproduced in column B1 of the table) are multiplied by the estimate of the overall LAHC FDI effect for each outcome. This overall effect is calculated by multiplying the population of individuals exposed to the LAHC FDI reform (B2) by the estimated causal impact of LAHC FDI for each outcome (reproduced by year in the three B3 columns) to generate the estimated benefit for years one, two and three ( $B4=B1*B2*B3$ ). Outcomes where the average LAHC FDI effects are not significant are denoted by zeros in the table.

Benefits of LAHC FDI are expected to persist beyond the three-year period captured in the outcome evaluation. Longer-term outcomes are predicted for years four to ten after initial treatment by taking a simple average of the treatment effects for client outcomes calculated at  $t=1$ ,  $t=2$  and  $t=3$ .<sup>53</sup> In future evaluations, once outcomes for further years after the first three years are known, these predictions can be substituted with the estimated *ex-post* outcome effects and the CBA analysis updated.

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<sup>53</sup> Another option would be to predict using a linear extrapolation of estimates from earlier years, but since the three-year outcomes do not have the same predicted power as the outcomes of earlier years (and therefore are more likely to be zero), a simple average was considered to be more appropriate.

**Table 6.2 Estimated annual benefits of LAHC FDI compared to base scenario over first 10 years, June 2021 prices**

	\$ Benefit (-Cost) Value B1	Number of treated persons B2	Estimates of average treatment effects (ATEs) B3			Total estimated annual benefit (\$) B4=B1xB2xB3			Total predicted annual benefit (\$) μ(B4)
			Year 1	Year 2	Year 3	Year 1	Year 2	Year 3	
<b>Health</b>									
Hospital days (non-psychiatric)	-1,579	4,614	0	0	0	0	0	0	0
Stay in psychiatric ward/hospital	-1,269	4,614	0	0	0	0	0	0	0
Ambulance call out	-910	4,614	-0.105	-0.069	0	442,260	291,357	0	244,539
Emergency department presentation (leading to admission)	-1,049	4,614	-0.049	0	0	235,044	0	0	78,348
Emergency department presentation (not admitted)	-657	4,614	0	-0.149	0	0	452,712	0	150,904
MBS services (in \$)	-1	4,614	\$86.22	0	0	-397,831	0	0	-132,610
PBS costs (in \$)	-1	4,614	0	0	0	0	0	0	0
Use of mental health services (ambulatory)	-297	4,614	-0.021	0	0	29,397	0	0	9,799
<b>Housing</b>									
Evicted from social housing	-25,432	3,782	0	0	0	0	0	0	0
Use of homelessness support with accommodation	-12,201	4,614	0	0	-0.010	0	0	546,157	182,052
<b>Safety</b>									
Adult days in custody	-292	4,172	0	0	0	0	0	0	0
Juvenile justice stays	-1,956	4,172	0	0	0	0	0	0	0
Proven court appearance (assume all for magistrate's court)	-11,556	4,172	-0.011	0	0	520,188	0	0	173,396
Child ever in contact with child protection services	-1,412	945	0	0	-0.057	0	0	75,777	25,259
<b>Education</b>									
Child achieves minimum NAPLAN standard	4,954	562	0	0	0	0	0	0	0
Completion of a VET qualification/apprenticeship at Cert III or above	16,628	3,782	0	0	0	0	0	0	0
<b>Transfers</b>									
Income support payments (in \$)	NA	3,782	\$616.77	0	0	2,332,606	0	0	777,535

**Table 6.3 Discounted annual benefits of LAHC FDI compared to base scenario over first 10 years, June 2021 prices (\$)**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Net present benefit	NPB per capita
<b>Health</b>												
Hospital days (non-psychiatric)	0	0	0	0	0	0	0	0	0	0	0	0
Stay in psychiatric ward/hospital	0	0	0	0	0	0	0	0	0	0	0	0
Ambulance call out	413,327	254,482	0	186,558	174,353	162,947	152,287	142,324	133,013	124,311	1,743,602	378
Emergency department presentation (leading to admission)	219,668	0	0	59,771	55,861	52,207	48,791	45,599	42,616	39,828	564,342	122
Emergency department presentation (not admitted)	0	395,416	0	115,124	107,592	100,554	93,975	87,827	82,082	76,712	1,059,282	230
MBS services (in \$)	-371,805	0	0	-101,168	-94,549	-88,364	-82,583	-77,181	-72,131	-67,412	-955,194	-207
PBS costs (in \$)	0	0	0	0	0	0	0	0	0	0	0	0
Use of mental health services (ambulatory)	27,474	0	0	7,476	6,986	6,529	6,102	5,703	5,330	4,981	70,581	15
<b>Housing</b>												
Evicted from social housing	0	0	0	0	0	0	0	0	0	0	0	0
Use of homelessness support with accommodation	0	0	445,827	138,887	129,801	121,309	113,373	105,956	99,024	92,546	1,246,724	270
<b>Safety</b>												
Adult days in custody	0	0	0	0	0	0	0	0	0	0	0	0
Juvenile justice stays	0	0	0	0	0	0	0	0	0	0	0	0
Proven court appearance	486,157	0	0	132,283	123,629	115,541	107,982	100,918	94,316	88,146	1,248,972	271
Child ever in contact with child protection services	0	0	61,856	19,270	18,009	16,831	15,730	14,701	13,739	12,840	172,977	37
<b>Education</b>												
Child achieves minimum NAPLAN standard	0	0	0	0	0	0	0	0	0	0	0	0
Completion of VET qualification at Cert III or above	0	0	0	0	0	0	0	0	0	0	0	0
<b>Transfers</b>												
Income support payments (annual)	2,180,005	0	0	593,178	554,372	518,105	484,210	452,533	422,928	395,259	5,600,589	1,214

**Table 6.4 Total estimated benefits of LAHC FDI compared to base scenario over first 10 years, June 2021 dollars (\$)**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Undiscounted annual net benefit	829,058	744,068	621,934	731,687	731,687	731,687	731,687	731,687	731,687	731,687
Discounted annual net benefit <sup>1</sup>	774,821	649,898	507,683	558,200	521,683	487,554	455,658	425,848	397,989	371,952
Discounted annual net benefit (upper bound) <sup>2</sup>	804,911	701,356	569,157	650,094	631,159	612,776	594,928	577,600	560,777	544,444
Discounted annual net benefit (lower bound) <sup>3</sup>	753,689	614,933	467,268	499,752	454,320	413,018	375,471	341,337	310,307	282,097
Undiscounted net savings to NSW government <sup>4</sup>	\$1,226,889	\$744,068	\$621,934	\$864,297	\$864,297	\$864,297	\$864,297	\$864,297	\$864,297	\$864,297
Discounted net savings to NSW government <sup>1</sup>	\$1,146,626	\$649,898	\$507,683	\$659,368	\$616,232	\$575,918	\$538,241	\$503,029	\$470,120	\$439,365

1. Annual net benefit with a 7% discount rate.

2. Annual net benefit with a 3% discount rate.

3. Annual net benefit with a 10% discount rate.

4. This excludes costs associated with changes in CRA paid to CHPs and benefits attributed to the Commonwealth government such as MBS and PBS services where relevant.



We work through Table 6.2 with an example focusing on ambulance call outs. Column 'B1' shows that ambulance call outs cost the NSW government on average \$910 per call out; thus a reduction in call outs would save the government \$910 per call out. Column 'B2' shows that there were 4,614 individuals that have lived in LAHC FDI dwellings at some stage since Future Directions was implemented and prior to June 2021. B3 shows that the causal impacts of LAHC FDI are to reduce ambulance call outs by 0.105 call outs per person one year after entry to LAHC dwellings and 0.069 call outs per person two years after entry. There was no effect in year three. This equates to a saving of \$442,260 in year 1 and \$291,357 in year two. The predicted savings in years four through ten take the simple average of savings over the first three years, which comes to \$244,539 per year.

Table 6.3 then presents the resulting annual benefit estimates derived using the data in Table 6.2 by outcome discounted by a 7 per cent discount rate, and Table 6.4 presents the total estimated annual benefits. All monetary values presented are in June 2021 prices.

Table 6.3 shows that there were positive impacts of LAHC FDI in monetary terms. Improvements in the health and welfare of LAHC FDI tenants led to savings in government expenditure (in net present value units) associated with health and hospital services, improvements in child safety (via reductions in child protection notifications), reductions in contact with the justice system, and reductions in usage of homeless services.

Savings in health and hospital services include just over \$1.7 million in reductions in ambulance call outs; a further \$1.6 million in reductions in emergency department presentations and \$70,581 in reductions in the need for ambulatory mental health services. Assuming that these reflect a genuine reduction in the need for these services these benefits are considerable. Offsetting these savings somewhat was an increase in the use of MBS services to a value of \$955,194. This is included in the CBA as a "disbenefit" at present because of its increased cost. However, it is possible that this increased use of primary care could provide a benefit in the longer term if better (preventive) health care leads to improved future health outcomes of tenants, thus reducing the need for acute health services in the future. A longer-term CBA is needed to determine whether this indeed bears out.

Further benefits of LAHC FDI arise through improvements in housing stability therefore reducing the use of homelessness accommodation services to the value of \$1.2 million. Reduced contact with the justice system led to savings of another \$1.2 million, and reductions in child protection notifications led to an additional benefit of \$172,977.

Tables 6.2 and 6.3 show that Centrelink income support payments for those in LAHC FDI properties also rose with the reform (to a discounted value of \$5.6 million). These are not included in the CBA analysis in line with NSW Treasury guidelines – although it is a benefit to tenants, it is an equivalent additional cost to the Australian Government. As this finding is somewhat counterintuitive given that the outcome evaluation found evidence of some improvement in the employment outcomes of LAHC FDI tenants, we have not attempted to monetise the possible employment impacts of the reform. Further research is required to determine whether these employment effects are real (in that they lead to improvements in earnings) and sustained, possibly by adding linkages to Australian Tax Office (ATO) data.

Along with presenting the total estimated annual benefits of LAHC FDI in Table 6.4 to be used in the CBA, the cost savings to the NSW government are also presented. This is not to be considered a substitute for the overall CBA but is rather to provide information to the NSW government to aid in its budget forecasts.

### **6.3. Did the economic benefits of LAHC FDI Projects outweigh costs?**

Table 6.5 provides a summary of the findings of the cost-benefit analysis for LAHC FDI against the main base case scenario where LAHC continued to develop their social housing stock as they did in the years leading up to Future Directions. Although there were sizeable, monetised benefits associated with the LAHC FDI reforms, the calculated benefits do not outweigh its overall costs over a ten-year period.

Benefits were estimated to accrue to a total value of \$5,151,286. These include benefits in the form of reduced ambulance call outs, emergency department presentations, use of mental health services, use of homelessness support, and fewer court appearances. It also includes benefits to children from less contact with child protection services. These benefits are slightly reduced by an increase in the use of MBS services.

Incremental costs of the program are however estimated to be just below \$12.3 million, or \$2,657 for every person it houses. As a result, LAHC FDI Projects implemented between July 2016 and June 2021 have a net overall cost of \$7,106,360, with a benefit-cost ratio of 0.42. With 4,614 individuals having lived in LAHC FDI housing at some stage, this results in a net cost of \$1,540 per person.

Table 6.6 presents the sensitivity of these CBA results to alternative scenarios or assumptions, including assumptions about discount rates (alternative scenarios A and B), the useful life of dwellings (alternative scenarios C and D) and expanding the criterion to include benefits to one where outcomes are included where the p-value is less than 0.10 (rather than the 0.05 used in the main analysis) (alternative scenario E). The table also presents the net cost implications to the NSW government. These are not presented as an alternative scenario but as a guide to the NSW government to consider in their budget calculations and this net cost excludes benefits from services that are delivered by the Australian Government, such as MBS and PBS. On the cost side they also exclude rental revenue offsets from LAHC FDI housing that is provided by CHPs.

Table 6.6 shows that the overall NPVs and BCRs are not overly sensitive to alternative assumptions regarding the discount rate and the overall conclusion of the analysis are unaffected when this parameter is varied. The BCR ranges from a low of 0.36 when a 10% discount rate is adopted (alternative scenario A) to a high of 0.53 when a discount rate of 3% is adopted (alternative scenario B).

Assumptions about the effective/useful life of dwellings are more important to the overall results. If we assume that the effective life of dwellings is 66.6 years rather than 40 years the net present cost of the program more than halves from \$7.1 million with a BCR of 0.42 (Main CBA) to \$1.4 million and a BCR of 0.79 (alternative scenario D). This is because a longer assumed asset life arithmetically reduces the derived cost per dwelling night and results in a lower cost in the CBA computation,

decreasing from a cost estimate of \$23,502,642 for the main analysis, to \$11,585,837 for alternative scenario C and \$8,689,378 for alternative scenario D.

**Table 6.5 Ten-year CBA results for LAHC FDI compared to main base case scenario<sup>1</sup>, 7% discount rate, June 2021 prices**

Category	Total	Per capita
<b>Costs</b>		
Rental revenue offset	-\$2,154,005	-\$467
Capital costs <sup>2</sup>	\$14,411,651	\$3,123
<b>Total costs</b>	<b>\$12,257,646</b>	<b>\$2,657</b>
<b>Benefits</b>		
<i>Health</i>		
Hospital days (non-psychiatric)	\$0	\$0
Stay in psychiatric ward/hospital	\$0	\$0
Ambulance call out	\$1,743,602	\$378
Emergency department presentation (leading to admission)	\$564,342	\$122
Emergency department presentation (not admitted)	\$1,059,282	\$230
MBS services (in \$)	-\$955,194	-\$207
PBS costs (in \$)	\$0	\$0
Use of mental health services (ambulatory)	\$70,581	\$15
<i>Housing</i>		
Evicted from social housing	\$0	\$0
Use of homelessness support with accommodation	\$1,246,724	\$270
<i>Safety</i>		
Adult days in custody	\$0	\$0
Juvenile justice stays	\$0	\$0
Proven court appearance	\$1,248,972	\$271
Child ever in contact with child protection services	\$172,977	\$37
<i>Education</i>		
Child achieves minimum NAPLAN standard	\$0	\$0
Completion of a VET qualification/apprenticeship at Cert III or above	\$0	\$0
<b>Total benefits</b>	<b>\$5,151,286</b>	<b>\$1,116</b>
Transfers (not included in NPV or BCR)		
Income Support Payments	\$5,600,589	\$1,214
Commonwealth Rent Assistance	\$1,607,304	\$425
<b>Net present value</b>	<b>-\$7,106,360</b>	<b>-\$1,540</b>
<b>Benefit-cost ratio</b>	<b>0.42</b>	<b>0.42</b>

*Notes*

1. Base case: LAHC social housing delivered between 1 July 2011 to 30 June 2016.
2. Capital costs are considered upfront costs and therefore not discounted although adjustments have been made considering the effective life of the asset.

Expanding the criterion to include benefits which were significant at the 10% level in the outcome evaluation has little impact only increasing the BCR from 0.42 to 0.43. The only additional benefit included if we expand the criterion is an additional reduction in emergency department presentations for those not admitted in the first year following the start of a LAHC FDI tenancy.

Finally, Table 6.6 shows the overall cost implications to the NSW government intended to aid as a guide for budget preparations. The net present cost to the NSW government is lower than the overall net present cost, coming to a value of just over \$4.0 million. This is largely due to the additional MBS services costs that the NSW government does not incur as they are an Australian Government responsibility, although this also offsets the reduced rental revenue the NSW government receives due to a somewhat larger share of LAHC dwellings allocated to CHP management associated with LAHC FDI dwellings (compared to before Future Directions was introduced).

**Table 6.6 Sensitivity of CBA results to alternative assumptions**

	NPV	NPV per capita	BCR
Main CBA: 7% discount rate	-\$7,106,360	-\$1,540	0.42
Alternative Scenario A: 3% discount rate (upper bound)	-\$5,636,242	-\$1,222	0.53
Alternative Scenario B: 10% discount rate (lower bound)	-\$7,968,202	-\$1,727	0.36
Alternative Scenario C: Asset life of 50 years (2% depreciation)	-\$4,280,546	-\$928	0.55
Alternative Scenario D: Asset life of 66.7 years (1.5% depreciation)	-\$1,384,087	-\$300	0.79
Alternative Scenario E: Expanded criterion to include benefits (p<0.10)	-\$7,012,299	-\$1,520	0.43
Cost implications to NSW government	-\$4,048,484	-\$877	0.60

## 6.4. What about the non-monetised benefits of LAHC FDI?

There are other potential benefits of LAHC FDI that may not have been fully monetised. The CBA estimates in the previous section account for impacts on tenant evictions and on homelessness accommodation service usage but the qualitative analysis and some of the indicators in the outcome evaluation show that the LAHC FDI reforms appear to improve the housing stability of tenants more broadly with fewer relocations and transfers, fewer tenant initiated exits, and fewer users of homelessness and at-risk of homelessness services. If benefits from housing stability flow through to health or quality of life more generally and are not captured by health or homelessness service usage then the benefit estimates in the previous CBA analysis will be understated.

Indeed, there are indications that the LAHC FDI program has improved the quality of life of tenants from both the qualitative analysis and from tenant satisfaction surveys. However, as we do not observe these for a comparison group that are in other forms of social housing we are not able to quantify the overall effects on quality of life that have come about due to the LAHC FDI reforms.

Perhaps the best estimates of an upper bound for these effects come from evaluations of the Housing First program, which has been implemented in cities

around the world using an experimental design, which therefore gives confidence that the observed effects are indeed causal impacts of the program. The Housing First program offers permanent supportive housing to homeless individuals. Typically, it targets the most vulnerable subgroups of the homeless, including those experiencing chronic homelessness and/or those with mental illness. This is not the counterfactual for LAHC FDI tenants, who are a vulnerable population, but are already housed, thus the estimates these studies provide are an upper bound of what might be expected for LAHC FDI tenants.

Aubry et al. (2020) provide a systematic review of the effects of permanent supportive housing in high-income countries, with many of the studies included evaluating the effectiveness of Housing First interventions. In addition, Carnemolla and Skinner (2021) undertake an international review of outcomes associated with providing permanent housing for people who have been homeless, with Housing First interventions again providing much of the literature examined.

These studies suggest that large improvements in housing stability lead to small but significant improvements in the quality of life of those affected in the short to medium term. Aubry et al. (2020) find that permanent supportive housing improves the adjusted standardised mean of the quality of life of those housed by 0.15 after 12 months, with this effect waning over time. They, however, find little evidence of effects of permanent supportive housing on other health outcomes. Thus, based on this evidence alongside the qualitative evidence of the evaluation in this report, we expect that the Future Directions reforms have at best led to a small improvement in the quality of life of its tenants, with an upper bound estimate of a 0.15 increase in the average standardised mean of the quality of life of tenants.

We also did not attempt to monetise outcomes suggesting that overall employment amongst LAHC FDI tenants increased. The reason for not monetising this is that, somewhat counterintuitively, the evaluation also found that Centrelink income support payments for those in LAHC FDI properties rose with the reform, which we monetise but treat as a transfer to tenants from the Australian Government which is neither a cost nor a benefit in net terms. This suggests that any employment effects were not associated with sustained, substantial earnings improvements. Further research is required to determine whether these employment effects are real (in that they lead to improvements in the overall earnings of tenants) and sustained, possibly by extending data linkages to Australian Tax Office (ATO) data.

In addition, there are several other potential benefits that have not been captured at all in the analysis due to data limitations. One of the aims of LAHC FDI housing is to improve the energy efficiency of homes delivered. Thus, it is possible that tenants benefit from these energy efficiencies with lower energy costs, which then also has a potential flow-on effect to society. As we do not have data on energy expenditure by tenants we cannot quantify this, but given that tenants are on a limited income (typically on a Centrelink income support payment) the effect of this is unlikely to be large. Rather this effect is more likely to have an effect via tenant satisfaction or quality-of-life, which has already been discussed.

Ideally in a CBA what should be compared is whether the social welfare gain by tenants and savings to Government is greater than the societal welfare lost in having to collect the revenue to pay for the program. Instead, we only have relatively crude proxies for their welfare. While utilisation of health services is captured, actual health and wellbeing is not, and therefore we cannot tell if changes in health service use

reflect a change in need or a change in access to these services. By taking reductions in these services as a benefit, we are implicitly assuming the former but if, hypothetically, LAHC FDI was set up in areas with fewer health services this may also suggest reduced access to services. However, given that we also see an associated increase in use of Medicare Services we are reasonably confident that reductions in other health services are indeed reflecting reduced need for these services.

There could also be further benefits to children from growing up in better neighbourhoods. In a follow up to the Moving to Opportunity project in the U.S. Chetty et al. (2016) find that young children (13 years or younger) moving to lower poverty neighbourhoods have substantially improved adult outcomes, whereas older children who move, face negative effects (potentially due to the disruption in their social networks and schooling). We, however, do not see any evidence of this effect in the education outcomes for children residing in LAHC FDI, although the sample size did not allow for separate analysis by age of the child. In addition, the COVID-19 pandemic may have dampened any impacts in the period after 2020. The U.S. intervention examined in the Chetty et al (2016) study does also not necessarily translate directly to Australia given differences in the way schools and maternal and child health services are funded. Australia also has much lower levels of incarceration and violent crime (particularly gun violence) than the US, which are also likely to affect the outcomes.

Finally, there could also be externalities associated with the LAHC FDI reform that have not been quantified (examples include via improved amenity and/or by reducing overall crime and homelessness in LAHC FDI neighbourhoods). These are, however, less likely for smaller housing developments and not likely to occur in the short term.

What is the likelihood of the combination of the possible additional effects described above to be of the magnitude required for the BCR to reach one? This would require an improvement in the social welfare of tenants to the value of \$1,540 per person over a ten-year period, which comes to \$154 per year in net present value terms. Although each of the effects above is only at best likely to lead to marginal improvements to a LAHC FDI tenant's welfare, it seems feasible that the combination of effects could bring this about. It is also useful to compare this value with Loubière *et al* (2020) who examine Europeans' willingness to pay additional taxes to end homelessness by funding the Housing First programme. The authors find that those surveyed were each on average willing to pay annual taxes of €28.2, which currently converts to around \$43.82, to scale up the Housing First programme to end homelessness in Europe. As Housing First targets those experiencing chronic homelessness with particular support needs this is not necessarily equivalent to a willingness to pay to end other forms of homelessness or to provide quality of life improvements to those already housed. But if this broadly translates to the Australian context, it seems there would be public support (and willingness to pay) for measures that lead to measurable reductions in homelessness.

## 6.5. Limitations of CBA

In the previous subsection we discussed some of the limitations of our CBA analysis by focusing on potential factors that we have been unable to fully measure and/or

monetise. Even in the absence of these issues, CBA as an analysis method has its limitations.

CBA is a method to determine the economic efficiency of a project and does not explicitly take equity concerns into account. It treats a dollar taken from a wealthy person equivalently to a dollar given to a poor person. However, as outlined by NSW Treasury (2017, p.4), '(w)hile acknowledging its limitations, CBA is widely used as the first-best and preferred method to assess the merits of proposed government policies and public expenditure.' Treasury does not recommend weighing the welfare of some groups, such as those on the lowest incomes, more than the welfare of others in the CBA. Rather, it recommends that a thorough analysis of the distribution of the benefits of the reform be considered alongside the CBA results. Thus, it is essential to consider the subgroup analysis presented in Section 8 in addition to the results of the CBA.

Where CBA is particularly valuable is that it allows policy makers to make fully informed comparisons of policy impacts of alternative reform programs using a consistent unit of measurement, dollars. Thus, it is useful in making comparisons between the three Future Directions programs to obtain a sense of whether any particular program is more efficient in delivering social housing than another. This is particularly the case for the two programs that are delivering new social housing stock, SAHF and LAHC FDI programs. Even though LAHC FDI programs are not relying on any new government funding there is still an opportunity cost if the benefits of the program do not exceed the incremental cost. Thus, CBA helps guide how to maximise redevelopment of new social housing stock as there is a potential trade-off between the quality and quantity of new housing. If the net benefits do not exceed the incremental costs, it may be more efficient to sacrifice some quality for quantity, as long as this is not at the expense of the effective life of the asset.

# 7. How well have LAHC FDI Projects worked for different tenant groups, and why?

## Key takeaways

- There is heterogeneity in LAHC FDI program impacts across different subpopulations of tenants:
  - Women increased their use of primary health care as measured by MBS services and PBS scripts, while men did not. We find similar results for older tenants aged 55 and above, compared to younger tenants. The differences across subgroups in combination with dwelling locations and access to hospitals suggest that this is due to improved access to health services.
  - Older tenants and those in major cities primarily benefit from higher market rents (implying higher quality housing) at no higher rent charged.
  - Positive employment effects are concentrated among younger tenants (below age 55), as one would expect; among tenants without disabilities; and among tenants whose main language is English.
  - Aboriginal tenants see a greater positive effect of LAHC FDI on employment outcomes and on overall housing stability but report lower satisfaction with their local community and social networks, and are more likely to use mental health services, than Aboriginal tenants in other social housing do.
  - CALD tenants appear to benefit less from LAHC FDI than other tenants, across a range of domains including reduction in homelessness, improved employment outcomes, reduced contacts with the justice system and reduced need for emergency care.
- There appear to be barriers to the benefits of LAHC FDI reaching the most vulnerable tenant populations evident from the quantitative analysis. More generally, the qualitative analysis shows this to be tenants with limited personal and social resources to self-advocate.

We repeat the analyses of Section 5.5, now allowing the effect of LAHC FDI to vary across subgroups, to assess what tenant characteristics are associated with LAHC



FDI success.<sup>54</sup> Detailed results are reported in Appendix I.1 to I.6. We selectively refer to responses to the Housing Satisfaction Survey by subgroup (full results included in Appendix J) or to findings from tenant interviews where they shed light on why these differences exist.

## **7.1. Men versus women**

### ***What impact have LAHC FDI Projects had on men and women?***

In terms of program impacts in the “Housing” domain, transfers to other social housing were reduced among male head tenants (with transfers being reduced by 3.5 percentage points within two years of the tenancy start date, and by 4.9 percentage points within three years of the tenancy start date), whereas the effect among women is insignificant. We also find a reduction of negative exits among male head tenants (by 1.2 percentage points within three years), with a significantly smaller effect among female head tenants (0.9 percentage points within three years).

Program impacts are surprisingly homogenous for women and men in most other domains. The only important exception is an increased utilisation of primary care services among women, which was not found among men or when we analysed the full sample. Women received three additional MBS scripts in the first year of their tenancy, at a cost of around \$229. Their number of PBS scripts also increased (by 6.5 scripts).<sup>55</sup>

### ***What explains these results?***

The reason for increased utilisation of primary care among women is unclear. It is possible that the LAHC FDI dwellings’ proximity to commercial zones B2 (typically a local shopping strip), in particular, improved proximity to primary care services. If there are gendered differences in the extent to which male and female tenants make use of their new improved access to primary care services, we would see the observed pattern in health care utilisation. It is, in principle, also possible that this reflects worse female tenant health. Female tenants could have had greater unmet need for primary care before moving into the LAHC FDI dwelling. Alternatively, it is possible that there are pathways by which dwelling features worsen health – such as safety features, ventilation, or heating and cooling – and that have a differential effect on male versus female tenants. This is a possible but less plausible explanation.

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<sup>54</sup> The subgroup analysis was only conducted for the comparison case with other social housing tenants, not for the comparison with LAHC FDI tenants to applicants on the waiting list. This is due to sample size.

<sup>55</sup> We also find, surprisingly, that decreases in court appearances and domestic violence convictions only occur among women; however, these effects are based on a small number of cases.

## 7.2. Aboriginal tenants

### ***What impact have LAHC FDI Projects had on Aboriginal tenants?***

Aboriginal tenants experienced a greater reduction in negative exits from social housing (by 2.6 percentage points within two years from the start of the tenancy and by 3.4 percentage points within three years) than non-Aboriginal tenants (for whom negative exits only decreased by 0.8 and 0.3 percentage points). They also had a greater reduction in homelessness in the years following the tenancy when defined as sleeping rough (by 3.2 percentage points). Aboriginal tenants increased utilisation of homelessness services in the first year of their tenancy, followed by decreased risk of being in insecure housing or sleeping rough in the second and third year of their tenancy.

Aboriginal tenants experienced a much greater positive effect of being housed in a LAHC FDI dwelling on living in a household with at least one employed member (by 8.2 percentage points in the first year after the tenancy began, compared to 2.4 percentage points among non-Aboriginal tenants) and a greater positive effect on reporting employment as their main source of income (by 5.5 percentage points, compared to 1.5 percentage points among non-Aboriginal tenants).

Despite the positive program impact on housing outcomes and economic outcomes, Aboriginal tenants experienced an increase in utilisation of mental health services by 2.3 percentage points in the first year of the tenancy, and 3.4 percentage points in the second year. This effect is in the opposite direction to what we find among non-Aboriginal tenants, who were 2.7 percentage points less likely to have used mental health services in the first year after their tenancy began (and 2 percentage points in the second year).

Aboriginal tenants interviewed for this evaluation experienced mixed impacts on their mental health. The factors that they identified as contributing to worsening mental health included isolation and loneliness, the inability to pursue work or study. Factors specific to their dwelling include their dwelling being the wrong fit for their needs and ongoing maintenance issues. At the same time, multiple Aboriginal tenants attributed their dwelling to improvements in their mental health, for example when the housing design contributed to an overall better quality of life:

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*My mental health is much better, because I'm not as stressed and worried about my kids getting sick from raw sewerage and black mould.*

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### ***What explains these results?***

The pattern observed in the housing domain – increased service utilisation in the first year, followed by increased housing stability in the second and third year – suggests that Aboriginal tenants in LAHC FDI dwellings are better able to access needed services, with positive results on their housing outcomes. Improved housing stability could also explain improved employment outcomes, if stable housing is a necessary condition for stable employment.

Despite this, mental health outcomes for Aboriginal tenants do not appear to be as positively affected by living in a LAHC FDI dwelling as they are for other tenants. Responses to the HOSS survey suggest that living in a (public housing) LAHC FDI

dwelling comes with lower satisfaction with personal relationships and the community the tenant lives in, compared to other public housing: Aboriginal LAHC FDI tenants report, compared to Aboriginal tenants in other public housing, lower satisfaction with feeling part of their local community, lower satisfaction with their personal relationships, knowing fewer people they could ask for help in an emergency situation, and being less confident that they could ask for help when they need it. In contrast, non-Aboriginal tenants living in LAHC FDI dwellings have a more positive assessment of these aspects of their life than non-Aboriginal tenants in other public housing do (see Appendix J.2).

These findings, combined with the tenant interview findings, suggest that the physical aspects of the design of the LAHC FDI housing, and the increased housing stability associated with living in these dwellings are not sufficient to improving mental health and wellbeing outcomes for Aboriginal tenants. Further work is needed to ensure that Aboriginal tenants feel culturally safe and connected to their communities when living in LAHC FDI housing.

### **7.3. CALD tenants versus English-speaking tenants**

#### ***What impact have LAHC FDI Projects had on tenants with a CALD background?***

While we found a sizeable reduction in the risk of homelessness overall (as reported in Section 5.5.1), homelessness risk was not mitigated for CALD tenants. English-speakers experienced a reduction in their risk of homelessness by about 50%, but those from a CALD background did not. This finding matches subgroup differences in tenancy stability: exits from social housing are only reduced among English-speaking tenants (by 3 to 4 percentage points depending on time period) but there is no significant program impact on this outcome for tenants with a CALD background. When we differentiate between positive and negative exits, there are no significant differences in the effects for the two groups of tenants.

Moreover, positive effects on employment are also concentrated among English-speaking tenants, with no significant effect on employment among tenants with a CALD background. The probability of someone in the household being employed increased by 4 percentage points for English-speaking tenants.

There was also some improvement in individual safety outcomes among tenants whose main language was English (a reduction in proven court appearances by 1.7 percentage points and in domestic violence convictions by 1.4 percentage points) that was not present for tenants from a CALD background (whose court appearances increased by 1.4 percentage points and domestic violence convictions remained unchanged.) Finally, reduced utilisation of emergency rooms and reduced ambulance call outs are only found for English-speaking tenants who had 0.18 fewer emergency room visits per person and 0.14 fewer ambulance trips per person. The corresponding effects for CALD tenants were all insignificant (and in the opposite direction).

#### ***What explains these results?***

Overall, there appear to be some major hurdles for tenants from a CALD background achieving the broader intended outcomes of LAHC FDI. Many of these, including the challenges that emerged when tenants lack self-empowerment and personal resources have been outlined in Section 5.

A possible explanation for the smaller benefits from LAHC FDI experienced by tenants from a CALD background was found in tenant interviews: tenants' positive experience was tightly connected to their living in communities where they trusted and felt connected to their neighbours. This sense of trust and connection was for some tenants threatened by experiences of racism. However, this was not evident in the tenant satisfaction surveys (see Appendix J.3): CALD tenants in LAHC FDI dwellings seemed to be more satisfied relative to CALD tenants in other public housing than English-speaking tenants in LAHC FDI dwellings relative to English-speaking tenants in other public housing. Other factors that would be expected to apply more equally to CALD tenants and English-speaking tenants included conflict in the community, or instances of theft or violence.

Tenant interviews revealed similar patterns for a broader range of characteristics that determine an individual's personal resources and skills. In addition to tenants with strong English language skills, tenants with good mental health, deep community connections, access to private transport and sufficient money to pay for changes to their dwelling if housing management did not, also tended to have better experiences. Conversely, not only tenants from CALD backgrounds, but also those who lived with poor mental health, those who were isolated from their communities and those who did not have financial resources for private transport or other expenses tended to have more negative outcomes.

## 7.4. Younger tenants

### ***What impact have LAHC FDI Projects had on younger tenants?***

Positive effects on employment are only found for tenants aged 54 or younger: their probability of having at least one employed person in the household increases by 5 percentage points, and their probability of employment being the main source of income by 4 percentage points – both effects are zero for older tenants. We also see higher incomes because of LAHC FDI in younger tenants (by about \$30 per week) but not in older tenants.

The reductions in exits from social housing<sup>56</sup> and risk of homelessness are also concentrated among this group: younger tenants' likelihood of exiting social housing is reduced by 3.6 percentage points over the first year following the start of the tenancy, and as a result, their risk of sleeping rough is reduced by about 1 percentage point; their risk of being in insecure housing dropped by 1.7 percentage points to 2.6 percentage points, and their use of homeless services by 1.3 to 2.1 percentage points. All corresponding figures for older tenants are indistinguishable from zero, both in terms of statistical and economic significance.

While the overall analysis did not show strong impacts on individuals' safety outcomes, the subgroup analysis shows that among young people there were modest reductions in court appearances (by 2.2 percentage points in the third year), domestic violence convictions (by 2 percentage points in the third year) as well as days in custody (0.9 fewer days in custody per person in the first year and 1.1 fewer days in custody per person in the third year). These effects were significantly different from the effects for older tenants (for whom no significant effects were detected).

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<sup>56</sup> When we look at the subsets of negative and positive exits, differences between older and younger tenants are not statistically distinguishable from zero.

### ***What explains these results?***

That positive effects on employment are predominantly found among younger tenants but not older ones, is simply a reflection of standard labour market participation patterns over the life course.

Similarly, the greater effect on individual-level safety outcomes among younger tenants reflects their higher baseline likelihood of coming into contact with the justice system. This likelihood is very low among older tenants in all forms of social housing so there is little room for LAHC FDI dwellings to have an impact in this domain for older tenants.

## **7.5. Older tenants**

### ***What impact have LAHC FDI Projects had on older tenants?***

One domain where we see more impact on older tenants rather than younger tenants is that tenants aged 55 and above increased their use of primary care, as measured by MBS services received and their cost (as well as a slightly higher number of PBS scripts, although this difference in program impacts by age is not significant). On average, older tenants received 3.2 additional MBS services in the first year of their tenancy (at an additional cost of \$228), which was not observed for younger tenants.

### ***What explains these results?***

As with all health care utilisation outcomes and as discussed in Section 8.1, we cannot be sure if the program impact reflects worse tenant health or improved access to health care. The greater proximity to health care services points towards improved access to health care as an explanation, but we cannot be sure of this interpretation.

## **7.6. Tenants in major cities and tenants in regional and remote areas**

### ***What impact have LAHC FDI Projects had on both groups of tenants?***

While LAHC FDI appears to have little effect on vocational education in major cities, we do find some small and significant, positive effects on participation in vocational education and training among tenants in regional NSW. Conversely, the small positive effects of LAHC FDI on schooling are concentrated in major cities.

Tenants in regional and remote areas also saw a significantly greater reduction in days spent in psychiatric hospitals compared to other social housing tenants in the same areas but not in LAHC FDI dwellings.

### ***What explains these results?***

It is not clear why participation in vocational education and training would increase more among tenants outside major cities. It could be that this type of education is more prevalent in these locations.

As before, reduced utilisation of mental health care could be due to reduced need for in-patient mental health care, or due to reduced access. However, the pattern of reduced use of *ambulatory* mental health services is the same as that for *in-patient* mental health services (with greater reductions in use for regional tenants than for

tenants in major cities, although the group-difference is not statistically significant here). The fact that similar patterns are seen for services that are delivered for similar reasons but by different providers suggests that the change in utilisation is demand-induced rather than supply-induced. This would also match up with qualitative findings that LAHC FDI has reduced stress among many tenants. This interpretation is, however, far from certain.

## 7.7. Tenants living with disability

### ***What impact have LAHC FDI Projects had on tenants living with disability?***

In terms of housing outcomes, the market rent of dwellings for tenants living with disability saw a greater increase because of LAHC FDI (\$62 per week three years after the tenancy began) than the market rent of dwellings for tenants without disability (which increased by \$42 per week in the same time period).

In terms of economic outcomes, tenants living with a disability did not experience improved employment outcomes, in contrast to those without disability. Three years after the tenancy began, those without a disability were about 4 percentage points more likely to live in a household with at least one employed member because of LAHC FDI, and 3 percentage points more likely to report employment as their main source of income. Their incomes also increased by \$27 per week in the first year of their tenancy (although that effect was not sustained).

