

Future Directions Evaluation

Final Reports for the Strategy and
Program Evaluations

Social and Affordable Housing Fund (SAHF)
Evaluation

8 September 2023



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Future Directions Evaluation: Programs and Strategy

Final Report for the Social and Affordable Housing Fund (SAHF) Evaluation

8 September 2023

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Contents

List of acronyms used in this report	iv
0. Executive Summary	vi
0.1. Social and Affordable Housing Fund (SAHF)	vi
0.2. The Evaluation.....	vii
0.3. What has SAHF delivered and who is SAHF reaching?.....	ix
0.4. Did the SAHF projects work?.....	x
0.5. For whom did SAHF projects work?	xiii
0.6. Overall Summary of Findings	xiv
0.7. What lessons and recommendations follow from the evaluation’s key findings?	xvi
1. Introduction	1
1.1. The program.....	1
1.2. This evaluation	6
2. Methodology.....	9
2.1. Introduction	9
2.2. Implementation evaluation methodology	9
2.3. Outcomes evaluation methodology.....	15
2.4. Economic evaluation methodology.....	24
3. What has SAHF delivered and who is SAHF reaching?	32
3.1. Number and location of SAHF dwellings delivered	32
3.2. Characteristics of the SAHF dwellings	34
3.3. Who are the SAHF tenants?	35
4. Did SAHF work? Why?	39
4.1. Did SAHF implementation work for ServiceCos?	39
4.2. Did SAHF implementation work for tenants?	60
4.3. What is the impact of SAHF for tenants in terms of the outcomes of interest?.....	64
4.4. Did the benefits of SAHF outweigh the cost?	79
4.5. Discussion.....	96
5. How well has SAHF worked for different tenant groups, and why?	99
5.1. Men versus women.....	100
5.2. Aboriginal tenants versus non-Aboriginal tenants.....	101
5.3. CALD tenants versus English-speaking tenants.....	102
5.4. Younger and older tenants.....	103
5.5. Tenants in major cities and tenants in regional and remote areas.....	104
5.6. Discussion.....	105
6. Discussion of evaluation results across all components.....	107
7. Lessons learned and recommendations arising from the SAHF evaluation	109
7.1. Improving Implementation	109

7.2.	Increasing Benefits and Reducing Costs.....	111
7.3.	Future Evaluation.....	114
References.....		118
Appendices.....		120
	Appendix A. SAHF program logic.....	120
	Appendix B. SAHF Tenant Satisfaction Survey.....	122
	Appendix C. Identification strategy – approach for identifying the comparison group.....	125
	Appendix D. Outcomes used for medium-term outcome analysis.....	133
	Appendix E. ServiceCo Survey results.....	139
	Appendix F. Outcome evaluation: Detailed results.....	143
	Appendix G. Outcome evaluation: Detailed results by subgroup.....	164

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
CH	Community Housing
CHIMES	Community Housing Information Management System (a DCJ dataset)
CHPs	Community Housing Providers
CIRCA	Cultural and Indigenous Research Centre Australia
CRA	Commonwealth Rent Assistance
DCJ	NSW Department of Communities and Justice
DOMINO	Data Over Multiple Individual Occurrences (a Commonwealth Department of Social Services dataset)
eMR	Electronic Medical Record
FACS	NSW Department of Family and Community Services (now DCJ)
FACSIAR	FACS Insights, Analysis and Research
Future Directions	Future Directions for Social Housing in NSW
GP	General Practitioner
HOMES	Housing Operations Management and Extended Services (a DCJ dataset)
HOSS	Housing Outcomes and Satisfaction Survey
IS	Income Support
LAHC	NSW Land and Housing Corporation (now within the NSW Department of Planning, Industry and Environment)
LAHC FDI	NSW Land and Housing Corporation Future Directions Implementation Projects
LGA	Local Government Area
MBS	Medicare Benefits Schedule
MI	Melbourne Institute: Applied Economic and Social Research
MSPs	Monthly Service Payments
NAPLAN	National Assessment Program – Literacy and Numeracy
NPC	Net Present Cost
NPV	Net Present Value
NSW	New South Wales
PBS	Pharmaceutical Benefits Scheme
PCHR	Patient Health Care Record
PH	Public Housing
PSC	Public Sector Comparator
RMIT	Royal Melbourne Institute of Technology
ROSH	Risk of Significant Harm
SAHF	Social and Affordable Housing Fund

ACRONYM	DEFINITION
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
TCorp	New South Wales Treasury Corporation
TS	Tenant Survey
TSC	Tailored Support Coordination
TSS	Tenant Satisfaction Survey

o. Executive Summary

The Social and Affordable Housing Fund (SAHF) is part of the *Future Directions for Social Housing in NSW* strategy and represents an innovative approach to the way the Department of Communities and Justice (DCJ) is delivering social and affordable housing in NSW. This Final Report presents findings from a short-term (up to 2 years) evaluation of SAHF. It consists of an implementation evaluation (stakeholder and tenant focused), an outcome evaluation and an economic evaluation. It aims to explore the implementation of the delivery of social housing dwellings from the perspective of key stakeholders and tenants, and evaluate the outcomes of SAHF tenants for up to two years after their tenancy start date between 2017 and 30 June 2021.

o.1. Social and Affordable Housing Fund (SAHF)

SAHF aims to deliver social and affordable housing dwellings that are well-located and of high quality. With the establishment of a dedicated fund (the investment returns of which are used to fund social housing), the SAHF model is an innovative way of providing new social housing supply. It takes a private sector approach to the delivery of social and affordable housing which is delivered through outcomes-focused services contracts with registered community housing providers (ServiceCos) who acquire property to provide the services.

SAHF has two tenders completed in early 2017 and early 2019 respectively, procuring access to a total of 3,486 social and affordable dwellings across the state by the end of 2024. SAHF contracts are services agreements for access to good quality accommodation, property and tenancy management, and access to support tailored to individual resident's needs. Services are contracted for 25 years per dwelling.

The SAHF dwellings must be new social housing supply, and are delivered through new stock, redeveloped existing private housing stock, or newly constructed leaseholds. Community Housing Providers (CHPs) manage the dwellings, and either own or lease the land and dwellings. Together with providing housing for those who need it most, SAHF offers residents tailored support coordination (TSC) — giving them access to supports reflecting their individual needs with the aim of improving their lives. CHPs are paid a monthly service fee by DCJ to assist with the operational costs of providing social housing services and tailored support coordination over a 25-year period. The contracts are based on key performance indicators with abatements (reductions in payment) applied if the ServiceCos do not deliver according to the contract. The full list of abatements is outlined in the contracts and includes not housing tenants within the maximum period allowed of 60 days and tailored support plans not being in place within 12 weeks. The tailored support coordination and data and reporting components of the 25-year contracts are reviewed every three years. The government does not own/retain the asset once the 25-year contract period ends, nor does the government take any other interest in the asset at any time before, during or after the contract term.

Some of the SAHF dwellings are targeted at specific groups by focusing explicitly on disadvantaged subpopulations: such as older people and older women (55+), domestic violence victims, single parent households or single people.

0.2. The Evaluation

The evaluation of SAHF assesses the program's impacts on tenants, service providers and other key stakeholders involved in its delivery, starting from when the first SAHF dwellings were service ready in 2017. It seeks to answer the following overarching questions:

- Did the SAHF Projects work? Why?
- For whom did the SAHF Projects work?
 - Does the impact differ by population groups? What drives the differences?
- What are lessons learned from SAHF for future social housing policy?

0.2.1. Implementation evaluation methodology

Stakeholders

The evaluation of SAHF implementation from a stakeholder perspective draws on three sources of data: interviews with ServiceCo staff to explore barriers and enablers to early SAHF implementation, a survey distributed to senior ServiceCo staff to identify advantages and disadvantages to tailored support coordination services, and a second survey distributed to ServiceCo staff to understand how barriers and enablers to implementation changed or remained the same over time.

Qualitative interviews were conducted with 23 staff in March 2021, with all seven ServiceCos involved in SAHF represented in the interview sample. The first survey was distributed in March 2021, with a total of 12 individuals responding, representing six out of seven ServiceCos. The second survey was distributed a year later in March 2022 and had a total of 41 respondents, representing all seven ServiceCos.

Tenants

Qualitative interviews were conducted with 60 tenants between March and November 2021. Tenants were recruited from ServiceCos across three sites. The selection of these sites was based on the presence of enough service-ready dwellings in place in 2020/21 for 20 tenants to be sampled per site, and for the provision of diversity across demographic composition of tenants, geographic location, the duration since the ServiceCos were contracted by DCJ to provide SAHF, type of build and financing arrangement.

The 60-minute phone or in person interviews were conducted to gain insights into tenants' experiences of SAHF. Tenants from Aboriginal or CALD backgrounds were interviewed by researchers from their respective cultural backgrounds and in language where tenants preferred that option.

0.2.2. Outcomes evaluation methodology

The outcome evaluation draws on multiple administrative datasets that 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 SAHF began. To complement the quantitative data, findings from qualitative interviews with SAHF tenants are woven into the report to provide more detailed and contextual information about tenants' experiences and perspectives in addressing the outcome evaluation questions.

The quantitative analysis is based on data to 30 June 2021. The evaluation follows tenants in SAHF dwellings over time 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, risk of homelessness, market value of the dwelling and implicit rental subsidies received by the tenant over time;
- **Social and community:** the local neighbourhood where SAHF tenants are living including housing values, crime and employment statistics;
- **Safety:** tenant interactions with the justice system and child protection services;
- **Economic:** changes in employment, income and income support;
- **Education:** engagement in school, students' academic outcomes and participation in vocational education and training;
- **Health:** health service use.

To evaluate the impact of SAHF we compare tenants assigned to SAHF dwellings to individuals with similar characteristics who were assigned to non-SAHF social housing at a similar point in time and in the same area. We conduct two sets of comparisons:

- SAHF tenants with people allocated to other community housing to assess the impact of SAHF versus standard community housing.
- SAHF tenants with people allocated to public housing to assess the impact of SAHF versus public housing, bearing in mind that this impact also captures the difference between non-SAHF community housing and public housing.

0.2.3. Economic evaluation methodology

We use cost-benefit analysis methods combined with the quasi-experimental approach adopted for the outcome evaluation to assess the reform costs versus the monetary value of benefits from SAHF over a ten-year period. Cost Benefit Analysis (CBA) is the preferred approach to economic evaluation of all government policies and projects by the NSW Treasury (2017).

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). Here we focus on estimating the net social benefit of SAHF relative to a base case scenario of providing comparable public housing. An analysis on an alternative base case scenario of LAHC-owned community housing is also presented with other sensitivity analysis to alternative parameter assumptions.

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

- *Ex-post* methods are used to look back at key measured outcomes and their associated costs and benefits over the short term (1-2 years) after reform implementation.
- *Ex-ante* methods are used to project expected medium-long term outcomes which are not yet available (3 to 10 years after reform implementation).

Cost estimates take into account that the analysis period of 10 years differs from the SAHF contract period of 25 years by converting all costs to equivalent units (per dwelling night). Likewise cost estimates underlying the public housing base scenario account for varying estimates of the effective asset lives of dwellings, where the residual value of assets are assumed to be realised as a cash flow at the end of the project. The net cost of SAHF is estimated (based on the size and returns of the Fund) to be \$383.50 per dwelling per year (or \$1.05 per dwelling night). CRA payments made by the Australian Government net of rental revenue received from tenants are an additional cost of the program and are estimated in the outcome evaluation.

Monetised benefits include tenants' potential future earnings increases (e.g. due to better education) and savings 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.

0.3. What has SAHF delivered and who is SAHF reaching?

Between May 2017 and February 2023, SAHF delivered 3,089 dwellings in the general housing stream that were tenant-ready. Thus, **SAHF is well on track to achieve the total target of 3,486 dwellings by the end of 2024.**

About 9 in 10 SAHF dwellings are units, and the remainder consist of houses. The distribution of SAHF dwellings across types of housing is markedly different from that of non-SAHF dwellings. The share of units among SAHF dwellings is larger by 13 and 18 percentage points compared to other community housing and public housing dwellings, respectively. SAHF dwellings are also less likely than non-SAHF dwellings to be any other type of housing such as houses and villas. The average market rent for a SAHF dwelling is higher than for other community housing in similar areas and of a similar size (on average \$380/week, compared to \$335/week). Higher market rents represent newer and higher quality housing and/or better locations, which are core components of the SAHF strategy. However, using community-level indicators such as crime rates and unemployment rates, we do not find that SAHF dwellings are located in unequivocally better locations compared to other community housing. **Although SAHF dwellings are located in areas with stronger labour markets (with unemployment rates that are 0.5 percentage points lower), these areas are also characterised by higher crime rates compared to other community housing.**

In line with the targeting objectives of SAHF dwellings, half of SAHF tenants are over 55 years old, more than half are women and more than four in ten are single women. Overall, 63% of the SAHF dwellings are targeted at specific groups. This is 35 percentage points more than for non-SAHF community housing dwellings.

0.4. Did the SAHF projects work?

0.4.1. Did SAHF work from the perspective of tenants?

SAHF has had desirable and sometimes substantial positive impacts on tenants' outcomes across a range of domains.

The core finding in the quantitative outcome evaluation is that **SAHF has increased tenancy stability**, especially compared to other community housing and to a lesser extent, also compared to public housing. Crucially, tenancy terminations that are tenant-initiated have been greatly reduced, by about 50% in the first year of a tenancy. Tenancy terminations due to tenancy breach (or negative exits) are also greatly reduced (from 3.8% to 1.4% in the first year).

Tenancy stability is a broad measure of tenant satisfaction and an indication that the experience of living in social housing has improved. However, since positive exits also decreased (by 2.4 percentage points in the first two years), **the SAHF objective of increased exits by tenants to private rentals has not been achieved to date**. In interviews, almost all tenants said they were unlikely to exit social housing due to the expense and instability of private housing. This result is perhaps not surprising given the large proportion of older tenants living in SAHF dwellings. Further, the early stage of SAHF implementation means it is very early for SAHF to have had an impact on younger tenants' ability to exit to the private rental market.

As a result of tenancies being more likely to be sustained, the outcome analysis also uncovered **substantial decreases in tenants' risk of experiencing housing insecurity or homelessness** (by 3.5 percentage points and 3.7 percentage points, respectively) in the two years following their allocation to a SAHF dwelling.

As mentioned in Section 0.3, **SAHF dwellings are not located in unambiguously better locations** than other social housing dwellings. However, SAHF dwellings have higher market value (market rent) and at no increased cost to the tenant; that is, with a greater implicit subsidy provided by the NSW and Commonwealth governments. Dwelling quality and price are likely to play a role in tenants' desire to stay in their tenancy.

The qualitative analysis provides possible explanations for the benefits of SAHF to tenants. **Interviewed tenants reported high satisfaction with many aspects of their new living situation**: the dwelling features, that dwellings were new, easy to maintain and disability accessible; the efforts of ServiceCo staff to create a positive environment and respond to tenant needs; the communities they are placed in; the ease of access to amenities and transport; a sense of safety; that the dwellings themselves were secure; and that they felt safe in their local surroundings.