Utilisation of health services decreased among LAHC FDI tenants living with disability, compared to those living with disability housed elsewhere: LAHC FDI tenants living with disability had fewer emergency room visits (among 100 tenants living with disability, three to five emergency room visits were avoided because of LAHC FDI, depending on the timing after the tenancy start date), were less likely to utilise mental health services (by 3 to 5 percentage points between one and three years after the tenancy began) and less likely to experience an admission to a psychiatric hospital (by eight admissions per year for 100 tenants with disabilities). No such effect of LAHC FDI on health service utilisation was found for tenants without disability.

### ***What explains these results?***

Tenants without disability experiencing greater improvements in their employment outcomes is to be expected as people living with disability generally face greater hurdles to employment and individuals without disabilities are typically younger (see Section 8.4).

Similarly, greater changes in health care utilisation for tenants living with disability, can plausibly result from their naturally higher utilisation of such services at baseline. It is, however, again uncertain whether any changes in utilisation represent reduced need for, or reduced access to health care services.

## 8. Discussion of evaluation results across all components

LAHC FDI stakeholders have voiced that they support and believe in mixed communities. However, given the early stage of implementation/service delivery, they acknowledge that it is far too early to tell if LAHC FDI has been successful in improving outcomes and experiences for tenants. There is thus significant value in continuing the evaluation of the implementation of LAHC FDI into the future, as more dwellings are developed and become tenanted, especially in Major and New Communities projects.

Future and ongoing evaluations should focus on the 70:30 split in private and public ownership, its rationale and the extent to which projects have been implemented according to this model. Stakeholders expressed an interest in understanding more about the model and its design, and felt unclear about the information provided around the evidence base for the 70:30 split (e.g. it was perceived to be somewhat concealed in government documentation). Stakeholders were of the view that 70:30 is the destination, rather than the journey. For long-term projects (e.g. 15-20 years), this means that the relevance or accuracy with which any tenant or community outcomes can be attributed to this split is significantly diminished. It is recommended that government ensure stakeholders, who are invested in the success of the initiative, be kept abreast of the model's rationale and intention going forward, as the delivery of LAHC FDI presents an opportunity for a large-scale, real-world example of implementing a model that to date, has relied heavily on modelling using historical data and information.<sup>57</sup>

What has been delivered so far has had desirable and sometimes substantial impacts on tenants' outcomes across a range of domains. The core finding in the quantitative outcome analysis is that tenancy stability in LAHC FDI dwellings is greatly improved compared to other social housing. This is not attributable to characteristics of the tenants before they moved into the dwelling, but a true effect of their housing experiences. At least partly as a result of tenancies being more likely to be sustained, the outcome analysis uncovered substantial improvements in tenants' risk of experiencing homelessness in the years following their allocation to a LAHC FDI dwelling.

Crucially, tenancy terminations that are tenant-initiated have been greatly reduced, by about 30%. Sustaining the tenancy is a very broad measure of tenant satisfaction. Comparing LAHC FDI dwellings to other dwellings sheds some light on why LAHC FDI tenants more often wish to stay in their allocated dwelling than other social housing tenants. It reveals that LAHC FDI dwellings are in safer locations, with less overall crime, less domestic violence reported, and less drug use. They are also situated closer to transport as well as health facilities and commercial zones. Lastly, LAHC FDI dwellings have higher market rent at no increased cost to the tenant, that

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<sup>57</sup> See Graham et al. (2009) and Groenhart (2010).

is, with a greater implicit benefit provided by the NSW and Commonwealth governments. Dwelling quality and price, as well as the make-up of the neighbourhood and employment opportunities all likely play a role in tenants' desire to stay in their tenancy. This likely plays out in different ways for different tenants.

The qualitative analysis mirrored the breadth of possible explanations for the benefits of LAHC FDI to tenants, with interviewed tenants reporting high satisfaction across a range of aspects: the dwelling features, that they are new and easy to maintain; the communities they are placed in; the ease of access to amenities and transport, and a sense of safety; that their tenancies would not unexpectedly end and leave them to search for other accommodation, that the dwellings themselves are secure, and that they feel safe in their local surroundings. Descriptive analysis of the Housing Satisfaction Survey shows that LAHC FDI tenants seem slightly more satisfied with regard to a number of aspects of housing and life, but differences with recently housed public housing tenants are small.

Beyond the direct program impacts on housing stability, we also found benefits in other domains. In the area of health, the evaluation found reduced use of emergency care services, including visits to emergency rooms with hospital admissions and ambulance call outs. Since this is the most critical area of health care, and since LAHC FDI tenants are on average closer to hospitals than other tenants, it seems likely that this represents a reduced need for emergency health care, as opposed to higher unmet need due to lack of access.

The evaluation also finds, using both quantitative and qualitative research methods, that LAHC FDI has had, on average, positive effects on tenants' mental health. In the qualitative interviews, most tenants reported improved or unchanged mental health caused by their move into a LAHC FDI dwelling and cite the sense of safety and agency as reasons for feeling less stress and anxiety. The quantitative analysis supports this finding on a broader scale, as the use of ambulatory mental health services declined among LAHC FDI tenants compared to other social housing tenants, and as mentioned above LAHC FDI tenants who responded to the Housing Satisfaction Survey seem slightly more satisfied with their health, life and achievements.

There is limited evidence of any effect on households' financial situation: the quantitative analysis only revealed very small effects on weekly income, and the interviewed tenants report little change in their financial wellbeing (and where they do, it is related to reduced expenditure on rent or bills, rather than to increased income). However, contrary to this, we find relatively strong effects on the source of income: LAHC FDI significantly increased the probability (by about 2 to 3 percentage points compared to other social housing) that at least one household member is employed, as well as the probability that a tenant reports employment as their main source of income.

Given that, at this stage, we can only observe at most two to three years of data after the tenancy began, improved employment outcomes are unlikely to have resulted from tenants having improved their educational attainment.<sup>58</sup> Rather, they likely result from tenants having more employment opportunities due to their proximity to

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<sup>58</sup> Improved earnings capacity is also unlikely to be behind the improved employment outcomes, because there was, in fact, a small negative program impact on LAHC FDI tenants' enrolment in vocational education and training.



commercial centres and access to transport. There could also be an effect on the ability to work due to improved mental health.

While the overall picture of LAHC FDI impacts is positive, the qualitative interviews revealed that this experience was not uniform. While most tenants reported improved or unchanged mental health, improved or unchanged social connections, positive experiences with access to amenities, and so on, there were also reports of some problems. This highlights the need for a subgroup analysis that can provide insights into heterogeneous program impacts beyond the pure average effect on outcomes.

The subgroup analysis showed greatest improvement in tenancy stability and overall housing stability among younger tenants, English-speaking tenants and Aboriginal tenants.

In terms of economic outcomes, group differences were mostly found for employment, where younger tenants, English-speaking tenants, tenants without disability and Aboriginal tenants experienced the most beneficial impacts from LAHC FDI.

And finally, in terms of health care utilisation, we find mixed patterns with increased use of primary care services among women and older tenants and decreased use of emergency rooms and reduced hospital admissions among tenants living with disability.

Many of the significant differences found in the subgroup analysis are a result of some of the measured outcomes being more relevant to some groups than others. This speaks to LAHC FDI being important to different tenants for different reasons. For example, the program appears to have improved utilisation of primary care, and this is taken up primarily by older tenants and women. The finding that LAHC FDI increases the probability of employment for younger people also falls into this category, as does that young people in LAHC FDI dwellings had fewer court appearances, domestic violence convictions and days in custody.

But the evaluation also revealed a more problematic type of heterogeneity: some groups of tenants do not appear to be able to take (full) advantage of LAHC FDI's benefits.

There is some evidence that Aboriginal tenants' community connections were disrupted by their move more than was the case for other groups, leading to worse mental health outcomes despite improved housing stability and employment.

Across a range of outcomes – improved employment, reduction of homelessness, improved individual safety outcomes, and need for emergency care– CALD tenants were shown to not experience the same level of benefit from LAHC FDI housing as tenants from an English-speaking background. Tenants' ability to self-advocate seems to be key to this finding.

It is important to note that the underlying mechanisms – variation in capacity to self-advocate and in trust and community connectedness – can be at play for a broad range of tenant subgroups. Differences in mental health, physical health, financial situation and other determinants of a tenant's individual vulnerability (which may not all be easily measured in administrative data) can easily lead to similar differences in self-advocacy and community connectedness. The results thus point to a broader need for LAHC FDI to provide their most vulnerable tenants with additional targeted support.

While the evaluation revealed considerable measurable benefits of LAHC FDI for tenants, these need to be weighed against the program's cost. At this early stage of implementation (with none of the larger LAHC FDI Projects completed yet), the economic evaluation revealed a benefit-cost ratio for every dollar spent of 0.42 when comparing LAHC FDI Projects to LAHC's pre-Future Directions social housing strategy.

In addition to the benefits that have been captured in the CBA, there are possible additional benefits of improved housing stability that may not have been fully captured by our monetised benefits (for instance from the reduced need to relocate to other social housing). Best estimates from the literature suggest a small improvement at best (a 0.15 increase in the average standardised mean) in overall quality of life from improved housing stability for particularly vulnerable groups (e.g. people who are homeless). Thus, although important to consider, LAHC FDI is unlikely to have led to a large increase in these aspects of tenants' lives especially when compared to a counterfactual of tenants who have access to secure and stable housing in pre-Future Directions LAHC housing.

Other benefits may take longer to eventuate. For example, increased use of primary care, which is an additional cost now, could provide a benefit in the longer term if better (preventive) health care leads to improved future health outcomes of tenants, reducing the need for future health services. A longer-term CBA would be needed to determine whether this is the case.

It is, of course, also possible that few or negligible benefits emerge over the longer term, so that a longer-term cost-benefit analysis further reveals the program to be poor value for money. In addition to challenges to implementation, the complexity and design features of LAHC FDI projects added to their costs. Even though LAHC FDI Projects are funded by the sale of old public housing stock (and thus budget neutral) the additional cost associated with building to higher standards is an opportunity cost potentially leading to a trade-off between dwelling quality and quantity. We therefore recommend that the NSW government investigate options to keep development costs down (for e.g. by estimating what portion of existing and future tenancies will require accessibility features and to explore the workability of having a range of accessibility options across new and re-developments) without sacrificing the asset life of dwellings. While care would need to be taken to ensure that tenants outcomes are not adversely affected, reducing costs so that a larger share of the population is able to enter social housing could deliver benefits to a greater number of people.

Finally, we saw in Section 2.4.2 (Table 2.7) that fewer social housing dwellings were delivered by LAHC in the five post-Future Directions years than in the five years immediately preceding this. Construction and redevelopment projects take considerable time before housing is completed and delivered. They are also susceptible to delays due to shocks or unexpected events (ranging from planning approval delays to events like the COVID-19 pandemic). They are also more costly than acquisitions. Thus, if more social housing is required quickly and cost-effectively, expanding stock by purchasing existing dwellings (acquisitions) could be a sensible approach. While the purchase of existing dwellings does not add to the overall supply of housing, given the limited availability of affordable rental housing in NSW, particularly in and around Sydney, purchasing existing dwellings allows government to prioritise existing housing stock to those who most urgently need it.

Without parallel measures to increase overall housing supply (for e.g. via planning and zoning reforms) this could distort prices in an already highly competitive market. However, given the relatively small dwelling numbers involved price distortions are likely to be minimal. Also, wider planning and zoning reforms would be more effective in addressing overall housing supply shortfalls, with downstream effects on affordable housing, than by increasing housing supply via social housing.

# 9. Lessons learned and recommendations arising from the LAHC FDI Projects evaluation

We present 16 lessons and the recommendations that flow from them. They are grouped below in the following four categories: 1) increasing the supply of social housing more quickly and reducing costs; 2) increasing the benefits flowing from social housing by improving the social housing experience; 3) implementation improvements; and 4) suggestions for future evaluation.

## 9.1. Increasing the supply of social housing more quickly and reducing costs

### 9.1.1. Lesson 1.1: While there are sizeable benefits of LAHC FDI for tenants, it is a costly program

The outcome analysis reveals sizeable positive effects on the stability of tenancies, resulting in tenants' reduced risk of experiencing homelessness in the years that follow their being allocated to a LAHC FDI Project dwelling and reduced need for homelessness accommodation services. Beyond immediate housing outcomes, the program also has positive impacts on access to primary health care, on children (via reductions in child protection notifications) and on court appearances. These impacts improve tenant welfare and reduce their need for other public services. However, there is a substantial capital cost associated with LAHC FDI that exceeds the (currently) measurable benefits.

There are potentially other (incidental) benefits of LAHC FDI that could not be monetised in the cost-benefit-analysis, most notably any quality-of-life improvements that LAHC FDI housing offers to tenants. Existing literature however suggests these are likely to be small and wane over time. Also given the counterfactual which was LAHC housing delivered in the five years preceding Future Directions, it is unlikely that the quality-of-life improvements relative to this counterfactual would be very large.

It is however important to also consider the distributional impacts of LAHC FDI – assessed in the subgroup analysis – alongside the results of the CBA as there are considerable differences in the impacts of LAHC FDI Projects across different demographic groups. Society (and government) may judge it worthwhile to invest in projects for which the cost is greater than the benefits if it particularly benefits more disadvantaged segments of society.

### Recommendation A: To increase supply of social housing quickly and cost-effectively, LAHC should opportunistically purchase existing dwellings

Construction and redevelopment projects are likely to often be more costly, time-intensive and much more susceptible to delays and unexpected events (ranging from planning approval delays to the COVID-19 pandemic) than purchasing existing dwellings. A combination of purchasing existing dwellings and new (re)-developments is likely to enable a quicker and more cost-effective expansion of the stock of social housing. It will not always be cheaper to purchase existing stock but opportunistic purchases should be able to lower costs.

While the purchase of existing dwellings does not add to the overall supply of housing, given the limited availability of affordable rental housing in NSW, particularly in and around Sydney, purchasing existing dwellings allows government to prioritise existing housing stock to those who most urgently need it. The availability of affordable dwellings for purchase and the extent to which the government purchasing of homes would distort prices in an already highly competitive market would need to be taken into account when assessing the feasibility of such purchases. However, given the relatively small dwelling numbers involved price distortions are likely to be minimal. Further, wider planning and zoning reforms would be more effective in addressing overall housing supply shortfalls.

### Recommendation B: DCJ should investigate higher tenant contributions

DCJ should investigate ways in which to recoup more of the costs of social housing from those tenants who can afford it. This could be in the form of higher income tenants paying more rent for dwellings which have higher market rents. Such a policy has the potential to (partially) offset the cost of new social housing and so improve the BCR, contribute to the costs of maintenance and make social housing less attractive to those who can most afford to exit, creating incentives for people to leave social housing, consistent with the goals of Future Directions. Over the longer term such a policy would enable more people currently waiting for social housing to be housed.

#### **9.1.2. Lesson 1.2: The complexity and design features of the projects are a major challenge to implementation and contribute to program costs**

LAHC FDI Projects dwellings are built to silver or gold standards which stipulate the level of accessibility of a dwelling (with platinum being the most accessible/adaptable type of dwellings) and with other enhanced design features. Even though LAHC FDI Projects are funded by the sale of old public housing stock (and thus have no direct effect on the state budget) the additional cost associated with building to these standards is an opportunity cost potentially leading to a trade-off between dwelling quality and quantity. While enhanced accessibility is a necessity for certain categories of disability and for the elderly, it is likely not necessary for all tenants/dwellings.

Further, stakeholders expressed the view that the push to lower costs during the build sometimes necessitated moving away from low maintenance features which would lower costs in the future. The cost associated with ensuring all dwellings reach design standards could possibly be better directed towards low maintenance features, which may extend the life of the asset. This would have the potential to improve LAHC FDI's value for money and cost-benefit ratio.

### Recommendation A: Not all dwellings need gold/silver standard accessibility features

Government should estimate what portion of existing and future tenancies will require accessibility features (making allowance for demographic trends in aging) and to explore the workability of having a range of accessibility options across new and re-developments.

### Recommendation B: Examine other ways of decreasing unit capital costs, without sacrificing asset life, so that a greater number of tenants can be housed

Government should examine whether other design features associated with FD dwellings are value for money given the low BCR and investigate whether lower unit costs could be achieved without sacrificing the asset life of dwellings (e.g. via increased density). In parallel with broader planning and zoning reforms which could streamline future projects, this has the potential to deliver more homes to more people thus improving the BCR and economics of new social housing supply.

#### **9.1.3. Lesson 1.3: LAHC FDI Major Projects have experienced long delays**

LAHC FDI is falling behind target in terms of provision of dwellings. To meet target dwellings will need to be supplied at a rate of over 3000 dwelling per year through to the end of 2026 (up from the current rate of 710 dwellings per year).

Approvals of State Significant Developments were moved from the Department of Planning and Environment to local councils in 2019. Local council processes are causing significant delays to Major Projects which generally rely on rezoning and an uplift in density for feasibility.

#### **Recommendation: Consider re-centralising approvals for major projects.**

The re-centralisation of approvals for large projects away from councils to the state government, with appropriate consultation with local stakeholders, is likely to result in a more stream-lined and faster approval process.

#### **9.1.4. Lesson 1.4: Better communication with councils and the wider community could reduce delays**

Council stakeholders perceived an opportunity for better communication of the intended outcomes of projects beyond the development of dwellings themselves. Communication of the benefits of mixed communities (70% private rental, 30% social housing) would assist in bringing councils and existing community members on board and play a role in reducing project delays.

This could be alleviated through clearer communication and detailed understanding of the outcomes and priorities among different stakeholders, as well as tenants, when developing these programs.

Councils also expressed the view that they had not been as thoroughly consulted in the design of LAHC FDI Projects as other stakeholder counterparts (CHPs/developers and DCJ relocations). This meant that they were not provided with the opportunity to shape, the goals and objectives of LAHC FDI, and were not fully aware of these goals and objectives. This was a missed opportunity to incorporate councils' views and to get councils on side given their important role in the approvals process.

**Recommendation A: LAHC to develop a clear and engaging multi-media communication strategy that demonstrates the benefits to the entire community of mixed communities.**

Socialisation of the benefits of mixed communities and the experiences with mixed communities elsewhere in Australia and internationally would build support for the approach, reduce planning objections and reduce the potential for delays. The strategy would need to be an engaging public information campaign suitable for dissemination across the communities and neighbouring areas in which mixed communities are planned. Placement in social media would likely be an appropriate component.

**Recommendation B: LAHC to develop a local council engagement plan and strengthen consultations with local councils.**

Engagement with councils right from inception and continuing throughout the planning and implementation period would allow for a more collaborative approach and lessen the potential for delays in approvals. Council can also be an ally when presenting plans to the broader community.

#### **9.1.5. Lesson 1.5: The right of tenants to refuse relocation delays project implementation and ultimately the right of others to a home**

The NSW Residential Tenancies Act prioritises tenant voice and self-determination in relation to their living arrangements. While this is appropriate in many settings, in the context of social housing redevelopments it has contributed to delays in project implementation which ultimately impinge on the rights of other disadvantaged families to a home.

**Recommendation: NSW government to consider amending the act to restrict tenant rights to refuse relocation in the case of major social housing developments.**

If such amendments are made, a clear communication strategy of the amended Act should be developed to include all stakeholders (i.e. including council, CHPs and developers, not just DCJ housing managers and tenants). This would help ensure a clear, consistent message from all parties involved.

#### **9.1.6. Lesson 1.6: High social housing occupancy rates inhibit LAHC's ability to sell property to fund redevelopments**

LAHC'S funding model relies on sales of land and housing to fund redevelopments. Selling properties is difficult when occupancy rates of social housing are high as there is limited ability to relocate residents to other locations. A lack of single-titled properties also causes difficulties under this model as large sites can only be sold in their entirety.

**Recommendation: NSW government to investigate one-off funding of enough social housing dwellings for relocation**

NSW government to investigate one-off funding of enough social housing dwellings (or alternative relocation options, such as private market rental) to provide the necessary slack in the system for relocations while redevelopment takes place.

## **9.2. Increasing the benefits flowing from social housing by improving the social housing experience**

### **9.2.1. Lesson 2.1: Fixing maintenance issues quickly is vital to tenant wellbeing**

The evaluation suggests it is important to invest significant resources in the maintenance of social housing dwellings, even when they are new. Tenant interviews indicate tenant frustration with delays in fixing maintenance problems.

**Recommendation A: Pay now, or pay later: Embed responsive maintenance systems that can handle high volumes of requests, even for newly constructed dwellings**

The maintenance request system needs to be accessible to everyone and responsive. Given the diversity of social housing tenants, it is important to make sure that the user interface is easy for all to use, which is best ascertained via user testing among a diversity of users. In addition, it is important to make sure that those with limited English can have access to the system in-language, which could be achieved by, for instance, building instant translation functionality into the system so users can toggle quickly and easily from English to their language and by using plain language throughout.

**Recommendation B: Consider more leniency in allowing tenants to address minor maintenance issues and make minor improvements themselves.**

More leniency could be considered in allowing tenants to address minor maintenance issues and make minor improvements themselves. In this case DCJ should develop guidelines on what is and is not appropriate to be carried out by tenants.

### **9.2.2. Lesson 2.2: Proximity to relevant amenities and tenants' social networks is crucial for program benefits but one size does not fit all**

Analysis of administrative data by subpopulation indicates different impacts of LAHC FDI Projects for different population subgroups. Younger tenants experience increases in employment likely due to increased opportunities could reflect local employment opportunities or good public transport connections to nearby employment and improvements in the safety domain which are not observed for older tenants. Older tenants predominantly experience improvements in wellbeing through better primary care access. This suggests targeting of locations to specific population subgroups - housing that is closer to employment opportunities and/or public transport to business districts for younger tenants and being close to health services and other essential amenities for older tenants.

Proximity to one's social network is however also important as social isolation is an important contributor to poor mental health. The social isolation reported particularly by Aboriginal tenants in their new LAHC FDI dwellings may have contributed to this group's increased demand for mental health services.

Interviews with tenants affirm the above findings. When the housing is the right fit for tenants' needs, when they are close to relevant and good quality services, able to continue connecting with friends and family, feel confident that maintenance issues



will be addressed and feel safe in their immediate surroundings, LAHC FDI Projects considerably enhance tenant wellbeing.

#### **Recommendation A: Cater for the different locational needs of different subpopulations**

Dwelling allocation policy should more formally take account of locational amenity. Tenants who will benefit most from the locational amenity should be prioritised. For example, dwellings with good access to health services targeted to older tenants and those in areas with good access to work opportunities targeted to younger tenants.

#### **Recommendation B: Enhance tenant voice in allocation policy and support tenant mobility so they can remain socially connected**

Allocation policy should allow tenants, especially less-mobile tenants, to nominate neighbourhoods within allocation zones that would allow them to remain connected to their existing social networks. This could be implemented by declines of social housing by prospective tenants on the basis of dislocation from support networks not being counted as a formal decline (after two formal declines the prospective tenant loses their place and goes to the back of the Housing Register).

Tenants could also be supported to investigate private and public transport options against each housing offer, to ensure they are able to stay connected to those networks.

### **9.2.3. Lesson 2.3: Levelling the playing field: More individualised support may extend benefits from LAHC FDI Projects to a broader group of tenants**

The evaluation has demonstrated that even though LAHC FDI has had a clear positive impact on tenant wellbeing, some subpopulations are less able to fully access the program's benefits. Interviews with tenants suggest that not all tenants have the abilities and resources to advocate for their needs, and therefore do not fully benefit from the experience of living in LAHC FDI housing. More can and should be done to better meet those individuals' needs.

Tenants who do have the ability to advocate for themselves are more likely to report a positive experience living in social housing, however, tenants who do not have the skills, time or resources to lobby their client service officer also tend to be more isolated and less happy with their housing situation. CALD tenants were found to be less likely to experience improved outcomes than tenants from English-speaking backgrounds. For Aboriginal tenants, although housing stability improved through LAHC FDI, as noted above, it came with a greater sense of social isolation, potentially contributing to increased use of mental health services. There are likely to be other groups of vulnerable tenants (where the vulnerability is not so easily identified with administrative data) who are unable to fully access the benefits of living in LAHC FDI housing.

#### **Recommendation: Support less-empowered and more vulnerable tenants**

The provision of tailored support by housing managers (DCJ or CHPs) has the potential to substantially improve tenants' social housing experience. Making more individualised, pro-active and appropriate attention of the housing manager available to more vulnerable tenants would level the playing field and allowing these tenants the opportunity to benefit as much as their fellow tenants with fewer vulnerabilities.

At the commencement of the tenancy, housing providers and housing managers should speak with tenants about their specific needs and craft individualised support. Such support could be in the form of:

- client service officers regularly checking in with tenants via phone or in-person (monthly or weekly if resources allow in the early stages of tenancy, and then slowing to a less frequent rate over time) to learn about their needs and to establish relationships;
- employing Aboriginal client service officers who can build strong relationships with Aboriginal tenants;
- employing client service officers who speak languages other than English and/or who have experience or training in working with people for whom English is not a first language and who are confident using existing interpreting services;
- provision of in-language written materials to tenants about supports or services available and avenues for making requests of the housing manager; and/or
- creating opportunities for tenants to get to know one another and socialise together.

## 9.3. Improving Implementation

### 9.3.1. Lesson 3.1: There are practical opportunities to make LAHC FDI Projects and mixed communities more ‘implementable’

Mixed communities can be challenging to successfully implement. Some aspects of implementation, including project designs that separate social and private dwellings as discrete buildings/sections or that are designed with different entry/exit points based on tenure are perceived by stakeholders to present a significant risk of contributing to a narrative of social segregation.

Equally, in projects with a larger degree of dispersion/mix of tenure (i.e. within the one complex), challenges have emerged such as balancing mixed communities with strata titles, strata schemes, or the overseeing and managing of shared/communal facilities. These challenges must be addressed in future developments, as inadvertent instances of clear separation or segregation between those living in private and social housing have the potential to undermine other intended successes associated with the program.

Irrespective of LAHC FDI project type, six key success factors appear to be most relevant to LAHC FDI Projects and indicative of their successful implementation and are well-suited as guiding principles to underpin ongoing implementation, monitoring and evaluation efforts. These are:

- **Common goals and objectives between all parties**, i.e. LAHC, CHPs, developers, councils and DCJ relocations, are established for the project.
- **Clarity of roles/responsibilities/expectations** where LAHC, CHPs, developers, councils and DCJ relocations have an agreed understanding of relative roles and responsibilities in implementing the project.

- **Streamlined approval processes** where approvals are timely and do not create barriers to project implementation. This can be facilitated by clear role delineation between LAHC and councils and earlier engagement with councils.
- **Open and constant communication** among LAHC, CHPs, developers, councils and DCJ relocations enabling communication of updates or challenges for resolution at all phases of the project.
- **Thorough project selection processes** including the process in which CHP/developer consortia undertook project selection, enabling clarity of purpose and clear outline and communication of projects, their scope and stakeholders involved.
- **Reputable developers/consortia** enable early implementation of LAHC FDI Projects and facilitates engagement with other organisations and community services.

**Recommendation: DCJ and LAHC to update policies, procedures and contracting documents to reflect the six key success factors for addressing the challenges of implementing mixed tenure communities**

LAHC to use the six key success factors as a guide with which to prioritise and develop implementation and design strategies that address the practical challenges associated with implementing mixed tenure communities. For example:

- Project goals and objectives: ensuring these are developed, agreed on, and documented during contracting procedures so all parties (consortia, LAHC and council) are on the same page from project outset. These are important in informing project design and could potentially address challenges experienced in implementing mixed communities to date (as described above) ahead of time.
- Clearly outlining the roles and responsibilities of project stakeholders (e.g. involving council more in the development of LAHC FDI projects, in order to mitigate tensions these stakeholders face in contributing to LAHC FDI projects, notably via planning approval processes).

### **9.3.2. Lesson 3.2: Contracting is complex and contributes to delays in project implementation**

Stakeholders view the contracting and planning processes as being unnecessarily complex and lengthy. Formalising specific legalities of contracts (i.e. risk allocation, stipulations made by LAHC and negotiations in the initial planning phase between LAHC and CHPs/developers) appears to have been a slow process that contributed to delays in project implementation.

**Recommendation: Government to explore ways of simplifying the contractual process, particularly during the initial planning and negotiation phase**

DCJ should work with all project stakeholders (LAHC, CHPs/developers) to reach a mutually agreed understanding regarding project contracts. Improvements to current approaches for future projects include:

- Consulting stakeholders to identify sections/clauses in contracts that have been perceived as being the most complex and requiring investment in legal advice.
- Developing a summary document (Memorandum of Understanding) that explains the findings of above consultation and highlights key contractual obligations and challenges experienced by all parties in LAHC FDI project agreements to date.
- Providing all stakeholders with this memorandum as soon as consortia are notified of their successful application for LAHC FDI project tenders, regardless of project type (Neighbourhood, New Communities, New Supply).

### **9.3.3. Lesson 3.3: There is belief in the LAHC FDI model, though clearer communication of its rationale to stakeholders would enhance its implementation**

Stakeholders strongly align with and believe in mixed communities and want to see the approach succeed. This coincides with an increased interest among stakeholders in the design and development of LAHC FDI, particularly the 70:30 split between private and social/affordable housing underpinning these projects. The evidence to support this design, cited by LAHC, is based on modelling which suggests that 30% social housing is the highest proportion that may be achieved with minimal risk of adverse social and community outcomes, whilst also facilitating positive financial implications for asset returns from redevelopment and acquisition of off-site dwellings by LAHC.

In general, stakeholders report that the basis for this split has not been clearly provided to them, and they remain unsure or even in some instances, sceptical about the emphasis being placed on the 70:30 split, given the lack of convincing evidence provided. Stakeholders view other features, including the standard of dwellings/amenities and the quality of ongoing management, as being possibly more important to the success of mixed communities than the 70:30 split.

This presents an opportunity for LAHC to better communicate to stakeholders how *all* aspects of the model design and implementation intend to achieve the desired social and community outcomes. This would help align stakeholders' views on this goal and ensure it can be achieved. This is especially important given the long-term, ongoing nature of these projects.

**Recommendation: LAHC to develop an evidence translation strategy that systematically communicates the rationale for, and evidence behind LAHC FDI Projects to all stakeholders**

LAHC should develop an evidence translation strategy that systematically communicates the rationale for, and evidence behind, LAHC FDI Projects to all stakeholders. This should include a component that details the modelling and theoretical underpinnings of the 70:30 split between private and social/affordable housing and presents the implementation of LAHC FDI as a long-term commitment to delivering the model in real time and scale. The strategy should also incorporate tenancy management and dwelling/amenity quality as additional indicators of project success beyond the development of housing per se.

### **9.3.4. Lesson 3.4: There are key factors that influence the extent to which tenants feel a sense of empowerment and safety**

Qualitative interviews with tenants suggest physical safety, relations with neighbours, and stability of housing are key contributors to their overall sense of safety and empowerment. Many aspects of these three contributors are within the control of DCJ, LAHC, or the Community Housing Provider. Indeed, these findings reinforce the value of secure and good quality dwellings to tenants' sense of empowerment and safety, and they underscore the importance for services and other support to facilitate positive and strong community relationships when tenants are housed in LAHC FDI Project dwellings.

**Recommendation: DCJ and LAHC to ensure that safety and security continue to be prioritised in LAHC FDI projects – both in the structure and design of dwellings and in terms of mechanisms put in place to facilitate strong and safe communities**

While tenant safety, security, and empowerment are not entirely in the control of LAHC or DCJ, there appear to be some aspects of dwelling structure and design as well as social support which can be impacted by LAHC and DCJ and contribute to tenants' experiences in these domains. There is evidence that continuing to ensure dwellings are outfitted with security cameras, individual keys, buzzers on the front of the building and secure screen doors and windows, for instance, contributes to tenants' feelings of safety. In addition, continuing to ensure tenants can and are encouraged to build positive relationships with their neighbours contributes to community cohesion and individuals' sense of safety. Finally, mechanisms that help tenants feel their housing is stable (such as long-term leases, all tenants being named on the lease and a surety communicated to tenants that their dwelling will not be demolished) contributes to the strength and safety of communities.

## **9.4. Future Evaluation**

### **9.4.1. Lesson 4.1: Positive outcomes may take time to become evident for the most vulnerable tenants**

Social housing tenants are some of the most vulnerable people in Australian society, with typically long histories of poverty and disadvantage. The concentration of disadvantage in social housing reflects it being increasingly targeted over time and its foremost role as a safety net for vulnerable Australians (Prentice and Scutella, 2020). Thus, it is perhaps unrealistic to expect large gains in outcomes of social housing tenants outside of improvements to housing-related outcomes. Indeed, given that US studies have often found negative impacts of social housing on work incentives and other outcomes (e.g.: Olsen and Zabel, 2015; Jacob and Ludwig, 2012), a lack of negative impacts can be interpreted as evidence that the safety net is working.

Further, some positive impacts of social housing may take longer to materialise. Significant improvements in education and health are likely to take time to develop, while in the short-term increased education and health service usage may add to the costs of the program. Hence, consequences of the program that currently appear as costs may become benefits. Employment stability may also improve in the longer

term, leading to quantifiable increases in income and possible exit from social housing.

**Recommendation: Conduct future evaluations to capture longer term effects**

Future evaluations are needed to assess longer-term outcomes - particularly in terms of health, educational and economic benefits and the likelihood of exiting from social housing - and so establish the full impact of LAHC FDI Projects.

#### **9.4.2. Lesson 4.2: Community housing data management causes linking difficulties**

Administrative data is a valuable resource which in the context of social housing is undermined by the difficulty linking social housing tenancies to the Housing Registration applications. This linkage was particularly difficult in the case of the community housing sector. The inability to link these records has the consequence of not being able to identify if tenants were on the priority list with the consequence that it is not possible to examine outcomes for priority and regular applicants separately (something that there would be value in doing). It also makes it difficult to evaluate the success or otherwise of the targeting of dwellings to particular groups which is a key component of LAHC FDI Projects (as information on applications for targeted dwellings is unavailable for many observations). More generally, this data problem makes it difficult to be sure an evaluation is comparing like with like and so jeopardises evaluations of social housing using administrative data.

**Recommendation: Government to mandate a unique application/tenancy identifier across social housing sectors**

The unique identifier is a critical input of the framework for future evaluation.

#### **9.4.3. Lesson 4.3: Evaluation using a combination of quantitative and qualitative information is valuable but more data would tell us more**

This report has shown the value of combining various sources of data to evaluate the impacts on tenants of being allocated to new LAHC FDI Projects dwellings. Given that the largest projects in the LAHC FDI program have not yet started delivering housing to tenants, it is crucially important to repeat the current evaluation in future years.

The current evaluation framework was designed to be used for future evaluations using updated extracts of linked administrative data, potentially including additional linked data sources and additional derived variables. The same methodologies as used in this report can be applied, including the methodology of finding comparison group tenants for tenants in the new dwellings that will be delivered over the coming years.<sup>59</sup>

While analysing the data, a few issues arose that could be resolved in future evaluations. These lead to the first two of the three recommendations below.

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<sup>59</sup> If the number of new tenants in LAHC FDI dwellings in an allocation zone in a specific period of time becomes too large relative to the group of possible comparison tenants in the same allocation zone, an approach similar to the one taken in the SHMT evaluation, where we selected the comparison group from a similar, but different, allocation zone, may be more appropriate.

Further, wellbeing is not captured well in administrative data. As Major Projects dwellings become available, it will be increasingly important to observe the tenant experience beyond what can be captured in administrative data. In-depth, qualitative interviews are an important complementary tool but do not generate generalisable conclusions. Rather, there would be significant value in conducting a representative quantitative tenant survey, similar to the HOSS, but with the addition of community housing tenants and administered in ways that optimise response rates.

#### **Recommendation A: LAHC FDI Projects should be a priority for re-evaluation with a focus on employment outcomes**

Linking of ATO data to the existing linked administrative data would improve our understanding of the economic impacts on tenants. Currently the evaluation finds that employment (as captured in the social housing data) increased while income support payments, as captured in the Centrelink data, were unchanged or also increased. This apparent discrepancy could reflect that LAHC FDI tenants are often employed in short-term, casual and low paid jobs (reflecting their skill profile). The Centrelink and social housing tenant data used to date do not provide full coverage of economic outcomes as LAHC FDI tenants are only observed in the Centrelink data while they are on income support and only observed in the social housing data while they remain in social housing. Additional linkage to ATO data would allow a better assessment of the impact of LAHC FDI Projects on tenants' economic prospects.

#### **Recommendation B: Create more detailed measures of health and wellbeing rather than relying on use of pharmaceutical benefits, Medicare benefits and hospital services alone**

Any increases (decreases) in utilisation of health services could potentially be the result of improvement (deterioration) in access to services, or of a decline (improvement) in health. Without direct information on tenants' health, it is often difficult to ascertain whether a change in used services is a desirable or undesirable result of LAHC FDI. Medicare data report details on if, and when, people have been diagnosed with health conditions, which could be used to provide further detail of health outcomes. It also includes details on whether people have been referred to a specialist and the type of specialist they have been referred to, including, for example, whether they have a mental health plan and been referred to a psychologist. However, processing this information is potentially quite labour intensive and would require the knowledge and assistance of health experts. Investment in the development of this may be worth considering in future evaluations.

#### **Recommendation C: Ensure representative observation of tenant experience and monitoring of tenant satisfaction**

A representative quantitative tenant survey should include questions of importance to LAHC/DCJ and cover outcomes which are not readily observable in administrative data. For example, questions in relation to dwelling design (tenants' views on the quality of the building and relevance of nearby amenities, dwellings' fit to tenants' needs); tenants' experiences with housing management; tenants' sense of safety and autonomy; tenants' self-assessed health; and their feelings of connectedness to, or conflicts with, the community.

It may be possible to collect some of this information via routine monitoring, possibly distributed via periodic text messages to tenants with links to tenant news bulletins which include simple questions to which tenants could indicate a response or rating.