The tenant interviews also suggest that SAHF has had positive effects on tenants' health, and especially their mental health. Most tenants reported that their physical and mental health had improved since moving to SAHF housing and cite the sense of safety and agency as reasons for feeling less stressed and anxious. **The quantitative analysis, however, was largely inconclusive for health outcomes**, most likely because of data issues and because improved health may take longer to be observed than the 2-year window of observation that was available for most SAHF tenants. Relative to similar public housing tenants, the use of ambulatory mental health services did decrease though (by 5 percentage points in the first year of the tenancy). However, relative to similar community housing

tenants, visits to emergency departments increased. SAHF was also associated with improvements in the safety domain. For example, contacts with the justice system (proven court appearances) decreased by 5 percentage points relative to similar public housing tenants.

Results from the SAHF Tenant Satisfaction Survey offer a uniformly positive picture. **SAHF tenants report high-to-very-high levels of satisfaction** across a range of domains encompassing health, safety, community inclusion, life achievements, personal relationships and standard of living, with scores systematically above seven or eight out of ten. These results suggest that **SAHF tenants were more satisfied with all aspects of their life than public housing tenants** who responded to the Housing Outcomes and Satisfaction Survey. However, these results are not conclusive as the comparison with public housing tenants does not account for differences in tenant characteristics and the questions in the two surveys sometimes differed.

In terms of economic outcomes, the evaluation reveals that it is critical to go beyond averages and to adopt a finer level of analysis as different subgroups have different experiences. Given the large proportion of older tenants the impacts they experience tend to dominate the overall results. The aggregate evidence suggests **only limited effects on households' financial situation**: the quantitative analysis reveals no effect on average 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). The aggregate findings however mask important heterogeneity in impacts across various subgroups of SAHF tenants, which we discuss in detail in the next section.

Benefits do not outweigh its overall cost

In terms of weighing up program cost and benefits, we find that **although there were monetised benefits associated with SAHF, these benefits do not outweigh its overall cost**. Benefits accrue to the value of \$3,812,313 relative to standard public housing. These arise from reductions in the use of mental health services and fewer court appearances (\$112,451 and \$3,699,862 respectively). SAHF is however considerably more expensive to deliver than other social housing. The additional costs of the program are estimated to be \$10,985,205. As a result, the costs of SAHF outweigh the monetised benefits and it has a net overall present cost of \$7,172,892 relative to public housing (or with 2,048 tenants assigned to SAHF dwellings so far, a net present cost of \$3,502 per tenant), resulting in a **benefit-cost ratio (BCR) of 0.35**.

The CBA may not have fully captured all benefits arising from SAHF (e.g. via quality-of-life improvements and positive neighbourhood externalities). Positive externalities from SAHF are however likely to be limited given the small size of projects, and best estimates from the literature lead to an expectation of at most a small improvement in overall quality of life relative to public housing. These benefits are hence unlikely to be large enough to generate a BCR of one or greater, which would require an improvement in the social welfare of tenants to a net present value of \$3,502 per person over a ten-year period.

An important caveat to the CBA result is that it is still relatively early to determine SAHF's overall benefits. Most SAHF dwellings were only delivered in 2020 or 2021, thus the number of SAHF tenants that we can follow over the full

observation window of two years after the tenancy start date is still relatively small. The benefit estimate is therefore sensitive to the sample that has been observed to date and may change considerably with more time. It is therefore important to conduct a follow-up evaluation of SAHF in coming years as continued evaluation will increase the ability to identify the true impacts of SAHF.

0.4.2. Did SAHF work from the perspective of stakeholders?

Stakeholders identified several aspects of SAHF that work well and other aspects that require improvements for successful implementation. Key enablers to early implementation include:

- The compatibility between SAHF and ServiceCos selected to implement the program (e.g., ServiceCos' mission and goals are well-aligned with SAHF)
- The perception that ServiceCo staff understand and can meet the needs of SAHF tenants
- ServiceCos' connections to external service providers

The good fit between the SAHF model, the mission and goals of the organisations implementing the program and the skillsets and experiences of ServiceCo staff has enabled early implementation and **successful integration of SAHF into business as usual for most ServiceCos**. In addition, ServiceCos' connections to external service providers further enabled implementation of the TSC component of SAHF. As ServiceCos are well-networked and have established relationship with local service providers, staff believe they can more appropriately refer tenants to support services. Despite strong local connections, stakeholders voiced a desire to also connect with and learn from other organisations involved in SAHF delivery.

Involvement in SAHF has also enabled organisational growth for many ServiceCos, allowing these organisations to increase their housing portfolios, invest in additional social and affordable housing and build confidence and experience working on larger scale housing projects.

Major barriers to implementation involve features of SAHF itself, including:

- The complexity of SAHF contracts
- Lack of flexibility of contractual obligations
- Unexpected costs

These barriers were present across implementation stages but were most problematic during tenanting phases. **Navigating complex contracts, monthly reporting and set deadlines required significant resources to be dedicated to administrative tasks and, as a result, distracted from service delivery**. Over time, most ServiceCos developed processes to mitigate these barriers. However, these mitigation strategies are also resource-intensive and costly, often to the detriment of other aspects of their businesses.

The complexity and lack of flexibility of contractual obligations also hinders the TSC aspect of SAHF implementation. While stakeholders value the inclusion of and focus on TSC under SAHF, there are perceived limitations to the way this is currently structured. **There is a lack of flexibility which limits the ability of ServiceCo staff to provide TSC that best meets the needs of SAHF tenants**. The need for more

time to complete tenant needs assessments and engage clients in TSC, particularly for clients who are hard-to-reach, was a common theme raised in interviews with ServiceCo staff. Stakeholders believed this would allow them to build rapport and collect more useful information to better inform service coordination.

Complexities of the SAHF contract caused confusion among some stakeholders who were unsure if ServiceCos were contractually required to complete needs assessments with all SAHF tenants. Clearer communication with ServiceCo staff is needed to ensure stakeholders are aware that a tenant needs assessment must be offered to SAHF tenants, but participation is voluntary. Stakeholders should be made aware of these exemptions to abatement to avoid the risk of tenants being pressured or forced to participate in these services and to ensure stakeholders are not financially penalised when tenants do not wish to participate.

0.5. For whom did SAHF projects work?

While the overall impacts of SAHF on tenants' lives were positive, there is substantial heterogeneity in SAHF's impacts on tenants. **SAHF appears to work well for all tenants, but in different ways, according to the needs and capabilities of tenants.**

Men, CALD tenants and tenants living in major cities primarily benefit from increased market rents (implying higher quality housing) at no higher rent charged. This suggests that these types of SAHF tenants tend to disproportionately live in higher (market) rent areas. However, as tenants select the Allocation Zone where they want to live and dwelling size is determined based on need, this does not imply that SAHF works better for these groups of tenants, but only that the implied subsidy they receive would be higher.

Reductions in tenancy terminations and exits to private or other social housing are observed consistently across all subgroups, as are, to a lesser extent, reductions in negative exits (i.e. tenancy breach). One exception is that older tenants do not see any reduction in negative exits.

Aboriginal tenants experienced large reductions in homelessness (by 14.4 percentage points within 12 months of the start of the tenancy compared to a reduction of 5.3 percentage points for non-Aboriginal tenants).

Positive employment effects are concentrated among younger tenants (below age 55) and Aboriginal tenants, a group with on average younger tenants. No impact is observed for older tenants, in line with the expectation that employment is less likely to be an objective for older tenants.

Men are more likely to experience a reduction in using mental health services, while no impact is observed for women. Increased usage of emergency departments (through improved access) is primarily driven by men, English-speaking tenants and tenants living in regional and rural areas. In the SAHF Satisfaction Survey and in the Housing Outcomes and Satisfaction Survey, men and women report very similar satisfaction levels with their health, so the different usage does not appear to lead to more unmet need for one group than the other.

Improvements in individual-level safety outcomes are concentrated among younger tenants, Aboriginal tenants, CALD tenants, tenants in major cities and male tenants. Younger tenants experienced a reduction by 6 percentage points in

contacts with the justice system and by 1 percentage point in reported domestic violence offences; Aboriginal tenants - a reduction by 11 percentage points in contacts with the justice system and by 5 percentage points in reported domestic violence offences; CALD tenants - a 23 percentage point reduction in contacts with child protection; tenants in major cities - a 23 and 11 percentage point reduction in contacts with child protection; men were slightly less likely to be involved in a reported domestic violence offence (2 percentage points). These reductions are likely due to higher levels of exposure at the baseline compared to other subgroups.

Reassuringly, **the evaluation reveals that no group of SAHF tenants, along the dimensions considered, appears to be particularly challenged in taking advantage of at least some of SAHF's benefits.** It seems that once in a SAHF dwelling, it was much easier for tenants to get the help they needed from ServiceCos than it was for LAHC FDI tenants, allowing SAHF tenants to rely less on their personal resources and self-advocacy skills.

o.6. Overall Summary of Findings

Has SAHF worked? **From an implementation viewpoint SAHF appears to be largely working.** Implementation is progressing mostly as expected. Stakeholders have been able to incorporate SAHF into business-as-usual as it closely aligns with their core business model and mission. **Some outstanding issues however remain to be resolved. The complexity of contract is one such issue.** The process of navigating complex contracts and meeting stringent deadlines results in additional time and finances being dedicated to administrative work to understand and meet contractual and reporting requirements and less on service delivery. Further, the inclusion of TSC under SAHF is valued by ServiceCos but they argue that **increased flexibility in the provision of TSC would allow their staff to better address the needs of SAHF tenants by allowing more time to build rapport and gather the information necessary to appropriately assist tenants.** Stakeholders also voiced confusion around contractual requirements regarding tenant participation in completing needs assessments.

Has SAHF worked from the standpoint of tenants? SAHF does seem to have improved the lives of tenants. **Tenants highly value their dwelling, appreciate where it is located and have demonstrably benefitted from having a more stable housing situation.** SAHF increased tenancy stability by reducing negative exits, risks of housing insecurity and homelessness. Tenants also value the efforts of ServiceCo staff to create a positive environment. These factors have contributed to reports of improved physical and mental health.

SAHF also however reduced positive exits (by tenant choice to the private rental market). Although this likely reflects tenants' greater satisfaction with social housing under SAHF, **the SAHF objective of increased exits by tenants to private rentals is not being achieved.** In interviews, almost all tenants said they were unlikely to exit social housing due to the expense and instability of private housing.

The economic evaluation weighs benefits to tenants against the costs of the program and finds that **SAHF is not yet working from an economic perspective** - the benefits of SAHF for tenants do not outweigh the program's cost. Compared to LAHC-provided public housing, the economic evaluation revealed a **benefit-cost**

ratio for every dollar spent of 0.35. Although not all benefits were able to be monetised, including social benefits from the provision of stable and secure housing and greater social cohesion, our analysis suggests that it is unlikely that these factors would result in benefits being larger than costs.

Given these findings, **it is essential that the program continues to be evaluated in the future.** The current evaluation only extends to two years since the dwellings were tenanted. Continued evaluation will increase the ability to confidently identify the impacts of SAHF and could materially affect the CBA. A further reason to continue monitoring program impact is that ServiceCos and other stakeholders have identified a number of ways in which the program is challenging. If these challenges can be addressed, tenant outcomes may further improve or, if not addressed, outcomes may deteriorate.

o.7. 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.

	Recommendation	Lesson	Specific findings
1 IMPROVING IMPLEMENTATION			
1.1i	Identification of most arduous contract components and exploration of contract variations	The complexity of SAHF contracts and reporting processes presents considerable challenges and risks for ServiceCos. It also adds to its costs.	ServiceCos reported the resources required to deal with the current complexity of contractual obligations at times impede service delivery and impose an administrative and financial burden. From interviews it also increases costs.
1.1ii	DCJ to develop guidelines around contract content		
1.1iii	DCJ to develop contractual summaries to lessen contracting load on partner organisations		
1.2	DCJ to work with ServiceCos to re-evaluate timeframes for completing initial needs assessments and refine TSC reporting processes	Tailored Support Coordination is a key feature of SAHF but requires some adaptation to its design	ServiceCos identified barriers to the completion of initial needs assessments. They report that the current timeframe does not allow sufficient time to build rapport with tenants and gather sufficient information from tenants to inform the offering of Tailored Support Coordination.
1.3	Create similar strong networks of ServiceCos delivering SAHF	Service Cos strong networks with external service providers enable successful support coordination	ServiceCos reported the importance of their already existing networks with external service providers in the success of the Tailored Support Coordination. They indicated their desire for a similarly strong network of ServiceCos delivering SAHF which is currently lacking.

Recommendation	Lesson	Specific Findings
2 INCREASING BENEFITS AND REDUCING COSTS		
2.1i	Do not prioritise a SAHF model over conventional public housing in the short term	The BCR when compared to building and managing traditional public housing is 0.35.
2.1ii	DCJ should consider ways to reduce construction costs	Reconsider the need to meet silver design standard for the majority of dwellings. Construction could instead focus on the use of durability and low maintenance materials which would reduce future costs. DCJ could also consider including a ceiling for the costs of delivery in SAHF contracts.
2.1iii	DCJ should investigate higher tenant contributions	The low BCR could be addressed by recouping 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. This would also address the finding that SAHF decreased exit rates by creating incentives for people to leave social housing, consistent with the goals of Future Directions.
2.1iv	Consider trialling public housing with TSC as a more cost-effective approach	The additional support provided through the Tailored Support Coordination of SAHF is appreciated by tenants. However if future evaluations find that the cost of providing SAHF dwellings remains much higher than the cost of providing similar public housing, consideration should be given to combining traditional public housing delivery with a tenant support coordination component.
2.1v	Undertake a critical assessment of risks in contracting out SAHF services	At least part of the motivation behind SAHF is that there is value (to the taxpayer) in government transferring risk associated with social housing delivery to non-government providers which warrants a price premium in the engagement of these services. We however question this and recommend that government more critically reflect on the balance of risks in the contracting out of social housing services, and who is best placed to manage these risks, particularly given that ServiceCos are not-for-profit organisations.
2.2	More resources should be invested in securing good matches between tenants and dwellings and supports	A good fit of dwelling characteristics is found to be important. The few SAHF tenants who did not have a positive experience indicated they needed a dwelling with different characteristics and/or in a different location/environment. Impacts on tenants who had a positive experience varied with tenant characteristics (e.g. positive employment impacts were mostly experienced by tenants under 55).
2.3i	Identify likely beneficiaries of TSC and trial targeted Tailored Support Coordination	TSC, while generating benefits, also comes at a cost. The costs of TSC may be able to be lowered if it is developed as a product targeted at the more vulnerable tenants
2.3ii	Provision of language and additional support for CALD and vulnerable tenants	The effectiveness of TSC could be improved by the provision of greater support for CALD and other vulnerable tenants – who reported in interviews that they struggle to communicate with ServiceCo staff about their needs for service coordination and are more socially isolated than other tenants.