The data collection effort could also ask about the capacity of tenants to advocate for themselves which, alongside sociodemographic information, could be used to develop simple indicators of potential vulnerability to identify and target additional support to the most vulnerable tenants.



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# Appendices

# Appendix A Program logic

1. CURRENT SITUATION	2. OBJECTIVES	3. PROGRAM: core components	4. MECHANISMS OF CHANGE	5. OUTCOMES (aligned to NSW Human Services Outcomes Framework)			
				Implementation outcomes	Short-term outcomes (up to 2 years)	Intermediate outcomes (2-4 years)	Long-term outcomes (over 4 years)
<p><b>Issues</b> The existing social housing portfolio in NSW is not large enough to accommodate the number of current tenants, and the growing number of people on the social housing register</p> <p><b>Barriers</b> Parts of the current social housing portfolio are under-utilised as the mix of bedrooms do not match the tenant household size.</p> <p>Entrenched generational disadvantage means fewer tenants are exiting the social housing system</p> <p>Government currently dominates the social housing landscape which does not encourage NGOs or private sector innovation</p>	<p>Deliver more housing and a better social housing experience (through improved design), with more opportunities and incentives to avoid or move beyond social housing.</p> <p>Deliver up to 23,000 new and replacement social housing dwellings.</p> <p>Develop new mixed communities where social housing blends in with private and/or affordable housing.</p> <p>Having communities in well located areas on public land sites in metropolitan Sydney and regional NSW.</p> <p>Having communities with better access to transport and employment, health, education and improved community facilities and open spaces.</p>	<p>The program has four streams:</p> <ul style="list-style-type: none"> <li>Major Projects: Single site, large scale projects that harness transport infrastructure and align with the “Plan for Growing Sydney”.</li> <li>New Communities: Existing social housing estates being reconfigured into mixed ownership communities. The difference with Major Projects is that New Communities are in areas where the land value and zoning does not support private sector development at no cost to government. In these places, government pays to achieve 30% social housing and new community infrastructure in these redeveloped estates.</li> <li>Neighbourhood Projects: Small to medium infill development projects in metropolitan Sydney and regional areas of NSW.</li> <li>New Supply projects: redevelopment to deliver small-scale renewal of dated social housing dwellings using zoning uplift.</li> </ul>	<p>Young people who have grown up in social housing will increasingly move into independent housing, using the education, skills and employment that LAHC FDI Projects and associated services have helped them acquire.</p> <p>Providing new and replacement social housing, which is better designed to meet tenant needs, will improve tenants’ experiences of social housing, and provide additional households with the benefits of social housing. This will have flow-on impacts to improved health and wellbeing, social and economic outcomes of tenants.</p> <p>Greater involvement of private and non-government partners in financing, owning and managing a significantly expanded stock of social and affordable housing assets will increase the sustainability of the social housing system in NSW.</p> <p>The establishment of partnerships between private, non-government organisations and Government will help deliver the large amount of housing sooner, more efficiently and cost-effectively.</p>	<p>Homes are delivered to the agreed quality standards, with a quality which is higher than existing social housing.</p> <p>Uptake (usage) of on-site services and facilities at LAHC FDI Projects communities</p> <p>Reach of on-site services and facilities at LAHC FDI Projects communities</p> <p>Tenant satisfaction</p> <p>Other considerations for implementation include barriers and enablers to meeting tenant needs through provision of on-site services/ facilities and achieving the LAHC FDI Projects objectives through utilising partnerships between private, non-government organisations and Government.</p>	<p>NSW social housing tenants experience an increase in employment opportunities (access to jobs and transport).</p> <p>NSW social housing tenants increase attachment to the labour market (i.e. looking for work).</p> <p>Tenants spend less on housing than Housing Register applicants.</p>	<p>Increase in the number of social housing tenants who are employed.</p> <p>LAHC FDI Projects tenants increase income from employment.</p> <p>A reduction in welfare dependence (i.e. through; receiving income from other sources).</p>	<p>LAHC FDI Projects tenants experience an increase in employment stability.</p> <p>The cycle of entrenched intergenerational disadvantage is interrupted.</p>
				<b>Economic</b>			
<b>Education &amp; Skills</b>							

1. CURRENT SITUATION	2. OBJECTIVES	3. PROGRAM: core components	4. MECHANISMS OF CHANGE	5. OUTCOMES (aligned to NSW Human Services Outcomes Framework)							
<p>Due to the ageing social housing portfolio, the self-funded nature of LAHC, and insufficient rental income to fund effective maintenance of the portfolio, social housing was being sold to fund maintenance. The Future Directions strategy addresses this by replacing housing that has reached the end of its economic life with new housing; and by transferring newly-constructed social housing to CHPs, which can more effectively fund maintenance (e.g. through access to Commonwealth Rent Assistance).</p>	<p>Deliver up to 40,000 private dwellings through partnership with the private and community housing sector.</p> <p>Located in areas with good access to existing or planned transport infrastructure and that have the potential to provide for significant growth in housing and jobs.</p> <p>Delivering a housing program where people are at the centre and are put first.</p>	<p><b>Activities/Inputs</b></p> <p>Delivery of housing through the establishment of partnerships between private, non-government organisations and Government.</p> <p>Delivery of community facilities.</p> <p>Provision of childcare facilities.</p> <p>High school provision.</p> <p>Improved access to transportation.</p> <p>Improved access to retail.</p> <p>Delivery of senior- and mobility-impaired specific housing and community facilities.</p> <p>Public consultations with regard to the redevelopment plans with members of the community.</p>	<p>More competition and diversity in the provision of tenancy management services through the expanded capacity and capability of community housing providers, will improve tenant satisfaction and improve their health and wellbeing, social and economic outcomes.</p>	Implementation outcomes	Short-term outcomes	Intermediate outcomes	Long-term outcomes				
				<b>Safety</b>				<p>More people in social housing report feeling safe in the neighbourhood.</p> <p>Additional housing is provided to victims of domestic violence.</p>	<p>Lower crime rates.</p> <p>Less domestic and family violence (either through escaping violence through social housing availability or through reduced instances of violence as a result of better housing)</p> <p>As a result of feeling safer, more people participate in the local community.</p> <p>Less graffiti and vandalism.</p> <p>Less antisocial behaviour.</p>		
				<b>Home</b>				<p>Social housing that better suits the needs of social housing tenants (e.g. in terms of number of bedrooms, design quality or accessibility).</p> <p>NSW social housing tenants report an improved experience in social housing.</p> <p>NSW social housing tenants report higher satisfaction levels with their social housing experience.</p>	<p>Fewer vacant and underutilised social housing dwellings.</p> <p>Fewer negative social housing exits.</p> <p>More people coming off the social housing register.</p> <p>More people transition from social housing to affordable housing.</p>		<p>More people transition from affordable housing to private housing.</p>

1. CURRENT SITUATION	2. OBJECTIVES	3. PROGRAM: core components	4. MECHANISMS OF CHANGE	5. OUTCOMES (aligned to NSW Human Services Outcomes Framework)			
				Implementation outcomes	Short-term outcomes	Intermediate outcomes	Long-term outcomes
					<b>Physical and Mental Health</b>		
				NSW social housing tenants report improved access to health services in their community.	Higher utilisation of health services.		
				NSW social housing tenants report improved access to wellbeing services in their community.	Social housing tenants report improved levels of subjective wellbeing.		
					NSW social housing tenants experience improved health status (physical and mental).		
					<b>Social &amp; Community</b>		
				More people in social housing participate in their local community and in community activities.	Development of social networks		
				More people use the recreation facilities of the community.	Reduced stigma of social housing tenants in the community.		
					NSW social housing tenants report improved community stability and cohesion.		
					More responsible tenancies (e.g. rents are paid on time).		
					Increased sense of belonging among social housing residents.		
					<b>Empowerment</b>		
				Tenants are informed of the services and opportunities in the community and how to access them.	NSW social housing tenants report an improvement in their education and/or employment aspirations	Social housing tenants experience further improved levels of subjective wellbeing	
				Social housing tenants experience improved levels of subjective wellbeing			

**Note: Short-term outcomes will continue to be measured in the medium and long-term periods, while intermediate outcomes will continue to be measured in the long-term period. However, to avoid cluttering the table, we only include outcomes once.** The colour coding in the outcomes columns indicates the likely availability of information on the outcome variable in administrative datasets: green indicates this is available, blue indicates the information may be available but there is uncertainty about final sample size or data quality (e.g., data quality or linkage rate issue), while no (black) colour indicates relevant information is unlikely to be available. Some of the information that is not available through administrative data may be collected for a limited number of tenants through the qualitative interviews and focus groups.

# Appendix B List of Critical Success Factors of public-private partnerships in social and affordable housing (Alteneiji et al., 2020; Osei-Kyei and Chan, 2015)

Table B1.1 Critical Success Factors of Public-Private Partnerships in Social and Affordable Housing and definitions

Critical Success Factor	Definition
Political support and stability	Government incentives and support, positive political attitudes towards private sector, political stability, consistency in relevant policies
Trust and openness	Between private and public sector stakeholders involved in the project(s), effective and open communication between parties, active efforts to understand and meet everyone's needs.
Favourable and efficient legal framework	Legal frameworks and arrangements that protect the rights, interests and objectives of all parties, legal frameworks and arrangements that facilitate efficient procurement/contracting, strong regulatory framework.
Appropriate risk allocation and risk sharing	Clear and effective risk management processes, allocation of specific risks to the appropriate party (i.e. the party most able to mitigate that risk).
Streamlined approval process	Smooth and timely approvals, facilitating solutions, and do not create barriers.
Competitive and fair procurement	Procurement process was competitive (open to multiple tenderers) and the process was fair and as transparent as possible.
Strong commitment from all parties	All parties demonstrate a commitment to creating and maintaining a positive and productive partnership.
Reputable developer/consortium	Reliable, reputable and well-structured private sector company/consortium. If consortium: compatible companies, strong, well-managed consortium relationships.
Well-organised and committed public agency	Public sector agency is well-organised and committed to the process, has committed appropriate staff and other resourcing.
Private partner selection	The public sector's process for selecting private sector partners was thorough and careful
Project selection	The private partner's process for selecting the project they would be involved with was thorough and careful
Common goals and objectives between all parties	All parties in the partnership have a shared understanding of the goals and objectives of the development.
Clarity of roles/responsibilities/expectations	All parties have a clear understanding of their relative roles and responsibilities, there is good agreement on these, there is minimal 'role creep', and expectations of one another are clear.
Open and constant communication	Parties have open communication channels, and constantly communicate through all phases of the project.
Leadership and entrepreneurship	All parties demonstrate skills in leadership and entrepreneurship.
Project planning/monitoring	Strong project planning and continuous project monitoring.
Good governance and robust agreements	Clear and robust agreements between partners with good governance documentation/processes; clear lines of reporting and accountability.
Well-developed local stock and capital markets	Local stock and local capital markets are available, mature, and strong.
Profit assurance for the private sector	There are assurances and mechanisms in place to facilitate profit-making for the private sector.
Public sector assistance in the supply of land	Public sector has supplied/facilitated the supply of land for the development project.
Public/community support	Acceptance and understanding from media, trade unions, NGOs and general public (where relevant).

Critical Success Factor	Definition
<b>Government guarantees</b>	Government provides guarantees designed to protect private sector partners from risks that they have little control over or may not be willing to bear.
<b>Stable macro-economic conditions</b>	Stable national economy, minimised vulnerability to external 'shocks'.
<b>Financial accountability</b>	Public sector provides adequate funding and resourcing, and there are clear mechanisms and expectations about financial accountability; all parties are kept accountable to their financial responsibilities.
<b>Demand for project/project feasibility</b>	Demonstrated long-term demand and feasibility of project (e.g. through data review, feasibility studies).
<b>Use of professional advisors</b>	The partnership employs professional or technical advisors to provide specific input and guidance into the project.
<b>Environmental impact</b>	The environmental impact of the project is thoroughly assessed, any risks are mitigated, and overall environmental impact is low/minimal.
<b>Technological innovation</b>	The partnership sought to leverage technological innovations to enhance quality and productivity.
<b>Operational cost overruns</b>	The extension of funding to enable continued operational support during the project.
<b>Action against developers</b>	The public sector has the capacity and willingness to take action against developers who do not meet their responsibilities.



## Appendix C Supplementary information on estimation strategy – comparison with tenants in other social housing

As described in section 2.3.6, the comparison group is selected such that LAHC FDI tenants and comparison tenants are the same in terms of their priority status, the date when they were housed (within a six-month window), their dwelling's allocation zone and number of bedrooms, and their status as tenants transferring from other social housing or new applicants.

Weights were constructed to ensure that the distribution of these characteristics is equal in both groups.<sup>60</sup> Weights are calculated as follows: for each combination of characteristics, we count the number of LAHC FDI tenants and the number of comparison tenants that exhibit this particular combination of characteristics. The weight of comparison tenants is set to the number of LAHC FDI tenants divided by the number of comparison tenants with the same combination of characteristics. LAHC FDI tenants are assigned a weight of 1. For example, we would count how many social housing clients moved into a dwelling with two bedrooms in Campbelltown in the first half of 2019, were transferred from other social housing and priority applicants. If this combination of characteristics were (numbers are hypothetical) shared by three LAHC FDI tenants and five comparison tenants, each LAHC FDI tenant will enter the analysis with weight 1, and each comparison tenant with weight 3/5.

We then test if LAHC FDI tenants and comparison tenants are different on a range of sociodemographic characteristics (reported in Appendix C.1). Columns 2 and 4 show how much more likely a LAHC FDI tenant is to have a given characteristic relative to a comparison tenant (where column 4 uses the weights as described above and column 2 uses weight=1 for every individual in the sample). For example, a LAHC FDI tenant is 5 percentage points more likely to be female than a comparison tenant, and that difference is reduced to 4 percentage points when weights are applied.

It is clear that LAHC FDI tenants and comparison tenants are quite different in a range of characteristics; most notably LAHC FDI tenants are older and more likely to have a disability than comparison tenants, and their households are more likely to be headed by a single woman or a couple without children, and less likely by a single man. This reflects that many LAHC FDI dwellings are targeted to seniors, which has not been accounted for in the construction of the comparison groups. It is hence necessary to control factors that influence allocation to a targeted dwelling, as well as the characteristics reported in Table C1.1. How successful this last step is in mitigating the problem, is shown in Appendix C2.

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<sup>60</sup> Note that weights were constructed at the household level. Since household size can vary between LAHC FDI tenants and comparison tenants, it is not necessarily true that these characteristics are also identically distributed on the individual level. Equal distributions can only be achieved on one of both levels.

## C.1 Differences in sociodemographic characteristics

Table C1.1 Differences in sociodemographic characteristics

Characteristics	Raw difference		After balancing (weights)		
	Diff	p-value	Diff	p-value	N
<i>Individual level information</i>					
Female	0.050	0.000	0.024	0.029	16742
Indigenous	-0.030	0.000	-0.052	0.000	15462
Age between 0 and 8	-0.042	0.000	-0.056	0.000	16779
Age between 9 and 16	0.016	0.002	-0.015	0.040	16779
Age between 17 and 24	-0.013	0.008	-0.008	0.144	16779
Age between 25 and 39	-0.078	0.000	-0.069	0.000	16779
Age between 40 and 54	-0.055	0.000	-0.041	0.000	16779
Age 55 or more	0.173	0.000	0.189	0.000	16779
Disability Status	-0.077	0.000	0.008	0.442	15859
Main Language is English	-0.077	0.000	-0.068	0.000	13186
<i>Household level information</i>					
Total adults in the household	0.150	0.000	0.113	0.000	11124
Total children in the household	-0.015	0.447	-0.119	0.000	11124
=1 if children in the household	-0.028	0.001	-0.063	0.000	11124
Number of people in the household	0.136	0.000	-0.005	0.875	11124
Composition: Single man	-0.106	0.000	-0.051	0.000	10487
Composition: Single woman	0.060	0.000	0.060	0.000	10487
Composition: Single man with children	-0.008	0.005	-0.007	0.022	10487
Composition: Single woman with children	-0.036	0.000	-0.058	0.000	10487
Composition: Couple no children	0.048	0.000	0.036	0.000	10487
Composition: Couple with children	0.007	0.033	-0.001	0.879	10487
Composition: Other with woman as head	0.035	0.000	0.021	0.004	10487
Composition: Other with man as head	0.000	0.892	-0.001	0.727	10487
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: The table reports how LAHC FDI tenants differ in their sociodemographic characteristics from those in the comparison group. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size.</i></p> <p><i>For a detailed description of the variables, see Appendix E.</i></p> <p><i>Example for interpretation: A tenant in a LAHC FDI was, on average, 5 percentage points more likely to be female, than a comparable tenant in another social housing dwelling was. Applying analytical weights reduced this difference to a weighted average difference of 4 percentage points. The difference was still significant at the 5%-level, as the p-value is lower than 0.05</i></p>					

## C.2 Differences in outcomes before tenancy

We add all characteristics reported in Table C1.1 as well as the tenant's history of homelessness and the household's contacts with child protection services (as it could be correlated with domestic violence) in the two years prior to commencing the tenancy. This is to approximate the demographic characteristics that are potentially correlated with a household's allocation to a targeted dwelling, and that are observable to us.

We test if the adding of control variables was successful by running the same regressions for tenant's outcomes in the years after they have been housed, but for the point in time when their tenancy just began. We would expect to see no significant differences between LAHC FDI tenants and comparison tenants yet. If this test holds, we can interpret the estimated effects at later points in time to be true program impacts.

The following tables show this for the domains of safety, economic outcomes, education outcomes and health outcomes. Differences in housing outcomes are reported in Appendix C.3 and not part of the balance test, as they are - and should be - different for LAHC FDI tenants and comparison tenants by design.

For example, LAHC FDI tenants were on average 7 percentage points less likely to have had any contact with the justice system in the 365 days before their tenancy began, relative to comparison tenants (see column 2 of the table "Safety".) Applying our strategies to make both groups similar – by using weights and control variables – greatly reduces this difference to 1.6 percentage points (see column 4 in the same table), which is not statistically significantly different from zero (see column 5 in this table).

With the exception of health, there are few differences left between LAHC FDI tenants and comparison tenants after the strategies for balancing have been applied. Overall, these tests show that the estimation strategy is valid and the estimates presented in this report can be interpreted as true program impacts.

However, in the domain health, we could balance both groups on utilisation of primary care services (MBS/PBS), but some significant differences remain in utilisation of hospitals, emergency rooms and ambulance call-outs (although they are greatly reduced compared to the differences in the raw data). When interpreting program impacts on health services utilisation, we need to keep in mind that LAHC FDI tenants already had slightly lower service use when their tenancy had only just begun.

**Table C2.1 Differences in outcomes before tenancy – Safety outcomes**

SAFETY OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
Individual was in contact with child protection services	-0.109	0.000	controlled in regression		3375
Any contact with justice system	-0.070	0.000	-0.019	0.000	14880
Any domestic violence convictions	-0.018	0.000	-0.008	0.000	14880
Total days in adult custody/prison	-5.825	0.000	-2.201	0.000	14880
Total days in juvenile custody/prison	0.000	0.996	0.106	0.291	14880
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>					
<i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their safety outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the outcome variables, see Appendix E.</i>					
<i>Example for interpretation: A tenant in a LAHC FDI was, on average, 7.0 percentage points less likely to have had any contact with the justice system in the 365 days preceding the tenancy, than a comparable tenant in another social housing dwelling was. Applying analytical weights reduced this difference to a weighted average difference of 1.9 percentage points. The difference was still significant at the 5%-level, as the p-value is smaller than 0.05</i>					

**Table C2.2 Differences in outcomes before tenancy – Economic Outcomes**

ECONOMIC OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>Income and employment</i>					
Individual Gross Income	17.54	0.000	8.41	0.067	10897
Main income source: Centrelink	0.005	0.573	0.015	0.202	4792
Main income source: Employment	0.016	0.027	0.010	0.277	4792
Main income source: Other Private Income	-0.002	0.456	-0.003	0.410	4792
At least one person in the household is in employment	0.020	0.000	0.003	0.598	11124
<i>Income support</i>					
Individual received income support at any point during the year	-0.015	0.025	-0.003	0.779	13188
Total number of days of income support receipt during the year	0.358	0.889	1.741	0.600	13188
Total regular Centrelink payment amount (excl. CRA) over the year	777.33	0.000	804.12	0.001	13188
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>					
<i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their economic outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the outcome variables, see Appendix E.</i>					
<i>Example for interpretation: A tenant in a LAHC FDI had, on average, \$17.45 more income per week, in the 365 days preceding the tenancy, than a comparable tenant in another social housing dwelling had. Applying analytical weights reduced this difference to a weighted average difference of \$8.41. The difference was not significant at the 5%-level, as the p-value is greater than 0.05</i>					

**Table C2.3 Differences in outcomes before tenancy – Education Outcomes**

EDUCATION OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>School outcomes</i>					
Changed school	-0.012	0.450	-0.002	0.902	2463
Below NMS in grammar	-0.004	0.837	0.008	0.722	1423
Below NMS in numeracy	0.021	0.189	0.009	0.665	1423
Below NMS in reading	0.041	0.016	0.037	0.100	1423
Below NMS in spelling	0.026	0.139	0.021	0.348	1423
Below NMS in writing	-0.012	0.501	-0.025	0.281	1423
At or Above NMS in grammar	-0.007	0.819	-0.072	0.030	1423
At or Above NMS in numeracy	-0.024	0.410	-0.061	0.066	1423
At or Above NMS in reading	-0.052	0.078	-0.099	0.003	1423
At or Above NMS in spelling	-0.031	0.291	-0.075	0.023	1423
At or Above NMS in writing	0.000	0.997	-0.035	0.291	1423
Obtained NMS for at least one domain	-0.018	0.533	-0.058	0.063	1423
Completed school	0.024	0.480	0.052	0.156	336
<i>Vocational education and training</i>					
Person enrolled in NCVER course	-0.019	0.000	0.003	0.592	13728
Person completed NCVER program	-0.003	0.141	0.000	0.838	13728
Person enrolled in at least Certificate III NCVER course	-0.009	0.005	0.002	0.604	13728
Person completed at least Certificate III NCVER program	0.002	0.168	0.004	0.009	13728
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their education outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the outcome variables, see Appendix E.</i></p> <p><i>Example for interpretation: A tenant in a LAHC FDI was, on average, 4.1 percentage points more likely to score below the national Minimum Standard in a NAPLAN test (domain reading) in the two years preceding the tenancy, than a comparable tenant in another social housing dwelling was. Applying analytical weights reduced this difference to a weighted average difference of 3.7 percentage points. The difference was not significant at the 5%-level, as the p-value is greater than 0.05</i></p>					

**Table C2.4 Differences in outcomes before tenancy – Health services utilisation**

HEALTH OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>Hospital utilisation</i>					
Nr. hospital admissions (general)	0.269	0.036	0.237	0.174	16780
Days in hosp. (general)	0.353	0.230	0.578	0.187	16780
Nr. hospital admissions (psychiatric)	-0.102	0.000	-0.039	0.006	16780
Days in hospital (psychiatric)	-1.999	0.000	-0.181	0.583	16780
Nr. emergency room (ER) visits	-0.347	0.000	-0.064	0.249	16780
Nr. ER visits (w/o hosp. admission)	-0.276	0.000	-0.047	0.284	16780
Nr. ER visits (with hosp. admission)	-0.071	0.000	-0.017	0.431	16780
<i>Ambulatory mental health (AMH) services</i>					
Used AMH services, for MH issues	-0.080	0.000	-0.020	0.005	16780
Used AMH services, for all issues	-0.083	0.000	-0.020	0.005	16780
<i>Ambulance call-outs</i>					
Used ambulance service	-0.056	0.000	-0.018	0.031	16780
Nr. ambulance trips	-0.197	0.000	-0.065	0.064	16780
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>					
Nr. MBS services	1.861	0.001	0.268	0.658	16780
Cost of MBS services	137.21	0.000	59.64	0.124	16780
Nr. PBS scripts	7.906	0.000	3.235	0.000	16780
Cost of PBS scripts	-213.26	0.114	-80.25	0.563	16780
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.					
Notes: The table reports how LAHC FDI tenants differ in their utilisation of health services from those in the comparison group. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size.					
For a detailed description of the variables, see Appendix E.					
Example for interpretation: A tenant in a LAHC FDI had, on average, 0.269 more hospital admissions in the 365 days preceding the tenancy, than a comparable tenant in another social housing dwelling had. Applying analytical weights reduced this difference to a weighted average difference of 0.237 episodes in hospital. The difference was not significant at the 5%-level, as the p-value is greater than 0.05					

### **C.3 Differences in housing characteristics and community level characteristics between LAHC FDI tenants and comparison tenants**

Finally, we check how the housing experience of both tenant groups differ at the beginning of their tenancy. We would expect differences in this domain, and this does not invalidate the estimation strategy. Rather, the differences seen here can give insight into the specific dimensions in which living in a LAHC FDI dwelling is different from living in another form of social housing, for the selected LAHC FDI tenants and comparison tenants.

LAHC FDI tenants live in much newer buildings, that have higher market rents and (where this information was available) are more likely to be targeted to a specific demographic group. The dwellings are a little further away from amenities and commercial zones than those the selected comparison tenants are housed in. Keep in mind that all tenants live in the same allocation zones by construction, and the comparison tenants are a very select subset of social housing tenants – this

information must not be interpreted as describing LAHC FDI dwellings relative to other social housing overall. For a comparison of this kind, see Table 3.2 in the main text.

The postcodes the dwellings are located in have, on average, less crime, less homelessness and higher rents and sales prices, but very slightly higher unemployment and lower labour force participation. However, all these differences are small, and few are statistically significant, which is unsurprising given that allocation zone has been held constant by construction.

**Table C3.1 Differences in outcomes at beginning of tenancy – Housing outcomes**

HOUSING OUTCOMES	Raw difference		After balancing (weights applied)		
	Diff	p-value	Diff	p-value	N
<i>Dwelling characteristics at start of tenancy</i>					
Age of building (in years)	-33.731	0.000	-33.775	0.000	5991
Dwelling type: House	-0.042	0.000	-0.065	0.000	9675
Dwelling type: Unit	-0.021	0.077	0.054	0.000	9675
Dwelling type: Villa	0.029	0.000	0.022	0.004	9675
Market Rent	70.56	0.000	65.67	0.000	7941
Targeted dwelling (yes/no)	0.152	0.000	0.174	0.000	2385
<i>Dwelling distance to nearest...</i>					
Primary School	-37.010	0.006	-47.706	0.005	8438
High School	200.731	0.000	129.553	0.000	8470
TAFE	1224.818	0.000	660.880	0.095	7403
Hospital	582.626	0.000	132.396	0.441	8432
Post Office	177.909	0.000	165.315	0.000	7424
Commercial zone B2	263.069	0.002	-223.243	0.166	7810
Commercial zone B3	263.136	0.011	21.321	0.895	7810
Commercial zone B4	505.240	0.000	206.009	0.143	7834
Train station	1345.949	0.000	479.784	0.256	7810
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations</i></p> <p><i>Notes: The estimated effects compare tenants in LAHC FDI dwellings to a very specific subset of other social housing dwellings: namely, tenants of the same transfer status and with the same priority status, who were allocated a dwelling in the same allocation zone with the same number of bedrooms in the same six-month window. The purpose of this table is to describe the differences in housing experience between the "treated" tenants and very similar "comparison" tenants; the effects reported in this table MUST NOT be interpreted as describing a difference between LAHC FDI projects and other social housing dwellings across NSW more generally. For a broad comparison of this kind, refer to Table 3.2.</i></p>					

**Table C3.2 Differences in outcomes at beginning of tenancy – Social and community outcomes**

SOCIAL AND COMMUNITY OUTCOMES	Raw difference		After balancing (weights applied)		
	Diff	p-value	Diff	p-value	N
<i>Characteristics of dwelling location (postcode level)</i>					
number of crimes per 100k population	-1509.16	0.000	-794.83	0.000	9576
number of drug offences per 100k population	-106.147	0.000	-45.855	0.018	9576
number of domestic violence reports per 100k population	-19.382	0.000	-7.023	0.224	9576
Median rent	-4.309	0.016	0.805	0.701	9625
Median sales	-1.888	0.785	23.838	0.002	9518
Homeless service usage rate	-14.673	0.000	-9.207	0.000	9546
share of population who travel to work by public transport	-1.618	0.000	-1.322	0.000	9576
unemployment rate (%)	-0.128	0.046	-0.154	0.048	9576
labour force participation rate (%)	-0.835	0.000	-0.386	0.052	9576
Index of socio-economic disadvantage (SEIFA)	-0.337	0.000	-0.076	0.333	9639
% of people who completed at least year 12, as % of persons aged 20+	-1.886	0.000	-0.977	0.005	9576
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations</i></p> <p><i>Notes: The estimated effects compare tenants in LAHC FDI dwellings to a very specific subset of other social housing dwellings: namely, tenants of the same transfer status and with the same priority status, who were allocated a dwelling in the same allocation zone with the same number of bedrooms in the same six-month window. The purpose of this table is to describe the differences in housing experience between the "treated" tenants and very similar "comparison" tenants; the effects reported in this table MUST NOT be interpreted as describing a difference between LAHC FDI projects and other social housing dwellings across NSW more generally. For a broad comparison of this kind, refer to Table 3.2.</i></p>					



# Appendix D Supplementary information on quality of estimates – comparison with tenants who remained on the waiting list

As shown before in Appendix C.1, after constructing a comparison group for LAHC FDI tenants that have the same characteristics as the LAHC FDI tenants themselves in terms of key characteristics (joined the housing register at around the same time, not as priority tenants, and were housed one year part in the same allocation zone in dwellings with the same number of bedrooms once social housing was allocated) we still see large and significant differences in sociodemographic characteristics, especially age, household size and household structure. It is therefore necessary to control for these factors when we estimate program impacts.

## D.1 Differences in sociodemographic characteristics

Table D1.1 Differences in sociodemographic characteristics

Characteristics	Raw difference		After balancing (weights)		
	Diff	p-value	Diff	p-value	N
<i>Individual level information</i>					
Female	0.033	0.017	0.039	0.015	20558
Indigenous	-0.096	0.000	-0.080	0.000	18507
Age between 0 and 8	-0.107	0.000	-0.090	0.000	20609
Age between 9 and 16	-0.046	0.000	-0.033	0.000	20609
Age between 17 and 24	-0.048	0.000	-0.026	0.001	20609
Age between 25 and 39	-0.079	0.000	-0.075	0.000	20609
Age between 40 and 54	-0.018	0.106	-0.017	0.160	20609
Age 55 or more	0.298	0.000	0.241	0.000	20609
Disability Status	0.055	0.000	0.014	0.403	18347
English is main language	-0.191	0.000	-0.154	0.000	16247
<i>Household level information</i>					
Total adults in the household	0.100	0.000	0.109	0.000	11601
Total children in the household	-0.341	0.000	-0.248	0.000	11601
=1 if children in the household	-0.154	0.000	-0.110	0.000	11601
Number of people in the household	-0.240	0.000	-0.138	0.002	11601
Composition: Single man	-0.015	0.377	-0.032	0.097	11349
Composition: Single woman	0.093	0.000	0.071	0.001	11349
Composition: Single man with children	-0.019	0.001	-0.019	0.000	11349
Composition: Single woman with children	-0.100	0.000	-0.072	0.000	11349
Composition: Couple no children	0.055	0.000	0.047	0.000	11349
Composition: Couple with children	-0.009	0.173	-0.008	0.304	11349
Composition: Other with woman as head	0.004	0.687	0.016	0.123	11349
Composition: Other with man as head	-0.009	0.107	-0.003	0.484	11349
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>					
<i>Notes: The table reports how LAHC FDI tenants differ in their sociodemographic characteristics from those in the comparison group. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the variables, see Appendix E. For further notes see Appendix Table C1.1.</i>					

## D.2 Differences in outcomes before tenancy

Again, echoing the strategy employed before and described in Appendix C, the second balance test we run is on the outcomes of LAHC FDI tenants when they had only just been allocated a dwelling (and for the comparison tenants, when they were still on the waiting list and would remain there for another year). It is only at this point that the housing experience of both groups diverges by design, with some of them remaining on the waiting list and others being able to move into a LAHC FDI dwelling.

We would like to see no significant differences in outcomes at this point in time; if that is the case, we can interpret estimated program impacts as causal. If we do find pre-program differences between groups, we should keep them in mind when interpreting program estimates presented later.

Looking at p-values in column 5 of the below tables, it becomes apparent that few of them are smaller than 0.05, which means there are few characteristics according to which LAHC FDI tenants differ from comparison tenants. However, even after using weight and control variables, we do find some pre-program differences: LAHC FDI tenants were less likely to have had any contact with the justice system (by 2.5 percentage points) and spent, on average 4.7 days less in custody (excluding juvenile custody) in the 365 days before their tenancy. Their households were also 3.5 percentage points more likely to have at least one employed member, and they have spent one day less in hospital. However, these differences are not very large.

We do not check differences in housing outcomes and social/community outcomes at the beginning of the LAHC FDI tenants' tenancy to assess the success of the estimation strategy, as we did in Appendix C.3. This is because the nature of the different housing experiences that might lead to outcomes diverging from this point in time, is that tenants who remained on the wait list were not allocated any social housing at all.

**Table D2.1 Differences in outcomes before tenancy – Safety outcomes**

SAFETY OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
Individual was in contact with child protection services	-0.151	0.000	controlled in regression		6585
Any contact with justice system	-0.059	0.000	-0.004	0.591	16715
Any domestic violence conviction	-0.021	0.000	0.000	0.000	16715
Total days in ADULT custody/prison	-6.023	0.000	-3.128	0.000	16715
Total days in JUVENILE custody/prison	-0.111	0.350	-0.046	0.060	16715

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their safety outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the variables, see Appendix E. For further notes see Appendix Table C2.1.*

**Table D2.2 Differences in outcomes before tenancy – Economic outcomes**

ECONOMIC OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>Income and employment</i>					
Individual Gross Income	-29.10	0.029	0.02	0.999	11436
Main income source: Centrelink	0.004	0.844	-0.007	0.760	3713
Main income source: Employment	0.039	0.001	0.038	0.007	3713
Main income source: Other Private Income	-0.003	0.632	-0.009	0.459	3713
At least one person in the household is in employment	0.017	0.050	0.012	0.220	11601
<i>Income support</i>					
Individual received income support at any point during the year	-0.032	0.003	-0.001	0.952	13085
Total number of days of income support receipt during the year	-2.912	0.484	6.191	0.326	13085
Total regular Centrelink payment amount (excl. CRA) over the year	-914.45	0.013	698.92	0.104	13085
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>					
<i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their economic outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the variables, see Appendix D. For further notes see Appendix Table C2.2.</i>					

**Table D2.3 Differences in outcomes before tenancy – Education outcomes**

EDUCATION OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>School outcomes</i>					
Changed school	-0.067	0.010	-0.052	0.033	4404
Below NMS in grammar	0.027	0.390	0.005	0.906	2301
Below NMS in numeracy	0.036	0.161	0.022	0.468	2301
Below NMS in reading	0.055	0.063	0.034	0.438	2301
Below NMS in spelling	-0.036	0.217	-0.085	0.016	2301
Below NMS in writing	-0.025	0.406	-0.071	0.054	2301
At or Above NMS in grammar	0.012	0.801	-0.012	0.810	2301
At or Above NMS in numeracy	0.000	0.997	-0.020	0.663	2301
At or Above NMS in reading	-0.016	0.736	-0.033	0.521	2301
At or Above NMS in spelling	0.059	0.225	0.069	0.161	2301
At or Above NMS in writing	0.067	0.171	0.064	0.190	2301
Obtained NMS for at least one domain	0.033	0.499	-0.004	0.925	2301
<i>Vocational education and training</i>					
Person enrolled in NCVER course	-0.047	0.000	-0.024	0.024	14675
Person completed NCVER program	-0.005	0.198	0.003	0.503	14675
Person enrolled in at least Certificate III NCVER course	-0.028	0.000	-0.008	0.258	14675
Person completed at least Certificate III NCVER program	0.001	0.839	0.004	0.345	14675
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>					
<i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their education outcomes in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the variables, see Appendix E. For further notes see Appendix Table C2.3.</i>					

**Table D2.4 Differences in outcomes before tenancy – Health services utilisation**

HEALTH OUTCOMES	Raw difference		After balancing (weights & controls)		
	Diff	p-value	Diff	p-value	N
<i>Hospital utilisation</i>					
Nr. hospital admissions (general)	0.293	0.007	0.270	0.286	20610
Days in hosp. (general)	-0.046	0.867	-0.303	0.319	20610
Nr. hospital admissions (psychiatric)	-0.059	0.002	-0.034	0.003	20610
Days in hospital (psychiatric)	-1.470	0.001	-0.879	0.000	20610
Nr. emergency room (ER) visits	-0.236	0.001	-0.029	0.793	20610
Nr. ER visits (w/o hosp. admission)	-0.212	0.000	0.005	0.946	20610
Nr. ER visits (with hosp. admission)	-0.025	0.329	-0.035	0.469	20610
<i>Ambulatory mental health (AMH) services</i>					
Used AMH services, for MH issues	-0.052	0.000	-0.018	0.068	20610
Used AMH services, for all issues	-0.054	0.000	-0.017	0.084	20610
<i>Ambulance call-outs</i>					
Used ambulance service	-0.050	0.000	-0.026	0.025	20610
Nr. ambulance trips	-0.120	0.009	-0.044	0.418	20610
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>					
Nr. MBS services	6.977	0.000	0.685	0.466	20610
Cost of MBS services	428.02	0.000	37.82	0.534	20610
Nr. PBS scripts	11.028	0.000	3.819	0.000	20610
Cost of PBS scripts	130.21	0.473	149.19	0.428	20610
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: The table reports how LAHC FDI tenants differ from those in the comparison group, in terms of their utilisation of health services in the year before the tenancy started. Columns 2 and 3 show the raw difference between both groups, and columns 4 and 5 the difference after analytical weights have been applied to assimilate the distribution of characteristics. Column 6 shows the sample size. For a detailed description of the variables, see Appendix E. For further notes see Appendix Table C2.4.</i></p>					

## Appendix E Outcomes used for medium-term outcome analysis

Table E.1 Full list of outcomes, by domain of NSW Human Services Outcomes Framework

Outcome Measure	Notes	Unit of measurement	Population
<b>DOMAIN HOUSING: only reported at beginning of tenancy</b>			
<i>Dwelling characteristics at start of tenancy</i>			
Age of building	As recorded in HOMES	years	all tenancies
Dwelling type: House	As recorded in HOMES and CHIMES	yes/no	
Dwelling type: Unit		yes/no	
Dwelling type: Villa		yes/no	
Dwelling type: Bedsit		considered as an outcome, but information was not used because of small sample size.	
Dwelling type: Other			
Market Rent	Measured on 30 June during time period of interest. The market rent was set by LAHC for public housing and by CHPs for community housing.	A\$, inflated to June 2021	
Targeted dwelling	As recorded in HOMES and CHIMES	yes/no	
<i>Dwelling distance to nearest...</i>			
Primary School	As recorded in HOMES	meters	
High School			
TAFE			
Hospital			
Post Office			
Commercial zone B2			Local Centre. Allows for shops, offices, medical services, education facilities etc. for the local community. Typically applies to a Local Government Area. As recorded in HOMES
Commercial zone B3	Commercial Core. High density retail and commercial stores, large scale offices, businesses and entertainment. Typically applies to Major cities, large town centres or regional centres. As recorded in HOMES		
Commercial zone B4	Mixed Use. Wide range of land use to be encouraged, including residential, commercial, community uses. Often close to commercial cores and major transport routes. As recorded in HOMES.		
Train station	As recorded in HOMES.		

**Table E.1 continued**

<b>DOMAIN HOUSING: outcomes are monitored over time</b>			
<i>Rent payments and subsidies</i>			
Market Rent	Measured on 30 June during time period of interest. The market rent was set by LAHC for public housing and by CHPs for community housing.	A\$, inflated to June 2021	all tenancies
Rent Charged	Measured on 30 June during time period of interest, excludes CRA. As recorded in HOMES and CHIMES.		
Difference between market rent and rent charged	Note that market rent, rent charged and difference between market rent and rent charged do not necessarily add up in the aggregate, as the difference may be known for some tenancies even though the individual components are not (for example, when not in social housing, difference is zero).		
Household received CRA	Measured on 30 June during time period of interest	Yes/no	all tenancies
Total CRA received	Measured on 30 June during time period of interest	A\$, inflated to June 2021	all tenancies
<i>Sustaining tenancy</i>			
Reason unknown	Reasons for termination as recorded in HOMES and CHIMES. Measured at point of termination. Termination refers to physically vacating the dwelling.	Yes/no	tenancies that had not previously ended.
Breach of tenancy			
Tenant Deceased			
Terminated for other reason			
Left before tenancy ended			
Relocation/Transfer/Re-sign			
Transferred to an Institution			
Tenant Initiated			
Provider Initiated			
<i>Positive and negative exits</i>			
Positive exits	An exit from social housing is positive if the termination reason is "tenant initiated" and the tenant leaves to housing in the private market.	Yes/no	tenancies that had not previously ended
negative exits	An exit is negative if the tenancy is terminated because of a breach.	Yes/no	
<i>Destinations after exit</i>			
Exit from Social Housing	Includes exits to private housing, to family and friends, to an institution, to prison, to short- and medium-term accommodation and other/unknown reasons	yes/no	tenancies that had not previously ended
Exit to Social Housing (transfer)	Includes all recorded transfers to other social housing		

**Table E.1 continued**

<b>DOMAIN HOUSING: outcomes are monitored over time</b>			
<i>Overall housing stability</i>			
was homeless	Sleeping rough. As identified in CIMS at time of seeking assistance and at the end of each data reporting period	yes/no	all individuals
was in insecure housing	In emergency accommodation. As identified in CIMS at time of seeking assistance and at the end of each data reporting period		
used homeless services (for accommodation reasons)	received accommodation assistance, as recorded in CIMS.		
Used homeless services (homelessness prevention related)	received services as recorded in CIMS.		
<b>DOMAIN SAFETY: outcomes are monitored over time</b>			
Individual was in contact with child protection services		yes/no	individuals below age 18
Any contact with justice system	Only proven court appearances, at any point during period of interest. As recorded in NSW BOCSAR individual records.	Yes/no	individuals aged 10 and above
Any domestic violence conviction	Includes instances where at least one domestic violence offence was proven in court during period of interest. As recorded in NSW BOCSAR individual records.	Yes/no	
Total days in adult custody/prison	As recorded in NSW BOCSAR individual records.	0-365 days	
Total days in juvenile custody/prison	As recorded in NSW BOCSAR individual records.	0-365 days	

**Table E.1 continued**

<b>DOMAIN SOCIAL &amp; COMMUNITY: only reported at beginning of tenancy</b>			
<i>Characteristics of dwelling location</i>			
number of crimes per 100k population	At postcode of dwelling. Total number of crimes/offences/reports as recorded in NSW BOCSAR aggregate crimes data; population at postcode as reported in Census 2016.		All tenancies
number of drug offences per 100k population			
number of domestic violence reports per 100k population			
Median rent	At postcode of dwelling. DCJ Rent & Sales tables were available for the years 2018, 2019 and 2020.	A\$, inflated to June 2021	
Median sales		A\$, inflated to June 2021	
Homeless service usage rate per 100k population	At postcode of dwelling. Measured by instances of support requests as recorded in CIMS for time period of interest.		
Share of population who travel to work by public transport	At postcode of dwelling. Measured in Census 2016.	0-100%	
Median commuting distance (km) from place of usual residence	At postcode of dwelling. Measured in Census 2016.	Kilometres	
unemployment rate	At postcode of dwelling. Measured in Census 2016.	0-100%	
labour force participation rate	At postcode of dwelling. Measured in Census 2016.	0-100%	
Index of socio-economic disadvantage (SEIFA)	At postcode of dwelling. Measured in Census 2016.	1-10	
share of population who completed at least year 12	At postcode of dwelling. Measured in Census 2016. As % of persons aged 20+	0-100%	



**Table E.1 continued**

<b>DOMAIN ECONOMIC OUTCOMES: outcomes are monitored over time</b>			
<i>Income and employment</i>			
Individual Gross Income	As recorded in HOMES on 30 June during time period of interest.	A\$, inflated to June 2021	individuals aged 16 and above
Main income source: Centrelink	As recorded in HOMES on 30 June during time period of interest.	Yes/no	
Main income source: Employment	As recorded in HOMES on 30 June during time period of interest.		
Main income source: Other Private Income	As recorded in HOMES on 30 June during time period of interest.		
At least one person in the household is in employment	As recorded in HOMES on 30 June during time period of interest.		
<i>Income support</i>			
Individual received income support	As recorded in DOMINO. Measured at any point during the time period of interest.	Yes/no	individuals aged 16 and above
Total number of days of income support receipt during the year	As recorded in DOMINO. Summed up over the time period of interest.	0-365	
Total regular Centrelink payment amount over the year	As recorded in DOMINO. Summed up over the time period of interest. Excludes CRA. Includes all income support payments and family benefits.	A\$, inflated to June 2021	
Total CRA payments during the year	As recorded in DOMINO. Summed up over the time period of interest. (excludes one off payment and third party payments)	A\$, inflated to June 2021	

Table E.1 continued

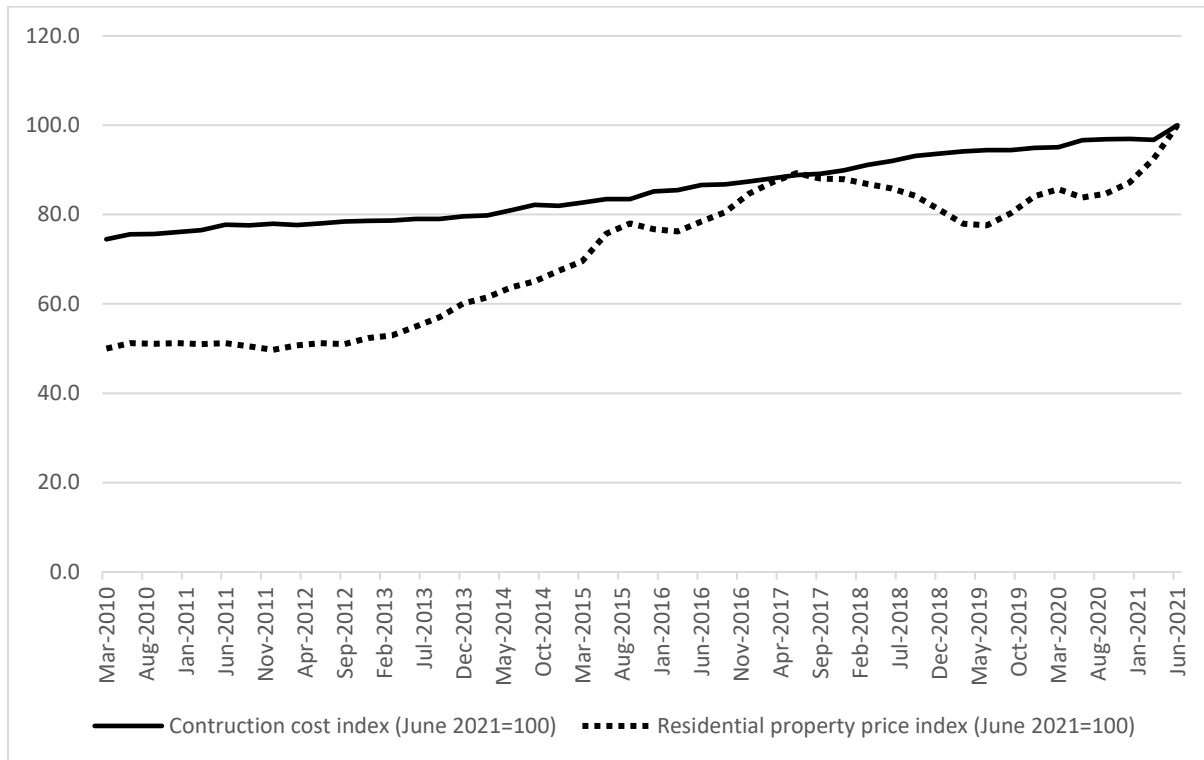
DOMAIN EDUCATION OUTCOMES: outcomes are monitored over time			
<i>School outcomes</i>			
Changed school		yes/no	individuals aged 5 to 18
At or Above NMS in grammar	as recorded in NAPLAN data. Is 1 if student participated in NAPLAN and had recorded result above national minimum standard (NMS). Is missing if student did not participate. No NAPLAN tests were conducted in 2020. NAPLAN is assessed only every second year, and the variable thus relates to a two-year period after the tenancy started.		
At or Above NMS in numeracy			
At or Above NMS in reading			
At or Above NMS in spelling			
At or Above NMS in writing			
Below NMS in grammar			
Below NMS in numeracy			
Below NMS in reading			
Below NMS in spelling			
Below NMS in writing			
Obtained NMS for at least one domain	as recorded in NAPLAN data. Is 1 if student was at or above NMS in at least one of grammar, numeracy, reading, spelling or writing.		
Completed school	Finished year 12.		Individuals aged 17 or 18
Student received an ATAR	considered as an outcome, but information was not used because of small sample size.		Individuals who completed high school during period of interest
Student's ATAR scores			
<i>Vocational education and training</i>			
Person enrolled in VET course	As recorded in NCVET data	yes/no	individuals aged 16 and above
Person completed VET program			
Person enrolled in at least Certificate III VET course			
Person completed at least Certificate III VET program			

**Table E.1 continued**

<b>DOMAIN HEALTH OUTCOMES: outcomes are monitored over time</b>				
<i>Hospital utilisation</i>				
Nr. hospital admissions (general)	Summed up over entire time period of interest. As recorded in NSW Admitted Patient Data Collection	whole number	all individuals	
Days in hosp. (general)		0-365		
Nr. hospital admissions (psychiatric)		whole number		
Days in hospital (psychiatric)		0-365		
Nr. emergency room (ER) visits	Summed up over entire time period of interest. As recorded in NSW Emergency Department Data Collection.	Whole number		
Nr. ER visits (w/o hosp. admission)		whole number		
Nr. ER visits (with hosp. admission)		whole number		
<i>Ambulatory mental health (AMH) services</i>				
Used AMH services, with a mental health diagnosis	At any point during time period of interest, an individual used ambulance services for mental health-related issues, excluding for factors such as drugs or alcohol. As recorded in NSW Mental Health Ambulatory Data Collection	yes/no		
Used AMH services, with any diagnosis		yes/no		
<i>Ambulance call-outs</i>				
Nr. ambulance trips	Summed up over entire time period of interest. As recorded in NSW Ambulance – Computer-Aided Dispatch, NSW Ambulance – Electronic Medical Record and NSW Ambulance – Patient Health Care Record.	Whole number		
Used ambulance service		yes/no		
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>				
Nr. MBS services	Summed up over entire time period of interest. As recorded in MBS/PBS data	whole number		
Cost of MBS services	Total cost summed up over entire time period of interest, divided by number of services. As recorded in MBS/PBS data	A\$, inflated to June 2021		
Nr. PBS scripts	Summed up over entire time period of interest. As recorded in MBS/PBS data	whole number		
Cost of PBS scripts	Total cost summed up over entire time period of interest, divided by number of services. As recorded in MBS/PBS data	A\$, inflated to June 2021		
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4.</i>				

# Appendix F Supplementary information for economic evaluation

Figure F.1 Sydney price indexes used to index construction and land costs



Sources: ABS Catalogue 6427.0, Table 18, A2390417V, Construction cost index for Sydney.

ABS Catalogue 6416.0, Table 1, A83728383L, Residential property price index for Sydney.

Table F.1 Average LAHC costs per dwelling by financial year, June 2021 prices

Financial year	Average cost per dwelling	Average cost per dwelling night by asset life			Number of dwellings delivered
		40 years	50 years	66.7 years	
2011/12	\$492,393	\$33.70	\$26.96	\$20.22	877
2012/13	\$487,484	\$33.37	\$26.69	\$20.02	293
2013/14	\$488,225	\$33.42	\$26.73	\$20.05	380
2014/15	\$506,872	\$34.69	\$27.75	\$20.82	486
2015/16	\$543,458	\$37.20	\$29.76	\$22.32	639
2016/17	\$539,133	\$36.90	\$29.52	\$22.14	522
2017/18	\$592,513	\$40.56	\$32.44	\$24.33	784
2018/19	\$591,447	\$40.48	\$32.39	\$24.29	390
2019/20	\$587,116	\$40.19	\$32.15	\$24.11	153
2020/21	\$482,677	\$33.04	\$26.43	\$19.82	408

**Table F.2 Ten-year estimated costs of LAHC FDI compared to a 12-month delay in social housing, June 2021 dollars**

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Net present cost
Unit capital costs (per dwelling night)												
Reform	C1	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	NA
Base case	C2	0.0	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	36.7	NA
Net unit cost per dwelling night	C3=C1-C3	36.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
Recurrent unit cost offsets												
Weekly rent paid <sup>1</sup>	C4	-142.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
Daily rent paid	C5=C4/7	-20.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
Total household number of days in SAHF dwellings <sup>2</sup>												
	C6	981,445	919,808	859,311	798,054	736,987	675,920	614,853	553,786	492,719	431,652	NA
Net capital cost (annual)	C7=C6*C3	35,999,403	0	0	0	0	0	0	0	0	0	35,999,403
Net recurrent cost (Annual)	C8=C6*C5	19,987,428	0	0	0	0	0	0	0	0	0	-19,987,428
Discounted net recurrent cost (annual)	C9=C8/(1+r/100) <sup>1</sup>	18,679,839	0	0	0	0	0	0	0	0	0	-18,679,839
Total net cost of SAHF	CT=C7+C9	17,319,563	0	0	0	0	0	0	0	0	0	17,319,563

1. Average rent paid of treatment group (excluding CRA) from outcome evaluation.

2. Calculated across all principal tenants of LAHC FDI dwellings for years 1 to 3. Years 4 to 10 estimated based on linear trend.

**Table F.3 Ten-year estimated benefits of LAHC FDI compared to a 12-month delay in social housing**

	\$ Benefit (-Cost)	Number of treated individuals	Estimates of average treatment effects (ATEs)			Total estimated benefit (\$)			Total predicted annual benefit (\$)		
			B1	B2	B3			B4=B1xB2xB3			μ(B4)
					Year 1	Year 2	Year 3	Year 1	Year 2	Year 3	Years 4 to 10
<b>Health</b>											
Hospital days (non-psychiatric)	-1,579	4,614	0	0	0	0	0	0	0		
Stay in psychiatric ward/hospital(2)	-1,269	4,614	0	0	0	0	0	0	0		
Ambulance call out	-910	4,614	0	-0.141	0	0	592,732	0	197,577		
Emergency department presentation (leading to admission)	-1,049	4,614	0	0	0	0	0	0	0		
Emergency department presentation (not admitted)	-657	4,614	0	0	0	0	0	0	0		
MBS services (in \$)	-1	4,614	0	0	0	0	0	0	0		
PBS costs (in \$)	-1	4,614	462.467	0	0	-	0	0	-711,274		
Use of mental health services (ambulatory)	-297	4,614	0	-0.026	0	2,133,823	0	0	11,772		
<b>Housing</b>											
Evicted from social housing	-25,432	3,782	0	0	0	0	0	0	0		
Use of homelessness support with accommodation	-12,201	4,614	-0.026	-0.013	-0.010	1,455,654	714,967	541,727	904,116		
<b>Safety</b>											
Adult days in custody	-292	4,172	0	0	0	0	0	0	0		
Juvenile justice stays	-1,956	4,172	0	0	0	0	0	0	0		
Proven court appearance (assume all for magistrates court)	-11,556	4,172	0	0	0	0	0	0	0		
Child ever in contact with child protection services	-1,412	945	0	0	0	0	0	0	0		
<b>Education</b>											
Child achieves minimum NAPLAN standard <sup>(3)</sup>	4,954	562	0	0	0.314	0	0	874,157	874,157		
Completion of a VET qualification/apprenticeship at Cert III or above	16,628	3,782	0	0	0	0	0	0	0		
<b>Transfers</b>											
Income support payments (in \$)	NA	3,782	\$616.77	0	0	0	0	0	0		

**Table F.4 Ten-year discounted benefits of LAHC FDI compared to a 12-month delay in social housing, June 2021 dollars**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Net present benefit
<i>Health</i>											
Hospital days (non-psychiatric)	0	0	0	0	0	0	0	0	0	0	0
Stay in psychiatric ward/hospital	0	0	0	0	0	0	0	0	0	0	0
Ambulance call out	0	517,715	0	150,731	140,870	131,654	123,041	114,992	107,469	100,438	1,386,910
Emergency department presentation (leading to admission)	0	0	0	0	0	0	0	0	0	0	0
Emergency department presentation (not admitted)	0	0	0	0	0	0	0	0	0	0	0
MBS services (in \$)	0	0	0	0	0	0	0	0	0	0	0
PBS costs (in \$)	-1,994,227	0	0	-542,628	-507,129	-473,952	-442,946	-413,968	-386,886	-361,576	-
Use of mental health services (ambulatory)	0	30,846	0	8,981	8,393	7,844	7,331	6,851	6,403	5,984	5,123,311
<i>Housing</i>											
Evicted from social housing	0	0	0	0	0	0	0	0	0	0	0
Use of homelessness support with accommodation	1,360,424	624,480	442,210	689,746	644,622	602,451	563,038	526,204	491,779	459,607	6,404,560
<i>Safety</i>											
Adult days in custody	0	0	0	0	0	0	0	0	0	0	0
Juvenile justice stays	0	0	0	0	0	0	0	0	0	0	0
Proven court appearance (assume all for magistrates court)	0	0	0	0	0	0	0	0	0	0	0
Child ever in contact with child protection services	0	0	0	0	0	0	0	0	0	0	0
<i>Education</i>											
Child achieves minimum NAPLAN standard	0	0	713,572	666,890	623,262	582,488	544,381	508,767	475,483	444,377	4,559,221
Completion of a VET qualification/apprenticeship at Cert III or above	0	0	0	0	0	0	0	0	0	0	0

**Table F.5 Total benefits of LAHC FDI compared to a 12-month delay in social housing, June 2021 dollars**

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Annual net benefit	-678,169	1,343,015	1,415,884	1,276,348	1,276,348	1,276,348	1,276,348	1,276,348	1,276,348	1,276,348
Discounted net benefit <sup>1</sup>	-633,803	1,173,041	1,155,783	973,720	910,018	850,484	794,845	742,846	694,249	648,830
Discounted net benefit (upper bound) <sup>2</sup>	-658,417	1,265,920	1,295,734	1,134,018	1,100,989	1,068,921	1,037,788	1,007,561	978,214	949,723
Discounted net benefit (lower bound) <sup>3</sup>	-616,517	1,109,929	1,063,774	871,763	792,512	720,465	654,968	595,426	541,296	492,087
Annual net benefit (to NSW government)	1,455,654	1,343,015	541,727	1,113,465	1,113,465	1,113,465	1,113,465	1,113,465	1,113,465	1,113,465
Discounted net benefit (to NSW government) <sup>1</sup>	1,360,424	1,173,041	442,210	849,457	793,885	741,949	693,410	648,047	605,651	566,029



**Table F.6 Ten-year CBA results for LAHC FDI compared to a 12-month delay in social housing, 7% discount rate, June 2021 prices**

Category	Total	Per capita
<b>Costs</b>		
Recurrent costs	-\$18,679,839	-\$4,049
Capital costs <sup>2</sup>	\$35,999,403	\$7,802
<b>Total costs</b>	<b>\$17,319,563</b>	<b>\$3,754</b>
<b>Benefits</b>		
<i>Health</i>		
Hospital days (non-psychiatric)	\$0	\$0
Stay in psychiatric ward/hospital	\$0	\$0
Ambulance call out	\$1,386,910	\$301
Emergency department presentation (leading to admission)	\$0	\$0
Emergency department presentation (not admitted)	\$0	\$0
MBS services (in \$)	\$0	\$0
PBS costs (in \$)	-\$5,123,311	-\$1,110
Use of mental health services (ambulatory)	\$82,634	\$18
<i>Housing</i>		
Evicted from social housing	\$0	\$0
Use of homelessness support with accommodation	\$6,404,560	\$1,388
<i>Safety</i>		
Adult days in custody	\$0	\$0
Juvenile justice stays	\$0	\$0
Proven court appearance	\$0	\$0
Child ever in contact with child protection services	\$0	\$0
<i>Education</i>		
Child achieves minimum NAPLAN standard	\$4,559,221	\$988
Completion of a VET qualification/apprenticeship at Cert III or above	\$0	\$0
<b>Total benefits</b>	<b>\$7,310,013</b>	<b>\$1,584</b>
<b>Net present value</b>	<b>-\$10,009,550</b>	<b>-\$2,169</b>
<b>Benefit-cost ratio</b>	<b>0.42</b>	<b>0.42</b>

**Table F.7 Sensitivity of CBA results to alternate assumptions, comparing LAHC FDI to a 12-month delay in social housing**

	NPV	NPV per capita	BCR
7% discount rate	-\$10,009,550	-\$1,540	0.42
3% discount rate (upper bound)	-\$7,413,682	-\$1,222	0.55
10% discount rate (lower bound)	-\$11,603,311	-\$1,727	0.35
Useful life of dwelling = 50 years (2% depreciation)	-\$2,815,558	-\$928	0.72
Useful life of dwelling = 66.6 years (1.5% depreciation)	\$4,388,248	-\$300	2.50
Cost implications to NSW government	-\$9,445,460	-\$1,520	0.45

# **Appendix G Detailed results – comparison with tenants in other social housing**

## **G.1 Housing outcomes – reported at beginning of tenancy**

See Appendix C.3

## G.2 Housing outcomes – monitored over time

Table G2.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – Comparison with other social housing tenants – Housing outcomes

HOUSING OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Rent payments and subsidies</i>									
Market Rent	59.67	54.12	51.65	0.000	0.000	0.000	373.49	378.58	376.31
Rent Charged 30 June Excl CRA	3.50	4.99	3.112	0.031	0.006	0.174	125.73	130.05	133.16
Difference market Rent and rent paid	61.84	55.08	46.03	0.000	0.000	0.000	214.89	199.62	184.34
Total CRA received in week of 30 June	1.86	1.92	2.72	0.002	0.006	0.006	0.175	0.174	0.170
Household received CRA	0.028	0.026	0.030	0.001	0.013	0.036	10.61	10.80	10.58
<i>Sustaining tenancy</i>									
Reason unknown	0.002	0.003	0.000	0.140	0.216	0.898	0.002	0.004	0.008
Breach of tenancy	-0.004	-0.008	-0.006	0.274	0.117	0.210	0.008	0.017	0.026
Tenant Deceased	-0.004	-0.005	-0.002	0.335	0.359	0.819	0.017	0.027	0.034
Terminated for other reason	-0.004	-0.003	-0.004	0.074	0.397	0.343	0.016	0.020	0.021
Left before tenancy ended	0.000	0.001	0.012	0.828	0.428	0.002	0.001	0.002	0.004
Relocation/Transfer/Re-sign	-0.009	-0.018	-0.028	0.035	0.009	0.002	0.016	0.043	0.068
Transferred to an Institution	-0.001	-0.006	-0.005	0.636	0.186	0.375	0.006	0.012	0.020
Tenant Initiated	-0.011	-0.015	-0.017	0.019	0.023	0.094	0.042	0.071	0.098
Provider Initiated	low variation	-0.001	0.000	low variation	0.494	0.943	low variation	0.005	0.005
<i>Positive and negative exits</i>									
Positive exits	-0.007	-0.008	-0.013	0.013	0.052	0.047	0.014	0.023	0.031
Negative exits	-0.002	-0.005	-0.007	0.563	0.199	0.194	0.008	0.017	0.026
<i>Destinations after exit</i>									
Exit from Social Housing	-0.025	-0.029	-0.015	0.001	0.009	0.318	0.090	0.152	0.209
Exit to Social Housing (transfer)	-0.008	-0.023	-0.034	0.069	0.001	0.000	0.020	0.050	0.074

**Table G2.1 continued**

HOUSING OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>									
was homeless	-0.008	-0.002	-0.009	0.006	0.432	0.002	0.056	0.018	0.020
was in insecure housing	-0.009	-0.012	-0.017	0.035	0.000	0.000	0.116	0.032	0.030
was at risk of homelessness	-0.002	-0.009	-0.015	0.719	0.005	0.001	0.107	0.038	0.035
used homeless services (for accommodation reasons)	-0.005	-0.004	-0.010	0.145	0.108	0.000	0.066	0.017	0.017
used homeless services (homelessness prevention related)	-0.011	-0.008	-0.015	0.016	0.016	0.000	0.109	0.034	0.031
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: The table reports how the LAHC FDI program changed the reported outcomes 1 year, 2 years and 3 years after the tenancy began, compared to the tenant having moved to another social housing dwelling. Columns 2 to 4 refer to the effect sizes, columns 5 to 7 to the p-values on the test that the effect is zero, and columns 8 to 10 report the mean outcomes for comparison tenants (the benchmark outcome in the absence of LAHC FDI).</i>									
<i>All estimations hold constant the allocation zone and number of bedrooms (once housed), as well as tenant's priority status on the waiting list and their transfer status from other social housing; a range of demographic characteristics is controlled in the model (see Appendix C.1 for a full list). Analytical weights are applied in the estimation (see Appendix C for details).</i>									
<i>Effects that are significant at the 5%-level are highlighted in grey. For a detailed description of outcome variables, see Appendix E.</i>									
<i>Example for interpretation: A tenant in a LAHC FDI was, on average, 1.5 percentage points less likely to initiate the termination of their tenancy in the second year after moving into their dwelling (between day 366 and day 730 of their tenancy), than a comparable tenant in another social housing dwelling was. This effect was significant at the 5%-level.</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable	1 year	2 years	3 years						
Market Rent	8156	6031	3644						
Rent Charged 30 June Excl CRA	8156	6029	3643						
Difference market Rent and rent paid	9272	7369	4730						
Total CRA received in week of 30 June/ Household received CRA	9272	7371	4731						
Sustaining tenancy – All termination reasons	9324	7454	4859						
Positive exits/ Negative exits	8977	7191	4699						
Exit from Social Housing / Exit to Social Housing (transfer)	9324	7454	4859						
Overall housing stability – all variables	14431	11904	7852						

### G.3 Social and community outcomes

See Appendix C.3

### G.4 Safety outcomes

**Table G4.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – Comparison with other social housing tenants – Safety outcomes**

SAFETY OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
Individual was in contact with child protection services	-0.002	0.021	-0.057	0.908	0.387	0.046	0.369	0.353	0.358
Any contact with justice system	-0.011	-0.006	-0.010	0.033	0.337	0.138	0.091	0.081	0.075
Any domestic violence conviction	-0.003	-0.002	-0.012	0.050	0.545	0.006	0.016	0.014	0.014
Total days in adult custody/prison	-0.227	-0.213	-0.326	0.545	0.723	0.609	3.928	4.970	4.820
Total days in juvenile custody/prison	0.039	0.118	0.198	0.377	0.430	0.205	0.044	0.130	0.156
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>									
<i>Notes: see Table Appendix G.2.</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable	1 year	2 years	3 years						
Individual was in contact with child protection services	3078	2679	1854						
All other variables	12675	10397	6804						

## G.5 Economic outcomes

**Table G5.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – Comparison with other social housing tenants – Economic outcomes**

ECONOMIC OUTCOMES	Effect of LAHC			p-value	Benchmark: comparison tenants				
	1 year	2 years	3 years		1 year	2 years	3 years		
<i>Income and employment</i>									
Individual Gross Income	19.10	15.73	21.11	0.000	0.007	0.002	417.27	425.13	433.30
Main income source: Centrelink	0.010	-0.029	-0.021	0.300	0.009	0.095	0.883	0.894	0.902
Main income source: Employment	0.018	0.019	0.017	0.007	0.011	0.036	0.041	0.037	0.024
Main income source: Other Private Income	-0.003	0.005	0.004	0.452	0.398	0.619	0.019	0.031	0.039
At least one person in the household is in employment	0.031	0.019	0.027	0.000	0.018	0.004	0.068	0.062	0.042
<i>Income support (IS)</i>									
Individual received IS at any point during the year	-0.003	0.003	0.014	0.753	0.808	0.338	0.870	0.843	0.833
Total number of days of IS receipt during the year	-0.579	0.736	2.337	0.876	0.859	0.660	306.181	295.778	292.787
Total regular Centrelink payment amount (excl. CRA) over the year	616.77	545.35	517.78	0.024	0.080	0.186	17793.87	17357.85	17422.28
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>									
<i>Notes: see Table Appendix G.2</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable	1 year	2 years	3 years						
Individual Gross Income	10203	7613	4687						
Main income source: Centrelink/Employment/Other Private Income	9568	7020	4206						
At least one person in the household is in employment	12439	9290	5670						
Income support – all variables	11377	9430	6204						

## G.6 Education outcomes

Table G6.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – Comparison with other social housing tenants – Education outcomes

EDUCATION OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>School outcomes</i>									
Changed school	-0.049	-0.019	-0.005	0.011	0.273	0.776	0.163	0.116	0.083
Below NMS in grammar		-0.012	-0.050		0.691	0.229		0.138	0.098
Below NMS in numeracy		-0.010	0.007		0.651	0.791		0.073	0.040
Below NMS in reading		-0.030	-0.022		0.272	0.557		0.131	0.079
Below NMS in spelling	NAPLAN available only	0.006	-0.022	NAPLAN available only	0.836	0.543	NAPLAN available only	0.119	0.085
Below NMS in writing		-0.071	-0.023		0.015	0.575		0.174	0.137
At or Above NMS in grammar	every second year	-0.035	-0.043	every second year	0.367	0.387	every second year	0.518	0.389
At or Above NMS in numeracy		-0.028	-0.077		0.466	0.143		0.571	0.422
At or Above NMS in reading		-0.032	-0.045		0.414	0.389		0.528	0.403
At or Above NMS in spelling		-0.071	-0.078		0.068	0.129		0.572	0.424
At or Above NMS in writing		0.049	-0.075		0.201	0.134		0.480	0.355
Obtained NMS for at least one domain		-0.040	-0.090		0.263	0.061		0.660	0.491
Completed school	-0.057	-0.023	Small sample	0.317	0.586	Small sample		0.067	Small sample
<i>Vocational education and training</i>									
Person enrolled in NCVER course	-0.002	0.003	-0.008	0.740	0.786	0.572	0.091	0.124	0.121
Person completed NCVER program	0.002	-0.001	0.001	0.602	0.783	0.865	0.019	0.025	0.020
Person enrolled in at least Certificate III NCVER course	-0.002	0.009	0.002	0.618	0.162	0.823	0.046	0.065	0.068
Person completed at least Certificate III NCVER program	0.000	0.000	0.003	0.835	0.900	0.356	0.009	0.014	0.014
Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.									
Notes: see Table Appendix G.2									
Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)									
Variable	1 year	2 years	3 years						
Changed school	2353	2104	1784						
Below/At or Above NMS in grammar/numeracy/reading/spelling/writing		1251	726						
Completed school	311	274	Small sample						
Person enrolled in NCVER course/ at least Certificate III NCVER course	10801	8096	4658						
Person completed NCVER program/ at least Certificate III NCVER program	10801	8077	4647						

## G.7 Health outcomes

Table G7.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – Comparison with other social housing tenants – Health services utilisation

HEALTH OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.133	0.159	0.142	0.446	0.367	0.585	0.839	0.749	0.731
Days in hosp. (general)	0.164	0.251	-0.052	0.511	0.264	0.858	2.154	1.671	1.626
Nr. hospital admissions (psychiatric)	-0.023	-0.020	-0.014	0.081	0.136	0.274	0.105	0.088	0.076
Days in hospital (psychiatric)	-0.087	0.018	0.043	0.682	0.954	0.939	1.688	1.455	1.439
Nr. emergency room (ER) visits	-0.136	-0.179	-0.009	0.022	0.028	0.882	1.117	0.991	0.898
Nr. ER visits (w/o hosp. admission)	-0.086	-0.149	-0.014	0.073	0.048	0.773	0.784	0.708	0.633
Nr. ER visits (with hosp. admission)	-0.049	-0.030	0.006	0.021	0.141	0.788	0.331	0.281	0.263
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	-0.021	-0.013	-0.014	0.003	0.098	0.131	0.151	0.133	0.117
Used AMH services, for all issues	-0.021	-0.012	-0.007	0.003	0.125	0.482	0.154	0.136	0.121
<i>Ambulance call-outs</i>									
Used ambulance service	-0.007	-0.002	0.018	0.433	0.834	0.126	0.215	0.201	0.196
Nr. ambulance trips	-0.105	-0.069	0.018	0.020	0.042	0.663	0.575	0.496	0.482
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.879	0.151	-0.560	0.163	0.829	0.523	24.440	23.797	22.958
Cost of MBS services	86.22	28.66	31.30	0.038	0.539	0.567	1458.85	1413.12	1356.00
Nr. PBS scripts	3.059	2.286	1.489	0.000	0.015	0.207	21.960	21.796	21.296
Cost of PBS scripts	122.87	152.89	-30.99	0.399	0.205	0.884	1520.42	1345.04	1243.93
Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.									
Notes: see Table Appendix G.2									
Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)									
Variable	1 year	2 years	3 years						
Nr. hospital admissions/ Days in hospital (general/psychiatric)	13825	11112	6796						
Nr. emergency room (ER) visits (overall and with/ without hosp. admission)	14435	11912	7954						
<i>Ambulatory mental health (AMH) services – all variables</i>	14435	11912	7954						
<i>Ambulance call-outs – all variables</i>	14431	11904	7852						
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme – all variables</i>	14502	11976	7924						



# Appendix H Detailed results – comparison with tenants who remained on the waiting list

## H.1 Housing outcomes – only reported at beginning of tenancy

Because comparison tenants are not allocated to a dwelling, at the time when their housing experience begins to diverge from that of LAHC FDI tenants, it is not possible to report differences in housing outcomes between both groups at this point. Instead, we report the outcomes for LAHC FDI tenants only.