Recommendation		Lesson	Specific Findings
3 FUTURE EVALUATION			
3.1i	Further analysis of tenant outcomes is needed to improve confidence in the findings	SAHF's benefit-cost ratio is sensitive to the estimate of program benefits	The small sample size of SAHF tenants in the current evaluation has led to several impacts being imprecisely estimated so that they could not be included in the CBA. Estimation based on more tenants and over a longer time period in future evaluations should lead to greater confidence in the estimated benefits of SAHF.
3.1ii	DCJ should monitor the cost performance of SAHF over time		SAHF's costs are approximated using the expected return of the Fund. When new or better information becomes available, the CBA should be updated.
3.2.	Evaluate the effectiveness of TSC. What benefits does it generate? Do its benefits outweigh its costs?	TSC is popular among stakeholders and tenants but we don't know how effective it is.	A comparison of outcomes for similar tenants in similar dwellings, one group of which has access to TSC and the other of which does not would allow one to identify the benefits of TSC. Linked administrative data could be used for this task. A comparison of the monetary value of these benefits with the costs of providing TSC would answer the question as to whether it is good value for money.
3.3i	SAHF should be a priority for re-evaluation with a focus on employment outcomes		It is perhaps unrealistic to expect large improvements in outcomes of social housing tenants outside of improvements in housing-related outcomes given their high levels of disadvantage. This is particularly the case for those who would struggle to find work (e.g. those aged 55+) but also more widely the case over the short-term. Most tenants have lived in their dwelling for two years or less, and longer-term outcomes are not yet observed. Children may see larger improvements but these are likely to take time to develop.
3.3ii	Create more detailed measures of health and wellbeing rather than relying on use of pharmaceutical benefits, Medicare benefits and hospital services alone	Evaluation using a combination of quantitative and qualitative information is valuable but more data would tell us more	Medicare data report details on if, and when, people have been diagnosed with health conditions which would help with disentangling whether changes in utilisation of health services are the result of improvement in access to services or of a deterioration in health.
3.3.iii	Ensure representative observation of tenant experience and monitoring of tenant satisfaction		Wellbeing is not well captured in administrative data. While priority in future evaluations should continue to be given to the findings from linked administrative data, there would be significant value in conducting a representative quantitative tenant survey, similar to the HOSS, but including community housing tenants, and with more resources devoted to administering the survey in a way to optimise response rates (e.g. in person surveys with repeat visits). More informal periodic monitoring of tenant satisfaction would also be useful.
3.3iv	DCJ should develop a strategy for increasing Aboriginal representation in tenant surveys		Aboriginal tenants are a relatively small subpopulation among SAHF tenants. To understand how they are faring under SAHF, they need to be well-represented in surveys so that sufficiently large sample sizes are achieved.

1. Introduction

The Social and Affordable Housing Fund (SAHF) represents an innovative approach to the way DCJ is delivering social and affordable housing in NSW. This chapter summarises key aspects of SAHF, sets out key considerations in the evaluation and outlines its purpose and scope. A discussion of the broader policy context for SAHF, a literature review on evidence from programs with similar components to SAHF and a more extensive program description, is provided in the SAHF Evaluation Plan (MI Consortium, 2020). In this report we focus on the essential content for this evaluation only.

1.1. The program

1.1.1. The policy context

SAHF is part 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 10-year plan for transforming the social housing landscape and breaking the cycle of disadvantage by providing a safety net for disadvantaged families. SAHF is 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).

SAHF was established as a consequence of the (former) NSW Premier Baird signing a Memorandum of Understanding between the NSW Council of Social Services, Infrastructure Partnerships Australia and the NSW Government in early 2015 agreeing to fund up to \$1 billion in affordable housing. This commitment was made dependent on his government winning the election and the successful lease of electricity infrastructure. After the May 2015 election, the NSW Treasury led the development of SAHF, working with the Department of Planning and Environment and the Department of Family and Community Services. In late 2016, the NSW Government approved the establishment of the SAHF NSW Fund (the Fund), with seed funding of \$1.1 billion and a commissioning unit within the Department of Family and Community Services.

1.1.2. SAHF

The SAHF model

SAHF aims to deliver social and affordable housing dwellings that are well-located, of high quality and tailored to people's needs, with some dwellings targeted at specific disadvantaged subpopulations: such as older people and women (55+), domestic violence victims, single parents and single people.

The investment returns of a dedicated fund are used to fund social housing services. The SAHF model increases the supply of housing through outcomes-focused services contracts with Community Housing Providers (CHPs). The NSW government worked with registered CHPs (referred to as ServiceCos) who entered into agreements with private financiers, developers and builders to provide well-located, quality homes with access to services tailored to people's needs. The dwellings provided cannot have been used for social and affordable housing before and are delivered through new stock, redeveloped existing private housing stock, or newly constructed leaseholds. Most of the supplied housing is newly built.

Land and dwellings are either owned or leased by the ServiceCos, who also manage the dwellings under a 25-year contract with DCJ. The ServiceCos bring property to the contract with DCJ and provide associated services for which they are paid a monthly service fee. All selected providers are non-profit organisations (registered Community Housing Providers), with some partnering with private sector financiers. The ServiceCos and partners take care of the finance, development and construction of the social housing dwellings. The NSW government does not own/retain the asset at any stage of the 25-year contract nor does the government take any (other) interest in the assets used to provide accommodation services. Tenants of SAHF housing are therefore eligible for Commonwealth Rent Assistance (CRA). The government pays the ServiceCos the agreed gap between the cost of providing the services and the revenues available through housing social and affordable tenants (including any CRA for which the tenant is eligible) making the project financially viable— i.e. the government enables the recovery for the full cost of providing the services, including a return on the ServiceCo's equity to make the project financially viable over the term. The return ensures ServiceCo meet financiers covenant requirements over the term which greatly reduces financial risk if managed well. SAHF delivers essentially the same service as public housing, with a differentiating feature being the shift in risk allocation which includes a variety of reputational, legal, tax and operational risk. The ongoing risk for DCJ in SAHF delivery should be minimal if the contracts are managed effectively.

Under the contract with DCJ, the services package delivered by ServiceCos consists of five services: accommodation services, asset management services, tenancy management services, tailored support coordination services, and performance and data reporting. The new program is managed under the existing regulatory system.¹The tailored support coordination and data and reporting components of the 25-year contracts are reviewed every three years. Contractual measures are designed to make providers accountable against a range of performance indicators, backed by financial or contractual penalties where services fall short.

¹ This includes the *Community Housing Providers (Adoption of National Law) Act 2012* (NSW); *Housing Act 2001* (NSW); and *Residential Tenancies Act 2010* (NSW).

The value to government of this arrangement is in the risk transfer (risk allocation). The government assumes the demand risks over the 25 year period — if there are no eligible tenants in a location with SAHF dwellings, the government may still need to pay the ServiceCo for the vacant housing. This demand risk is considered unlikely to be realised in the selected locations.

SAHF thus offers an opportunity to meet a small proportion of the unmet demand for social and affordable housing in NSW and to increase the satisfaction of social housing tenants by providing: (i) more opportunities and support for people to transition through social housing; and (ii) a better experience in social housing.

Delivery process

SAHF properties are being developed across NSW. Participation in SAHF requires a minimum transaction size which results in smaller ServiceCos having to upscale or seek out partnerships to be able to participate. The SAHF transactions have also been structured in a way to encourage equity and debt participation.

As detailed in Table 1.1, there are five contracts in Phase 1 and four contracts in Phase 2, with seven distinct providers (ServiceCos) representing eight legal entities.²

Table 1.1 ServiceCos in SAHF Phases 1 and 2

SAHF Phase	ServiceCo Name	Number of dwellings to be delivered and target groups
Phase 1	SGCH Sustainability Limited	300 homes
	BaptistCare NSW & ACT	500 homes, including 290 homes for older applicants and 60 homes for single parent families
	Compass Housing Services Co Ltd	493 homes
	The Uniting Church in Australia Property Trust (NSW) for and on behalf of Uniting (NSW.ACT) (also known as UnitingCare NSW.ACT)	300 homes for people aged over 55 without children at home
	St Vincent De Paul Housing	502 homes including for 244 older aged (55+) tenants
Phase 2	Housing Plus	280 homes including some targeted at Aboriginal tenants
	Anglican Community Services (Trading as Anglicare)	550 homes for older applicants (55+ or 45+ if Aboriginal applicant)
	SGCH Portfolio Limited	261 homes including for 52 women 55+, 26 women experiencing domestic and family violence and for 3 households at risk of homelessness
	The Uniting Church in Australia Property Trust (NSW) for and on behalf of Uniting (NSW.ACT) (also known as UnitingCare NSW.ACT)	300 homes for 55+ applicants, including 180 single women

² Note that SGCH is operating under two different legal entities.

Phase 1 of SAHF was approved in 2017 and consists of about 2,200 homes, while Phase 2 was approved at the start of 2019, and consists of about 1,330 homes. In total 3,486 additional social and affordable homes are expected to be delivered through this program. All SAHF dwellings are expected to be delivered by the end of 2024. Dwellings are being delivered in line with expectations with 3,089 dwellings service ready as of 28 February 2023.³ This represents 89% of the 3,486 SAHF new social and affordable dwellings so the program is well on track to deliver all dwellings on time.

There are on average about 20-30 dwellings per site, with the site size ranging from 2 to 90 homes. A minimum of 70% of dwellings must be social housing with the balance to be affordable housing; as of 31 December 2022, 71% of all residents were in a social housing tenancy. Over 30% of SAHF dwellings are to be delivered in regional areas, and as of 28 February 2023, 34% of all delivered, under construction and planned dwellings are in regional areas. The two phases (and the different participating providers) have different target groups (e.g. 55+, single women – with a specific aim of housing domestic violence victims if feasible). Only one provider, in Bathurst/Orange, has a specific focus on providing housing to Aboriginal tenants but Aboriginal tenants make up a significant proportion (around 16%) of all SAHF tenants.

The process of asset delivery in SAHF is organised as follows:

- The ServiceCo signs up for a certain number of dwellings and may specify a target cohort.
- The location of dwellings may change over the course of the contract through a process known as Substitution of Dwellings.
- The ServiceCo does not receive any payments from DCJ until a dwelling is service ready – then the monthly service payment commences
 - Up to 60 days are allowed to move tenants into the dwelling;
 - an initial tenant needs assessment is required within 6 weeks; and
 - a tailored support plan must be developed within 12 weeks.
- Every time a dwelling becomes vacant, the ServiceCo has a maximum of 28 days to move another tenant in except where there is a need for extensive repairs where a maximum of 35 days is provided, which is in line with regulatory requirements.
- SAHF tenants are drawn from the priority and general housing register in a similar way to tenants for public and other social housing (i.e. the person at the top of the register), while taking into account any specific target groups and requirements of the prospective tenant:
 - the relevant allocation zone; dwelling of an appropriate size etc. If the person experienced a change in circumstances such that the dwelling is no longer appropriate, it may be passed to the next person on the register.

³ As reported on <https://www.facs.nsw.gov.au/reforms/future-directions/initiatives/SAHF/program-update> and viewed on 29 March 2023.

- If the ServiceCo takes longer than the agreed maximum timeframes (mentioned above), then abatements may apply (demand risk sits with DCJ; vacancy risk sits with the ServiceCo)
 - Abatements may also apply if the ServiceCo does not have tailored support plans in place on time.
- Performance and data reporting are required, e.g. against the Human Services Outcome Framework and Key Performance Indicators (as outlined in the contract with DCJ).
 - Some performance indicators are based on an annual tenant satisfaction survey.

Contract management

Contracts with providers require dwellings to be used as social housing over 25 years (starting from the moment the dwelling is service-ready) and dwellings are delivered in stages. Contracts are reviewed every three years from the delivery of the last dwelling in relation to the tailored support coordination, data and reporting to reconsider efficiency and effectiveness, and may be re-priced if needed (the first 3-year period started in January 2021, which means that the first potential repricing will take place in 2024). The first three years of the contract can be used to build the dwellings or acquire existing housing and make arrangements for the delivery of the full services package, making the housing “service ready”.

ServiceCos are paid monthly, once the dwellings are service ready, for the estimated gap between the cost of services provided and rental income paid by the tenant including any CRA (adjusted annually for inflation). The contracts are based on key performance indicators with abatements (reductions in payment) which may be applied if the ServiceCos do not deliver according to the contract.

ServiceCos are also required to report on tenant outcomes with an option for the payments to be re-oriented towards results through the reviewable services process described above. Desired outcomes include increased independence for residents and, for some, transition to the private housing market through increased economic independence achieved by improved access to employment, education and training opportunities.

The contracts with ServiceCos under SAHF are funded by the returns from the Fund which is managed by the government’s investment arm, New South Wales Treasury Corporation (TCorp). Since SAHF contracts are not funded from an ongoing consolidated revenue budget allocation but from the returns to investment, there are limited net ongoing costs to DCJ. There is, however, an opportunity cost to using the returns in this way. To assess the cost effectiveness of SAHF a comparison with how this fixed amount of funding could have been used otherwise is required.

Tailored support coordination

SAHF offers tenants tailored support coordination that reflects their individual needs — giving them access to support to improve their lives.

A tailored support services coordinator links residents to other services as needed. This is a concierge service to direct residents to any other services the coordinator identifies as potentially useful for the resident, where SAHF pays for the coordination but not for the actual services to which residents are directed. These other services

could include, e.g., an introduction to local medical clinics, or education programs such as running a training course.

This service is about engaging with the resident to identify the services they need. The ServiceCo can refer a resident to their own services (vertically integrated business models). The contract requires ServiceCos to conduct a tenant needs assessment and create a tailored support plan for every household member over 12 years of age, which is updated annually.

Program Logic

A detailed program logic specific to SAHF is presented in Appendix A. It draws on the Future Directions program logic and the initial SAHF program logic developed by DCJ. It is underpinned by a theory of change in relation to what works, for whom and why. It identifies potential outcomes in the short-, medium- and long-term. For SAHF, short term is defined as a period of up to 2 years, medium term indicates a period of 2-4 years and long term indicates a period of over 4 years. In the current evaluation, the focus is mainly on the short-term outcomes, while future evaluations of SAHF would be needed to consider medium- to long-term outcomes. The indicative timeframes for the different outcomes are intended to identify when we hope to start seeing changes in these outcomes, but they should continue to be measured (and evaluated) beyond that timeframe.

SAHF provides access to new social housing dwellings which are in areas with better access to transport, employment, education and health services, compared to standard community housing. SAHF additionally offers residents tailored support coordination. We would expect the provision of housing to provide stability to people's lives, which better enables 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 better use of health services for all SAHF tenants. For the working-age population and families more specifically, we could expect more engagement with employment opportunities and increased school attendance. In the longer term, these investments may feed into greater employment, higher incomes, higher school completion rates, and better physical and mental health.

1.2. This evaluation

1.2.1. Key considerations for the evaluation

This (short-term) evaluation provides:

- 1) a **baseline analysis** of SAHF tenants and other social housing tenants in the same allocation zones. This allows a better understanding of the population DCJ/CHPs serves.
- 2) an **implementation evaluation**. This provides both insights into how the implementation of SAHF can be improved now, and lessons to inform the design and delivery for future implementation of additional SAHF sites. The implementation evaluation also provides context for the interpretation of the outcome evaluation results.
- 3) a **short-term outcome evaluation** of SAHF. We use administrative data on tenants who have moved to these new SAHF dwellings and compare their outcomes to other similar new tenants of social housing in the same allocation zone. The delivery of SAHF dwellings has been staggered over time since

2017, so we cannot yet assess long-term outcomes as too few tenants have been in their SAHF dwelling for a sufficient length of time.

- 4) a **short-term economic evaluation** of SAHF. Results from the outcome evaluation are used to estimate benefits of SAHF relative to the benefits of providing other community or public housing. These are compared to the estimated cost of providing SAHF dwellings to tenants relative to the costs of providing other community or public housing.
- 5) a **framework for future evaluations** of SAHF new housing projects, including potential comparison groups and minimum data requirements. Future evaluations using this framework of data and methods will produce evidence about the accumulated effects of SAHF, the components of the program that are related to better outcomes, and the type of tenants who are more likely to benefit from the program.

1.2.2. Evaluation scope

The implementation evaluation examines stakeholder and tenant perspectives on the implementation process, as well as outcomes they may have experienced. Evaluating the tenant selection process and the effect of the program on private housing provision is out of scope.

All SAHF households in social housing and all ServiceCos are in scope for the evaluation. The short-term outcome evaluation identifies the impact of SAHF on tenants so far and acts as a test of the evaluation framework, which will enable future, longer-term evaluations of SAHF Projects.

This evaluation does not examine the effect of the program on the provision of affordable housing.

1.2.3. 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.

1.2.4. 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 does not in any way compromise their safety. COVID-19 has had relatively minimal effects on data collection methodologies as well as the availability of service providers and service recipients to participate in the study. Any impacts from COVID-19 on tenants' outcomes and on the data collected (such as on school attendance or on NAPLAN results) apply equally to SAHF and comparison tenants. The main changes in relation to the SAHF evaluation have been:

- identifying 'standard' program delivery to ensure we account for the impact of COVID-19;

- shifting face-to-face qualitative data collection online or 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 SAHF evaluation, as well as the specific methodologies relevant to the implementation, outcome and economic evaluation components.

2.1. Introduction

2.1.1. Evaluation questions

The evaluation of SAHF assesses the program's impacts on tenants, service providers and other key stakeholders involved in its delivery, starting from when the first SAHF dwellings were service ready in 2017. It seeks to answer the following overarching questions:

- Did the SAHF Projects work? Why?
- For whom did the SAHF Projects work?
 - Does the impact differ by population groups? What drives the differences?
- What are lessons learned from SAHF for future social housing policy?

The questions are answered using implementation evaluation, outcome evaluation and cost-benefit analyses in the economic evaluation.

2.1.2. Evaluation design

The effectiveness-implementation design used to evaluate SAHF relied on various sources of information. These include quantitative and qualitative data collection from tenants and a range of stakeholders, and de-identified, linked, administrative data from NSW state government departments and Commonwealth government departments. Where possible, information from more than one source is combined to provide multiple perspectives on the evaluation questions.

The following sections describe the various data sources (and data collections) and the associated methodologies.

2.2. Implementation evaluation methodology

Stakeholder interviews, stakeholder surveys and tenant interviews were used to evaluate the program's implementation.

2.2.1. Stakeholder interviews

Sampling strategy

Stakeholder participants were recruited from implementing SAHF ServiceCos using purposive sampling of staff who had been involved in the implementation of SAHF. DCJ facilitated contact between the evaluation team and a key liaison staff member from each ServiceCo, who nominated additional staff for interview. Invitations to participate were shared via email by a Centre for Evidence and Implementation (CEI) staff member along with Plain Language Statements and consent forms. Signed consent forms were returned directly to the evaluators via email.

Data collection methods and sample

A series of semi-structured, qualitative interviews with key informants were conducted in March 2021, either via Microsoft Teams, Zoom or phone. Interviews were intended to elicit information from ServiceCo staff about their perceptions of the specific barriers and enablers experienced in implementing SAHF.

Twenty-three individuals were interviewed. Most interviews (19) were one-on-one. Two interviews were conducted with pairs of individuals. All seven ServiceCos involved in SAHF were represented in the interview sample, which ranged from 1-5 participants per ServiceCo, with a median of three participants per ServiceCo. The number of interviews by ServiceCo are presented in Table 2.1. Each ServiceCo has been assigned an ID number in the table to maintain anonymity. These ID numbers consistently refer to the same ServiceCo throughout Tables 2.1-2.3.

Table 2.1. Proportion of ServiceCo stakeholders who participated in an interview in March 2021

ServiceCo ID number	1	2	3	4	5	6	7
No. invited for interview	5	4	4	3	6	3	4
No. interviews held	5	1	3	3	5	3	3

Analytic methods

Interviews were recorded and professionally transcribed for analysis. Transcripts were uploaded to Dedoose analytical software and coded thematically using the framework method described by Gale et al. (2013). This approach uses a pre-defined framework to assign codes from which themes are developed. For this analysis, the pre-defined framework used was the Consolidated Framework for Implementation Research (CFIR).

CFIR consists of a menu of constructs, embedded within five domains that have been associated with effective implementation. Each construct can influence implementation of an intervention (in this case, SAHF), either positively or negatively.

Codes were first allocated at the domain level, then at the construct level. Each code was then assigned either a barrier or an enabler code to indicate whether the text described a construct that benefited or hindered the implementation of SAHF. Codes were grouped into themes and then summarised in tables and described in the text.

Coding was completed by two evaluation team members working independently. Inter-rater reliability was achieved through the two coders meeting regularly to discuss coding allocations, agree on codes and ensure consistency.

Once all data was coded in Dedoose, text was exported to Microsoft Excel to generate summary tables and figures to demonstrate barriers and enablers to the implementation of SAHF as per the established constructs in the CFIR framework. These emerging barriers and enablers are outlined in Section 4.1.3.

2.2.2. Stakeholder surveys

Sampling strategy

A similar process for recruitment was adopted for the distribution of two surveys. The first survey was distributed in March 2021 and focused on understanding the key components of tailored support coordination services for each ServiceCo, stakeholder views about the advantages and disadvantages of it, and if any adaptations were required to aid implementation efforts to date. The key contact person at each ServiceCo was invited to share the survey with senior employees (e.g., senior managers, executive leaders) who had oversight of the tailored support coordination services delivered to SAHF tenants, as well as any staff directly employed to deliver these coordination services.

A second survey was distributed in March 2022. A wider sample of ServiceCo staff was invited to take part, as the focus areas required insights from as many stakeholder perspectives as possible. These included perceptions on whether key implementation barriers and enablers experienced earlier (i.e., those identified during the stakeholder interviews) were resolved, replaced by others or remained, and the extent to which SAHF was integrated into business as usual within each implementing organisation. To explore SAHF integration into business as usual, the evaluation team sought to determine whether SAHF had been integrated into routine business practices and what factors helped or hindered this integration. In the context of this evaluation, integration of SAHF into business as usual indicates SAHF is delivered alongside existing services or programs offered by the organisation without requiring a separate set of business processes or practices. It does not indicate that the service offering provided through SAHF has been extended across all programs offered by the ServiceCos.

The key contact person at each ServiceCo was invited to share a list of up to 10 employees who were involved in the delivery or oversight of SAHF-funded housing services. These employees were then invited by the evaluators via email to complete the survey.

Both surveys were cross-sectional. At no time was a pre- and post-survey sought from individuals, but rather information was sought about what was observed regarding implementation of SAHF at two points in time.

Data collection methods and sample

Survey data were collected using the secure online survey platform Qualtrics®, and then downloaded in spreadsheet form and saved on CEI's secure servers for analysis. A total of 12 individuals completed the first survey, from 24 surveys distributed, representing 6 out of 7 ServiceCos. Respondents were contacted with a reminder to complete the survey on up to three occasions. Table 2.2 outlines the role of respondents and the duration of their employment with the ServiceCo.

A total of 41 individuals completed the second survey in March 2022, out of 53 surveys distributed, representing all seven ServiceCos. The number of responses from each ServiceCo ranged from 3 to 10. Table 2.3 provides the roles and engagement with SAHF for these respondents.

Table 2.2. Proportion of respondents who participated in the first survey distributed in March 2021

ServiceCo ID number	Number of surveys distributed	Number of responses	Role of respondents	Time employed by ServiceCo (years)
1	3	2	Executive manager / lead: 2	2 – 8
2	3	2	Non-executive manager: 1 Other: 1	2 – 11
3	3	0	Not applicable	Not applicable
4	3	1	Non-executive manager: 1	5
5	3	1	Executive manager / lead: 1	9
6	3	3	Executive manager / lead: 2 Non-executive manager: 1	3
7	3	3	Non-executive manager: 3	2 – 12

Table 2.3. Proportion of respondents who participated in the second survey distributed in March 2022

ServiceCo ID number	Number of surveys distributed	Number of responses	Role of respondents	Time working on SAHF (months)
1	7	5	Executive manager / lead: 2 Non-executive manager: 2 Other: 1	8 – 45
2	12	10	Non-executive manager: 7 Other: 3	6 – 60
3	5	3	Executive manager / lead: 3	15 – 60
4	4	4	Executive manager / lead: 1 Non-executive manager: 1 Other: 1 NA: 1	7 – 39
5	6	5	Executive manager / lead: 2 Non-executive manager: 2 Other: 1	60
6	14	10	Executive manager / lead: 1 Other: 9	5 – 53
7	5	4	Executive manager / lead: 1 Non-executive manager: 2 Other: 1	19 – 60

Analytic methods

Data from closed-ended questions were analysed using descriptive statistics. The evaluators considered weighting the data to account for the differences in the number of responses from each ServiceCo. To explore this, responses were compared by ServiceCo and role of respondents, but no discernible differences were

found. Therefore, it was decided to not weight the data as weighting may amplify any uncertainty in the responses from smaller ServiceCos with lower response rates. Open-ended questions were summarised into key themes by one evaluation team member and discussed among the evaluation team, to inform a final distillation of themes presented in Section 4.1.3.

2.2.3. Tenant interviews

Number of interviews: 60 qualitative tenant interviews were conducted between March and November 2021. The demographic and socio-economic breakdown of all interviewed tenants is set out in Table 2.4.

Table 2.4: Demographic characteristics of tenants who participated in qualitative interviews

Demographic characteristics	Number of tenants	% of 60 tenants
Gender		
<i>Female</i>	32	53%
<i>Male</i>	28	47%
Age*		
<i>18-64 years</i>	20	33%
<i>65+ years</i>	37	62%
Cultural and linguistic background		
<i>Aboriginal</i>	14	23%
<i>CALD non English-speaking</i>	12	20%
<i>CALD English-speaking</i>	9	15%
<i>Other Australian</i>	25	42%
Ability status		
<i>No disability</i>	36	60%
<i>Living with or caring for someone with disability</i>	24	40%
Household composition		
<i>Single</i>	40	67%
<i>Couple</i>	12	20%
<i>Single parent with child(ren)/ Parent with adult child</i>	8	13%
Employment status*		
<i>Unemployed</i>	8	13%
<i>Employed</i>	4	7%
<i>Pension</i>	42	70%

* Note: Information was not captured on age for three tenants or on employment status for six tenants.

Site selection: Qualitative data were gathered from three ServiceCos across three sites. Selection was based on the presence of enough service-ready dwellings in place in 2020/21 for 20 tenants to be sampled per site, and provision of diversity across demographic composition of tenants; geographic location; the duration since the ServiceCos were contracted by DCJ to provide SAHF; type of build; and financing arrangement.

Recruitment approach: Tenant recruitment for each site was designed by the evaluators with local stakeholders (i.e. ServiceCo staff, tenant advisory groups,

Aboriginal organisations and DCJ) to adapt to the particular constraints at each site and to allow for prevailing cultural and social sensitivities (see Table 2.5). Eligibility criteria allowed for interviews with head tenants, aged 18 or older, in housing managed by one of the three selected ServiceCos.

We were deliberate in our attempt to oversample tenants from Aboriginal and CALD backgrounds. Judging and evaluating programs' impact on minority populations can provide an important litmus test of a policy or program. If SAHF housing works for Aboriginal and CALD tenants, it is likely it works for the majority of other tenants.

Table 2.5: Recruitment approach by site

Site number	Recruitment approach
1	From a full list of tenants, the evaluators assigned each tenant to a demographic category and individuals within that category were each assigned a random ID number. Within each demographic category, tenants were sorted sequentially from largest to smallest ID number and selected for invitation to participate. Only one tenant per household was interviewed.
2	The evaluators followed the process at Site 1 for tenant selection but additionally sent a letter to all tenants inviting them to self-refer for participation in the evaluation. Due to the few households available at this site, more than one tenant was interviewed in some households to reach the quota of 20 interviews.
3	Tenants were referred to the evaluators by the ServiceCo housing managers. Only one tenant per household was interviewed.

Data collection: Field researchers conducted 60-minute qualitative interviews with tenants, held 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 taken where participants did not give consent to recordings. Interviews in languages other than English were summarised by bilingual researchers in detailed interview notes.

Transcriptions and interview notes were imported into NVivo software for thematic analysis. Major and sub-codes were predetermined based on the key evaluation questions relating to implementation and on the more detailed questions used in the interviews.

Analysis of all transcripts by a single researcher allowed for consistency of coding across the sample. Final analysis involved identification of patterns and deduction of positive and negative themes based on the allocation of excerpts to codes. These themes are discussed in Section 4.2.

Analysis of qualitative tenant interview data provides valuable contextual information from tenants about what SAHF has meant for them and complements the analysis of the qualitative data from ServiceCo staff interviews and tenant quantitative data.

2.2.4. Limitations

Stakeholder recruitment – While the evaluation team sought engagement from a wide range of ServiceCo staff, data were only collected from individuals who were able and agreed to participate in an interview or survey. As a result, the findings may not be reflective of the views of stakeholders who were unable or unwilling to participate.

Tenant recruitment – At the second interview site, two tenants from the same household were interviewed in a couple of instances, due to the limited number of households available. This differs from the methodology used at the other two sites and may have limited the breadth of information at this site. We excluded some tenants from interview due to their inability to provide informed consent (e.g. in psychological distress) and some tenants may have self-excluded (e.g. due to insufficient time or interest in participating) which may have limited the range of views and experiences gathered. However, the relatively large qualitative sample of 60 tenants is diverse across several demographic factors and offers an insight into a broad range of tenant experiences.

Use of qualitative data – The sample of interviewed tenants is not representative, nor was it intended to be. The interviews provide context, important insights into the lived experiences of tenants and supplement the evaluation’s quantitative findings by providing detail that quantitative data cannot capture. The scale or extent to which a view is held across the interview sample is, however, not necessarily indicative of the extent to which it is held by all other SAHF tenants. Where it is 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. Where only qualitative insights are available to the evaluation, we have presented these as themes and provided indicative quotes to illustrate those themes. These qualitative insights present perspectives on SAHF housing as experienced by some SAHF tenants.

2.3. Outcomes evaluation methodology

2.3.1. Tenant surveys

SAHF CHPs conduct an annual tenant satisfaction survey of all tenants focused on satisfaction with the condition of dwellings, maintenance services, tenancy management services and tailored support coordination services. Aggregate results by CHP are available for 2019/20. Unit record data from the 2020/21 SAHF Satisfaction Survey, which included a set of questions about satisfaction with dwellings and with several life aspects, are also used.