**Table H1.1 Outcomes when tenancy began – LAHC FDI tenants – Housing outcomes**

HOUSING OUTCOMES	Mean	Std. Dev.	N
<i>Dwelling characteristics at start of tenancy</i>			
Age of building (in years)	0.508	1.396	313
Dwelling type: House	0.109	0.312	745
Dwelling type: Unit	0.601	0.490	745
Dwelling type: Villa	0.071	0.257	745
Market Rent	445.34	114.443	582
Targeted dwelling (yes/no)	0.329	0.471	340
<i>Dwelling distance to nearest...</i>			
Primary School	942	507	661
High School	2165	1036	659
TAFE	8756	9474	649
Hospital	4385	5439	660
Post Office	1178	578	594
Commercial zone B2	1882	3319	556
Commercial zone B3	5967	26070	556
Commercial zone B4	2590	1670	556
Train station	3943	10313	556
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>			
<i>Notes: The table reports what kind of dwellings LAHC FDI tenants in the sample live in at the beginning of their tenancy. At this point, the tenants who will be used as comparison tenants have not yet been housed.</i>			

## H.2 Housing outcomes

Table H2.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – comparison with tenants on the waiting list – Housing outcomes

HOUSING OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Rent payments and subsidies</i>									
Market Rent	63.69	57.37	53.39	0.000	0.000	0.000	392.26	393.45	392.98
Rent Charged 30 June Excl CRA	5.64	0.91	-2.17	0.018	0.782	0.651	143.82	147.14	146.40
Difference market Rent and rent paid	64.73	62.06	37.67	0.000	0.000	0.000	187.56	163.25	152.54
Total CRA received in week of 30 June	3.81	3.28	2.22	0.000	0.007	0.179	0.386	0.317	0.265
Household received CRA	0.051	0.040	0.023	0.000	0.024	0.332	24.37	20.50	17.27
<i>Sustaining tenancy</i>									
Reason unknown		0.003	0.006		0.440	0.470		0.016	0.022
Breach of tenancy		0.003	0.001		0.675	0.898		0.026	0.033
Tenant Deceased		0.004	0.005		0.549	0.609		0.017	0.023
Terminated for other reason		-0.008	-0.014		0.161	0.118		0.018	0.020
Left before tenancy ended		low variation	0.014		low variation	0.062		low variation	0.009
Relocation/Transfer/Re-sign	not applicable to comparison tenants at this time	-0.005	0.003	not applicable to comparison tenants at this time	0.541	0.811	not applicable to comparison tenants at this time	0.045	0.062
Transferred to an Institution		-0.010	0.002		0.106	0.844		0.006	0.010
Tenant Initiated		-0.049	-0.046		0.000	0.007		0.162	0.194
Provider Initiated		0.004	0.010		0.425	0.246		0.016	0.018
<i>Positive and negative exits</i>									
Positive exits		-0.008	-0.004		0.203	0.658		0.053	0.065
Negative exits		0.005	0.004		0.409	0.635		0.026	0.034
<i>Destinations after exit</i>									
Exit from Social Housing		-0.026	0.013		0.113	0.599		0.238	0.302
Exit to Social Housing (transfer)		-0.035	-0.032		0.000	0.016		0.072	0.089

**Table H2.1 continued**

HOUSING OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>									
was homeless	-0.006	-0.009	-0.006	0.059	0.002	0.226	0.055	0.027	0.022
was in insecure housing	-0.029	-0.016	-0.014	0.000	0.001	0.009	0.138	0.057	0.041
was at risk of homelessness	-0.014	-0.029	-0.010	0.008	0.000	0.164	0.130	0.063	0.046
used homeless services (for accommodation reasons)	-0.026	-0.013	-0.010	0.000	0.000	0.021	0.115	0.045	0.025
used homeless services (homelessness prevention related)	-0.017	-0.024	-0.010	0.002	0.000	0.157	0.130	0.054	0.040
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>									
<i>Notes: The table reports how the LAHC FDI program changed the reported outcomes 1 year, 2 years and 3 years after the tenancy began, compared to tenants who spend an additional year on the waiting list and moved into social housing one year later than the LAHC FDI tenant. Columns 2 to 4 refer to the effect sizes, columns 5 to 7 to the p-values on the test that the effect is zero, and columns 8 to 10 report the mean outcomes for comparison tenants (the benchmark outcome in the absence of LAHC FDI). All estimations hold constant the allocation zone and number of bedrooms (once housed), as well as tenant's transfer status from other social housing; priority applicants are excluded from this part of the analysis. A range of demographic characteristics is controlled in the model (see Appendix C.1 for a full list). Analytical weights are applied in the estimation (see Appendix C for details).</i>									
<i>Effects that are significant at the 5%-level are highlighted in grey. For a detailed description of outcome variables, see Appendix E.</i>									
<i>Example for interpretation: A tenant in a LAHC FDI was, on average, 1.6 percentage points less likely to be in insecure housing in the second year after moving into their dwelling (between day 366 and day 730 of their tenancy), than a comparable tenant who had spent one additional year without social housing and was in his first year of having been allocated a dwelling. This effect was significant at the 5%-level.</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable	1 year	2 years	3 years						
Market Rent	6949	4309	2228						
Rent Charged 30 June Excl CRA	6947	4309	2226						
Difference market Rent and rent paid	9039	6319	3498						
Total CRA received in week of 30 June/ Household received CRA	9041	6319	3500						
Sustaining tenancy – All termination reasons		6749	4023						
Positive exits/ Negative exits		6337	3787						
Exit from Social Housing / Exit to Social Housing (transfer)		6749	4023						
Overall housing stability – all variables	17087	12421	7351						

### H.3 Social and community outcomes – only reported at beginning of tenancy

Because comparison tenants are not allocated to a dwelling, at the time when their housing experience begins to diverge from that of LAHC FDI tenants, it is not possible to report differences in housing outcomes between both groups at this point. Instead, we report the outcomes for LAHC FDI tenants only.

**Table H3.1 Outcomes when tenancy began – LAHC FDI tenants – Social and community outcomes**

SOCIAL AND COMMUNITY OUTCOMES	Mean	Std. Dev.	N
<i>Characteristics of dwelling location (postcode level)</i>			
number of crimes per 100k population	9834.09	5370.33	739
number of drug offences per 100k population	728.99	634.32	739
number of domestic violence reports per 100k population	421.53	151.72	739
Median rent	453.09	67.94	743
Median sales	822.35	272.18	743
Homeless service usage rate	53.34	54.22	739
share of population who travel to work by public transport	18.19	10.11	739
Median commuting distance (km) from place of usual residence	11.46	4.76	739
unemployment rate (%)	7.41	2.01	739
labour force participation rate (%)	61.34	6.19	739
Index of socio-economic disadvantage (SEIFA)	4.22	2.56	743
% of people who completed at least year 12, as % of persons aged 20+	57.23	10.99	739
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>			
<i>Notes: The table reports what kind of dwellings LAHC FDI tenants in the sample live in at the beginning of their tenancy. At this point, the tenants who will be used as comparison tenants have not yet been housed.</i>			

## H.4 Safety outcomes

Table H4.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – comparison with tenants on the waiting list – Safety outcomes

SAFETY OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
Individual was in contact with child protection services	-0.042	0.036	-0.019	0.127	0.323	0.662	0.396	0.342	0.322
Any contact with justice system	-0.009	-0.006	-0.028	0.216	0.487	0.123	0.091	0.083	0.072
Any proven domestic violence offence	-0.006	-0.005	-0.002	0.031	0.032	0.651	0.019	0.017	0.016
Total days in adult custody/prison	-0.663	0.678	-2.942	0.293	0.519	0.266	3.389	4.358	4.105
Total days in juvenile custody/prison	Low variation	0.032	0.259	Low variation	0.639	0.427	Low variation	0.147	0.200

Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.

Notes: see Table Appendix H.2.

Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)

Variable	1 year	2 years	3 years
Individual was in contact with child protection services	5541	4134	2439
All other variables	13811	9999	5937

## H.5 Economic outcomes

Table H5.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – comparison with tenants on the waiting list – Economic outcomes

ECONOMIC OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Income and employment</i>									
Individual Gross Income	26.43	14.86	21.30	0.002	0.066	0.101	386.78	394.80	415.99
Main income source: Centrelink	0.013	-0.034	-0.022	0.396	0.076	0.360	0.776	0.802	0.828
Main income source: Employment	0.028	0.023	0.028	0.005	0.074	0.035	0.062	0.061	0.044
Main income source: Other Private Income	-0.011	0.010	-0.004	0.181	0.332	0.798	0.029	0.037	0.043
At least one person in the household is in employment	0.058	0.038	0.070	0.000	0.002	0.000	0.093	0.092	0.075
<i>Income support (IS)</i>									
Individual received IS at any point during the year	0.007	0.005	-0.023	0.681	0.817	0.340	0.860	0.842	0.834
Total number of days of IS receipt during the year	1.886	0.000	-12.230	0.774	1.000	0.178	302.89	295.09	292.80
Total regular Centrelink payment amount (excl. CRA) over the year	445.70	194.67	-256.58	0.326	0.722	0.709	18558.47	18150.90	18099.83
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>									
<i>Notes: see Table Appendix H.2</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable	1 year	2 years	3 years						
Individual Gross Income	10481	6408	3158						
Main income source: Centrelink/Employment/Other Private Income	7814	4765	2359						
At least one person in the household is in employment	12268	7671	3835						
Income support – all variables	11135	8221	4897						

## H.6 Education outcomes

Table H6.1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – comparison with tenants on the waiting list – Education outcomes

EDUCATION OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>School outcomes</i>									
Changed school	-0.055	0.034	0.023	0.022	0.236	0.474	0.147	0.108	0.096
Below NMS in grammar		-0.005	0.068		0.926	0.200		0.138	0.069
Below NMS in numeracy		-0.032	0.018		0.337	0.552		0.073	0.032
Below NMS in reading		-0.041	0.014		0.376	0.790		0.106	0.059
Below NMS in spelling	NAPLAN available only every second year	-0.059	0.008	NAPLAN available only every second year	0.219	0.847	NAPLAN available only every second year	0.119	0.062
Below NMS in writing		-0.064	0.056		0.194	0.270		0.151	0.082
At or Above NMS in grammar		0.096	0.217		0.106	0.015		0.467	0.257
At or Above NMS in numeracy		0.109	0.276		0.061	0.006		0.523	0.284
At or Above NMS in reading		0.097	0.245		0.097	0.012		0.503	0.273
At or Above NMS in spelling		0.155	0.294		0.009	0.002		0.519	0.285
At or Above NMS in writing		0.145	0.240		0.011	0.016		0.458	0.248
Obtained NMS for at least one domain		0.093	0.314		0.097	0.002		0.614	0.336
Completed school					small sample				
<i>Vocational education and training</i>									
Person enrolled in NCVER course	-0.022	-0.055	-0.011	0.134	0.004	0.641	0.141	0.169	0.153
Person completed NCVER program	-0.001	-0.016	-0.012	0.933	0.037	0.028	0.023	0.031	0.029
Person enrolled in at least Certificate III NCVER course	-0.016	-0.018	-0.014	0.074	0.096	0.521	0.075	0.095	0.088
Person completed at least Certificate III NCVER program	-0.003	-0.012	-0.010	0.752	0.334	0.010	0.012	0.020	0.015
Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.									
Notes: see Table Appendix H.2									
Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)									
Variable			1 year	2 years	3 years				
Changed school			4080	3354	2237				
Below/At or Above NMS in grammar/numeracy/reading/spelling/writing				1826	644				
Person enrolled in NCVER course/ at least Certificate III NCVER course			10445	6993	3441				
Person completed NCVER program/ at least Certificate III NCVER program			10441	6988	3429				

## H.7 Health outcomes

Table H7. 1 LAHC FDI impact on outcomes 1, 2 and 3 years after tenancy began – comparison with tenants on the waiting list – Health services utilisation

HEALTH OUTCOMES	Effect of LAHC			p-value			Benchmark: comparison tenants		
	1 year	2 years	3 years	1 year	2 years	3 years	1 year	2 years	3 years
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.221	0.389	0.104	0.350	0.134	0.746	0.454	0.431	0.492
Days in hosp. (general)	0.203	-0.095	-0.386	0.463	0.726	0.112	1.290	1.260	1.286
Nr. hospital admissions (psychiatric)	-0.017	-0.034	-0.006	0.231	0.018	0.739	0.070	0.057	0.042
Days in hospital (psychiatric)	-0.262	-0.154	-0.234	0.210	0.533	0.215	0.981	0.888	0.737
Nr. emergency room (ER) visits	-0.158	-0.272	-0.457	0.268	0.078	0.146	0.939	0.890	0.842
Nr. ER visits (w/o hosp. admission)	-0.087	-0.224	-0.367	0.389	0.057	0.158	0.717	0.683	0.650
Nr. ER visits (with hosp. admission)	-0.068	-0.048	-0.089	0.171	0.280	0.163	0.222	0.205	0.191
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	-0.017	-0.026	-0.015	0.083	0.020	0.311	0.114	0.106	0.097
Used AMH services, for all issues	-0.018	-0.027	-0.012	0.073	0.014	0.418	0.119	0.111	0.100
<i>Ambulance call-outs</i>									
Used ambulance service	-0.032	-0.043	0.010	0.016	0.004	0.632	0.179	0.169	0.158
Nr. ambulance trips	-0.105	-0.141	-0.115	0.086	0.015	0.263	0.417	0.406	0.393
Nr. MBS services	0.615	0.478	-1.390	0.525	0.653	0.416	17.779	17.475	17.051
Cost of MBS services	5.49	19.83	-44.10	0.940	0.795	0.665	1042.03	1020.57	994.15
Nr. PBS scripts	2.513	1.117	1.724	0.035	0.372	0.311	14.204	14.200	14.182
Cost of PBS scripts	462.47	88.80	79.99	0.032	0.488	0.767	872.81	810.47	859.14
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i>									
<i>Notes: see Table Appendix H.2</i>									
<i>Sample sizes: (note that sample size varies for Year 1, year 2 and year 3 outcomes because of tenancy start date, point in time when outcomes are measured and data availability)</i>									
Variable				1 year	2 years	3 years			
Nr. hospital admissions/ Days in hospital (general/psychiatric)				15844	11073	6021			
Nr. emergency room (ER) visits (overall and with/ without hosp. admission)				17098	12435	7403			
<i>Ambulatory mental health (AMH) services – all variables</i>				17098	12435	7403			
<i>Ambulance call-outs – all variables</i>				17087	12421	7351			
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme – all variables</i>				17087	12421	7351			



## **Appendix I Detailed results by subgroups – comparison with tenants in other social housing**

We examine whether benefits of LAHC FDI vary across different groups of tenants by repeating all regressions presented in Appendix G (using tenant in other social housing as comparison group), while allowing the effect of the program to vary across two distinct groups. All other aspects of the model (sample, size, control variables and weights) stay the unchanged. We repeat this process four times: 1. For men versus women, 2. For tenants who reported their main language is not English versus everyone else, 3. For tenants up to age 54 versus tenants below age 55, and 4. For tenants in major cities of NSW (ABS definition) versus those in other areas.

To improve the readability of a large number of large tables, we first present only effect sizes in Appendix I.1 – I.6. Where effects for one group were statistically significantly different from zero, the cell is shaded grey. Where effect sizes in one group were significantly different from the effect in the other group, the cell is highlighted with a black border. P-values are presented in separate tables included in Appendix I.7 – I.12.

## I.1 Men versus women – effect sizes

Table I1.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Housing outcomes

HOUSING OUTCOMES	Men			Women		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	57.82	51.57	49.98	62.54	58.15	54.50
Rent Charged 30 June Excl CRA	5.73	6.71	2.97	0.05	2.27	3.36
Difference market Rent and rent paid	56.226	49.494	45.556	70.280	63.628	46.821
Total CRA received in week of 30 June	0.69	1.07	3.61	3.60	3.23	1.25
Household received CRA	0.014	0.017	0.046	0.050	0.039	0.004
<i>Sustaining tenancy</i>						
Reason unknown	0.002	0.004	0.001	0.001	0.001	-0.003
Breach of tenancy	0.001	-0.002	0.002	-0.012	-0.016	-0.020
Tenant Deceased	-0.006	-0.007	-0.003	0.000	-0.003	0.000
Terminated for other reason	-0.004	-0.003	-0.002	-0.004	-0.002	-0.006
Left before tenancy ended	0.000	0.001	0.011	0.000	0.001	0.014
Relocation/Transfer/Re-sign	-0.008	-0.024	-0.039	-0.009	-0.010	-0.009
Transferred to an Institution	-0.004	-0.012	-0.002	0.003	0.004	-0.010
Tenant Initiated	-0.008	-0.014	-0.017	-0.015	-0.017	-0.017
Provider Initiated	-0.001	0.000	0.002	-0.004	-0.003	-0.003
<i>Positive and negative exits</i>						
Positive exits	-0.024	-0.017	-0.015	-0.005	0.002	0.004
Negative exits	-0.005	0.003	-0.012	0.006	0.007	0.009
<i>Destinations after exit</i>						
Exit from Social Housing	-0.018	-0.021	0.004	-0.036	-0.040	-0.047
Exit to Social Housing (transfer)	-0.011	-0.035	-0.049	-0.003	-0.004	-0.009

**Table I1.1 continued**

HOUSING OUTCOMES	Men			Women		
	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>						
was homeless	-0.005	-0.004	-0.008	-0.012	0.001	-0.010
was in insecure housing	-0.003	-0.015	-0.022	-0.016	-0.007	-0.010
was at risk of homelessness	-0.002	-0.014	-0.014	-0.001	-0.003	-0.016
used homeless services (for accommodation reasons)	-0.001	-0.006	-0.006	-0.010	0.000	-0.014
used homeless services (homelessness prevention related)	-0.010	-0.012	-0.013	-0.013	-0.003	-0.018
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: The table reports how the LAHC FDI program changed the reported outcomes 1 year, 2 years and 3 years after the tenancy began, compared to the tenant having moved to another social housing dwelling. The program impact varies over two groups. Columns 2 to 4 refer to the program impact for the first group, columns 5 to 7 to the impact for the second group. All estimations hold constant the allocation zone and number of bedrooms (once housed), as well as tenant's priority status on the waiting list and their transfer status from other social housing; a range of demographic characteristics is controlled in the model (see Appendix C.1 for a full list). Analytical weights are applied in the estimation (see Appendix C for details).</i></p> <p><i>Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border. For corresponding p-values, see Appendix I.7-I.12. For a detailed description of outcome variables, see Appendix E.</i></p> <p><i>Example for interpretation: A male tenant in a LAHC FDI was, on average, 3.5 percentage points less likely to exit his dwelling and transfer to other social housing in the second year after moving into their dwelling (between day 366 and day 730 of their tenancy), than a comparable tenant in another social housing dwelling was. This effect was significant on the 5%-level. Women were only 0.4 percentage points less likely to transfer to other social housing than a comparable tenant in other social housing was. This effect was not significant on the 5%-level. Th effects for men and women were significantly different form each other.</i></p>						

**Table I1.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Safety outcomes**

SAFETY OUTCOMES	Men			Women		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	-0.003	0.006	-0.107	-0.002	0.035	-0.013
Any contact with justice system	0.000	0.004	0.008	-0.025	-0.019	-0.035
Any domestic violence conviction	-0.001	0.001	0.000	-0.007	-0.006	-0.028
Total days in adult custody/prison	0.159	0.143	0.470	-0.750	-0.698	-1.428
Total days in juvenile custody/prison	0.011	0.031	0.066	0.076	0.236	0.382

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I.1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I1.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Economic outcomes**

ECONOMIC OUTCOMES	Men			Women		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	17.87	8.29	14.56	20.88	26.75	31.25
Main income source: Centrelink	0.003	-0.017	-0.020	0.021	-0.046	-0.023
Main income source: Employment	0.017	0.018	0.023	0.018	0.020	0.007
Main income source: Other Private Income	-0.003	0.002	-0.002	-0.004	0.010	0.013
At least one person in the household is in employment	0.029	0.015	0.027	0.032	0.023	0.026
<i>Income support</i>						
Individual received income support at any point during the year	0.006	0.005	0.004	-0.015	0.000	0.029
Total number of days of income support receipt during the year	-0.634	0.839	-1.846	-0.501	0.587	8.456
Total regular Centrelink payment amount (excl. CRA) over the year	475.53	397.90	135.93	816.38	757.28	1076.38

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I1.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Education outcomes**

EDUCATION OUTCOMES	Men			Women		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes</i>						
Changed school	-0.037	0.010	0.018	-0.061	-0.046	-0.027
Below NMS in grammar		0.028	0.003		-0.050	-0.096
Below NMS in numeracy		-0.002	0.014		-0.017	0.002
Below NMS in reading		0.018	0.028		-0.075	-0.065
Below NMS in spelling	NAPLAN available only every second year	0.050	0.045	NAPLAN available only every second year	-0.037	-0.080
Below NMS in writing		-0.022	0.083		-0.117	-0.115
At or Above NMS in grammar		-0.033	0.003		-0.036	-0.083
At or Above NMS in numeracy		-0.006	0.009		-0.050	-0.151
At or Above NMS in reading		-0.029	-0.023		-0.035	-0.065
At or Above NMS in spelling		-0.042	-0.033		-0.098	-0.116
At or Above NMS in writing		0.026	-0.108		0.071	-0.046
Obtained NMS for at least one domain completed school	-0.129	0.017	-0.004	0.017	-0.064	-0.015
<i>Vocational education and training</i>						
Person enrolled in NCVET course	-0.003	0.009	0.002	-0.001	-0.006	-0.022
Person completed NCVET program	0.004	-0.007	-0.001	-0.001	0.007	0.003
Person enrolled in at least Certificate III NCVET course	-0.004	0.010	0.003	0.001	0.008	0.001
Person completed at least Certificate III NCVET program	0.001	-0.002	0.004	0.000	0.001	0.002
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: See Appendix Table I1.1 Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i></p>						

**Table I1.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Health services utilisation**

HEALTH OUTCOMES	Men			Women		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	-0.061	0.033	0.138	0.383	0.321	0.149
Days in hosp. (general)	<b>-0.388</b>	0.068	0.148	<b>0.876</b>	0.487	-0.315
Nr. hospital admissions (psychiatric)	-0.020	-0.021	-0.017	-0.027	-0.019	-0.011
Days in hospital (psychiatric)	-0.167	-0.353	-0.382	0.016	0.495	0.600
Nr. emergency room (ER) visits	-0.119	-0.061	0.012	-0.157	-0.330	-0.037
Nr. ER visits (w/o hosp. admission)	-0.058	-0.021	0.017	-0.123	-0.314	-0.055
Nr. ER visits (with hosp. admission)	-0.059	-0.039	-0.003	-0.035	-0.018	0.018
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	-0.026	-0.012	-0.015	-0.015	-0.014	-0.012
Used AMH services, for all issues	-0.025	-0.012	-0.010	-0.016	-0.013	-0.003
<i>Ambulance call-outs</i>						
Used ambulance service	-0.022	0.005	0.017	0.012	-0.011	0.020
Nr. ambulance trips	-0.109	-0.081	0.031	-0.100	-0.055	0.001
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	<b>-0.732</b>	<b>-1.175</b>	<b>-2.005</b>	<b>2.944</b>	<b>1.860</b>	<b>1.317</b>
Cost of MBS services	<b>-25.38</b>	<b>-49.58</b>	<b>-85.74</b>	<b>229.35</b>	<b>129.47</b>	<b>183.45</b>
Nr. PBS scripts	<b>0.409</b>	<b>0.037</b>	<b>0.027</b>	<b>6.458</b>	<b>5.184</b>	<b>3.389</b>
Cost of PBS scripts	225.07	9.09	-37.90	-8.20	338.17	-22.02
<p>Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.  Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</p>						

## I.2 Aboriginal versus non-Aboriginal tenants – effect sizes

Table I2.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Housing outcomes

HOUSING	Aboriginal			Non-Aboriginal		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	59.23	54.32	46.80	59.71	54.10	52.10
Rent Charged 30 June Excl CRA	-0.21	0.52	1.42	3.84	5.42	3.27
Difference market Rent and rent paid	80.080	79.265	61.982	60.151	52.766	44.484
Total CRA received in week of 30 June	6.04	6.67	11.74	1.47	1.47	1.84
Household received CRA	0.092	0.116	0.172	0.022	0.017	0.016
<i>Sustaining tenancy</i>						
Reason unknown	0.001	0.015	-0.007	0.002	0.002	0.000
Breach of tenancy	-0.016	-0.019	-0.025	-0.003	-0.007	-0.005
Tenant Deceased	0.017	0.012	-0.002	-0.006	-0.007	-0.002
Terminated for other reason	-0.007	-0.009	-0.002	-0.004	-0.002	-0.004
Left before tenancy ended	-0.001	0.000	-0.001	0.000	0.001	0.014
Relocation/Transfer/Re-sign	-0.037	-0.087	-0.108	-0.006	-0.012	-0.020
Transferred to an Institution	-0.005	-0.020	-0.014	-0.001	-0.004	-0.004
Tenant Initiated	-0.036	-0.020	-0.001	-0.008	-0.014	-0.018
Provider Initiated	-0.004	-0.002	0.004	-0.002	-0.001	0.000
<i>Positive and negative exits</i>						
Positive exits	-0.008	0.003	0.036	-0.013	-0.007	-0.007
Negative exits	-0.015	-0.026	-0.034	0.002	0.008	0.003
<i>Destinations after exit</i>						
Exit from Social Housing	-0.051	-0.041	-0.050	-0.023	-0.027	-0.012
Exit to Social Housing (transfer)	-0.036	-0.088	-0.105	-0.005	-0.016	-0.027

**Table I2.1 continued**

HOUSING	Aboriginal			Non-Aboriginal		
	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>						
was homeless	-0.032	-0.004	-0.029	-0.005	-0.001	-0.006
was in insecure housing	0.021	-0.036	-0.065	-0.013	-0.008	-0.010
was at risk of homelessness	0.044	-0.025	-0.045	-0.008	-0.007	-0.010
used homeless services (for accommodation reasons)	0.030	-0.017	-0.037	-0.010	-0.002	-0.006
used homeless services (homelessness prevention related)	0.031	-0.020	-0.033	-0.017	-0.006	-0.012

Source: Linked NSW administrative data (June 2021), see sections 2.3.3. and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.



**Table I2.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Safety outcomes**

SAFETY OUTCOMES	Aboriginal			Non-Aboriginal		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	0.036	0.004	-0.125	-0.016	0.027	-0.028
Any contact with justice system	-0.025	-0.004	-0.003	-0.009	-0.006	-0.011
Any domestic violence conviction	-0.005	-0.008	-0.024	-0.003	-0.001	-0.010
Total days in adult custody/prison	-0.206	0.872	1.941	-0.230	-0.340	-0.606
Total days in juvenile custody/prison	0.424	-0.233	-0.206	-0.005	0.159	0.248

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

**Table I2.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Economic Outcomes**

ECONOMIC OUTCOMES	Aboriginal			Non-Aboriginal		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	11.16	-6.23	24.76	19.81	17.82	20.70
Main income source: Centrelink	-0.062	-0.074	-0.100	0.016	-0.024	-0.014
Main income source: Employment	0.055	0.034	0.071	0.015	0.017	0.012
Main income source: Other Private Income	-0.009	-0.019	-0.048	-0.003	0.007	0.008
At least one person in the household is in employment	0.082	0.029	0.078	0.024	0.017	0.019
<i>Income support</i>						
Individual received income support at any point during the year	-0.031	-0.004	0.044	-0.001	0.003	0.011
Total number of days of income support receipt during the year	-6.837	-6.733	13.538	-0.002	1.458	1.232
Total regular Centrelink payment amount (excl. CRA) over the year	847.94	374.47	1175.95	595.44	561.87	452.86

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

**Table I2.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Education outcomes**

EDUCATION OUTCOMES	Aboriginal			Non-Aboriginal		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes</i>						
Changed school	-0.077	-0.022	-0.063	-0.040	-0.018	0.015
Below NMS in grammar		-0.049	-0.067		0.001	-0.043
Below NMS in numeracy		-0.003	-0.051		-0.012	0.033
Below NMS in reading		-0.031	-0.035		-0.029	-0.015
Below NMS in spelling	NAPLAN available only every second year	-0.013	0.000	NAPLAN available only every second year	0.012	-0.031
Below NMS in writing		-0.056	-0.003		-0.076	-0.031
At or Above NMS in grammar		-0.034	-0.103		-0.035	-0.017
At or Above NMS in numeracy		-0.022	-0.107		-0.030	-0.063
At or Above NMS in reading		-0.077	-0.157		-0.017	0.003
At or Above NMS in spelling		-0.086	-0.197		-0.065	-0.026
At or Above NMS in writing		0.058	-0.193		0.046	-0.024
Obtained NMS for at least one domain completed school		-0.044	-0.182		-0.039	-0.051
	-0.064	0.017	-0.010	-0.055	-0.033	-0.009
<i>Vocational education and training</i>						
Person enrolled in NCVET course	0.028	0.084	0.002	-0.005	-0.005	-0.009
Person completed NCVET program	0.005	0.009	0.014	0.001	-0.002	-0.001
Person enrolled in at least Certificate III NCVET course	0.022	0.017	0.003	-0.005	0.008	0.002
Person completed at least Certificate III NCVET program	0.003	-0.006	0.010	0.000	0.000	0.003
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i></p>						

**Table I2.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Health outcomes**

HEALTH OUTCOMES	Aboriginal			Non-Aboriginal		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	-0.187	0.242	0.742	0.178	0.147	0.042
Days in hosp. (general)	-0.326	1.081	0.745	0.233	0.132	-0.186
Nr. hospital admissions (psychiatric)	-0.032	-0.004	0.011	-0.022	-0.022	-0.018
Days in hospital (psychiatric)	-0.105	0.305	-0.672	-0.085	-0.023	0.162
Nr. emergency room (ER) visits	-0.113	-0.126	0.040	-0.139	-0.186	-0.017
Nr. ER visits (w/o hosp. admission)	-0.024	-0.048	0.023	-0.095	-0.164	-0.020
Nr. ER visits (with hosp. admission)	-0.089	-0.076	0.005	-0.043	-0.023	0.006
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	0.020	0.018	-0.006	-0.027	-0.017	-0.015
Used AMH services, for all issues	0.023	0.034	0.020	-0.027	-0.019	-0.011
<i>Ambulance call-outs</i>						
Used ambulance service	-0.055	-0.009	0.036	0.000	-0.001	0.015
Nr. ambulance trips	-0.237	-0.168	0.016	-0.087	-0.055	0.018
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	-1.020	-1.603	-1.805	1.141	0.399	-0.367
Cost of MBS services	8.98	-107.25	-49.43	96.89	47.87	43.84
Nr. PBS scripts	2.173	0.913	2.763	3.182	2.480	1.291
Cost of PBS scripts	370.95	-91.29	47.67	88.62	187.40	-43.21

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

### I.3 English speaking tenants versus tenants with CALD background – effect sizes

Table I3.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Housing outcomes

HOUSING	CALD			English speaking		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	62.07	57.75	61.08	59.07	53.22	49.19
Rent Charged 30 June Excl CRA	8.68	6.80	5.56	2.20	4.54	2.47
Difference market Rent and rent paid	50.428	44.468	56.077	64.543	57.498	43.732
Total CRA received in week of 30 June	0.38	-0.70	3.10	2.20	2.52	2.63
Household received CRA	0.000	-0.017	0.026	0.035	0.036	0.031
<i>Sustaining tenancy</i>						
Reason unknown	-0.001	-0.004	-0.006	0.003	0.004	0.001
Breach of tenancy	0.003	0.008	-0.001	-0.006	-0.011	-0.008
Tenant Deceased	0.006	0.011	0.019	-0.006	-0.009	-0.007
Terminated for other reason	-0.002	0.001	-0.001	-0.005	-0.003	-0.004
Left before tenancy ended	0.000	0.000	0.000	0.000	0.001	0.015
Relocation/Transfer/Re-sign	-0.008	-0.014	-0.014	-0.009	-0.019	-0.031
Transferred to an Institution	0.002	-0.003	-0.023	-0.002	-0.006	-0.001
Tenant Initiated	-0.001	0.007	-0.010	-0.013	-0.020	-0.018
Provider Initiated	-0.001	0.001	0.007	-0.002	-0.002	-0.001
<i>Positive and negative exits</i>						
Positive exits	-0.024	0.003	0.013	-0.010	-0.008	-0.008
Negative exits	0.001	0.003	0.007	0.001	0.006	-0.001
<i>Destinations after exit</i>						
Exit from Social Housing	0.007	0.022	-0.002	-0.033	-0.040	-0.018
Exit to Social Housing (transfer)	-0.009	-0.016	-0.029	-0.007	-0.024	-0.035

**Table I3.1 continued**

HOUSING	CALD			English speaking		
	1 year	2 years	3years	1 year	2 years	3years
<i>Overall housing stability</i>						
was homeless	0.007	0.001	0.002	-0.011	-0.002	-0.011
was in insecure housing	-0.001	0.000	0.002	-0.011	-0.014	-0.021
was at risk of homelessness	0.003	0.000	-0.002	-0.003	-0.011	-0.017
used homeless services (for accommodation reasons)	-0.001	0.001	0.001	-0.006	-0.005	-0.012
used homeless services (homelessness prevention related)	-0.003	-0.001	-0.004	-0.013	-0.009	-0.017
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>						
<i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i>						

**Table I3.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Safety outcomes**

SAFETY OUTCOMES	CALD			English		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	-0.012	0.027	-0.024	-0.002	0.021	-0.058
Any contact with justice system	0.014	-0.001	0.007	-0.017	-0.007	-0.014
Any domestic violence conviction	0.001	-0.002	-0.002	-0.004	-0.002	-0.014
Total days in adult custody/prison	0.532	0.248	0.026	-0.402	-0.317	-0.399
Total days in juvenile custody/prison	0.012	0.047	0.051	0.045	0.133	0.229

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I3.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Economic outcomes**

ECONOMIC OUTCOMES	CALD			English		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	24.75	25.49	29.99	17.61	13.18	18.86
Main income source: Centrelink	0.038	0.023	0.005	0.002	-0.043	-0.028
Main income source: Employment	-0.005	-0.005	-0.006	0.024	0.025	0.024
Main income source: Other Private Income	-0.025	-0.004	0.013	0.003	0.008	0.001
At least one person in the household is in employment	-0.007	-0.019	-0.001	0.039	0.027	0.033
<i>Income support</i>						
Individual received income support at any point during the year	0.003	-0.019	0.009	-0.005	0.008	0.015
Total number of days of income support receipt during the year	-0.005	-4.100	2.184	-0.725	1.917	2.372
Total regular Centrelink payment amount (excl. CRA) over the year	1119.05	621.07	1556.64	488.77	526.84	279.75

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I3.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Education outcomes**

EDUCATION OUTCOMES	CALD			English		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes</i>						
Changed school	0.013	-0.065	-0.034	-0.054	-0.015	-0.003
Below NMS in grammar		-0.135	-0.363		-0.003	-0.042
Below NMS in numeracy		-0.113	-0.041		-0.002	0.009
Below NMS in reading		-0.204	-0.228		-0.017	-0.016
Below NMS in spelling	NAPLAN	-0.191	0.014	NAPLAN	0.020	-0.023
Below NMS in writing	available	-0.174	-0.322	available	-0.063	-0.015
At or Above NMS in grammar	only	0.070	0.260	only	-0.042	-0.051
At or Above NMS in numeracy	every	0.024	-0.048	every	-0.032	-0.077
At or Above NMS in reading	second	0.138	0.154	second	-0.044	-0.051
At or Above NMS in spelling	year	0.087	-0.141		-0.082	-0.076
At or Above NMS in writing		0.129	0.214		0.043	-0.082
Obtained NMS for at least one domain		-0.003	-0.105		-0.043	-0.090
completed school	-0.475	-0.043	-0.008	-0.002	-0.021	-0.009
<i>Vocational education and training</i>						
Person enrolled in NCVET course	-0.033	-0.015	-0.028	0.005	0.007	-0.004
Person completed NCVET program	-0.007	-0.021	0.004	0.004	0.003	0.000
Person enrolled in at least Certificate III NCVET course	-0.006	0.016	-0.017	-0.001	0.007	0.006
Person completed at least Certificate III NCVET program	-0.011	0.002	0.000	0.003	-0.001	0.004
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i></p>						

**Table I3.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Health services utilisation**

HEALTH OUTCOMES	CALD			English		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	0.201	-0.064	-0.553	0.120	0.202	0.257
Days in hosp. (general)	0.189	-0.296	-0.211	0.159	0.357	-0.026
Nr. hospital admissions (psychiatric)	0.011	-0.018	0.003	-0.030	-0.020	-0.017
Days in hospital (psychiatric)	-0.052	-0.860	-0.049	-0.094	0.187	0.058
Nr. emergency room (ER) visits	0.092	0.043	0.039	-0.182	-0.223	-0.018
Nr. ER visits (w/o hosp. admission)	0.085	0.049	0.050	-0.121	-0.189	-0.026
Nr. ER visits (with hosp. admission)	0.007	-0.007	-0.008	-0.060	-0.034	0.008
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	-0.009	0.002	-0.007	-0.024	-0.016	-0.015
Used AMH services, for all issues	-0.009	0.002	-0.007	-0.024	-0.015	-0.007
<i>Ambulance call-outs</i>						
Used ambulance service	0.023	-0.009	-0.010	-0.013	-0.001	0.023
Nr. ambulance trips	0.068	0.021	-0.007	-0.141	-0.087	0.022
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	2.608	2.030	-0.936	0.525	-0.223	-0.491
Cost of MBS services	193.25	123.47	-0.73	64.31	9.79	37.18
Nr. PBS scripts	4.803	3.233	3.104	2.702	2.097	1.192
Cost of PBS scripts	202.81	174.78	108.05	106.50	148.53	-56.52
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.						
Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.						