The questions in these surveys align well with the data collected as part of the Housing Outcomes and Satisfaction Survey (HOSS), which surveys public housing tenants, and we thus attempt to make a comparison between SAHF tenants and comparable public housing tenants. However, the exact wording of the questions sometimes differs and the low response rate of the HOSS raised concerns about the comparability of the two sources of satisfaction measures. In Section 4.2 and 4.3, we discuss satisfaction scores by age group and average scores for SAHF tenants and comparable public housing tenants for 2020/21. These results and aggregate results for 2019/20 are reported in Appendix B.

2.3.2. Tenant interviews

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 outlined in Section 4.3. As above, the analysis of qualitative tenant interview data provides valuable contextual information from tenants about what SAHF has meant for them and complements the quantitative data on tenants.

2.3.3. Administrative records

This evaluation draws on multiple sources of administrative records. These data sources were linked for all individuals who applied for or have resided in social housing since 2010 (the data linkage spine).⁴

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 housed in public housing, b) clients who have been housed in community housing, and c) applicants who have not (yet) been housed in social housing.

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 housed in community housing, only a much more limited range of characteristics is observed in HOMES but analogous characteristics and outcomes are available from administrative records held in the Community Housing Information Management 'E' System (CHIMES). For clients who have not yet been housed, the Housing Register provides some - albeit more limited - information, including the information they provided in their application for social housing. The quantitative analysis for this 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.

Besides being used to derive the data linkage spine, these combined records also contain the core information needed to evaluate SAHF: whether a client was a tenant in a SAHF dwelling at any point during the period of evaluation (May 2017 to 30 June 2021). The evaluation then follows the group of clients in SAHF dwellings over time (as well as an appropriate comparison group, see Sections 2.3.5 and 2.3.6 for details) and records 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 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 and household situation, benefit receipt, housing situation and more. Data are held in daily event-format which gives an accurate picture of individuals' living circumstances throughout the year (rather than only on a specific date). Linking the spine to DOMINO allows the evaluation to include individuals' histories of income support receipt, including before and after the focal tenancy of interest for this analysis.

⁴ Individuals in community housing were only included from 2015 onwards, albeit well before the evaluation window used in this report.

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 records held in CIMS thus paint a picture of an individual's need for homelessness services as well as services they received. 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 homelessness services.

ChildStory / Key information and Directory System (KiDS)

ChildStory (which superseded the earlier system KiDS in 2017) is a digital toolkit used by child service providers and DCJ caseworkers to assess the specific needs and plan the care of children in need of child protection services. Some information in ChildStory was linked to the data linkage spine to allow an evaluation of whether Future Directions had any impact on children's involvement with child protection services.

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 an evaluation of the impact of improved social housing on individuals' safety outcomes and interactions with the justice system.

VET Provider Collection (VET PC) data

The VETPC 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 data include detailed information on the course and the outcome of enrolments. The information from VET PC is used to examine whether SAHF 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 for children in the data linkage spine.

Higher Education Statistics (HES) data

HES is population administrative data of student enrolments in higher education, including information about student admission (including ATAR information). These data were linked to analyse whether an improved housing situation had effects on 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 of information that describes 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

To assess the characteristics of the locations of the SAHF dwellings, a range of data were extracted at the postcode level. These data include:

- A range of indicators compiled from the ABS Census such as population density and unemployment rates. All census data used for the report was collected on 9 August 2016.
- Data provided by CIMS (see also above) was used to create aggregate statistics on homelessness service usage rates at the postcode level, for the full observation window spanning financial years 2016/17 to 2020/21.
- Median rent and housing prices from DCJ Rent & Sales tables. These were available for the years 2018, 2019 and 2020. The closest available date to the tenancy start date was used in the analysis.
- Total drug offences, crimes and domestic violence reports per 100,000 persons per year were provided by BOCSAR to the evaluators for the full window of observation (2016/17 to 2020/21).

2.3.5. Identification strategy

Our quasi-experimental evaluation approach compares SAHF tenants to similar non-SAHF social housing tenants – both public housing tenants and community housing tenants. This evaluation strategy was chosen based on discussions with DCJ and our knowledge of SAHF; it requires that assignment to a SAHF dwelling is a random process, merely reflecting whether an applicant happens to be towards the top of the NSW Housing Register at the time a SAHF dwelling becomes available. If this is the case, a comparison of outcomes for SAHF tenants with outcomes for a comparison group of non-SAHF social housing tenants in the same allocation zone provides an unbiased estimate of program impact.

2.3.6. Design of treatment and comparison group

As discussed above, assignment of households on the Housing Register to a SAHF property is taken to be a random process. That is, after conditioning on a limited number of tenant features and characteristics, whether a specific household is placed in a SAHF property as opposed to another social housing property is only a matter of timing (chance).⁵ In the case of SAHF dwellings which are targeted to specific groups, such as single women or those aged over 55, the random allocation of households, and thus the selection of the comparison group, occurs within these pre-defined demographic groups, which we control for.

We conduct two sets of comparisons⁶:

⁵ 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 which is suited to the relevant dwelling (in terms of allocation zone, number of bedrooms, accessibility etc.) and which is closest to the top of the Housing Register. ServiceCo and DCJ staff have only limited discretion to deviate from this allocation.

⁶ The comparisons of SAHF tenants with similar LAHC FDI tenants and to applicants on the Housing Register (as envisaged in the Evaluation Plan) are not conducted due to data limitations (see Section 2.3.9 for more detail).

- SAHF tenants with people allocated to other community housing around the same time in the same area to assess the impact of SAHF versus standard community housing.
- SAHF tenants with people allocated to public housing around the same time in the same area to assess the impact of SAHF versus public housing, (which also captures, by design, any differences between community and public housing).

SAHF tenants compared to non-SAHF tenants

The comparison groups are constructed from people who were assigned non-SAHF social housing around the same time as the treatment group were assigned SAHF dwellings, and who were similar to SAHF tenants. Specifically, the comparison group is drawn from non-SAHF social housing tenants who were allocated a dwelling in the same allocation zone with the same number of bedrooms as the allocated SAHF dwelling in the same year as the SAHF dwelling was allocated.

The SAHF tenants and the two comparison groups – one of non-SAHF community housing tenants and one of public housing tenants – are then carefully examined to assess their comparability.

SAHF, unlike standard community housing, employs a tailored support services coordinator who can link tenants to relevant local services for which they are eligible. SAHF properties are also new and potentially in better locations than other community housing properties. Comparing SAHF tenants to other community housing tenants allows for an assessment of the provision of a services coordinator in conjunction with better housing in better locations.

Comparing SAHF to public housing tenants allows us to assess the effect of SAHF relative to public housing, which includes the impact of community housing relative to public housing as well as the additional features of SAHF.

Estimation approach

The estimation approach is based on the direct comparison of SAHF tenants and the comparison group. However, an additional refinement is required to ensure we are comparing like with like and so obtain appropriate estimates of the differences in outcomes between the two groups. Because many SAHF properties are targeted towards specific population subgroups (e.g., older applicants, single parents or women) the approach described above is not sufficient to obtain a suitable or 'balanced' comparison group. Thus, we include additional controls in our regression to account for these potential differences between SAHF and non-SAHF tenants. For instance, targeting in terms of family structure and age is accounted for by including a set of controls for age, sex and household structure. See Appendix C for details. The absence of information from the Housing Register for many tenants, however, means that key variables such as being on the priority waiting list versus being on the general waiting list cannot always be controlled for.

The outcome evaluation in this report should thus be interpreted as the result of a comparison between SAHF and non-SAHF tenants who were allocated to community housing/public housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (including gender, age, household composition, Aboriginality, disability) and priority status (for the tenants for whom this is known).

2.3.7. Sample

The sample includes SAHF and non-SAHF tenants who moved into their dwelling sometime after May 2017 (when SAHF started). Tenants in transitional housing, affordable housing, crisis housing, boarding homes and Aboriginal housing are not included. Tenants who ever resided in a SAHF dwelling are excluded from the comparison group.

Tables 2.6 and 2.7 describe our two analysis samples. Each includes about 2,000 SAHF tenants who are compared with 4,900 community housing tenants and 6,560 public housing tenants. Most of these tenants are head tenants. The SAHF tenant group includes about 340 children. The comparison groups include 808 and 741 children in community and public housing, respectively.

Table 2.6 Number of SAHF tenants and tenants from the community housing comparison group

	SAHF	Comparison group
Number of tenants	2,075	4,900
- Number of head tenants	1,453	3,652
- Number of other adults	282	440
- Number of children	340	808

Source: NSW linked DCJ administrative data (June 2021).

Table 2.7 Number of SAHF tenants and tenants from the public housing comparison group

	SAHF	Comparison group
Number of tenants	2,049	6,560
- Number of head tenants	1,433	5,242
- Number of other adults	272	577
- Number of children	344	741

Source: NSW linked DCJ administrative data (June 2021).

2.3.8. Outcome measures

The following outlines the outcome measures to be considered, which include outcomes of head tenants and their household members. Note that the time span of the evaluation is limited by the progress of SAHF to date so we are only able to examine relatively short-term outcomes at this stage.

Our selection of individual outcome measures follows the NSW Human Services Outcomes Framework. Outcomes are reported for all individuals including those who exited social housing during the observation window.⁷ The full list of outcome variables is included in Appendix D.

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

⁷ Data on satisfaction with housing services and subjective well-being are only available for individuals remaining in social housing.

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 as they 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 exits⁸, 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 areas the dwellings are in and their characteristics. We look at economic activity and opportunities in the area (measured by unemployment, employment and labour force participation, as well as public transport coverage, education and socioeconomic disadvantage among the local population), the neighbourhood's safety (measured by overall crime, drug offences and domestic violence) and its housing market (measured by sales prices and market rents). All outcomes are measured at the postcode level. This shows how being assigned to a SAHF dwelling influences the environment in which social housing tenants live.

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 SAHF on the economic situation of tenants is assessed by evaluating tenants' income, main source of income, household employment and receipt of income support.

Education

For school-aged tenants in SAHF dwellings we examine whether they changed schools; whether they completed school; and their results in NAPLAN tests. For adult tenants, we examine 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 and wellbeing, which is provided at the aggregate level for 2019/20 and at the individual level for 2020/21 and we make a (limited) comparison with results from the Housing Outcomes and Satisfaction Survey. The two years of satisfaction data are not comparable. While the 2019/20

⁸ 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.

survey provides satisfaction levels with maintenance services, dwellings' condition, tenancy management services and tailored support services, the 2020/21 survey reports additional individual-level indicators measuring satisfaction across a range of life quality outcomes such as health and safety.

Subgroup analysis

We examine whether benefits of SAHF vary across different groups of tenants by repeating all regressions presented while allowing the effect of the program to vary across different subpopulations: men versus women; Aboriginal tenants versus non-Aboriginal tenants; tenants who reported their main language is not English versus tenants whose main language is English; tenants up to age 54 versus tenants 55 and over; and tenants in major cities of NSW (ABS definition) versus tenants in other areas. All other aspects of the model (sample of analysis, weights and control variables) remain unchanged.

Timing of measures

We provide baseline values of each of the above variables at the time of the start of SAHF tenancies (T=0). We then examine outcomes twelve months after the SAHF tenancy start date (T=1) and two years after the start of the tenancies (T=2). SAHF is still too early in implementation to consider outcomes after three years. In all tables, we provide an estimate of the difference between SAHF and the comparison group.

2.3.9. Limitations

Tenant recruitment

The same limitations apply as indicated in Section 2.2.4.

Linkage of 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. Using this process, the majority of tenancies in HOMES/CHIMES could be matched to applications in the Housing Register and vice versa, but a significant portion could not be matched. For that reason, some information on applicants at the time of application could not be fully accounted for in the final analysis. This includes key variables such as priority status or application for placement in a targeted dwelling. The lack of information on priority status is a key limitation because despite our best efforts to select comparable SAHF and non-SAHF tenants, it is likely that tenants with priority status differ from other tenants in ways that are not directly observable and make them more disadvantaged. In other words, the presence of priority tenants in different (but unknown) proportions in the treatment and comparison groups could bias the results in favour of SAHF if it indeed receives relatively fewer priority applicants or against SAHF if it receives more of them. The proportion with unknown priority status is 36% in SAHF, 57% in comparable community housing and 7% in comparable public housing.

Differential linkage rates of HOMES and CHIMES to external data

Different linkage rates with external (i.e., non-DCJ) data sources were observed for tenants from community and public housing, that is for CHIMES and HOMES data

respectively. This raises concerns about the comparability and consistency of the results based on the comparison of SAHF tenants (who are community housing tenants) to public housing tenants. Nearly 100% (99.2%) of public housing tenants can be found in Centrelink income support data (DOMINO) versus just over 90% for community housing tenants. This is likely due to lower-quality person identifiers (Statistical Linkage Keys or SLKs) in the CHIMES data leading to some tenants not being found in DOMINO, as we assume that similar to public housing tenants, community housing tenants are likely to have depended on some form of income support during the period covered by DOMINO data. As a result of the SLK issue, there are also significant differences in the linkage rates with justice data (BOCSAR), education data (NCVER), homelessness data (CIMS) and Medicare data (MBS). See Appendix Table F.10. The implication is that the outcomes derived from these datasets may not be strictly comparable across SAHF and public housing tenants. This concern, however, is largely alleviated by additional sensitivity analyses which found that the results were largely unaffected if we restricted the analyses to a subsample that could be matched with DOMINO data. This suggests that the lower-quality SLKs in CHIMES arise randomly across tenants and the subsequent lower matching rate between administrative data sources does not drive our conclusions.

Lack of targeting information

The information that was provided on the targeting of some dwellings to particular demographic groups was reported 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 had to be done by way of approximation through other characteristics such as age or history of homelessness.

Suitability of comparison groups

Although our results indicate that our approach leads to similar/balanced SAHF and comparison group tenants, caution is needed in interpreting these results as the two groups may still differ in unobservable or poorly captured characteristics such as, for instance, mental health, education or job market attachment. In particular, for about a third of SAHF tenants we do not have data on whether they came from the priority or general list. This means we cannot ensure that we compare like with like.

Schooling outcomes

A number of education outcomes could not be used for the evaluation as intended. In primary and secondary education, measures to combat the COVID-19-pandemic disrupted students' schooling (for example, no NAPLAN tests were conducted in 2020 and attendance rates and absences in 2020 are difficult to interpret as there were long periods of online-learning). In higher education, the number of observations was too small to report meaningful effects, as the age structure of the SAHF population does not include a large number of individuals at a life stage when school completion and take-up of higher education are relevant pathways.

Lack of comparison group from the Housing Register

We also planned to assess the impact of SAHF versus no additional social housing. This comparison would allow an assessment of the benefits of providing additional social housing versus the cost of providing this additional housing in the economic evaluation. This comparison was to be achieved by comparing SAHF tenants with

households on the NSW Housing Register who were placed in social housing later than the SAHF tenants. However, as households on the priority list tend to spend little time on the Housing Register because they are placed in social housing more quickly, this comparison would need to exclude tenants and applicants who were/are on the priority list. The large number of tenants and applicants for whom we cannot observe priority status, combined with the relatively small number of SAHF tenants to start with, meant that this additional analysis was not feasible.⁹

2.4. Economic evaluation methodology

In this section we explain the approach used to undertake the economic evaluation of SAHF housing. We use 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 SAHF over a 10 year period. CBA is the preferred approach to economic evaluation of all government policies and projects by the NSW Treasury (2017) and should include environmental and social impacts as well as economic impacts on social welfare.