## I.4 Tenants aged 55 and above versus tenants aged 54 and below – effect sizes

Table I4.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Housing outcomes

HOUSING	Age 55 and above			Below age 55		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	72.38	69.49	67.65	45.93	37.88	34.91
Rent Charged 30 June Excl CRA	3.76	3.05	-0.83	3.22	7.04	7.24
Difference market Rent and rent paid	71.201	59.757	56.072	51.843	50.213	35.565
Total CRA received in week of 30 June	2.48	1.93	2.46	1.19	1.90	2.98
Household received CRA	0.036	0.020	0.029	0.019	0.032	0.031
<i>Sustaining tenancy</i>						
Reason unknown	0.002	0.007	0.004	0.002	-0.001	-0.005
Breach of tenancy	-0.003	0.001	-0.002	-0.005	-0.017	-0.011
Tenant Deceased	0.000	0.004	0.012	-0.008	-0.015	-0.016
Terminated for other reason	-0.001	0.002	0.002	-0.007	-0.008	-0.009
Left before tenancy ended	-0.001	-0.001	0.014	0.001	0.003	0.010
Relocation/Transfer/Re-sign	-0.005	-0.013	-0.018	-0.013	-0.024	-0.038
Transferred to an Institution	-0.004	-0.006	-0.010	0.001	-0.005	0.000
Tenant Initiated	-0.005	-0.009	-0.017	-0.016	-0.021	-0.016
Provider Initiated	-0.002	-0.001	0.002	-0.003	-0.001	-0.002
<i>Positive and negative exits</i>						
Positive exits	-0.011	-0.003	0.003	-0.015	-0.009	-0.010
Negative exits	-0.001	0.000	0.001	0.004	0.011	0.000
<i>Destinations after exit</i>						
Exit from Social Housing	-0.015	-0.006	0.007	-0.036	-0.052	-0.039
Exit to Social Housing (transfer)	-0.003	-0.010	-0.022	-0.012	-0.036	-0.047

**Table I4.1 continued**

HOUSING	Age 55 and above			Below age 55		
	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>						
was homeless	-0.002	-0.001	-0.001	-0.011	-0.002	-0.014
was in insecure housing	-0.005	-0.002	-0.001	-0.011	-0.017	-0.026
was at risk of homelessness	-0.001	0.002	-0.003	-0.002	-0.016	-0.022
used homeless services (for accommodation reasons)	-0.001	-0.002	0.001	-0.007	-0.005	-0.016
used homeless services (homelessness prevention related)	-0.005	0.001	-0.005	-0.015	-0.013	-0.021
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>						
<i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i>						

**Table I4.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Safety outcomes**

SAFETY OUTCOMES	Age 55 and above			Below age 55		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	outcomes not applicable to tenants aged 55 and older					
Any contact with justice system	-0.003	-0.004	0.006	-0.017	-0.007	-0.022
Any domestic violence conviction	-0.001	-0.001	0.001	-0.005	-0.003	-0.021
Total days in adult custody/prison	0.728	1.439	0.746	-0.931	-1.381	-1.083
Total days in juvenile custody/prison	0.007	0.016	0.030	0.062	0.189	0.317

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I4.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Economic outcomes**

ECONOMIC OUTCOMES	Age 55 and above			Below age 55		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	3.41	2.06	3.64	33.58	28.03	35.47
Main income source: Centrelink	0.028	-0.027	-0.031	-0.008	-0.030	-0.012
Main income source: Employment	-0.003	0.013	0.013	0.039	0.024	0.021
Main income source: Other Private Income	-0.001	0.008	0.001	-0.005	0.003	0.007
At least one person in the household is in employment	-0.001	0.013	0.020	0.051	0.022	0.031
<i>Income support</i>						
Individual received income support at any point during the year	0.006	0.004	0.020	-0.012	0.002	0.009
Total number of days of income support receipt during the year	1.460	0.915	3.937	-2.457	0.581	0.999
Total regular Centrelink payment amount (excl. CRA) over the year	343.01	311.77	392.67	869.03	745.69	622.41

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I4.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Education outcomes**

EDUCATION OUTCOMES	Age 55 and above			Below age 55		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes – not applicable to older tenants</i>						
<i>Vocational education and training</i>						
Person enrolled in NCVET course	-0.006	-0.016	-0.011	0.001	0.018	-0.005
Person completed NCVET program	-0.001	-0.009	0.000	0.004	0.005	0.001
Person enrolled in at least Certificate III NCVET course	-0.005	-0.001	-0.006	0.000	0.018	0.009
Person completed at least Certificate III NCVET program	-0.001	-0.002	0.003	0.002	0.001	0.004
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>						
<i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i>						

**Table I4.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Health services utilisation**

HEALTH OUTCOMES	Age 55 and above			Below age 55		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	0.102	-0.012	0.324	0.152	0.258	0.042
Days in hosp. (general)	0.636	0.461	-0.422	-0.118	0.131	0.151
Nr. hospital admissions (psychiatric)	-0.012	-0.026	-0.007	-0.030	-0.017	-0.018
Days in hospital (psychiatric)	0.057	-0.260	-0.188	-0.173	0.178	0.170
Nr. emergency room (ER) visits	-0.045	-0.123	-0.054	-0.191	-0.211	0.017
Nr. ER visits (w/o hosp. admission)	-0.046	-0.091	-0.033	-0.111	-0.183	-0.004
Nr. ER visits (with hosp. admission)	0.002	-0.034	-0.020	-0.079	-0.028	0.021
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	-0.019	-0.013	-0.015	-0.023	-0.013	-0.013
Used AMH services, for all issues	-0.016	-0.012	-0.015	-0.024	-0.012	-0.002
<i>Ambulance call-outs</i>						
Used ambulance service	0.006	-0.009	-0.002	-0.015	0.002	0.029
Nr. ambulance trips	-0.042	-0.049	-0.050	-0.144	-0.081	0.057
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	3.163	1.394	-0.352	-0.509	-0.573	-0.680
Cost of MBS services	228.04	95.81	67.44	0.06	-10.50	10.57
Nr. PBS scripts	3.899	2.357	1.839	2.549	2.244	1.288
Cost of PBS scripts	367.40	263.58	410.94	-25.70	88.33	-284.50
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.						
Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.						

## I.5 Tenants in major cities versus tenants in regional and remote areas – effect sizes

Table I5.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Major cities versus regional and remote areas – Housing outcomes

HOUSING	Major cities			Regional and remote areas		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	91.25	83.44	76.61	-3.13	-5.49	-1.01
Rent Charged 30 June Excl CRA	2.04	3.96	2.08	6.41	7.08	5.30
Difference market Rent and rent paid	92.781	84.172	75.015	0.597	-2.363	-10.863
Total CRA received in week of 30 June	2.30	2.25	3.59	0.97	1.26	0.99
Household received CRA	0.031	0.025	0.041	0.023	0.028	0.009
<i>Sustaining tenancy</i>						
Reason unknown	0.003	0.004	-0.002	0.000	0.001	0.002
Breach of tenancy	-0.004	-0.008	-0.003	-0.005	-0.007	-0.013
Tenant Deceased	-0.002	-0.003	0.002	-0.008	-0.009	-0.010
Terminated for other reason	-0.004	-0.002	-0.003	-0.005	-0.003	-0.005
Left before tenancy ended	0.001	0.002	-0.002	-0.001	-0.001	0.041
Relocation/Transfer/Re-sign	-0.008	-0.018	-0.022	-0.010	-0.018	-0.039
Transferred to an Institution	-0.002	-0.007	-0.009	-0.001	-0.004	0.003
Tenant Initiated	-0.013	-0.016	-0.021	-0.006	-0.013	-0.007
Provider Initiated	-0.002	-0.001	0.001	-0.002	0.000	-0.001
<i>Positive and negative exits</i>						
Positive exits	-0.016	-0.007	-0.005	-0.006	-0.003	-0.002
Negative exits	0.002	0.002	0.002	0.000	0.011	-0.003
<i>Destinations after exit</i>						
Exit from Social Housing	-0.026	-0.031	-0.034	-0.025	-0.024	0.022
Exit to Social Housing (transfer)	-0.005	-0.019	-0.025	-0.012	-0.030	-0.052

**Table I5.1 continued**

HOUSING	Major cities			Regional and remote areas		
	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>						
was homeless	-0.006	-0.003	-0.008	-0.011	0.000	-0.011
was in insecure housing	-0.015	-0.011	-0.016	0.001	-0.012	-0.019
was at risk of homelessness	-0.011	-0.008	-0.014	0.012	-0.011	-0.016
used homeless services (for accommodation reasons)	-0.008	-0.006	-0.008	0.000	-0.001	-0.012
used homeless services (homelessness prevention related)	-0.017	-0.006	-0.015	-0.004	-0.011	-0.015

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

**Table I5.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Major cities versus regional and remote areas – Safety outcomes**

SAFETY OUTCOMES	Major cities			Regional and remote areas		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	0.001	-0.016	-0.110	-0.005	0.044	-0.031
Any contact with justice system	-0.005	-0.006	-0.007	-0.020	-0.006	-0.016
Any domestic violence conviction	-0.004	-0.002	-0.010	-0.002	-0.001	-0.014
Total days in adult custody/prison	-0.196	-0.061	-0.517	-0.282	-0.475	-0.018
Total days in juvenile custody/prison	0.029	0.225	0.326	0.056	-0.067	-0.008

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I5.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Major cities versus regional and remote areas – Economic outcomes**

ECONOMIC OUTCOMES	Major cities			Regional and remote areas		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	19.03	16.08	18.66	19.23	15.02	25.57
Main income source: Centrelink	0.009	-0.034	-0.026	0.012	-0.016	-0.012
Main income source: Employment	0.019	0.020	0.011	0.016	0.015	0.029
Main income source: Other Private Income	-0.004	0.006	0.016	0.000	0.003	-0.021
At least one person in the household is in employment	0.026	0.020	0.006	0.037	0.016	0.057
<i>Income support</i>						
Individual received income support at any point during the year	-0.017	-0.014	0.005	0.025	0.034	0.031
Total number of days of income support receipt during the year	-5.563	-4.486	-1.925	9.126	10.811	10.573
Total regular Centrelink payment amount (excl. CRA) over the year	209.48	121.34	100.81	1409.89	1363.53	1323.52

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*



**Table I5.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Major cities versus regional and remote areas – Education outcomes**

EDUCATION OUTCOMES	Major cities			Regional and remote areas		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes</i>						
Changed school	-0.023	-0.022	-0.002	-0.064	-0.016	-0.007
Below NMS in grammar		-0.041	-0.078		0.006	-0.037
Below NMS in numeracy		-0.048	-0.008		0.013	0.014
Below NMS in reading		-0.094	-0.059		0.009	-0.005
Below NMS in spelling	NAPLAN available only every second year	-0.057	-0.028	NAPLAN available only every second year	0.044	-0.019
Below NMS in writing		-0.159	-0.049		-0.017	-0.011
At or Above NMS in grammar		-0.001	0.028		-0.055	-0.075
At or Above NMS in numeracy		0.028	-0.006		-0.062	-0.108
At or Above NMS in reading		0.046	0.052		-0.079	-0.089
At or Above NMS in spelling		-0.009	-0.020		-0.108	-0.103
At or Above NMS in writing		0.112	0.010		0.011	-0.112
Obtained NMS for at least one domain completed school	-0.020	-0.019	-0.030	-0.054	-0.054	-0.117
	-0.020	0.023	-0.014	-0.088	-0.064	-0.005
<i>Vocational education and training</i>						
Person enrolled in NCVET course	-0.009	0.003	-0.007	0.011	0.002	-0.009
Person completed NCVET program	-0.001	-0.001	-0.002	0.006	-0.002	0.006
Person enrolled in at least Certificate III NCVET course	-0.009	0.005	-0.002	0.012	0.018	0.008
Person completed at least Certificate III NCVET program	-0.002	0.000	-0.003	0.006	-0.001	0.013
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.</i></p>						

**Table I5.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Major cities versus regional and remote areas – Health outcomes**

HEALTH OUTCOMES	Major cities			Regional and remote areas		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	0.045	0.052	-0.175	0.268	0.328	0.556
Days in hosp. (general)	-0.082	0.164	-0.095	0.543	0.389	0.003
Nr. hospital admissions (psychiatric)	-0.025	-0.036	-0.021	-0.020	0.005	-0.005
Days in hospital (psychiatric)	-0.046	0.074	0.182	-0.151	-0.070	-0.139
Nr. emergency room (ER) visits	-0.214	-0.213	-0.072	-0.016	-0.126	0.082
Nr. ER visits (w/o hosp. admission)	-0.169	-0.183	-0.065	0.039	-0.098	0.059
Nr. ER visits (with hosp. admission)	-0.045	-0.031	-0.006	-0.054	-0.028	0.024
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	-0.017	-0.007	-0.010	-0.028	-0.021	-0.019
Used AMH services, for all issues	-0.018	-0.008	-0.008	-0.026	-0.018	-0.004
<i>Ambulance call-outs</i>						
Used ambulance service	-0.007	-0.004	0.008	-0.007	0.000	0.032
Nr. ambulance trips	-0.100	-0.062	0.014	-0.113	-0.081	0.024
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	1.277	0.531	-1.192	0.271	-0.424	0.333
Cost of MBS services	94.16	29.54	-23.62	74.11	27.32	108.98
Nr. PBS scripts	2.712	1.910	0.972	3.590	2.856	2.219
Cost of PBS scripts	175.22	241.00	26.90	42.95	19.32	-112.87
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.						
Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.						

## I.6 Tenants living with and without disabilities – effect sizes

Table I6.1 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Housing outcomes

HOUSING	With disability			Without disability		
	1 year	2 years	3years	1 year	2 years	3years
<i>Rent payments and subsidies</i>						
Market Rent	60.53	60.56	62.00	58.83	47.93	42.16
Rent Charged 30 June Excl CRA	1.95	-0.54	1.88	5.02	10.30	4.24
Difference market Rent and rent paid	59.045	60.110	55.547	64.570	50.274	36.929
Total CRA received in week of 30 June	-0.03	-0.05	0.39	3.69	3.80	4.94
Household received CRA	0.006	-0.001	0.006	0.050	0.052	0.053
<i>Sustaining tenancy</i>						
Reason unknown	0.001	0.003	-0.003	0.003	0.003	0.002
Breach of tenancy	0.002	-0.003	-0.003	-0.010	-0.013	-0.010
Tenant Deceased	0.000	-0.003	-0.004	-0.007	-0.007	0.000
Terminated for other reason	-0.004	-0.002	-0.007	-0.005	-0.003	0.000
Left before tenancy ended	0.001	0.000	0.011	-0.001	0.002	0.014
Relocation/Transfer/Re-sign	-0.014	-0.026	-0.034	-0.003	-0.011	-0.022
Transferred to an Institution	-0.001	-0.004	-0.010	-0.002	-0.007	-0.001
Tenant Initiated	-0.009	-0.011	-0.009	-0.013	-0.019	-0.024
Provider Initiated	-0.001	-0.001	-0.001	-0.003	-0.001	0.001
<i>Positive and negative exits</i>						
Positive exits	-0.006	-0.007	-0.002	-0.019	-0.005	-0.005
Negative exits	-0.002	0.006	-0.005	0.004	0.004	0.006
<i>Destinations after exit</i>						
Exit from Social Housing	-0.015	-0.020	-0.025	-0.035	-0.037	-0.007
Exit to Social Housing (transfer)	-0.009	-0.027	-0.035	-0.006	-0.019	-0.033

**Table I6.1 continued**

HOUSING	With disability			Without disability		
	1 year	2 years	3 years	1 year	2 years	3 years
<i>Overall housing stability</i>						
was homeless	-0.004	-0.004	-0.010	-0.010	0.000	-0.009
was in insecure housing	-0.011	-0.015	-0.017	-0.008	-0.010	-0.017
was at risk of homelessness	-0.011	-0.014	-0.021	0.004	-0.006	-0.012
used homeless services (for accommodation reasons)	0.003	0.000	-0.011	-0.009	-0.006	-0.009
used homeless services (homelessness prevention related)	-0.023	-0.011	-0.020	-0.005	-0.006	-0.012

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

**Table I6.2 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Safety outcomes**

SAFETY OUTCOMES	With disability			Without disability		
	1 year	2 years	3years	1 year	2 years	3years
Individual was in contact with child protection services	-0.052	0.081	0.042	0.003	0.015	-0.067
Any contact with justice system	-0.019	-0.007	-0.025	-0.005	-0.005	-0.001
Any domestic violence conviction	-0.010	-0.006	-0.019	0.001	0.001	-0.007
Total days in adult custody/prison	-0.686	-1.406	-0.263	0.072	0.534	-0.366
Total days in juvenile custody/prison	0.097	0.283	0.241	0.001	0.014	0.171

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I6.3 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Economic outcomes**

ECONOMIC OUTCOMES	With disability			Without disability		
	1 year	2 years	3years	1 year	2 years	3years
<i>Income and employment</i>						
Individual Gross Income	7.28	4.12	13.92	27.72	24.17	25.91
Main income source: Centrelink	0.007	-0.010	0.018	0.013	-0.043	-0.052
Main income source: Employment	0.007	-0.001	0.002	0.027	0.034	0.029
Main income source: Other Private Income	0.002	0.000	-0.010	-0.007	0.009	0.015
At least one person in the household is in employment	0.016	0.002	-0.001	0.039	0.028	0.042
<i>Income support</i>						
Individual received income support at any point during the year	0.011	0.012	0.026	-0.014	-0.004	0.005
Total number of days of income support receipt during the year	3.631	2.002	6.199	-3.843	-0.181	-0.444
Total regular Centrelink payment amount (excl. CRA) over the year	754.22	567.16	656.21	510.21	529.56	418.11

*Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.*  
*Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.*

**Table I6.4 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Education outcomes**

EDUCATION OUTCOMES	With disability			Without disability		
	1 year	2 years	3years	1 year	2 years	3years
<i>School outcomes</i>						
Changed school	-0.011	-0.019	-0.070	-0.054	-0.018	0.003
Below NMS in grammar		-0.242	-0.303		0.020	-0.020
Below NMS in numeracy		-0.129	-0.017		0.006	0.010
Below NMS in reading		-0.259	-0.247		0.002	0.006
Below NMS in spelling	NAPLAN available only	-0.142	-0.112	NAPLAN available only	0.026	-0.011
Below NMS in writing	every second year	-0.253	-0.014	every second year	-0.046	-0.024
At or Above NMS in grammar		-0.058	-0.010		-0.032	-0.047
At or Above NMS in numeracy		-0.122	-0.324		-0.016	-0.047
At or Above NMS in reading		-0.094	-0.044		-0.023	-0.046
At or Above NMS in spelling		-0.204	-0.212		-0.052	-0.062
At or Above NMS in writing		-0.029	-0.296		0.060	-0.049
Obtained NMS for at least one domain completed school		-0.271	-0.309		-0.009	-0.064
	-0.341	-0.018	-0.003	-0.029	-0.024	-0.010
<i>Vocational education and training</i>						
Person enrolled in NCVER course	-0.005	-0.018	0.002	0.000	0.017	-0.015
Person completed NCVER program	-0.001	-0.006	-0.003	0.003	0.002	0.004
Person enrolled in at least Certificate III NCVER course	-0.004	0.008	0.006	-0.001	0.010	0.000
Person completed at least Certificate III NCVER program	-0.001	-0.001	0.000	0.001	0.000	0.006

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

**Table I6.5 LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Health outcomes**

HEALTH OUTCOMES	With disability			Without disability		
	1 year	2 years	3years	1 year	2 years	3years
<i>Hospital utilisation</i>						
Nr. hospital admissions (general)	0.134	0.042	-0.133	0.133	0.222	0.289
Days in hosp. (general)	0.597	0.176	0.031	-0.075	0.292	-0.097
Nr. hospital admissions (psychiatric)	-0.083	-0.042	-0.038	0.010	-0.008	-0.001
Days in hospital (psychiatric)	-0.421	-0.463	0.393	0.097	0.274	-0.144
Nr. emergency room (ER) visits	-0.348	-0.523	-0.240	-0.016	0.007	0.115
Nr. ER visits (w/o hosp. admission)	-0.285	-0.440	-0.197	0.025	0.008	0.084
Nr. ER visits (with hosp. admission)	-0.062	-0.085	-0.042	-0.041	0.000	0.032
<i>Ambulatory mental health (AMH) services</i>						
Used AMH services, for MH issues	-0.054	-0.046	-0.038	-0.003	0.005	-0.001
Used AMH services, for all issues	-0.054	-0.043	-0.035	-0.003	0.005	0.009
<i>Ambulance call-outs</i>						
Used ambulance service	0.002	-0.017	0.000	-0.012	0.006	0.028
Nr. ambulance trips	-0.195	-0.151	-0.017	-0.055	-0.025	0.036
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>						
Nr. MBS services	0.785	1.081	-0.604	0.932	-0.351	-0.537
Cost of MBS services	75.50	86.47	17.22	92.25	-2.55	38.81
Nr. PBS scripts	4.575	3.419	1.814	2.207	1.674	1.315
Cost of PBS scripts	316.45	184.84	-99.77	14.06	135.64	5.68

Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.

Notes: See Appendix Table I1.1. Effects that are significantly different from zero at the 5%-level are highlighted in grey. Effects that are significantly different for the two groups at the 5%-level, are outlined with a thick border.

## I.7 Men versus women – p-values

Table I7.1 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Housing outcomes

HOUSING	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.000	0.000	0.000	0.000	0.453	0.351	0.619
Rent Charged 30 June Excl CRA	0.007	0.006	0.334	0.984	0.404	0.309	0.071	0.225	0.930
Difference market Rent and rent paid	0.000	0.000	0.000	0.000	0.000	0.000	0.097	0.148	0.917
Household received CRA	0.365	0.246	0.005	0.000	0.004	0.430	0.017	0.137	0.254
Total CRA received in week of 30 June	0.207	0.202	0.013	0.000	0.019	0.862	0.038	0.304	0.165
<i>Sustaining tenancy</i>									
Reason unknown	0.104	0.075	0.723	0.625	0.903	0.625	0.432	0.468	0.558
Breach of tenancy	0.728	0.631	0.714	0.113	0.124	0.057	0.099	0.253	0.066
Tenant Deceased	0.155	0.331	0.759	0.977	0.788	0.995	0.449	0.713	0.851
Terminated for other reason	0.129	0.361	0.654	0.334	0.752	0.384	0.993	0.857	0.603
Left before tenancy ended	0.813	0.581	0.013	0.944	0.489	0.031	0.929	0.816	0.706
Relocation/Transfer/Re-sign	0.026	0.005	0.000	0.294	0.386	0.534	0.934	0.324	0.106
Transferred to an Institution	0.230	0.042	0.748	0.405	0.451	0.332	0.133	0.047	0.445
Tenant Initiated	0.153	0.109	0.218	0.055	0.090	0.245	0.497	0.820	0.986
Provider Initiated	0.080	0.869	0.464	0.012	0.144	0.349	0.128	0.269	0.282
<i>Positive and negative exits</i>									
Positive exits	0.023	0.000	0.008	0.363	0.846	0.748	0.090	0.056	0.134
Negative exits	0.171	0.765	0.174	0.260	0.304	0.299	0.024	0.750	0.040
<i>Destinations after exit</i>									
Exit from Social Housing	0.050	0.109	0.837	0.008	0.030	0.070	0.263	0.420	0.111
Exit to Social Housing (transfer)	0.003	0.000	0.000	0.747	0.734	0.570	0.424	0.038	0.033



**Table I7.1 continued**

HOUSING	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.217	0.137	0.019	0.012	0.847	0.033	0.289	0.272	0.753
was in insecure housing	0.572	0.000	0.000	0.014	0.114	0.082	0.120	0.195	0.157
was at risk of homelessness	0.751	0.003	0.019	0.852	0.472	0.013	0.943	0.123	0.823
used homeless services (for accommodation reasons)	0.840	0.060	0.053	0.063	0.958	0.000	0.190	0.182	0.172
used homeless services (homelessness prevention related)	0.121	0.009	0.025	0.065	0.557	0.005	0.763	0.159	0.540
<p><i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i></p> <p><i>Notes: The table reports the p-values for program impacts presented in Appendix I.1 – I.6. and shows whether the point estimates in I.1 to I.6 are significant. Columns 2 to 4 refer to the program impact for the first group, columns 5 to 7 to the impact for the second group, and columns 8 to 10 to the difference between both impact estimates. All estimations hold constant the allocation zone and number of bedrooms (once housed), as well as tenant's priority status on the waiting list and their transfer status from other social housing; a range of demographic characteristics is controlled in the model (see Appendix C.1 for a full list). Analytical weights are applied in the estimation (see Appendix C for details). For a detailed description of outcome variables, see Appendix E.</i></p>									

**Table 17.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Safety outcomes**

SAFETY OUTCOMES	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
Individual was in contact with child protection services	0.922	0.862	0.007	0.946	0.282	0.734	0.980	0.505	0.066
Any contact with justice system	0.996	0.531	0.288	0.007	0.091	0.015	0.019	0.072	0.011
Any domestic violence conviction	0.634	0.598	0.993	0.035	0.291	0.002	0.109	0.227	0.003
Total days in adult custody/prison	0.596	0.766	0.298	0.344	0.582	0.271	0.285	0.536	0.147
Total days in juvenile custody/prison	0.484	0.500	0.249	0.418	0.461	0.216	0.469	0.498	0.237
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table 17.1.</i>									

**Table 17.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Economic outcomes**

ECONOMIC OUTCOMES	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Income and employment</i>									
Individual Gross Income	0.007	0.244	0.098	0.004	0.005	0.002	0.750	0.118	0.210
Main income source: Centrelink	0.819	0.248	0.210	0.173	0.005	0.286	0.356	0.192	0.915
Main income source: Employment	0.041	0.083	0.030	0.057	0.041	0.538	0.956	0.911	0.310
Main income source: Other Private Income	0.612	0.772	0.835	0.577	0.321	0.442	0.872	0.562	0.469
At least one person in the household is in employment	0.002	0.158	0.038	0.001	0.038	0.044	0.815	0.628	0.959
<i>Income support</i>									
Individual received income support at any point during the year	0.653	0.722	0.833	0.333	0.982	0.245	0.294	0.815	0.401
Total number of days of income support receipt during the year	0.891	0.870	0.772	0.933	0.931	0.347	0.986	0.976	0.347
Total regular Centrelink payment amount (excl. CRA) over the year	0.192	0.340	0.792	0.043	0.100	0.068	0.528	0.560	0.227
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table 17.1.</i>									

**Table 17.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Education outcomes**

EDUCATION OUTCOMES	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes</i>									
Changed school	0.168	0.691	0.465	0.027	0.040	0.257	0.524	0.084	0.176
Below NMS in grammar	0.456	0.456	0.954	0.251	0.251	0.086	0.162	0.162	0.166
Below NMS in numeracy	0.932	0.932	0.741	0.577	0.577	0.953	0.721	0.721	0.832
Below NMS in reading	0.604	0.604	0.545	0.050	0.050	0.201	0.056	0.056	0.155
Below NMS in spelling	0.135	0.135	0.306	0.372	0.372	0.091	0.081	0.081	0.035
Below NMS in writing	0.502	0.502	0.130	0.008	0.008	0.041	0.066	0.066	0.010
At or Above NMS in grammar	0.547	0.547	0.971	0.485	0.485	0.201	0.966	0.966	0.374
At or Above NMS in numeracy	0.911	0.911	0.905	0.350	0.350	0.025	0.560	0.560	0.098
At or Above NMS in reading	0.592	0.592	0.763	0.514	0.514	0.337	0.930	0.930	0.658
At or Above NMS in spelling	0.426	0.426	0.663	0.063	0.063	0.074	0.442	0.442	0.387
At or Above NMS in writing	0.629	0.629	0.146	0.175	0.175	0.480	0.534	0.534	0.530
Obtained NMS for at least one domain	0.792	0.792	0.805	0.177	0.177	0.010	0.425	0.425	0.135
completed school	0.140	0.805	0.486	0.821	0.203	0.354	0.221	0.345	0.383
<i>Vocational education and training</i>									
Person enrolled in NCVER course	0.738	0.505	0.929	0.910	0.680	0.198	0.878	0.437	0.336
Person completed NCVER program	0.361	0.332	0.939	0.792	0.137	0.573	0.423	0.086	0.701
Person enrolled in at least Certificate III NCVER course	0.497	0.263	0.835	0.924	0.341	0.930	0.558	0.829	0.913
Person completed at least Certificate III NCVER program	0.735	0.708	0.465	0.899	0.667	0.451	0.715	0.557	0.773
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.									
Notes: See Appendix Table 17.1.									

**Table I7.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Men versus women – Health services utilisation**

HEALTH OUTCOMES	Men			Women			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.719	0.848	0.647	0.259	0.329	0.748	0.245	0.434	0.984
Days in hosp. (general)	0.181	0.775	0.631	0.048	0.236	0.522	0.018	0.377	0.396
Nr. hospital admissions (psychiatric)	0.317	0.317	0.435	0.103	0.110	0.480	0.786	0.911	0.839
Days in hospital (psychiatric)	0.530	0.371	0.604	0.960	0.273	0.404	0.645	0.137	0.307
Nr. emergency room (ER) visits	0.051	0.302	0.857	0.139	0.071	0.720	0.746	0.181	0.684
Nr. ER visits (w/o hosp. admission)	0.216	0.637	0.752	0.171	0.074	0.517	0.515	0.125	0.459
Nr. ER visits (with hosp. admission)	0.020	0.153	0.910	0.295	0.526	0.589	0.541	0.580	0.621
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.006	0.221	0.223	0.125	0.220	0.334	0.426	0.910	0.893
Used AMH services, for all issues	0.010	0.246	0.439	0.105	0.261	0.834	0.546	0.959	0.703
<i>Ambulance call-outs</i>									
Used ambulance service	0.058	0.711	0.280	0.371	0.463	0.253	0.050	0.415	0.877
Nr. ambulance trips	0.026	0.067	0.568	0.207	0.314	0.992	0.921	0.714	0.672
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.388	0.213	0.079	0.001	0.065	0.288	0.002	0.025	0.039
Cost of MBS services	0.647	0.432	0.227	0.000	0.052	0.021	0.001	0.047	0.009
Nr. PBS scripts	0.714	0.977	0.985	0.000	0.000	0.054	0.000	0.003	0.115
Cost of PBS scripts	0.206	0.946	0.864	0.972	0.111	0.958	0.421	0.185	0.974
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

## I.8 Aboriginal tenants versus non-Aboriginal tenants – p-values

Table I8.1 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Housing outcomes

HOUSING	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.001	0.000	0.000	0.000	0.965	0.986	0.726
Rent Charged 30 June Excl CRA	0.975	0.932	0.839	0.022	0.004	0.173	0.557	0.446	0.801
Difference market Rent and rent paid	0.000	0.000	0.002	0.000	0.000	0.000	0.189	0.124	0.410
Household received CRA	0.004	0.012	0.002	0.019	0.047	0.075	0.038	0.062	0.013
Total CRA received in week of 30 June	0.003	0.005	0.002	0.014	0.110	0.277	0.034	0.022	0.006
<i>Sustaining tenancy</i>									
Reason unknown	0.117	0.142	0.629	0.157	0.502	0.948	0.653	0.219	0.637
Breach of tenancy	0.053	0.080	0.029	0.453	0.218	0.413	0.150	0.339	0.132
Tenant Deceased	0.229	0.510	0.952	0.167	0.246	0.822	0.127	0.328	0.995
Terminated for other reason	0.411	0.523	0.861	0.109	0.517	0.356	0.726	0.631	0.917
Left before tenancy ended	0.557	0.859	0.740	0.787	0.407	0.001	0.530	0.406	0.004
Relocation/Transfer/Re-sign	0.062	0.007	0.002	0.127	0.085	0.028	0.122	0.021	0.013
Transferred to an Institution	0.177	0.182	0.052	0.729	0.338	0.485	0.365	0.311	0.254
Tenant Initiated	0.125	0.487	0.991	0.062	0.029	0.066	0.245	0.852	0.726
Provider Initiated	0.292	0.591	0.172	0.001	0.569	0.915	0.598	0.732	0.195
<i>Positive and negative exits</i>									
Positive exits	0.111	0.893	0.392	0.032	0.289	0.259	0.511	0.648	0.306
Negative exits	0.178	0.088	0.006	0.527	0.223	0.653	0.102	0.026	0.006
<i>Destinations after exit</i>									
Exit from Social Housing	0.076	0.252	0.370	0.005	0.016	0.451	0.343	0.711	0.511
Exit to Social Housing (transfer)	0.081	0.016	0.008	0.218	0.017	0.003	0.136	0.053	0.051

**Table I8.1 continued**

HOUSING	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.006	0.637	0.022	0.114	0.499	0.026	0.023	0.763	0.080
was in insecure housing	0.187	0.002	0.000	0.002	0.002	0.017	0.039	0.022	0.003
was at risk of homelessness	0.029	0.155	0.018	0.106	0.016	0.016	0.012	0.310	0.080
used homeless services (for accommodation reasons)	0.030	0.234	0.000	0.005	0.301	0.011	0.005	0.295	0.002
used homeless services (homelessness prevention related)	0.108	0.262	0.049	0.000	0.028	0.003	0.015	0.447	0.233
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I8.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Safety outcomes**

SAFETY OUTCOMES	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
Individual was in contact with child protection services	0.434	0.936	0.030	0.484	0.316	0.349	0.307	0.678	0.124
Any contact with justice system	0.285	0.853	0.906	0.066	0.332	0.114	0.514	0.935	0.780
Any domestic violence conviction	0.608	0.509	0.039	0.039	0.711	0.028	0.838	0.591	0.282
Total days in adult custody/prison	0.905	0.756	0.568	0.535	0.558	0.281	0.989	0.672	0.457
Total days in juvenile custody/prison	0.338	0.300	0.136	0.656	0.368	0.181	0.336	0.251	0.118
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I8.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Economic outcomes**

ECONOMIC OUTCOMES	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Income and employment</i>									
Individual Gross Income	0.593	0.782	0.288	0.000	0.003	0.003	0.684	0.295	0.866
Main income source: Centrelink	0.026	0.038	0.041	0.109	0.033	0.283	0.008	0.189	0.090
Main income source: Employment	0.004	0.196	0.040	0.036	0.024	0.130	0.046	0.547	0.095
Main income source: Other Private Income	0.290	0.146	0.008	0.559	0.268	0.304	0.488	0.067	0.006
At least one person in the household is in employment	0.000	0.182	0.017	0.002	0.044	0.045	0.006	0.605	0.082
<i>Income support</i>									
Individual received income support at any point during the year	0.326	0.904	0.350	0.961	0.771	0.470	0.356	0.838	0.501
Total number of days of income support receipt during the year	0.571	0.620	0.436	1.000	0.737	0.824	0.588	0.564	0.497
Total regular Centrelink payment amount (excl. CRA) over the year	0.464	0.767	0.465	0.031	0.077	0.253	0.831	0.885	0.661
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I8.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Education outcomes**

EDUCATION OUTCOMES	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes</i>									
Changed school	0.085	0.579	0.107	0.064	0.329	0.431	0.461	0.925	0.069
Below NMS in grammar	0.422	0.422	0.338	0.985	0.985	0.359	0.480	0.480	0.755
Below NMS in numeracy	0.957	0.957	0.344	0.598	0.598	0.292	0.867	0.867	0.165
Below NMS in reading	0.590	0.590	0.547	0.334	0.334	0.711	0.974	0.974	0.762
Below NMS in spelling	0.822	0.822	0.998	0.700	0.700	0.436	0.704	0.704	0.658
Below NMS in writing	0.368	0.368	0.973	0.017	0.017	0.490	0.770	0.770	0.738
At or Above NMS in grammar	0.656	0.656	0.261	0.433	0.433	0.766	0.994	0.994	0.416
At or Above NMS in numeracy	0.780	0.780	0.256	0.493	0.493	0.295	0.929	0.929	0.684
At or Above NMS in reading	0.324	0.324	0.078	0.706	0.706	0.958	0.496	0.496	0.125
At or Above NMS in spelling	0.254	0.254	0.032	0.139	0.139	0.665	0.808	0.808	0.106
At or Above NMS in writing	0.448	0.448	0.027	0.294	0.294	0.687	0.892	0.892	0.096
Obtained NMS for at least one domain	0.541	0.541	0.051	0.342	0.342	0.355	0.955	0.955	0.217
completed school	0.574	0.871	0.386	0.428	0.488	0.371	0.949	0.669	0.933
<i>Vocational education and training</i>									
Person enrolled in NCVER course	0.311	0.033	0.967	0.468	0.594	0.518	0.242	0.026	0.846
Person completed NCVER program	0.663	0.500	0.570	0.685	0.639	0.898	0.769	0.416	0.563
Person enrolled in at least Certificate III NCVER course	0.200	0.505	0.950	0.334	0.205	0.830	0.130	0.728	0.987
Person completed at least Certificate III NCVER program	0.572	0.449	0.642	0.942	0.935	0.436	0.610	0.453	0.742
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									



**Table I8.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Aboriginal versus non-Aboriginal tenants – Health services utilisation**

HEALTH OUTCOMES	Aboriginal			Non-Aboriginal			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.737	0.707	0.421	0.337	0.421	0.882	0.537	0.889	0.483
Days in hosp. (general)	0.586	0.235	0.486	0.392	0.557	0.520	0.393	0.315	0.399
Nr. hospital admissions (psychiatric)	0.119	0.862	0.644	0.138	0.148	0.264	0.666	0.555	0.390
Days in hospital (psychiatric)	0.757	0.520	0.256	0.714	0.946	0.786	0.958	0.537	0.196
Nr. emergency room (ER) visits	0.408	0.423	0.819	0.029	0.041	0.800	0.865	0.746	0.765
Nr. ER visits (w/o hosp. admission)	0.829	0.711	0.875	0.068	0.054	0.704	0.566	0.466	0.783
Nr. ER visits (with hosp. admission)	0.149	0.186	0.930	0.049	0.278	0.799	0.474	0.390	0.992
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.304	0.392	0.807	0.000	0.036	0.128	0.024	0.114	0.735
Used AMH services, for all issues	0.261	0.116	0.462	0.000	0.025	0.290	0.020	0.021	0.288
<i>Ambulance call-outs</i>									
Used ambulance service	0.031	0.766	0.274	0.965	0.912	0.227	0.044	0.807	0.555
Nr. ambulance trips	0.002	0.190	0.904	0.082	0.114	0.678	0.093	0.400	0.989
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.503	0.316	0.311	0.093	0.600	0.704	0.191	0.253	0.470
Cost of MBS services	0.926	0.260	0.675	0.031	0.346	0.462	0.407	0.142	0.472
Nr. PBS scripts	0.244	0.623	0.199	0.001	0.016	0.325	0.627	0.455	0.553
Cost of PBS scripts	0.320	0.702	0.962	0.567	0.162	0.811	0.476	0.311	0.927
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.									
Notes: See Appendix Table I7.1.									