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) (NSW Treasury, 2017). In this report we focus on estimating the net social benefit of SAHF relative to a base case scenario of providing comparable public housing. Analysis of an alternative base case scenario of LAHC-owned community housing is also presented with other sensitivity analysis to alternative parameter assumptions, which we discuss in more detail below.

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

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

Our evaluation provides high-quality estimates of some of the key economic and social impacts of SAHF but does not consider environmental impacts, which are likely to be negligible when considering the types of reforms to social housing that SAHF delivers. However, due to data limitations, our analysis is not perfect as we only have outcome estimates of relatively crude proxies of welfare in certain areas, usually based on tenants' use of health, housing or justice services. Where we feel that our analysis is particularly strong is that it is based on robust estimates of the causal impacts of SAHF on tenants. Thus, despite its limitations, to the best of our

⁹ We also considered a comparison with LAHC FDI tenants to directly assess the benefits of one approach over the other. That was however not feasible because of the small number of comparable tenants. Only about a third of SAHF head tenants could be matched to LAHC FDI tenants who are in the same allocation zone, with close tenancy start dates and in a dwelling with the same number of bedrooms as SAHF tenants, and quite often (multiple) SAHF tenants could be matched to only one LAHC FDI tenant. With such a small number of SAHF and LAHC FDI comparison tenants, this comparison would be unlikely to be representative of the experiences of all SAHF and LAHC FDI tenants. Such a comparison would have been further flawed because it was not possible to make the LAHC FDI tenants sufficiently comparable to SAHF tenants in terms of demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

knowledge it provides the most rigorous examination of social housing reforms conducted in Australia to date.

The following outlines the steps involved in conducting the CBA analysis. First, the unit costs associated with the two base case scenarios and the reform scenario are outlined. These take into account that the analysis period of 10 years differs from the SAHF contract period of 25 years by converting all costs to equivalent units (per dwelling night). Steps involved in calculating benefits are then discussed providing detail of the unit values of benefits to be used in the analysis. This is followed by a discussion of the calculations involved in producing the CBA, outlining the calculation of the Net Present Value (NPV) and the Benefit-Cost Ratio (BCR). Detail of the sensitivity analysis that has been undertaken is then discussed briefly followed by a summary of key limitations of the analysis.

2.4.1. Base case costs

In our main base case scenario (Base Case Scenario 1) we examine what the costs would be if the NSW government were to add new public housing stock under a build-and-own model. This has historically been the main way that the NSW government provided new social housing stock, and although more recently there has been growth in community housing provision, public housing remains the main social housing delivery method of the NSW government.

As we do not have actual cost data for a suitable counterfactual, we estimate these costs. For this we utilise the Public Sector Comparator (PSC) model (v20220721) developed by DCJ Economics (2017). This model produces estimates of the 25-year Net Present Cost (NPC) of various social housing delivery models thus providing a cost estimate of the hypothetical, whole-of-life cost of public housing if delivered by government. The PSC reference project has been defined by bedroom configuration, density and location and costed to the same level and quality of service expected of newly constructed social housing dwellings (DCJ FACSIAR, 2018).

Although SAHF services are only contracted for 25 years, under the base case scenario, the public housing that DCJ would build and own has a life (and value) beyond the 25 years. Thus, in the PSC model we follow the standard CBA assumption for the useful asset life of residential buildings of 40 years and adopt a depreciation rate of 2.5% per annum, with the residual value of assets assumed to be realised as a cash flow at the end of the project. In sensitivity analyses we also examine the impact of using an effective life of 50 years (depreciation rate of 2%) and 66 2/3 years (depreciation rate of 1.5%). The former is used as the effective life of residential properties in NSW as outlined in Table 18.4 in the Steering Committee for the Review of Government Service Provision (2021). We then set all parameters in the model associated with rental revenue streams to zero as these are to be calculated in the outcome evaluation. This allows rental revenue estimates to reflect the actual household composition and income-based rents of the public housing comparison group used in estimation. Finally, we set the land parameters in the model to 'Market Purchased' as new land would have to be purchased if the NSW government were to build new public housing.¹⁰

¹⁰ Although one of the aims of SAHF was to unlock concessional land we have assumed that this was negligible.

The PSC estimates the 25-year NPCs of building new public housing for the following 11 LGA zones across NSW: Metro West; Metro Mid; Metro Northern; Metro Southern; Metro Inner City; Central Coast & Hunter; Blue Mountains/ Illawarra/ Hawkesbury; North – Coastal; Regional West; Regional South; and North & New England. To ensure that the composition of this housing reflects one that is equivalent to SAHF housing, we then create a weighted average of these costs based on the composition of SAHF housing by LGA zone and dwelling size.¹¹

The CBA analysis examines 10-year outcomes of SAHF not the full 25 years that SAHF housing is funded for. In addition, there will be a further inflow of tenants in the years following the current outcome evaluation analysis window (year 3 and onwards). In future years, SAHF housing will therefore also deliver benefits to tenants that have not yet been observed in the data. Thus, we need to adjust costs to reflect the amount of time the currently observed population of tenants have been housed in SAHF dwellings. To enable this calculation, we convert the total base case scenario costs to a per dwelling night cost estimate. That is, we convert the 25-year weighted average NPC to a per dwelling night rate (by dividing this average by: 365.25 times 25 days). Finally, we inflate this NPC to produce a cost estimate in June 2021 prices. The result is a base case cost of delivering public housing of \$35.81 per dwelling night in June 2021 prices. The resulting per dwelling night cost is \$35.25 if we assume an asset life of 50 years and \$34.68 for an asset life of 66.6 years.

In a second CBA comparison (Base Case Scenario 2) we undertake a comparison between SAHF-delivered community housing and other community housing. This is to get a sense of whether it is the additional tenancy support that is provided through SAHF that is driving outcomes rather than the delivery method. In this scenario we assume that the capital costs associated with building new social housing stock is equivalent to the costs of new public housing (therefore equal to that estimated in the main-base scenario). Where cost estimates differ however, is in the offsetting rental revenue stream which is calculated in the outcome evaluation using a comparison group of non-SAHF community housing tenants.

2.4.2. Reform costs

Due to commercial-in-confidence arrangements, the evaluation team does not have data on contractual payment arrangements between the NSW Government and ServiceCos. This means that we need to estimate the implied cost of the SAHF reform. Although not ideal, in combination with the administrative data and some assumptions, there are enough publicly available data to make a reasonable estimate of the cost of SAHF.

The total annual amount that has been withdrawn from the fund, which is then used to make ServiceCo payments by DCJ, are published in the annual NSW Government

Other parameters set in the model include: construction start date of 1 July 2018 with a duration of 4 quarters, operation duration of 100 quarters (or 25 years), discount rate=7%, CPI=2.4%, Average Weekly Earnings index=3.9%, Construction cost index=2.4%, land requirement=typical, dwelling location=metro, dwelling density=medium density, dwelling size=typical, silver standard=false, frictional vacancy rate=1%, non-lettable void rate=1%, bad debts=0.6

¹¹ As we do not know the breakdown between studio units and one-bedroom units in SAHF housing, we take an average of the two sets of estimates from the PSC. Also, we do not have a breakdown of three-bedroom dwellings separate from four-bedroom dwellings in SAHF housing, however here we take the estimate of three-bedroom dwelling costs from the PSC rather than an average of the two as we assume that there are only a small number of four-bedroom dwellings provided.

Crown Entity Financial Statements from 2015-16 to 2019-20.¹² However, as most SAHF housing was delivered in 2020 and 2021, these initial payment values are unlikely to be reflective of the future payment schedule. We therefore estimate the costs of SAHF based on the expected returns of the fund over the 25-year period, which we assume was the basis for DCJ's negotiations over contract payment amounts to CHPs and thus are likely to be close to the expected cost of SAHF over the life of the project.

The NSW Government invested \$1.1 billion into the Social and Affordable Housing NSW Fund for 25 years from September 2017. This fund enables the NSW Treasury Corporation to invest in equity markets, generating returns that are then available to fund its SAHF contractual commitments of paying CHPs via Monthly Service Payments (MSPs). We then assume that, on average, the fund generates a 4% per annum equity risk premium that is paid out in full to CHPs.¹³ This equates to \$44 million dollars in September 2017 prices or just over \$51 million dollars in December 2022 prices. Although these payments to CHPs can be reduced via abatement payments we understand from internal discussions that this has been minimal thus we assume abatements are zero. As we do not have data from CHPs on the unit costs of their services, we cannot isolate the costs of the various components of the provision of SAHF accommodation services but rather assume that on average they all deliver at least a minimal amount of the service package as contracted (see Section 1.1.2 for a discussion of what is expected from ServiceCos). This means that we estimate the combined impact of providing a SAHF dwelling with Tailored Support Coordination services rather than separate impacts for either component.

We therefore calculate that, in total, ServiceCos receive approximately \$44 million per year (in September 2017 prices) to provide SAHF dwellings and associated services.

As of July 2022, the NSW government had negotiated 3,485 dwellings to be added to the housing stock via SAHF, with around 70% to be provided as social housing and the remaining 30% as affordable housing. If we assume that the total \$44 million a year is allocated in full to ServiceCos to provide these dwellings, each dwelling costs on average \$12,625.54 per year.

Similar to the base case costs, we convert the total dwelling costs to a per dwelling night cost estimate in June 2021 prices (dividing by 365.25 and multiplying by the CPI increase of 1.0664):

$$\begin{aligned} &= 1.0664 \times (\$44\text{m}/3485/365.25) \\ &= 1.0664 \times \$34.57 \\ &= \$36.86 \text{ per dwelling night}^{14} \end{aligned}$$

The resulting estimated average SAHF and base case costs for alternative assumptions about the effective life of assets are presented in Table 2.8. In our main

¹² See NSW Government Treasury (2016, 2017, 2018, 2019, 2020).

¹³ Mathews (2019) finds that the total nominal return on equities (i.e. the sum of capital gains and dividends) has been around 10% per year over the past 100 years. Over the same period, the total nominal return on long-term government bonds has been around 6%, implying an average equity risk premium (excess return of equities over safe assets) of around 4%. Although the fund also incurs financial management costs these would not occur if SAHF was not set up therefore we treat these as an additional opportunity cost of the program.

¹⁴ If we instead assumed that the payments to ServiceCos were to cover the cost of provision of SAHF housing allocated to social housing only (and not affordable housing), this cost increases to \$52.66 per dwelling night.

scenario the net cost associated with the SAHF aspect of the Future Directions reform is \$1.05 per dwelling night. We refer to these costs as the capital costs of the SAHF reform, or C_0 , in the calculations that follow. However, strictly speaking, this is not correct as the SAHF costs consist of monthly housing service payments and the counterfactual includes both capital costs and recurrent costs of public housing provision. Both costs are already presented in net present value terms and therefore do not require further discounting.

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

	SAHF	Base case	Net Future Directions costs
40-year asset life	\$36.86	\$35.81	\$1.05
50-year asset life	\$36.86	\$35.25	\$1.61
66-year asset life	\$36.86	\$34.68	\$2.18

Other ongoing costs/cost offsets

SAHF payments are intended to cover the gap between market rents and rents paid by tenants, which for community housing includes Commonwealth Rent Assistance (CRA). As we don't have information on the actual ongoing costs of delivering SAHF housing from ServiceCos we assume that CRA covers the cost of providing additional services that would not be provided in public housing, such as improved tenancy management and support. Thus, although the NSW government does not pay the cost of CRA directly, it is nonetheless an overall cost of SAHF as it would not be incurred in delivering public housing. There could also be additional costs, or cost offsets, arising from a net change in rental revenue received from tenants in SAHF dwellings compared to the rents that would have been received in the base case. As both depend on the net impact of SAHF on the household and income composition of tenants in each year, estimates from the outcome evaluation are used. These recurrent costs of SAHF, C_t , are used in further calculations.

2.4.3. Benefits

The causal effects of SAHF that form the basis of the benefit estimates in the CBA are to be estimated in the outcome evaluation (see Section 2.3 for this methodology and Section 4.3 for the results). Benefit values are relative to the base case scenario used in the outcome evaluation where the criterion for including a benefit value is if the coefficient on treatment (which identifies the impact of SAHF) has a p-value of less than or equal to 0.05 (i.e. is significant at the 5% level). For Base Case Scenario 1 we assume that the impact of SAHF is the same regardless of the age of the dwelling in which the comparison tenant lives.¹⁵

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 actual outcomes

¹⁵ A more appropriate comparison may be to compare the benefits of SAHF with the benefits of newer LAHC developments such as those examined in the LAHC FDI analysis. However, due to sample sizes that were too small, this analysis could not be conducted.

are estimated in the outcome evaluation for the first 12 months (t=1) and second year (t=2) after initial treatment.¹⁶ The unit benefit values to be used, which are denominated in June 2021 prices, are presented in Table 2.9.

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 ¹
Stay in psychiatric ward/hospital	-\$1,269	AIHW data ²
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 ³	-\$11,556	DCJ (2022)
Child ever in contact with child protection services	-\$1,412	DCJ (2022)
<i>Education</i>		
Child achieves minimum NAPLAN standard	\$4,953.64	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) ⁴	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 (= \$1,249 per day or \$1,269 per day in 2020/21 prices).
3. Although unit costs vary for different courts (where higher-level courts are more costly than lower-level courts), we use the value for magistrates' court appearances as these are the most common form of court appearances.
4. Net savings from Centrelink Payments are not included in the overall Benefit-Cost estimates but are presented separately.

Benefits of SAHF are expected to persist beyond the two-year period captured in the outcome evaluation. Longer-term outcomes are therefore predicted for years 3 to 10 after initial treatment by taking a simple average of the treatment effects for client

¹⁶ Outcomes were also estimated three years after treatment however the sample size was very small and not reflective of overall SAHF tenants thus these estimates are not reported or used in this report.

outcomes calculated at t=1 and t=2.¹⁷ In future evaluations, once outcomes for further years after the first three years are known, these predictions should be substituted with estimated *ex-post* outcome effects, allowing the CBA analysis to be updated.

2.4.4. Measuring the net social benefit of SAHF

All (annualised) costs and benefit estimates are converted to present values by applying a discount rate.¹⁸

As it is important that we can compare with other NSW Cost-Benefit Analyses, our analysis needs to conform to the standards used by NSW Treasury which currently recommends the adoption of a 7% discount rate (in real terms).¹⁹

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 for CBA and these measures can be represented by 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:

B_t = Total dollar value of benefits

= Sum of benefits across all outcomes achieved

= Treatment effect multiplied by the unit value of benefit multiplied by the number of people treated

C_0 = Total capital cost (or the net present cost of housing services)

= Total capital cost per dwelling night multiplied by the total number of days that treated households live in SAHF dwellings

C_t = Total recurrent costs

= Total recurrent cost per dwelling night multiplied by the total number of days that treated households live in SAHF dwellings

All dollar values are converted to reflect prices as at June 2021, and t runs from year 1 to year T (which equals 10 in this case).

¹⁷ Another option would be to predict using a linear extrapolation of estimates from earlier years, but as the second-year outcomes do not have the same predicted power as the first-year outcomes (and therefore are more likely to be zero) a simple average was considered to be more appropriate.