## I.9 English speaking tenants versus tenants with CALD background – p-values

Table I9.1 -values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Housing outcomes

HOUSING	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.000	0.000	0.000	0.000	0.659	0.553	0.171
Rent Charged 30 June Excl CRA	0.013	0.124	0.297	0.226	0.022	0.330	0.099	0.641	0.602
Difference market Rent and rent paid	0.000	0.000	0.000	0.000	0.000	0.000	0.135	0.221	0.323
Household received CRA	0.755	0.613	0.071	0.001	0.002	0.023	0.203	0.046	0.821
Total CRA received in week of 30 June	0.979	0.400	0.310	0.001	0.003	0.063	0.091	0.026	0.871
<i>Sustaining tenancy</i>									
Reason unknown	0.310	0.069	0.216	0.092	0.123	0.823	0.056	0.035	0.321
Breach of tenancy	0.016	0.148	0.832	0.218	0.069	0.210	0.092	0.037	0.504
Tenant Deceased	0.272	0.234	0.169	0.180	0.181	0.510	0.089	0.077	0.144
Terminated for other reason	0.763	0.947	0.903	0.045	0.313	0.292	0.728	0.649	0.818
Left before tenancy ended	0.478	0.623	0.925	0.864	0.382	0.001	0.979	0.285	0.004
Relocation/Transfer/Re-sign	0.040	0.034	0.172	0.081	0.023	0.004	0.951	0.664	0.249
Transferred to an Institution	0.638	0.591	0.027	0.517	0.224	0.881	0.435	0.663	0.059
Tenant Initiated	0.843	0.524	0.546	0.018	0.009	0.118	0.177	0.047	0.673
Provider Initiated	0.211	0.609	0.227	0.001	0.344	0.568	0.082	0.353	0.171
<i>Positive and negative exits</i>									
Positive exits	0.277	0.718	0.327	0.016	0.256	0.346	0.532	0.345	0.193
Negative exits	0.308	0.636	0.396	0.819	0.443	0.894	0.930	0.717	0.451
<i>Destinations after exit</i>									
Exit from Social Housing	0.553	0.200	0.950	0.000	0.002	0.303	0.007	0.004	0.597
Exit to Social Housing (transfer)	0.132	0.068	0.014	0.145	0.005	0.001	0.822	0.515	0.720

**Table I9.1 continued**

HOUSING	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.060	0.346	0.295	0.001	0.373	0.001	0.000	0.168	0.001
was in insecure housing	0.905	0.876	0.281	0.030	0.000	0.000	0.169	0.000	0.000
was at risk of homelessness	0.639	0.897	0.719	0.630	0.004	0.000	0.493	0.029	0.063
used homeless services (for accommodation reasons)	0.800	0.362	0.285	0.151	0.083	0.000	0.455	0.031	0.000
used homeless services (homelessness prevention related)	0.667	0.698	0.576	0.017	0.015	0.000	0.224	0.094	0.093
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I9.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Safety outcomes**

SAFETY OUTCOMES	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
Individual was in contact with child protection services	0.833	0.701	0.782	0.932	0.415	0.047	0.869	0.933	0.706
Any contact with justice system	0.015	0.927	0.376	0.006	0.326	0.090	0.000	0.641	0.064
Any domestic violence conviction	0.747	0.416	0.287	0.032	0.603	0.006	0.099	0.934	0.026
Total days in adult custody/prison	0.190	0.568	0.935	0.372	0.664	0.601	0.119	0.503	0.601
Total days in juvenile custody/prison	0.260	0.238	0.225	0.401	0.448	0.211	0.534	0.567	0.262
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I9.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Economic outcomes**

ECONOMIC OUTCOMES	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Income and employment</i>									
Individual Gross Income	0.006	0.048	0.016	0.003	0.037	0.014	0.501	0.382	0.438
Main income source: Centrelink	0.096	0.390	0.865	0.830	0.000	0.045	0.151	0.027	0.287
Main income source: Employment	0.744	0.811	0.740	0.001	0.001	0.007	0.068	0.153	0.157
Main income source: Other Private Income	0.054	0.796	0.373	0.444	0.227	0.900	0.039	0.502	0.482
At least one person in the household is in employment	0.676	0.419	0.955	0.000	0.001	0.001	0.016	0.061	0.215
<i>Income support</i>									
Individual received income support at any point during the year	0.897	0.412	0.758	0.669	0.527	0.363	0.764	0.305	0.872
Total number of days of income support receipt during the year	1.000	0.636	0.845	0.860	0.684	0.693	0.939	0.541	0.988
Total regular Centrelink payment amount (excl. CRA) over the year	0.045	0.323	0.043	0.115	0.139	0.531	0.324	0.896	0.150
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I9.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Education outcomes**

EDUCATION OUTCOMES	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes</i>									
Changed school	0.679	0.140	0.196	0.009	0.405	0.862	0.081	0.285	0.327
Below NMS in grammar	0.247	0.247	0.113	0.921	0.921	0.313	0.268	0.268	0.164
Below NMS in numeracy	0.246	0.246	0.133	0.910	0.910	0.761	0.260	0.260	0.110
Below NMS in reading	0.062	0.062	0.403	0.531	0.531	0.655	0.096	0.096	0.438
Below NMS in spelling	0.079	0.079	0.807	0.486	0.486	0.530	0.058	0.058	0.502
Below NMS in writing	0.072	0.072	0.201	0.036	0.036	0.710	0.271	0.271	0.225
At or Above NMS in grammar	0.592	0.592	0.165	0.291	0.291	0.314	0.408	0.408	0.104
At or Above NMS in numeracy	0.860	0.860	0.826	0.426	0.426	0.146	0.691	0.691	0.896
At or Above NMS in reading	0.296	0.296	0.470	0.277	0.277	0.344	0.186	0.186	0.343
At or Above NMS in spelling	0.528	0.528	0.482	0.041	0.041	0.144	0.236	0.236	0.751
At or Above NMS in writing	0.327	0.327	0.293	0.276	0.276	0.105	0.529	0.529	0.153
Obtained NMS for at least one domain	0.985	0.985	0.638	0.247	0.247	0.066	0.774	0.774	0.947
completed school	0.061	0.872	0.559	0.969	0.548	0.361	0.069	0.934	0.944
<i>Vocational education and training</i>									
Person enrolled in NCVER course	0.080	0.553	0.471	0.483	0.512	0.786	0.061	0.422	0.557
Person completed NCVER program	0.320	0.191	0.725	0.268	0.445	0.975	0.167	0.134	0.756
Person enrolled in at least Certificate III NCVER course	0.450	0.166	0.478	0.789	0.312	0.585	0.639	0.520	0.378
Person completed at least Certificate III NCVER program	0.010	0.640	0.962	0.148	0.759	0.314	0.003	0.569	0.614
Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.									
Notes: See Appendix Table I7.1.									

**Table I9.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – CALD versus English-speaking – Health services utilisation**

HEALTH OUTCOMES	CALD			English			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.566	0.836	0.432	0.538	0.299	0.337	0.836	0.438	0.262
Days in hosp. (general)	0.557	0.437	0.624	0.586	0.165	0.937	0.945	0.153	0.726
Nr. hospital admissions (psychiatric)	0.153	0.190	0.780	0.058	0.194	0.272	0.019	0.909	0.344
Days in hospital (psychiatric)	0.796	0.155	0.837	0.706	0.601	0.927	0.892	0.144	0.856
Nr. emergency room (ER) visits	0.181	0.521	0.686	0.009	0.024	0.796	0.005	0.035	0.624
Nr. ER visits (w/o hosp. admission)	0.074	0.272	0.450	0.033	0.040	0.648	0.005	0.030	0.376
Nr. ER visits (with hosp. admission)	0.851	0.867	0.864	0.012	0.129	0.729	0.132	0.539	0.750
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.484	0.905	0.655	0.003	0.073	0.148	0.326	0.274	0.692
Used AMH services, for all issues	0.489	0.891	0.661	0.004	0.094	0.543	0.338	0.289	0.971
<i>Ambulance call-outs</i>									
Used ambulance service	0.210	0.681	0.698	0.186	0.946	0.076	0.080	0.734	0.254
Nr. ambulance trips	0.122	0.644	0.912	0.009	0.027	0.631	0.004	0.067	0.700
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.089	0.223	0.668	0.445	0.770	0.605	0.213	0.213	0.851
Cost of MBS services	0.052	0.294	0.996	0.157	0.845	0.527	0.235	0.370	0.803
Nr. PBS scripts	0.035	0.135	0.266	0.003	0.040	0.351	0.389	0.628	0.527
Cost of PBS scripts	0.326	0.510	0.835	0.520	0.261	0.798	0.699	0.928	0.760
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

## I.10 Tenants aged 55 and above versus tenants aged 54 and below – p-values

Table I10.1 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Housing outcomes

HOUSING	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rent Charged 30 June Excl CRA	0.047	0.184	0.771	0.229	0.015	0.051	0.867	0.289	0.092
Difference market Rent and rent paid	0.000	0.000	0.000	0.000	0.000	0.000	0.021	0.314	0.078
Household received CRA	0.002	0.028	0.049	0.184	0.082	0.053	0.292	0.983	0.792
Total CRA received in week of 30 June	0.003	0.124	0.119	0.124	0.049	0.154	0.337	0.592	0.961
<i>Sustaining tenancy</i>									
Reason unknown	0.056	0.012	0.400	0.415	0.649	0.267	0.821	0.014	0.136
Breach of tenancy	0.566	0.907	0.748	0.350	0.038	0.211	0.755	0.096	0.402
Tenant Deceased	0.991	0.635	0.337	0.077	0.045	0.146	0.278	0.085	0.085
Terminated for other reason	0.677	0.559	0.764	0.028	0.088	0.110	0.217	0.088	0.159
Left before tenancy ended	0.634	0.470	0.006	0.462	0.211	0.029	0.401	0.118	0.542
Relocation/Transfer/Re-sign	0.351	0.166	0.026	0.087	0.034	0.020	0.421	0.461	0.256
Transferred to an Institution	0.431	0.345	0.267	0.609	0.339	0.938	0.329	0.925	0.301
Tenant Initiated	0.297	0.264	0.183	0.032	0.047	0.309	0.236	0.382	0.953
Provider Initiated	0.030	0.495	0.545	0.009	0.662	0.638	0.539	0.912	0.451
<i>Positive and negative exits</i>									
Positive exits	0.240	0.552	0.727	0.017	0.418	0.381	0.701	0.598	0.357
Negative exits	0.584	0.930	0.818	0.576	0.349	0.993	0.428	0.336	0.934
<i>Destinations after exit</i>									
Exit from Social Housing	0.159	0.681	0.722	0.001	0.001	0.084	0.174	0.032	0.127
Exit to Social Housing (transfer)	0.534	0.299	0.027	0.100	0.002	0.003	0.379	0.096	0.179

**Table H10.1 continued**

HOUSING	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.364	0.420	0.465	0.008	0.557	0.002	0.077	0.914	0.003
was in insecure housing	0.198	0.168	0.495	0.069	0.000	0.000	0.350	0.000	0.000
was at risk of homelessness	0.816	0.469	0.331	0.767	0.001	0.001	0.905	0.001	0.005
used homeless services (for accommodation reasons)	0.714	0.352	0.444	0.153	0.148	0.000	0.306	0.358	0.000
used homeless services (homelessness prevention related)	0.301	0.725	0.118	0.031	0.005	0.001	0.268	0.011	0.014
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									



**Table I10.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Safety outcomes**

SAFETY OUTCOMES	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
Individual was in contact with child protection services	Outcome not relevant to older tenants								
Any contact with justice system	0.634	0.520	0.133	0.031	0.442	0.058	0.132	0.735	0.024
Any domestic violence conviction	0.364	0.621	0.152	0.073	0.606	0.004	0.174	0.706	0.003
Total days in adult custody/prison	0.014	0.013	0.096	0.126	0.135	0.269	0.013	0.008	0.066
Total days in juvenile custody/prison	0.202	0.466	0.287	0.400	0.437	0.210	0.437	0.449	0.222
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I10.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Economic outcomes**

ECONOMIC OUTCOMES	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Income and employment</i>									
Individual Gross Income	0.508	0.731	0.596	0.000	0.004	0.001	0.002	0.024	0.014
Main income source: Centrelink	0.018	0.037	0.056	0.599	0.087	0.529	0.063	0.887	0.474
Main income source: Employment	0.653	0.088	0.140	0.000	0.054	0.118	0.001	0.423	0.613
Main income source: Other Private Income	0.904	0.317	0.952	0.308	0.750	0.571	0.581	0.703	0.719
At least one person in the household is in employment	0.889	0.192	0.050	0.000	0.052	0.026	0.000	0.539	0.512
<i>Income support</i>									
Individual received income support at any point during the year	0.640	0.809	0.327	0.438	0.906	0.665	0.372	0.934	0.701
Total number of days of income support receipt during the year	0.763	0.872	0.596	0.655	0.921	0.894	0.593	0.967	0.780
Total regular Centrelink payment amount (excl. CRA) over the year	0.287	0.407	0.403	0.044	0.117	0.296	0.328	0.472	0.760
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I10.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Education outcomes**

EDUCATION OUTCOMES	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes – not relevant for older tenants</i>									
<i>Vocational education and training</i>									
Person enrolled in NCVET course	0.338	0.151	0.408	0.912	0.237	0.822	0.562	0.073	0.793
Person completed NCVET program	0.739	0.179	0.910	0.464	0.418	0.892	0.410	0.117	0.943
Person enrolled in at least Certificate III NCVET course	0.186	0.745	0.316	0.999	0.107	0.604	0.564	0.095	0.404
Person completed at least Certificate III NCVET program	0.523	0.458	0.313	0.530	0.854	0.551	0.373	0.601	0.929
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I10.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants above versus below age 55 – Health services utilisation**

HEALTH OUTCOMES	Above age 55			Below age 55			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.763	0.974	0.585	0.482	0.227	0.875	0.904	0.543	0.675
Days in hosp. (general)	0.248	0.343	0.541	0.599	0.539	0.564	0.204	0.531	0.442
Nr. hospital admissions (psychiatric)	0.251	0.032	0.484	0.160	0.404	0.342	0.461	0.687	0.589
Days in hospital (psychiatric)	0.834	0.528	0.629	0.544	0.680	0.828	0.542	0.466	0.647
Nr. emergency room (ER) visits	0.462	0.068	0.528	0.029	0.106	0.836	0.170	0.578	0.545
Nr. ER visits (w/o hosp. admission)	0.245	0.038	0.561	0.135	0.140	0.960	0.448	0.519	0.743
Nr. ER visits (with hosp. admission)	0.951	0.402	0.651	0.002	0.211	0.375	0.060	0.896	0.410
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.044	0.224	0.200	0.019	0.225	0.300	0.729	0.998	0.879
Used AMH services, for all issues	0.091	0.258	0.218	0.015	0.253	0.882	0.521	0.983	0.456
<i>Ambulance call-outs</i>									
Used ambulance service	0.693	0.592	0.935	0.161	0.868	0.038	0.256	0.594	0.213
Nr. ambulance trips	0.346	0.313	0.378	0.037	0.081	0.296	0.230	0.641	0.170
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.008	0.292	0.836	0.458	0.458	0.456	0.007	0.192	0.862
Cost of MBS services	0.004	0.287	0.526	0.999	0.834	0.853	0.010	0.294	0.629
Nr. PBS scripts	0.028	0.212	0.405	0.002	0.018	0.308	0.488	0.957	0.823
Cost of PBS scripts	0.149	0.269	0.231	0.877	0.484	0.258	0.182	0.510	0.087
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

## I.11 Tenants in major cities versus tenants in regional and remote areas – p-values

Table I11.1 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants in major cities versus regional and remote areas – Housing outcomes

HOUSING	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.000	0.426	0.222	0.859	0.000	0.000	0.000
Rent Charged 30 June Excl CRA	0.279	0.061	0.412	0.005	0.005	0.134	0.092	0.278	0.396
Difference market Rent and rent paid	0.000	0.000	0.000	0.905	0.689	0.160	0.000	0.000	0.000
Household received CRA	0.001	0.005	0.001	0.186	0.196	0.495	0.094	0.356	0.095
Total CRA received in week of 30 June	0.002	0.037	0.011	0.033	0.054	0.680	0.462	0.842	0.155
<i>Sustaining tenancy</i>									
Reason unknown	0.107	0.221	0.684	0.726	0.703	0.554	0.061	0.377	0.468
Breach of tenancy	0.378	0.121	0.582	0.189	0.249	0.028	0.616	0.719	0.147
Tenant Deceased	0.731	0.593	0.825	0.124	0.290	0.439	0.289	0.525	0.361
Terminated for other reason	0.131	0.501	0.509	0.158	0.475	0.323	0.838	0.800	0.662
Left before tenancy ended	0.614	0.300	0.665	0.166	0.294	0.000	0.201	0.115	0.000
Relocation/Transfer/Re-sign	0.064	0.011	0.017	0.052	0.052	0.001	0.619	0.973	0.102
Transferred to an Institution	0.568	0.119	0.129	0.865	0.559	0.725	0.770	0.578	0.181
Tenant Initiated	0.005	0.021	0.044	0.391	0.184	0.610	0.327	0.761	0.328
Provider Initiated	0.001	0.389	0.767	0.002	0.944	0.350	0.222	0.619	0.365
<i>Positive and negative exits</i>									
Positive exits	0.016	0.292	0.485	0.421	0.734	0.902	0.210	0.722	0.793
Negative exits	0.665	0.696	0.819	0.987	0.317	0.817	0.708	0.411	0.738
<i>Destinations after exit</i>									
Exit from Social Housing	0.003	0.008	0.041	0.022	0.130	0.339	0.939	0.624	0.019
Exit to Social Housing (transfer)	0.246	0.013	0.009	0.016	0.001	0.000	0.144	0.188	0.010

**Table I11.1 continued**

HOUSING	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.043	0.088	0.005	0.008	0.899	0.008	0.196	0.259	0.399
was in insecure housing	0.000	0.000	0.000	0.908	0.003	0.002	0.009	0.747	0.513
was at risk of homelessness	0.025	0.015	0.001	0.108	0.019	0.010	0.001	0.378	0.819
used homeless services (for accommodation reasons)	0.019	0.004	0.000	0.992	0.787	0.001	0.084	0.178	0.260
used homeless services (homelessness prevention related)	0.001	0.074	0.000	0.611	0.019	0.010	0.059	0.202	0.900
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I11.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants in major cities versus regional and remote areas – Safety outcomes**

SAFETY OUTCOMES	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
Individual was in contact with child protection services	0.955	0.583	0.005	0.853	0.145	0.345	0.844	0.086	0.069
Any contact with justice system	0.331	0.401	0.380	0.005	0.446	0.078	0.049	0.909	0.315
Any domestic violence conviction	0.009	0.482	0.012	0.473	0.743	0.008	0.470	0.825	0.306
Total days in adult custody/prison	0.631	0.923	0.401	0.629	0.596	0.985	0.889	0.643	0.593
Total days in juvenile custody/prison	0.188	0.321	0.172	0.527	0.222	0.872	0.712	0.188	0.135
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I11.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants in major cities versus regional and remote areas – Economic outcomes**

ECONOMIC OUTCOMES	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Income and employment</i>									
Individual Gross Income	0.001	0.013	0.010	0.006	0.072	0.017	0.980	0.904	0.539
Main income source: Centrelink	0.407	0.006	0.075	0.343	0.284	0.486	0.837	0.240	0.441
Main income source: Employment	0.012	0.015	0.192	0.099	0.147	0.018	0.751	0.656	0.152
Main income source: Other Private Income	0.368	0.368	0.094	0.931	0.730	0.012	0.501	0.694	0.001
At least one person in the household is in employment	0.002	0.032	0.557	0.000	0.120	0.000	0.329	0.763	0.000
<i>Income support</i>									
Individual received income support at any point during the year	0.121	0.281	0.762	0.056	0.022	0.117	0.002	0.002	0.207
Total number of days of income support receipt during the year	0.183	0.338	0.746	0.063	0.051	0.149	0.005	0.009	0.106
Total regular Centrelink payment amount (excl. CRA) over the year	0.475	0.716	0.809	0.000	0.002	0.025	0.003	0.006	0.041
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I11.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants in major cities versus regional and remote areas – Education outcomes**

EDUCATION OUTCOMES	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes</i>									
Changed school	0.341	0.278	0.924	0.006	0.448	0.751	0.147	0.804	0.869
Below NMS in grammar	0.289	0.289	0.166	0.861	0.861	0.402	0.279	0.279	0.455
Below NMS in numeracy	0.057	0.057	0.806	0.614	0.614	0.647	0.043	0.043	0.511
Below NMS in reading	0.004	0.004	0.205	0.785	0.785	0.903	0.007	0.007	0.208
Below NMS in spelling	0.091	0.091	0.510	0.199	0.199	0.619	0.010	0.010	0.799
Below NMS in writing	0.000	0.000	0.392	0.632	0.632	0.806	0.000	0.000	0.523
At or Above NMS in grammar	0.981	0.981	0.689	0.211	0.211	0.182	0.368	0.368	0.170
At or Above NMS in numeracy	0.599	0.599	0.936	0.167	0.167	0.061	0.124	0.124	0.196
At or Above NMS in reading	0.396	0.396	0.485	0.076	0.076	0.132	0.036	0.036	0.072
At or Above NMS in spelling	0.865	0.865	0.783	0.014	0.014	0.072	0.094	0.094	0.288
At or Above NMS in writing	0.039	0.039	0.893	0.801	0.801	0.043	0.089	0.089	0.104
Obtained NMS for at least one domain	0.713	0.713	0.682	0.188	0.188	0.029	0.522	0.522	0.253
completed school	0.822	0.700	0.355	0.151	0.225	0.405	0.472	0.222	0.383
<i>Vocational education and training</i>									
Person enrolled in NCVER course	0.235	0.792	0.629	0.254	0.867	0.644	0.048	0.962	0.939
Person completed NCVER program	0.856	0.856	0.606	0.198	0.735	0.522	0.154	0.896	0.393
Person enrolled in at least Certificate III NCVER course	0.054	0.501	0.874	0.138	0.081	0.577	0.007	0.222	0.500
Person completed at least Certificate III NCVER program	0.245	0.950	0.321	0.116	0.700	0.084	0.028	0.725	0.043
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I11.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants in major cities versus regional and remote areas – Health services utilisation**

HEALTH OUTCOMES	Major cities			Regional and remote areas			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.831	0.804	0.600	0.291	0.268	0.186	0.464	0.438	0.175
Days in hosp. (general)	0.769	0.549	0.786	0.231	0.267	0.995	0.235	0.596	0.840
Nr. hospital admissions (psychiatric)	0.062	0.000	0.149	0.238	0.857	0.734	0.701	0.141	0.253
Days in hospital (psychiatric)	0.844	0.847	0.784	0.611	0.859	0.827	0.733	0.760	0.648
Nr. emergency room (ER) visits	0.000	0.007	0.300	0.858	0.216	0.276	0.021	0.206	0.055
Nr. ER visits (w/o hosp. admission)	0.000	0.010	0.254	0.595	0.294	0.327	0.003	0.133	0.046
Nr. ER visits (with hosp. admission)	0.060	0.197	0.809	0.054	0.276	0.419	0.768	0.925	0.385
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.041	0.399	0.346	0.002	0.038	0.099	0.260	0.199	0.474
Used AMH services, for all issues	0.034	0.355	0.441	0.005	0.080	0.738	0.419	0.367	0.753
<i>Ambulance call-outs</i>									
Used ambulance service	0.488	0.749	0.575	0.582	0.975	0.042	0.965	0.781	0.188
Nr. ambulance trips	0.032	0.105	0.798	0.067	0.082	0.623	0.821	0.703	0.877
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.099	0.535	0.241	0.731	0.638	0.777	0.284	0.372	0.240
Cost of MBS services	0.067	0.611	0.717	0.153	0.646	0.141	0.748	0.976	0.121
Nr. PBS scripts	0.012	0.108	0.512	0.001	0.011	0.112	0.499	0.499	0.464
Cost of PBS scripts	0.328	0.149	0.916	0.828	0.883	0.650	0.579	0.254	0.614
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									



## I.12 Tenants living with and without disabilities – p-values

Table I12.1 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Housing outcomes

HOUSING	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Rent payments and subsidies</i>									
Market Rent	0.000	0.000	0.000	0.000	0.000	0.000	0.783	0.069	0.022
Rent Charged 30 June Excl CRA	0.320	0.796	0.473	0.050	0.000	0.244	0.339	0.002	0.596
Difference market Rent and rent paid	0.000	0.000	0.000	0.000	0.000	0.000	0.511	0.311	0.119
Household received CRA	0.971	0.955	0.752	0.000	0.001	0.002	0.002	0.008	0.025
Total CRA received in week of 30 June	0.514	0.944	0.748	0.001	0.002	0.019	0.013	0.014	0.103
<i>Sustaining tenancy</i>									
Reason unknown	0.460	0.255	0.406	0.158	0.461	0.745	0.411	0.956	0.483
Breach of tenancy	0.439	0.669	0.614	0.147	0.154	0.276	0.114	0.377	0.510
Tenant Deceased	0.996	0.713	0.754	0.176	0.293	0.987	0.360	0.732	0.781
Terminated for other reason	0.364	0.662	0.273	0.098	0.461	0.956	0.836	0.902	0.414
Left before tenancy ended	0.362	0.777	0.030	0.335	0.363	0.006	0.156	0.477	0.584
Relocation/Transfer/Re-sign	0.053	0.017	0.023	0.502	0.235	0.039	0.228	0.279	0.516
Transferred to an Institution	0.806	0.498	0.249	0.660	0.242	0.940	0.827	0.696	0.356
Tenant Initiated	0.176	0.229	0.468	0.054	0.044	0.120	0.636	0.545	0.476
Provider Initiated	0.125	0.535	0.746	0.006	0.681	0.777	0.388	0.982	0.682
<i>Positive and negative exits</i>									
Positive exits	0.295	0.417	0.795	0.038	0.532	0.588	0.227	0.836	0.813
Negative exits	0.706	0.515	0.485	0.349	0.542	0.599	0.325	0.877	0.387
<i>Destinations after exit</i>									
Exit from Social Housing	0.144	0.184	0.252	0.003	0.019	0.759	0.196	0.448	0.542
Exit to Social Housing (transfer)	0.215	0.019	0.015	0.211	0.048	0.005	0.703	0.624	0.880

**Table I12.1 continued**

HOUSING	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs
<i>Overall housing stability</i>									
was homeless	0.387	0.176	0.030	0.006	0.924	0.033	0.392	0.296	0.789
was in insecure housing	0.155	0.004	0.012	0.117	0.003	0.002	0.747	0.384	0.957
was at risk of homelessness	0.187	0.005	0.011	0.562	0.139	0.033	0.156	0.257	0.389
used homeless services (for accommodation reasons)	0.645	0.940	0.011	0.026	0.071	0.007	0.094	0.304	0.812
used homeless services (homelessness prevention related)	0.005	0.035	0.013	0.401	0.134	0.022	0.070	0.531	0.441
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I12.2 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Safety outcomes**

SAFETY OUTCOMES	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
Individual was in contact with child protection services	0.436	0.277	0.655	0.890	0.572	0.023	0.433	0.399	0.263
Any contact with justice system	0.021	0.511	0.114	0.412	0.480	0.899	0.178	0.914	0.217
Any domestic violence conviction	0.001	0.378	0.057	0.789	0.795	0.095	0.004	0.374	0.287
Total days in adult custody/prison	0.421	0.305	0.834	0.827	0.385	0.538	0.421	0.220	0.938
Total days in juvenile custody/prison	0.324	0.292	0.285	0.959	0.886	0.247	0.302	0.221	0.715
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I12.3 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Economic outcomes**

ECONOMIC OUTCOMES	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Income and employment</i>									
Individual Gross Income	0.201	0.517	0.047	0.000	0.005	0.010	0.027	0.057	0.320
Main income source: Centrelink	0.559	0.354	0.263	0.383	0.013	0.009	0.755	0.100	0.009
Main income source: Employment	0.260	0.869	0.763	0.011	0.004	0.025	0.080	0.006	0.048
Main income source: Other Private Income	0.724	0.946	0.475	0.156	0.361	0.219	0.241	0.463	0.245
At least one person in the household is in employment	0.056	0.836	0.899	0.000	0.013	0.002	0.065	0.051	0.006
<i>Income support</i>									
Individual received income support at any point during the year	0.395	0.470	0.228	0.297	0.808	0.791	0.175	0.487	0.472
Total number of days of income support receipt during the year	0.478	0.740	0.436	0.454	0.974	0.950	0.297	0.790	0.533
Total regular Centrelink payment amount (excl. CRA) over the year	0.046	0.208	0.233	0.180	0.212	0.435	0.647	0.951	0.754
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I12.4 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Education outcomes**

EDUCATION OUTCOMES	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>School outcomes</i>									
Changed school	0.865	0.748	0.227	0.008	0.286	0.865	0.512	0.991	0.240
Below NMS in grammar	0.002	0.002	0.017	0.533	0.533	0.642	0.002	0.002	0.030
Below NMS in numeracy	0.009	0.009	0.395	0.777	0.777	0.740	0.010	0.010	0.447
Below NMS in reading	0.002	0.002	0.009	0.957	0.957	0.882	0.003	0.003	0.010
Below NMS in spelling	0.070	0.070	0.046	0.389	0.389	0.781	0.046	0.046	0.126
Below NMS in writing	0.004	0.004	0.927	0.135	0.135	0.556	0.025	0.025	0.947
At or Above NMS in grammar	0.563	0.563	0.947	0.445	0.445	0.375	0.806	0.806	0.811
At or Above NMS in numeracy	0.255	0.255	0.024	0.709	0.709	0.395	0.352	0.352	0.069
At or Above NMS in reading	0.379	0.379	0.770	0.572	0.572	0.415	0.533	0.533	0.992
At or Above NMS in spelling	0.056	0.056	0.152	0.200	0.200	0.253	0.181	0.181	0.335
At or Above NMS in writing	0.759	0.759	0.031	0.148	0.148	0.361	0.380	0.380	0.089
Obtained NMS for at least one domain	0.009	0.009	0.035	0.815	0.815	0.203	0.017	0.017	0.112
completed school	0.008	0.789	0.759	0.648	0.612	0.357	0.038	0.952	0.554
<i>Vocational education and training</i>									
Person enrolled in NCVER course	0.565	0.169	0.877	0.994	0.219	0.434	0.682	0.059	0.455
Person completed NCVER program	0.881	0.270	0.608	0.443	0.819	0.567	0.505	0.372	0.426
Person enrolled in at least Certificate III NCVER course	0.496	0.309	0.652	0.865	0.282	0.981	0.731	0.902	0.739
Person completed at least Certificate III NCVER program	0.806	0.806	0.949	0.694	0.986	0.272	0.630	0.894	0.440
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

**Table I12.5 p-values to LAHC FDI program impact 1, 2 and 3 years after tenancy began – Tenants living with and without disabilities – Health services utilisation**

HEALTH OUTCOMES	With disability			Without disability			Difference		
	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3 yrs	1 yr	2 yrs	3yrs
<i>Hospital utilisation</i>									
Nr. hospital admissions (general)	0.703	0.904	0.811	0.474	0.253	0.258	0.997	0.655	0.485
Days in hosp. (general)	0.319	0.709	0.959	0.747	0.212	0.743	0.309	0.824	0.844
Nr. hospital admissions (psychiatric)	0.010	0.205	0.084	0.368	0.426	0.944	0.007	0.327	0.266
Days in hospital (psychiatric)	0.414	0.557	0.778	0.498	0.143	0.509	0.322	0.351	0.687
Nr. emergency room (ER) visits	0.016	0.026	0.071	0.714	0.882	0.075	0.029	0.035	0.019
Nr. ER visits (w/o hosp. admission)	0.017	0.050	0.072	0.469	0.849	0.113	0.013	0.062	0.024
Nr. ER visits (with hosp. admission)	0.185	0.038	0.349	0.028	0.997	0.174	0.672	0.059	0.146
<i>Ambulatory mental health (AMH) services</i>									
Used AMH services, for MH issues	0.000	0.003	0.045	0.674	0.489	0.926	0.001	0.002	0.090
Used AMH services, for all issues	0.000	0.005	0.062	0.715	0.579	0.401	0.001	0.005	0.043
<i>Ambulance call-outs</i>									
Used ambulance service	0.915	0.357	0.989	0.237	0.593	0.042	0.480	0.284	0.309
Nr. ambulance trips	0.092	0.068	0.850	0.062	0.403	0.352	0.245	0.161	0.582
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme</i>									
Nr. MBS services	0.511	0.445	0.721	0.191	0.643	0.578	0.916	0.371	0.972
Cost of MBS services	0.327	0.348	0.873	0.052	0.959	0.513	0.852	0.389	0.859
Nr. PBS scripts	0.005	0.053	0.444	0.020	0.108	0.295	0.202	0.383	0.850
Cost of PBS scripts	0.340	0.519	0.855	0.916	0.194	0.978	0.399	0.872	0.863
<i>Source: Linked NSW administrative data (June 2021), see sections 2.3.3 and 2.3.4. Authors' own calculations.</i>									
<i>Notes: See Appendix Table I7.1.</i>									

## Appendix J Results from the HOSS for subgroups

The questions from the HOSS used in this analysis are worded as follows:

Overall satisfaction	
How much, if at all, has your life improved since living in a DCJ housing property (public housing)? :	Not at all / Slightly / Moderately / A lot / Very much
On a scale from 0 to 10, where 0 means no satisfaction at all and 10 means completely satisfied, how satisfied are you...	
... with your future security?	0 -10
... with feeling part of your community?	0 -10
... with how safe you feel?	0 -10
... with your personal relationships?	0 -10
... with what you are achieving in life?	0 -10
... with your health?	0 -10
... with your standard of living?	0 -10
... with your life as a whole?	0 -10
Need for and access to support	
If you have an emergency situation, how many people from your local community could you contact for help?	
Do you agree or disagree with the following statements: I feel like I can ask for help when I need it.	Strongly disagree / Disagree / Neither / Agree / Strongly Agree
Do you agree or disagree with the following statements: I feel like I can meet many of my own needs.	Strongly disagree / Disagree / Neither / Agree / Strongly Agree
Do you agree or disagree with the following statements: I feel in control of my life.	Strongly disagree / Disagree / Neither / Agree / Strongly Agree
Housing satisfaction	
Compared with this time last year, is your current housing situation?	Much better / Somewhat better / About the same / Somewhat worse / Much worse
How satisfied or dissatisfied are you with the property management provided by DCJ housing?	Very dissatisfied / Dissatisfied/ Neither / Satisfied / Very Satisfied
How satisfied or dissatisfied are you that DCJ housing listens to tenants' views and acts on them?	Very dissatisfied / Dissatisfied/ Neither / Satisfied / Very Satisfied
Overall, how satisfied or dissatisfied are you with communication with DCJ housing?	Very dissatisfied / Dissatisfied/ Neither / Satisfied / Very Satisfied
Overall, how satisfied or dissatisfied are you with the services provided by DCJ housing?	Very dissatisfied / Dissatisfied/ Neither / Satisfied / Very Satisfied
Overall, how satisfied or dissatisfied are you with your neighbourhood as a place to live?	Very dissatisfied / Dissatisfied/ Neither / Satisfied / Very Satisfied

## J.1 Men versus women

Figure J1.1 Overall satisfaction by dwelling type, men versus women

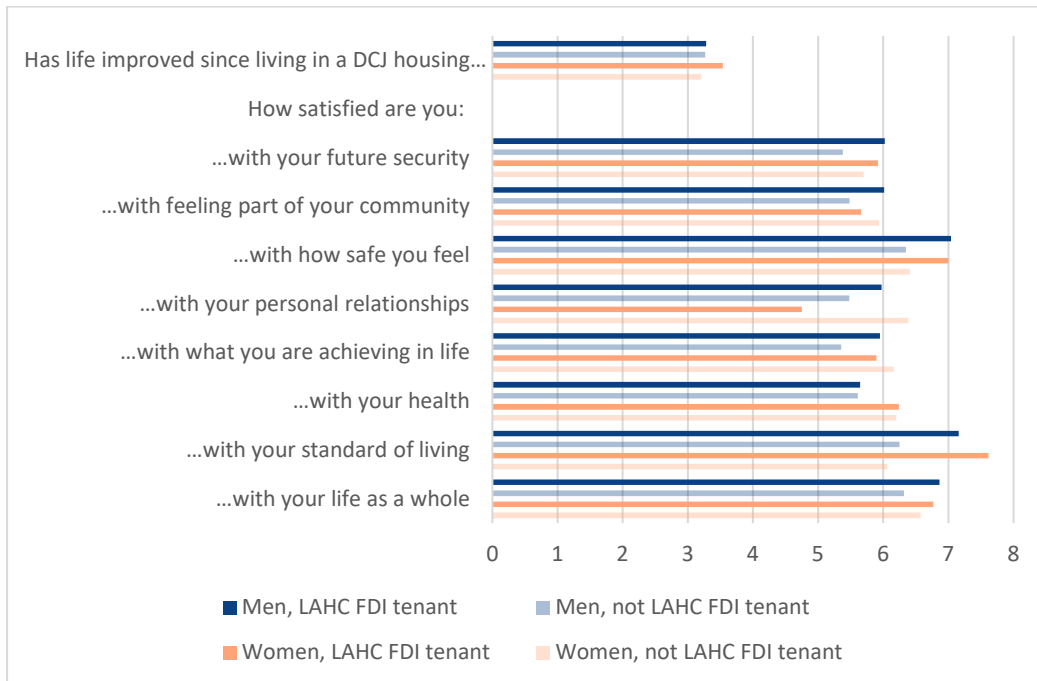
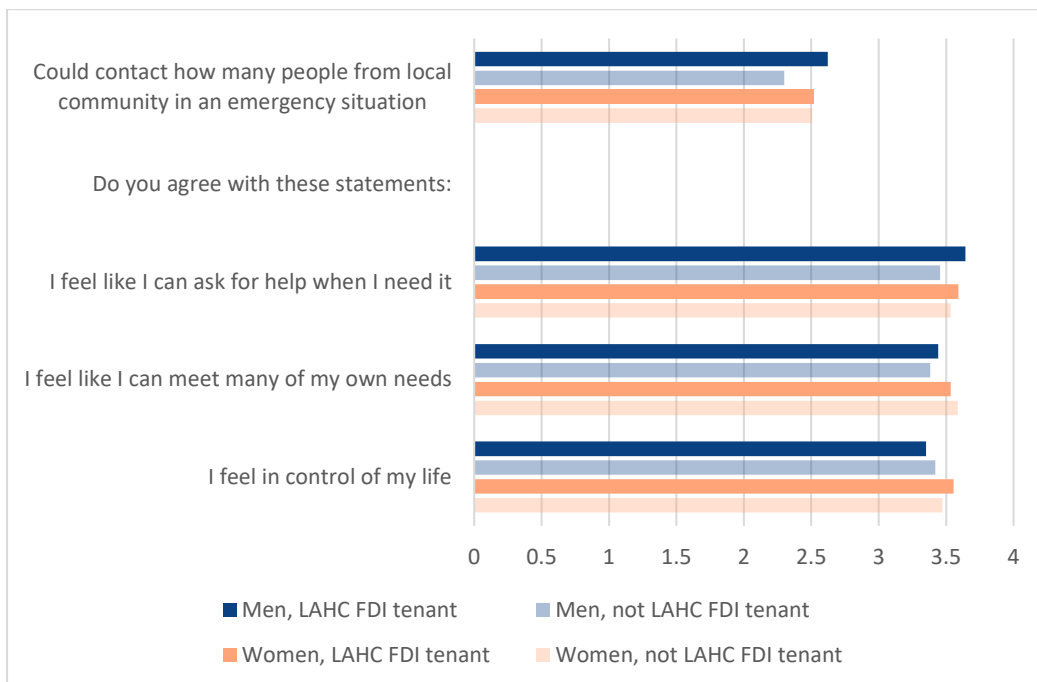
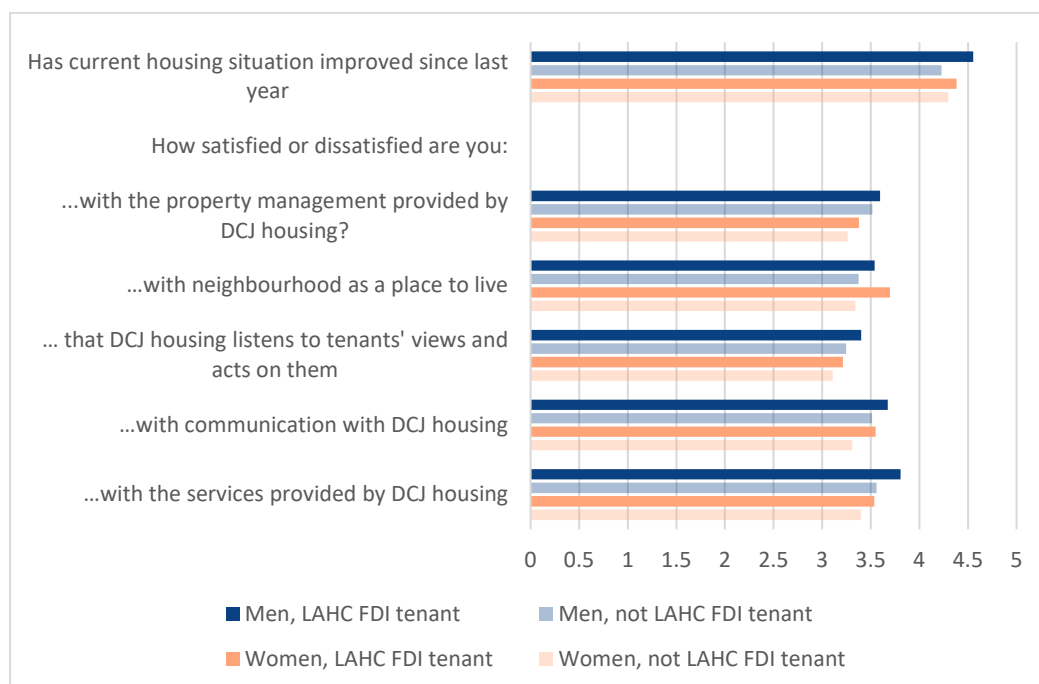


Figure J1.2 Need for and access to support by dwelling type, men versus women

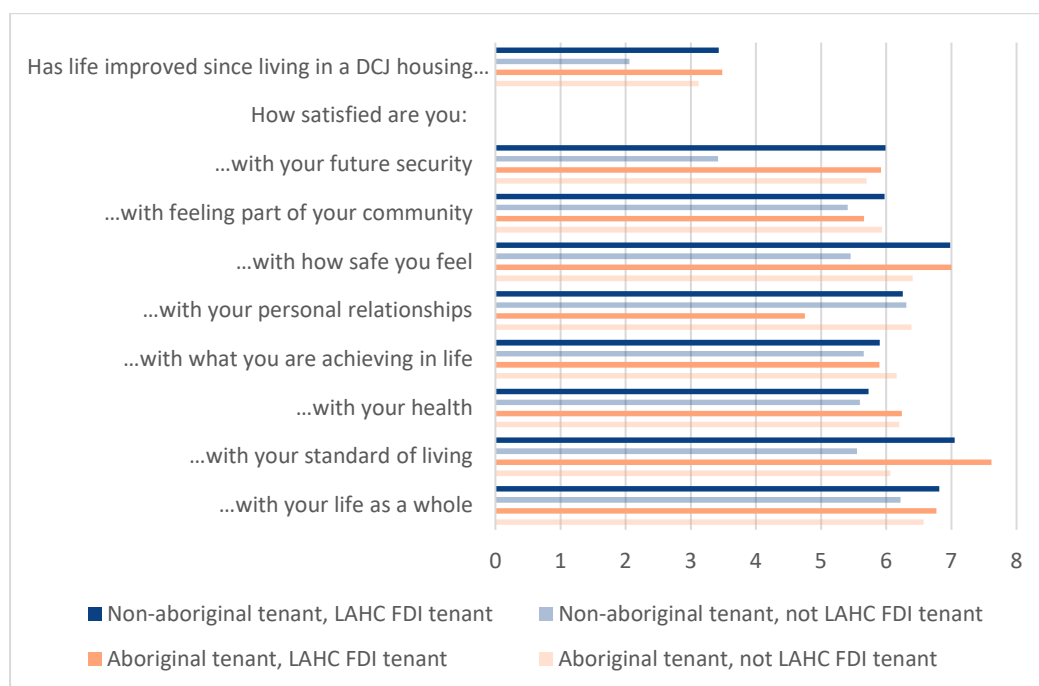


**Figure J1.3 Housing satisfaction by dwelling type, men versus women**



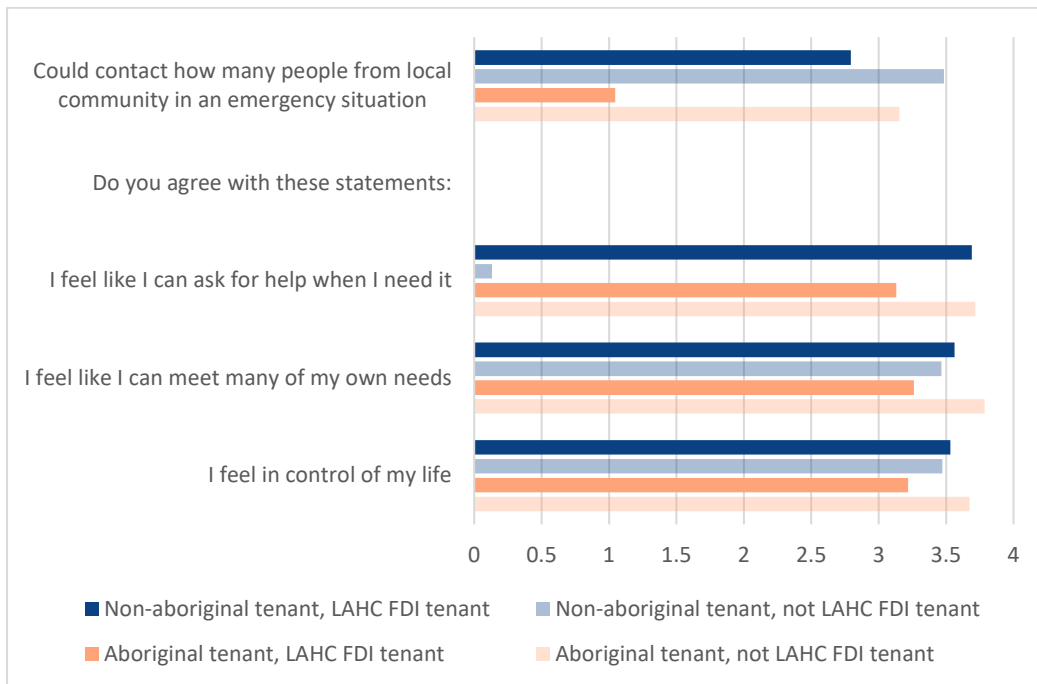
## J.2 Aboriginal versus non-Aboriginal tenants

**Figure J2.1 Overall satisfaction by dwelling type, Aboriginal versus non-Aboriginal tenants**

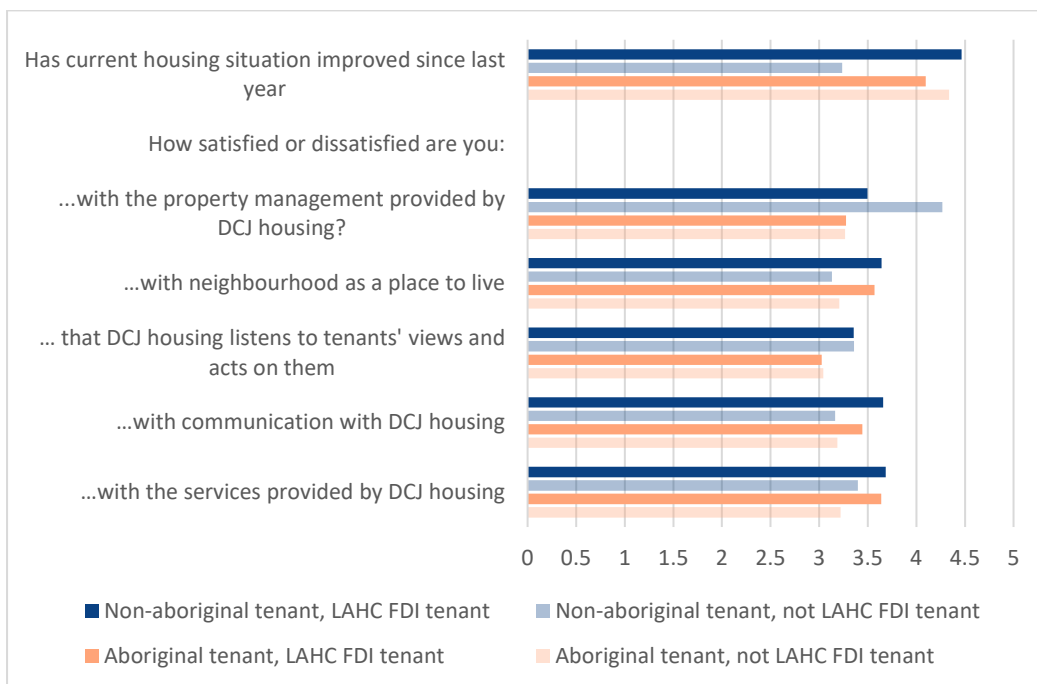




**Figure J2.2 Need for and access to support by dwelling type, Aboriginal versus non-Aboriginal tenants**



**Figure J2.3 Housing satisfaction by dwelling type, Aboriginal versus non-Aboriginal tenants**



### J.3 English speaking tenants versus tenants with CALD background

Figure J3.1 Overall satisfaction by dwelling type, English speaking tenants versus tenants with CALD background

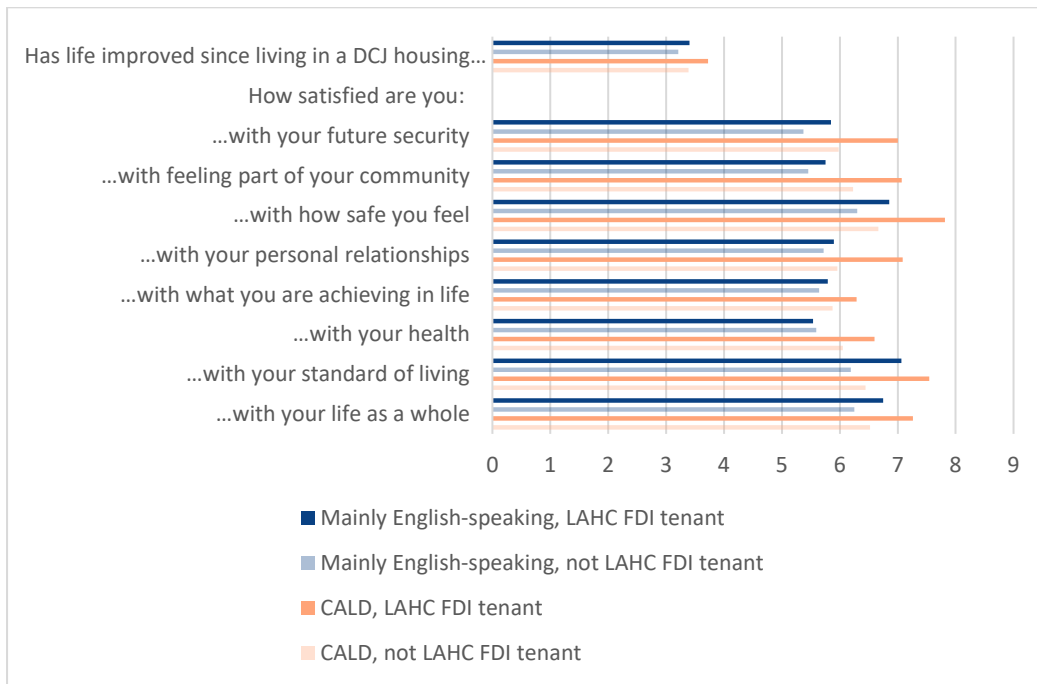
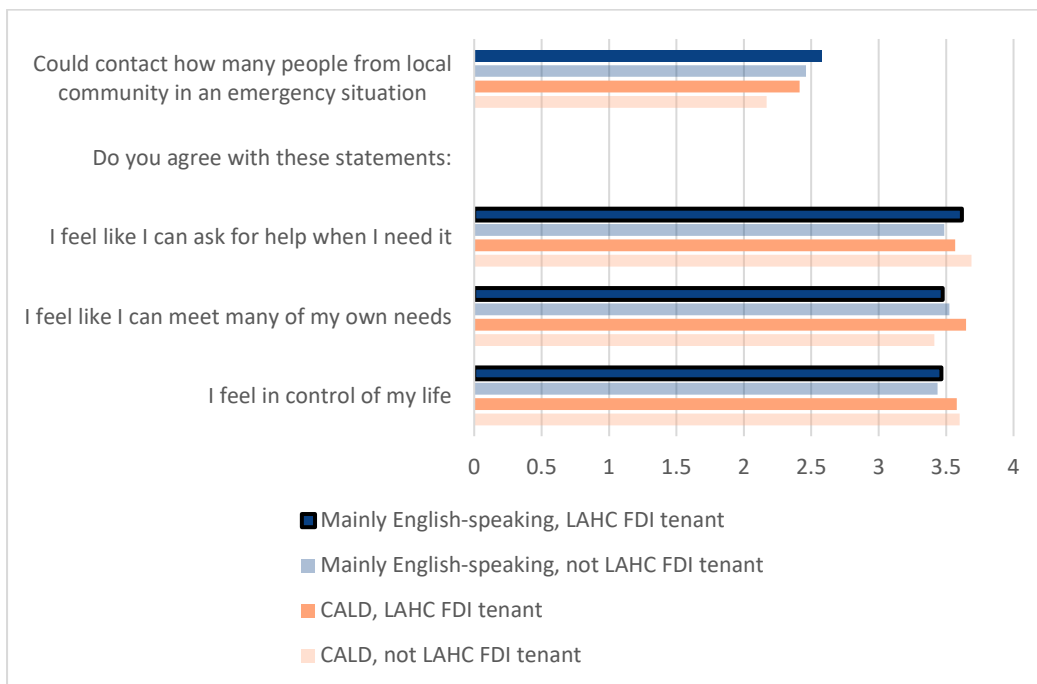
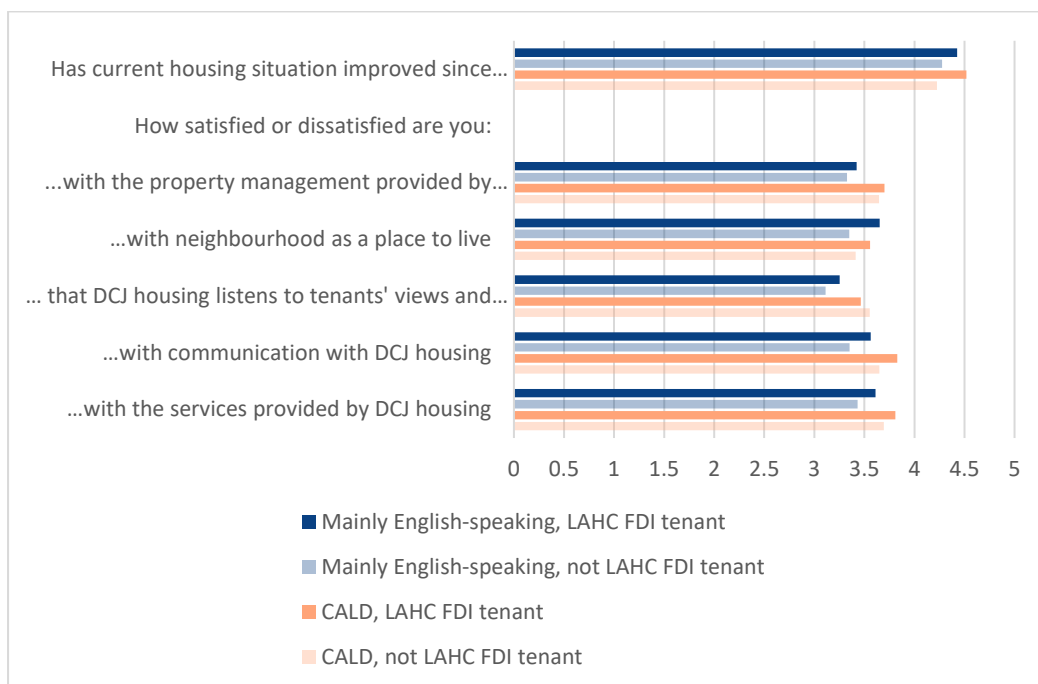


Figure J3.2 Need for and access to support by dwelling type, English speaking tenants versus tenants with CALD background

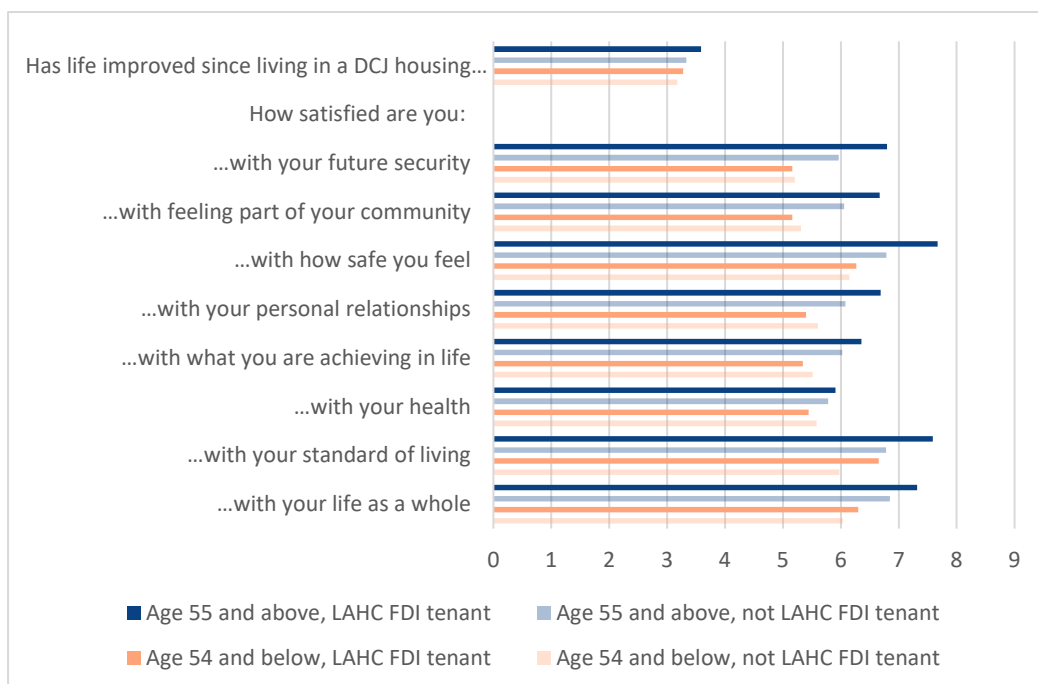


**Figure J3.3 Housing satisfaction by dwelling type, English speaking tenants versus tenants with CALD background**

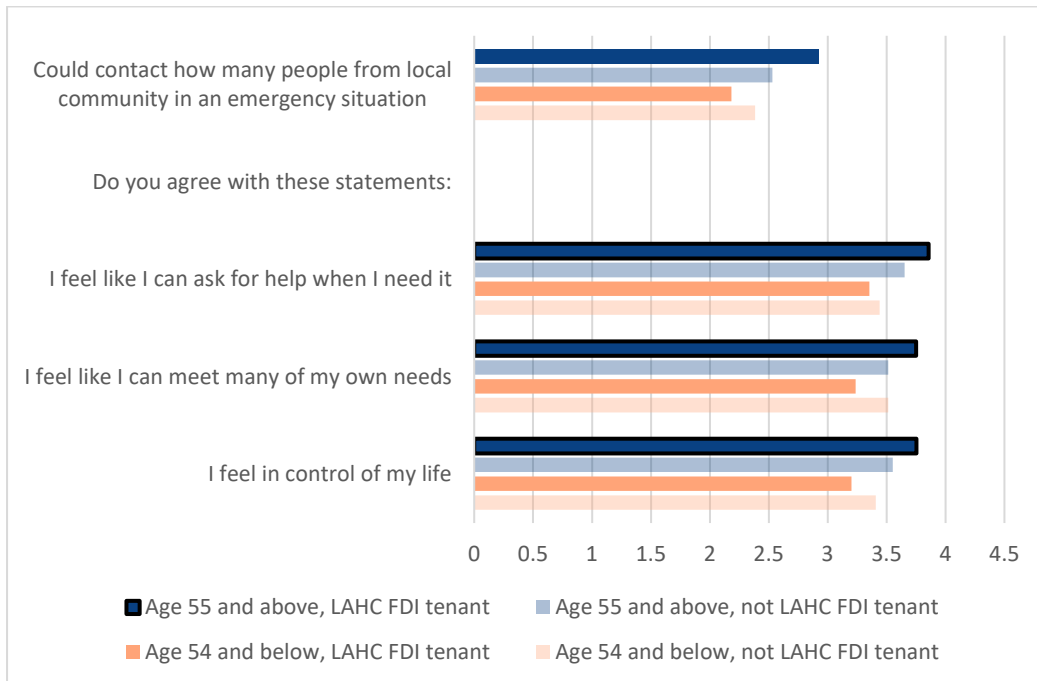


## J.4 Tenants aged 55 and above versus tenants aged 54 and below

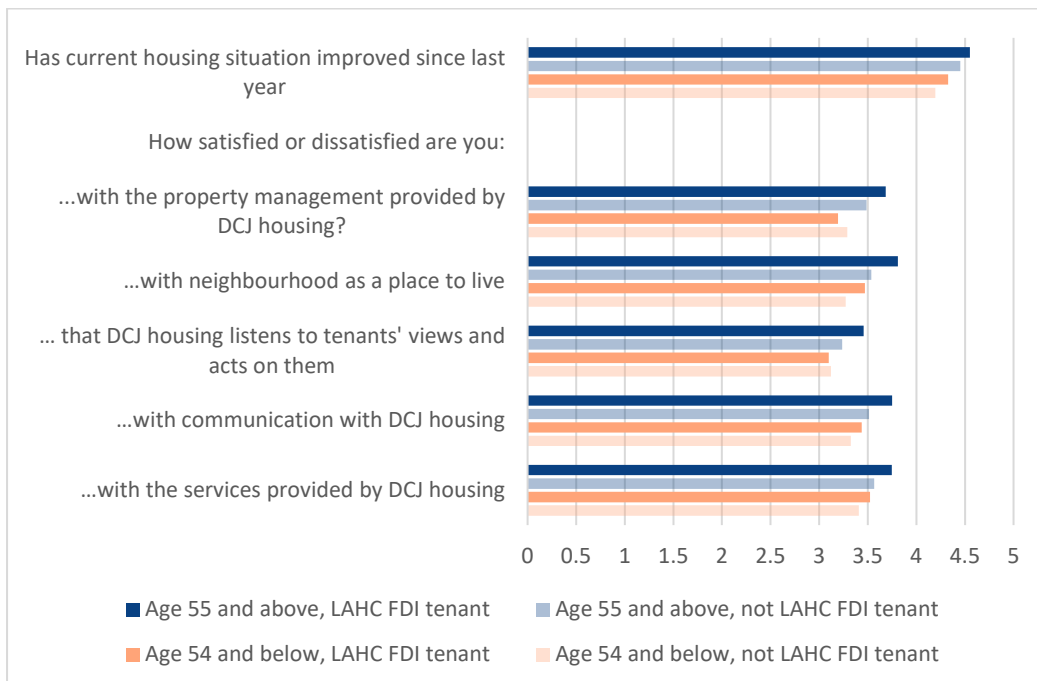
**Figure J4.1 Overall satisfaction by dwelling type, Tenants aged 55 and above versus tenants aged 54 and below**



**Figure J4.2 Need for and access to support by dwelling type, Tenants aged 55 and above versus tenants aged 54 and below**



**Figure J4.3 Housing satisfaction by dwelling type, Tenants aged 55 and above versus tenants aged 54 and below**



## J.5 Tenants in major cities versus tenants in regional and remote areas

Figure J5.1 Overall satisfaction by dwelling type, tenants in major cities versus tenants in regional and remote area

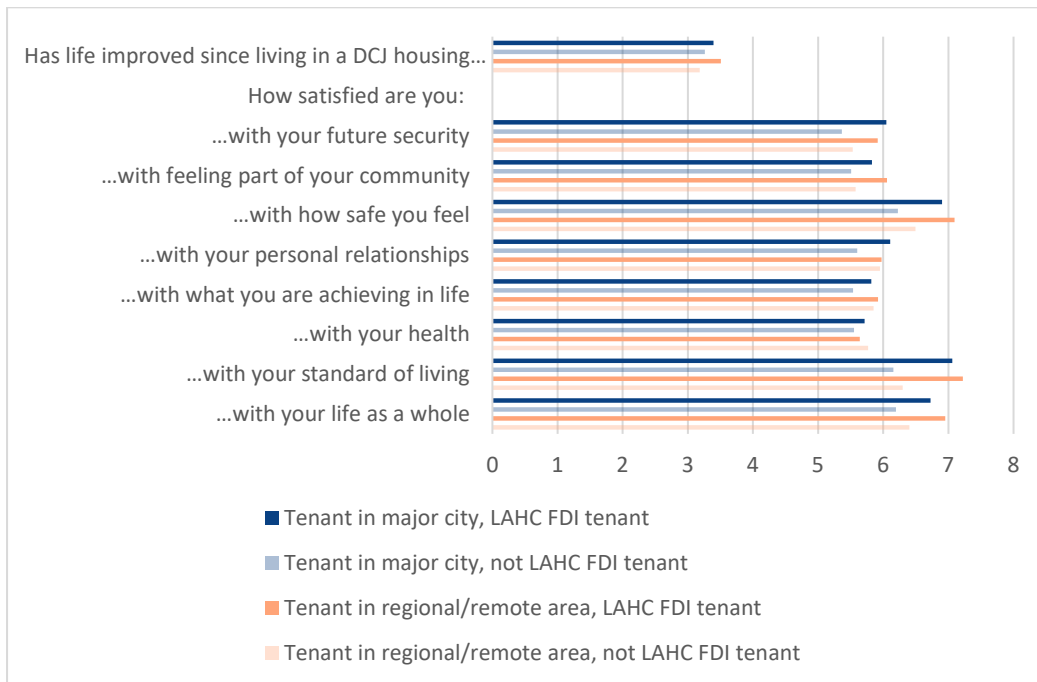
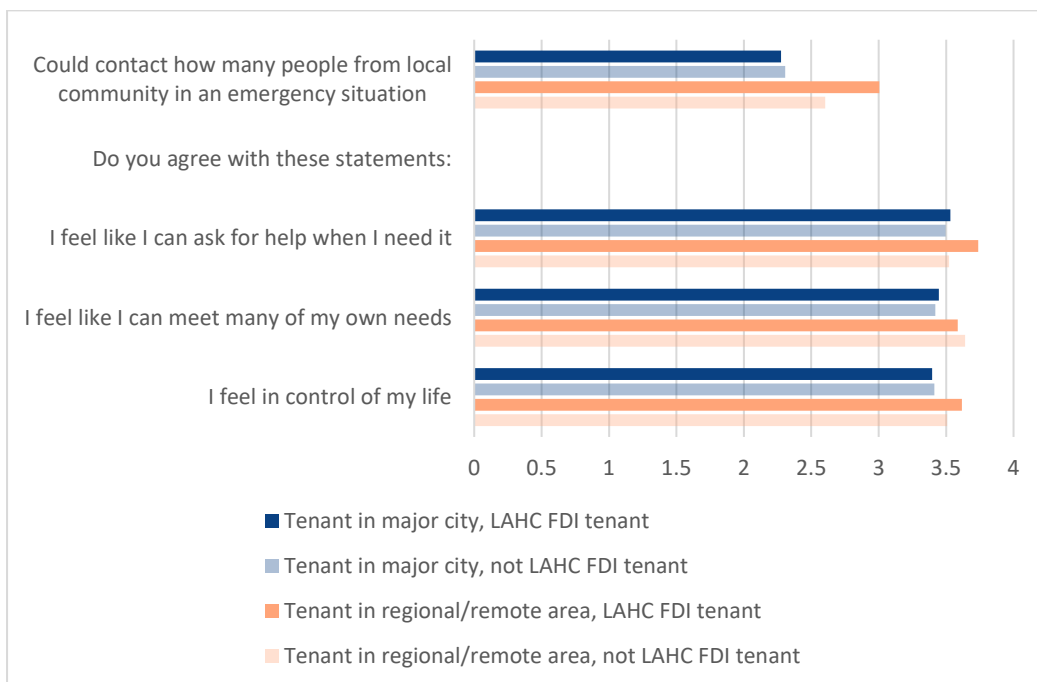
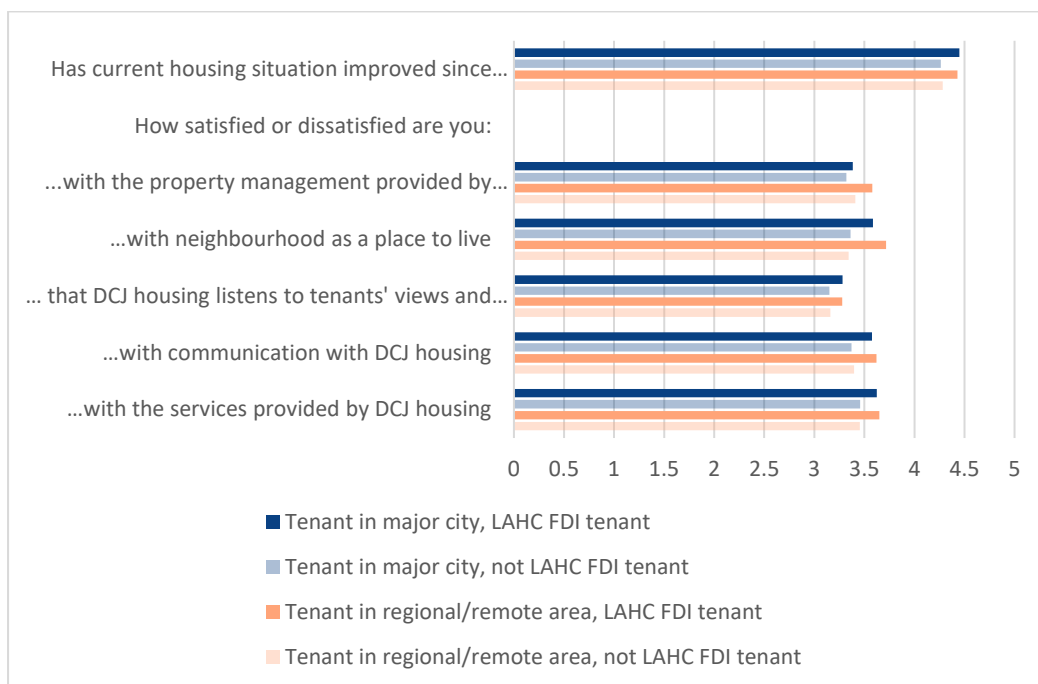


Figure J5.2 Need for and access to support by dwelling type, tenants in major cities versus tenants in regional and remote area

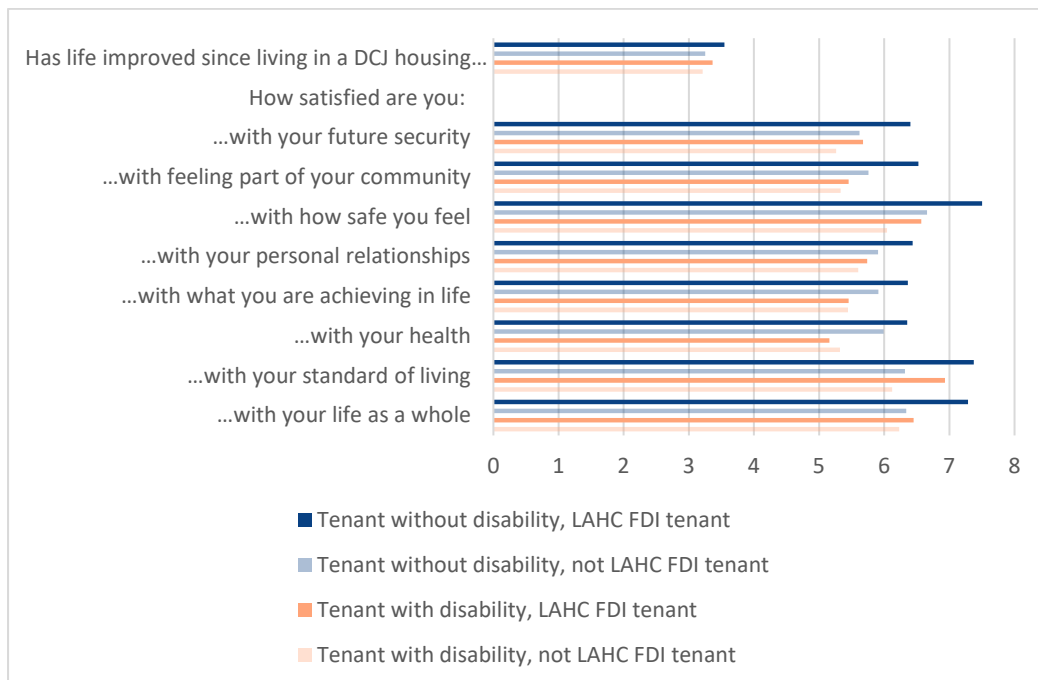


**Figure J5.3 Housing satisfaction by dwelling type, tenants in major cities versus tenants in regional and remote area**

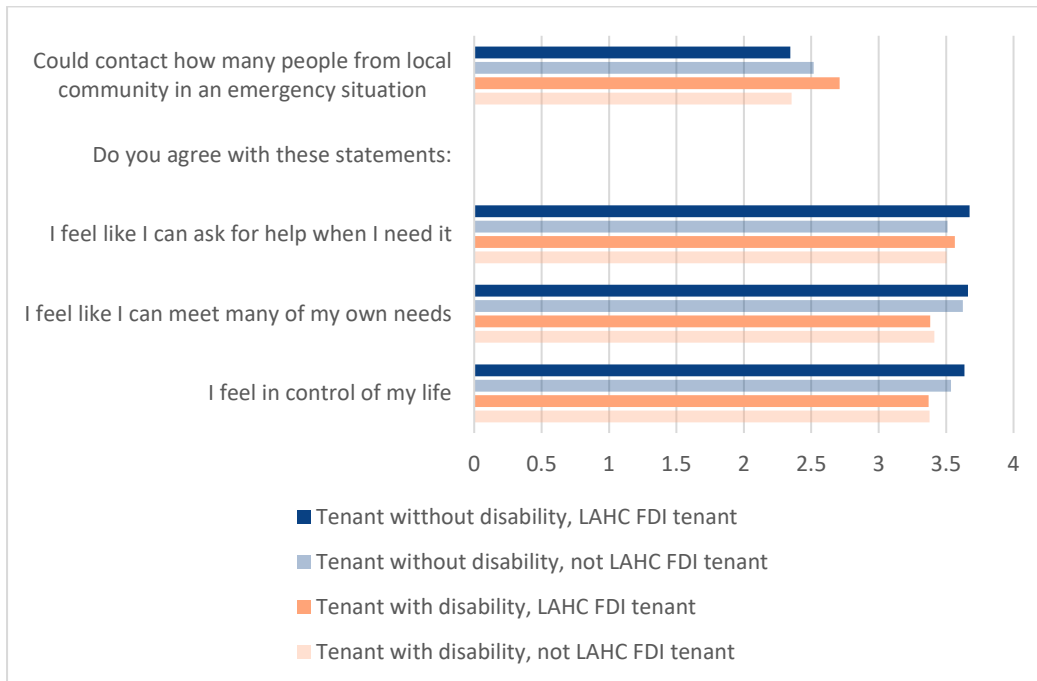


## J.6 Tenants living with versus without disabilities

**Figure J6.1 Overall satisfaction by dwelling type, Tenants living with versus without disabilities**



**Figure J6.2 Need for and access to support by dwelling type, Tenants living with versus without disabilities**



**Figure J6.3 Housing satisfaction by dwelling type, Tenants living with versus without disabilities**