¹⁸ The costs and benefits of Future Directions (and thus SAHF) will occur over a number of years. Thus, future costs and benefits need to be adjusted (using a discount rate) to their present value (i.e. all are presented in “today’s” dollar values). The discount rate is the percentage rate at which future values are reduced to bring them in line with today’s dollar value. The discount rate represents the time value of money as a dollar invested today is worth more than a dollar invested tomorrow, even after accounting for inflation.

¹⁹ NSW Treasury adopts a social discount rate based on the opportunity cost of capital on the basis that any government initiative can only occur at the expense of other alternative public investment or private investment (NSW Treasury, 2017).

2.4.5. Sensitivity analysis

Sensitivity analysis of the CBA is undertaken to test the impact of using different core assumptions that feed into the analysis. This includes testing for sensitivity to changes in the following parameter values:

- discount rates (NSW Treasury 2017 recommends assessing sensitivity to 3%, 7% and 10% rates);
- economic life of assets in the base case of 40 years, 50 years and 66 2/3 years (with resulting depreciation rates of 2.5%, 2% and 1.5%)²⁰; and
- expanding the criterion for including a benefit value in the CBA to the estimated coefficient on living in a SAHF dwelling having a p-value of less than or equal to 0.10 for the relevant outcome.²¹

2.4.6. Limitations

A limitation of the analysis is that the cost of SAHF over the life of the program has to be predicted as future costs are not yet known. Although the total value of annual payments from SAHF up to the end of the financial year 2019/20 have been published, these are not used in the analysis as there is a lot of variation in the initial years of the program with relatively few of the SAHF dwellings being available for tenants early on. In addition, future costs of the program through the MSPs to ServiceCos are not exactly known as payments vary with debt-servicing costs (interest rates) and with other unexpected costs arising in ServiceCos' delivery of SAHF dwellings. Finally, the transitional costs associated with setting up the program have not been included in the analysis as these were not available to the evaluation team. We therefore recommend that these costs are monitored over the coming years and estimated costs in the analysis be revised, particularly if these are substantial.

²⁰ Assessing the costs of a counterfactual where the NSW Government builds public housing 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%).

²¹ As most SAHF dwellings were service ready in 2020 and 2021, the sample of tenants that forms the basis of the CBA is relatively small. Thus, benefit estimates are likely to have been estimated quite imprecisely with large 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 all benefit values if their coefficient effect has a p-value of less than or equal to 0.10.

3. What has SAHF delivered and who is SAHF reaching?

Key takeaways

- Dwellings have been delivered in line with expectations with 3,089 dwellings service ready as of 28 February 2023. This represents 89% of the over 3,486 SAHF new social and affordable dwellings.
- SAHF dwellings differ from non-SAHF dwellings in that they overwhelmingly consist of units (89%) and have higher market rents (by \$45 and \$70/week compared to other community housing and public housing dwellings, respectively)
 - This is consistent with the stated objective of delivering newer and higher-quality dwellings in better locations.
- At \$131/week, average rent charged is not higher than in comparable community housing dwellings, as rents are based on the tenants' income, which are comparable in SAHF and other community housing. Thus, the implied housing subsidies, as measured by the difference between market and paid rents, are larger in SAHF.
- Half of SAHF tenants are over 55 years old, more than half are women and more than four in ten are single women, consistent with SAHF's targeting of these demographic groups.
 - Only about one in ten SAHF tenants are Aboriginal and about one in three report a disability; this is similar to other community housing but lower than in public housing. This is in line with limited targeting of dwellings to Aboriginal tenants and no targeting to tenants with disability.
- At the start of their tenancy, three quarters of SAHF tenants rely on Centrelink as their main source of income and 9 in 10 are on income support, proportions similar to those of other community housing tenants.

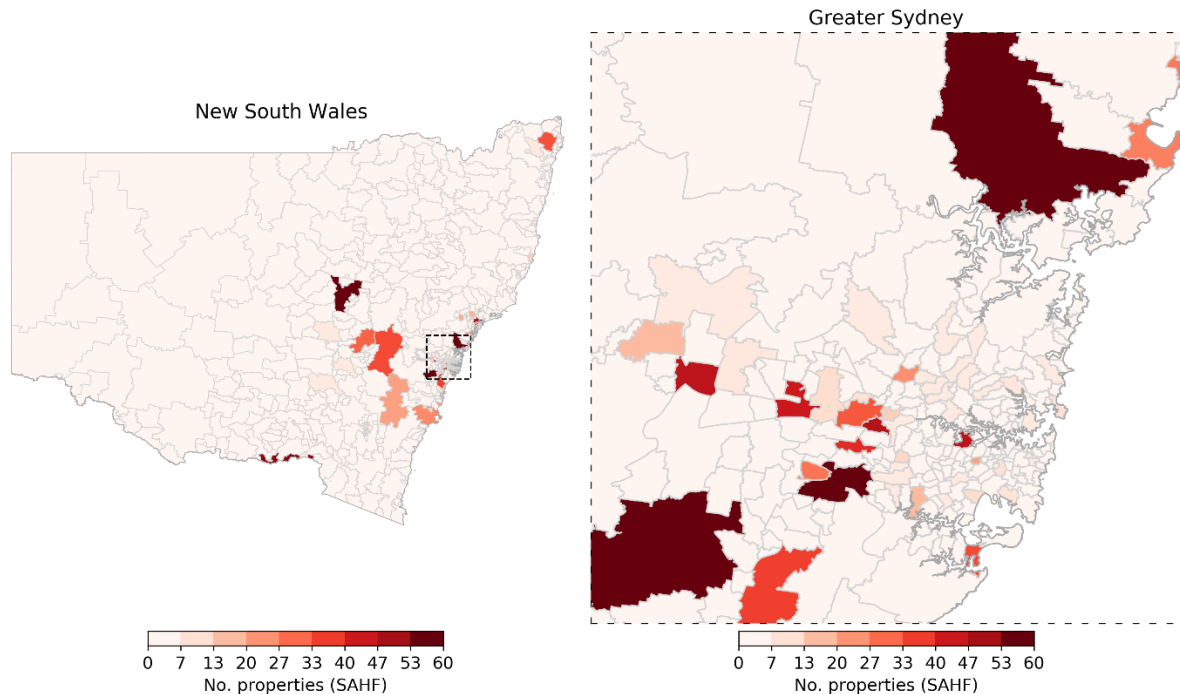
3.1. Number and location of SAHF dwellings delivered

Between May 2017 and February 2023, SAHF was reported to have delivered 3,089 social and affordable housing dwellings that were tenant-ready. At 89% of all dwellings this is well on track to achieve the total target of 3,486 dwellings by the end of 2024.²² The 2,162 dwellings that had been delivered as of 30 June 2021, and are therefore represented in the analysis of administrative data used for this report, are largely concentrated around Sydney (see Figure 3.1 for the location as well as the

²² See <https://www.facs.nsw.gov.au/reforms/future-directions/initiatives/SAHF/program-update>.

number of SAHF dwellings per postcode, with darker colours indicating a higher density of SAHF dwellings).

Figure 3.1 Location and density of SAHF social housing dwellings delivered between 2017 and 30 June 2021



Note: To ensure compliance with confidentiality regulations, only postcodes where more than five dwellings were delivered are included.

Source: Map produced by the Melbourne Institute Data & Analytics Team based on postcode-level information on the number of dwellings delivered by SAHF as of 30 June 2021.

Table 3.1 presents a list of the seven ServiceCos involved in SAHF implementation, the SAHF phase(s) in which they were involved, the percentage of dwellings they had delivered by March 2022 and the total number of dwellings to be delivered by 2023. Results presented are derived from the survey distributed to ServiceCo staff in March 2022. To preserve anonymity, the order of the ServiceCos in this list is not the same ordering as other lists in this report. Where multiple responses were recorded from one ServiceCo, the average percentage is reported.

According to the ServiceCo survey responses, around 2,930 dwellings had been delivered by March 2022, which appears a slight overestimate when compared to the 3,089 dwellings that had been delivered one year later as reported on DCJ's website (unless only 150 dwellings had been delivered during that year). Two ServiceCos reported having completed the delivery of their dwellings, and another was very close to completing by this time.

Table 3.1 Delivery phase and dwelling delivery for ServiceCos implementing SAHF

ServiceCo	SAHF phase	Completed delivery of dwellings by March 2022	Dwellings delivered by March 2022	Number of service ready dwellings by the end of 2023
Compass	1	Yes	100%	493
BaptistCare	1	No	74%	500
St Vincent de Paul Housing	1	Yes	100%	502
Uniting	1 & 2	No	77%	600
St George Community Housing	1 & 2	No	77%	560
Anglicare	2	No	90%	550
Housing Plus	2	No	81%	280

3.2. Characteristics of the SAHF dwellings

To place SAHF in context, we compare each SAHF dwelling to one or several non-SAHF dwellings with the same number of bedrooms that were allocated to new tenants at the same time and in the same allocation zone. Thus, differences between SAHF and other social housing dwellings reflect the nature of the program and that most dwellings are new developments (Figure 3.2). About 9 in 10 SAHF dwellings are units, and the remainder consist of houses. The distribution of SAHF dwellings across these types of social housing is markedly different from that of non-SAHF dwellings. The share of units among SAHF dwellings is larger by 13 and 18 percentage points compared to other community housing and public housing dwellings, respectively. SAHF dwellings are also less likely than non-SAHF dwellings to be any other type of housing such as houses and villas.

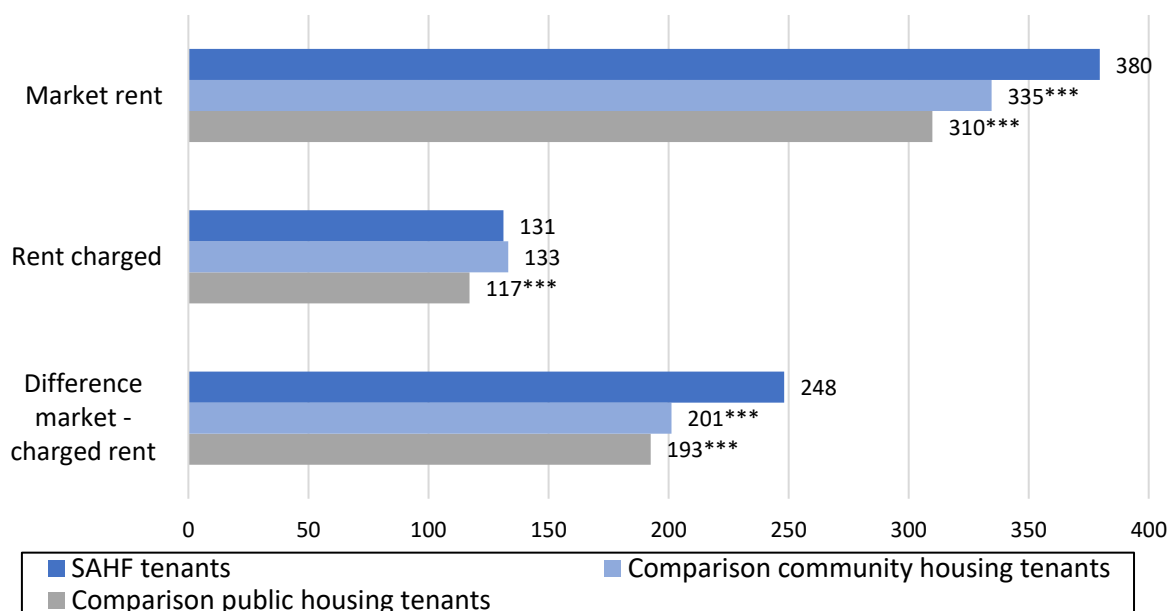
The average market rent of SAHF dwellings is \$380 per week. Market rent is substantially greater than the average across non-SAHF dwellings by an average of \$45 and \$70 per week compared to other community housing and public housing dwellings, respectively. This is likely due to SAHF dwellings being new and of better quality, and potentially located in more desirable neighbourhoods. In Section 4.3.1 we explore in depth how the location of SAHF and non-SAHF dwellings differ in terms of a range of community-level indicators (such as population density, unemployment rate, etc.) and find mixed evidence of better location.

In their first year of tenancy, 55% of SAHF tenants received Commonwealth Rent Assistance, which is a similar proportion to other community housing tenants. Due to higher market rents (and low tenant income), the average CRA received is \$10 per week higher, but this is fully passed on to ServiceCos as part of the average rent charged.

The average rent charged (which is based on the tenants' income) is \$131 per week, similar to other community housing dwellings and \$14 per week higher than for public housing dwellings. Hence, the average implied subsidy, at \$248 per week (i.e. the difference between market rent and rent charged), is greater than that for non-

SAHF tenants, by \$47 and \$56 per week compared to community housing and public housing, respectively.

Figure 3.2 Key characteristics of SAHF dwellings and differences with other community housing and public housing dwellings



Interpretation example: The average SAHF market rent is \$380/week, which is \$45 and \$70 more than for comparable community housing and public housing dwellings, respectively. Both differences are statistically significant at the 1% level.

Notes: The estimated differences are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status. The comparison means are constructed by adding the treatment effect to the SAHF mean. See Appendix Tables F.3 and F.4 for detailed results.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

3.3. Who are the SAHF tenants?

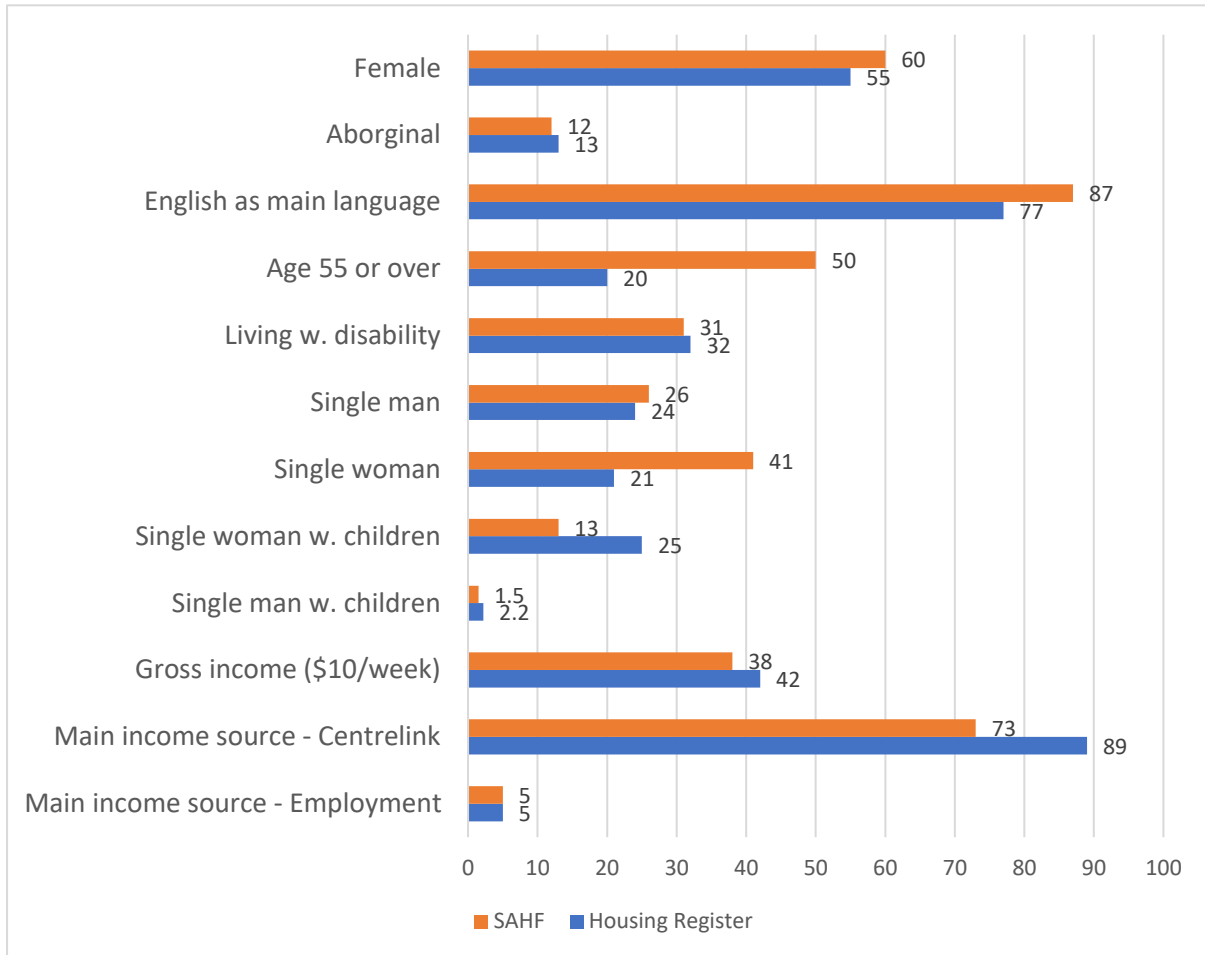
The aim of this section is to examine the characteristics of SAHF tenants. We describe SAHF tenants and compare them with social housing applicants who have not yet been housed (that is, who were still on the waiting list on 30 June 2021). This indicates whether SAHF dwellings service particular target groups as intended. Figure 3.3 presents selected findings from this comparison. The full set of comparisons is presented in Table 3.2.

3.3.1. Demographic characteristics

Figure 3.3 shows that 60% of SAHF tenants are women, slightly more than the 55% of applicants on the Housing Register. This indicates that SAHF’s target of 60 dwellings for single parents (who tend to be women) and 258 dwellings for single women (including older women and women experiencing domestic and family violence) is more than met. At 12%, the share of Aboriginal tenants is similar to the 13% of Housing Register applicants who are Aboriginal people and in line with only one SAHF ServiceCo targeting a (non-specified) number of dwellings at Aboriginal

tenants. The majority (87%) of SAHF tenants report English as their main language which is higher than the 77% of housing applicants.

Figure 3.3 Comparisons of SAHF tenants with applicants who were not yet housed



Notes: All figures are reported in %, unless stated otherwise. See notes for Table 3.2 below.

Half of SAHF tenants are over 55 years old, compared to 20% on the Housing Register, which reflects the targeting of some SAHF dwellings to seniors. From Table 1.1 we can calculate that 1,736 (or 49.8%) of social and affordable dwellings to be built are expected to be targeted to people over 55 years old. The actual proportion of older tenants in SAHF dwellings is therefore exactly on target.

The distribution of tenants over six age categories (aged 0 to 8, 9 to 16, 17 to 24, 25 to 39, 40 to 54 and 55+) shows SAHF has more tenants over 55 (50%) than aged between 17 and 54 (34%) and 16 or under (16%). (See Table 3.2).

Average SAHF household size is 1.4 persons per household which is smaller than the average household size of 2.3 among housing applicants. The most common household composition in SAHF is a single woman (41% of all SAHF tenancies), followed by a single man (26% of SAHF tenancies). Single women households, and to a lesser extent single male households, are overrepresented among SAHF tenants (constituting 21% and 24% respectively of housing applicants). The targeting of SAHF dwellings to seniors is further in evidence in the lower shares of SAHF

households consisting of single men or women with children. Thirteen percent of SAHF households are a single woman with children compared to 25% of housing applicants and for single men with children the numbers are 1.5% and 2.2% respectively.

About a third (31%) of SAHF tenants are living with disability which is almost the same as that of applicants (32%). About 3 in 10 SAHF tenants are from the priority list, which constitutes about 9% of all applicants. A further 28% were social housing transfers (i.e., they were in another social housing dwelling in the 3 months before their SAHF tenancy).

Table 3.2 Characteristics of tenants in SAHF dwellings with applicants who were not yet housed

Variable	On waiting list 30 June 2021			SAHF		
	Mean	Std.Dev	N	Mean	Std.Dev	N
<i>Information at the application level</i>						
On the priority list	9.2	0.29	65,804	31.0	0.463	929
Social housing transfer	-	-	-	28.0	0.449	2,074
Number of household members	2.3	1.60	65,804	1.43	0.716	1,453
<i>Household is headed by:</i>						
single man, w/o other tenants	24.0%	0.43	65,804	26.2%	0.440	1,448
single woman, w/o other tenants	21.1%	0.41	65,804	40.9%	0.492	1,448
single man, with a child	2.2%	0.15	65,804	1.5%	0.122	1,448
single woman, with a child	25.0%	0.43	65,804	12.5%	0.331	1,448
<i>Information at the individual level</i>						
Person is female	55.1%	0.50	147,698	60.2%	0.490	2,069
Person is Aboriginal	13.2%	0.34	139,060	12.2%	0.327	1,548
Person has a disability	32.2%	0.47	148,861	30.6%	0.461	1,668
Person is 0 to 8 years old	16.1%	0.37	148,616	10.5%	0.307	2,074
Person is 9 to 16 years old	15.8%	0.36	148,616	5.2%	0.222	2,074
Person is 17 to 24 years old	12.5%	0.33	148,616	7.9%	0.270	2,074
Person is 25 to 39 years old	19.6%	0.40	148,616	12.7%	0.333	2,074
Person is 40 to 54 years old	16.4%	0.37	148,616	13.7%	0.344	2,074
Person is 55 years old or older	19.6%	0.40	148,616	50%	0.500	2,074
Individual weekly income (\$/week)	423.15	298.69	103,575	380.00	259	1,758
Main source of income: Centrelink	89.2%	0.31	94,365	73%	0.44	1,464
Source: Linked NSW administrative data (June 2021). Authors' own calculations.						
Notes: The table refers to social housing clients who have been housed in a SAHF dwelling at any point during the period of evaluation (May 2017 to 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. The figures for SAHF are for the sample compared with tenants from community housing (See Table F.1).						

3.3.2. How are tenants faring at the start of their SAHF tenancy?

The final comparisons between SAHF tenants and housing applicants in Figure 3.3 compare the economic situation of SAHF tenants and the average housing applicant. Figures for SAHF tenants were calculated at the start of their tenancies, or more precisely at the end of the first financial year into their tenancy.

The majority of SAHF tenants rely on Centrelink income support (73%) as their main source of income. This is a lesser reliance on Centrelink payments than the average social housing applicant (89%). Five percent of SAHF tenants rely on private (non-labour) income as their main source of income, similar to the average housing applicant.

In the financial year in which tenants first moved in to SAHF dwellings, SAHF tenants had an average gross income of \$380 per week or \$19,760 per year. This is slightly lower than the average for housing applicants of \$420 per week (\$21,840 per year). The lower income likely reflects the targeting of seniors and the smaller average household size.

4. Did SAHF work? Why?

4.1. Did SAHF implementation work for ServiceCos?

Key takeaways

- There is a good fit between the SAHF model, the mission and goals of the ServiceCos implementing the program and the skillsets and experiences of ServiceCo staff. This compatibility acts as a significant enabler to implementation and enabled the integration of SAHF into business as usual for many ServiceCos.
- ServiceCo staff appreciate the inclusion of and focus on tailored support coordination under SAHF but reported a need for increased flexibility for completing tenant needs assessments and engaging tenants in these services to ensure supports are client-centred and appropriate.
- Most barriers to early implementation involved features of SAHF itself, including the complexity of the SAHF contract, lack of flexibility of contractual obligations, and upfront and unexpected costs accrued during tendering and early implementation phases.

4.1.1. Is SAHF being implemented as intended?

Dwellings are of higher quality than existing social housing; and in most cases are in better locations

Tenants and ServiceCo staff agree that SAHF dwellings are of high quality. Most of the 60 tenants who were interviewed and had previously lived in social housing reported that their current SAHF dwelling was of much higher quality; i.e., newer, in better condition, more accessible, easier to clean and maintain. This is consistent with 96.6% of SAHF dwellings meeting the Silver standard in the Liveable Housing Australia guidelines.²³ Similarly, ServiceCo staff perceive the quality of SAHF housing to be high.

“Our sites, you wouldn’t know they are SAHF, and they’re built to a very good quality. I’d love to be able to live in one. They don’t look like a SAHF building, they look like any other residential building or house.” – ServiceCo staff member

In relation to location and sense of community, almost all tenants interviewed were satisfied with the location and proximity to public transport, services and amenities. Most tenants enjoyed their quiet neighbourhood, with its sense of community and friendly neighbours.

²³ As reported on <https://www.facs.nsw.gov.au/reforms/future-directions/initiatives/SAHF/program-update> (viewed on 13 April 2023).

So it's a nice location...it's walking distance to my train. So that was a good thing. And then this sort of park, where people can go for a walk on a nice day. That's another plus.
(Tenant interview)

The few tenants who were dissatisfied with their location, found it too far from retail and services (including medical), or social networks, or noted limited public transport:

The only problem is that there are no services in the area. We have to go to a different suburb each time we have to buy anything. Everything in the area closes at 5pm and it is so hard to walk or get out in the dark in the area because of the absence of street lights.
(Tenant interview)

Good matches between tenant and dwelling characteristics

Two-thirds of SAHF tenants are single-person households and the average number of people per household is less than 2 (1.43, see Appendix Table F.1). On average, SAHF tenants live in dwellings with more than one bedroom (1.49, Appendix Table F.3). There are slightly more people per household in SAHF dwellings than in the comparison group dwellings but the number of bedrooms is the same (by design), indicating a slightly better but tighter fit. A small number of interviewed tenants indicated that their dwelling was too small for their household.

In interviews, most of the 60 tenants reported being well matched to their dwelling's housing characteristics, as indicated in Table 4.1. Positive characteristics mentioned by tenants are listed in the left column. Nearly a quarter of the 60 tenants, however, expressed some dissatisfaction with one or more aspects of their dwelling, listed in the right column. The first four negative points are particular to the site. The remaining points relate to a mismatch between the tenant and their dwelling, or issues related to their individual needs.

Table 4.1: Tenant perspectives on the characteristics of their dwelling

Positive characteristics of dwelling	Negative characteristics of dwelling
<ul style="list-style-type: none"> • size and layout of dwelling • disability assists (e.g. rails; handles; ramps; lifts; single level; wheelchair accessible) • safety features (e.g. emergency call button, peep hole in front door, security cameras and lights, locks, gates) • provision of new appliances, including air conditioning • soft close cupboards and drawers • ease of cleaning and maintenance • access to balconies and gardens • insulation, solar power and water tanks (i.e. helps to reduce bills) 	<ul style="list-style-type: none"> • safety (e.g. broken front door lock, need for a gate; path presenting a slip hazard) • high noise/ inadequate soundproofing • lack of privacy from neighbours • inadequate visitor or off-street parking • lack of disability assists in the bathroom • dwelling too small for household • high humidity/need for greater air flow • dark/limited natural light • inadequate storage • need for dishwasher (tenant had been prevented from installing).

ServiceCos report high uptake of tailored support coordination

The uptake of tailored support coordination (TSC) is perceived to be ‘high’ by 74% of ServiceCo staff surveyed in March 2022, indicating most SAHF tenants opt into these services (Appendix Table E.1). This is consistent with findings from interviews with tenants, in which a majority of those interviewed reported being offered service coordination by ServiceCo staff.

Sixty-one per cent of staff describe needs assessments as ‘very easy’ or ‘somewhat easy’ to complete (Appendix Table E.1). The tenant needs assessment form is described as relatively simple to use and most tenants are willing to complete the initial assessment.

When tenants are not interested in engaging in TSC, some ServiceCo staff perceive this as influenced in part by previous trauma, or a current crisis situation. While this sometimes might be the case, Section 4.2.3 outlines a range of other reasons tenants mentioned for choosing not to take up service coordination. ServiceCo staff voiced the importance of clear communication and building rapport with tenants to increase their willingness to participate.

“Residents don’t like being ‘assessed’ so we take the approach of having a conversation with them and building up a trusting relationship.” – ServiceCo staff member

The importance of clear communication with tenants more broadly is outlined in Section 4.2.2.

4.1.2. What are the advantages and disadvantages of the different tailored support coordination delivery models used by the different ServiceCos?

From surveys and interviews with ServiceCo staff, there was no evidence of different models being used to deliver TSC under SAHF across ServiceCos. There were some differences across ServiceCos in the number of staff dedicated to deliver TSC, but this was determined by the size of the SAHF package undertaken by the ServiceCo. We did however find differences in the delivery of TSC between SAHF and business as usual. In a survey distributed to ServiceCo staff in March 2022, 78% of respondents believed delivery of TSC to SAHF tenants differs or somewhat differs from other TSC-like services offered by the ServiceCo through standard community housing (Appendix Table E.2). TSC services under SAHF were described as more formalised and intensive than those provided outside of SAHF. This is perceived to have both advantages and disadvantages to service delivery.

Advantages of TSC under SAHF versus business as usual

TSC under SAHF is more intensive and client-centred

As TSC is fully scoped and financed under SAHF, this allows ServiceCos to provide more intensive, client-centred support to SAHF tenants. TSC under SAHF is described as ‘more outcomes-focused’ with tenants’ needs at the forefront. The presence of an onsite tailored support coordinator offers SAHF tenants increased access to support services. ServiceCo staff are encouraged to engage with SAHF clients earlier on in their tenancy, rather than waiting for a crisis situation to occur.

This assists tenants and staff to identify and mitigate potential risks before these risks occur. Furthermore, as TSC under SAHF encourages earlier and more frequent contact with SAHF tenants, this facilitates the development of stronger relationships between ServiceCo staff and their clients.

“SAHF support engages immediately at the start of the tenancy, instead of crisis intervention later on in the tenancy.” – ServiceCo staff member

Disadvantages of TSC under SAHF versus business as usual

TSC under SAHF is resource-intensive

The formal and intensive nature of TSC under SAHF increases the administrative burden on ServiceCo staff. For some ServiceCos, the introduction of TSC under SAHF did not alter service delivery but required additional resources to complete administrative tasks as contractually required. This includes regular reporting of tenant needs assessments and support plans. ServiceCo staff claim these program-specific processes have rigid timelines and must be universally implemented and cannot be tailored without risk of abatements.

“Tailored support coordination [under SAHF] has a number of set processes and templates that must be followed regardless of need or appropriateness.” – ServiceCo staff member

The comprehensive nature of TSC under SAHF may divert resources away from tenants who could benefit the most

Although support services are tailored to tenants’ needs under SAHF, some ServiceCo staff indicate the blanket approach to engaging all clients in TSC may be inappropriate. Encouraging all SAHF tenants to engage in TSC is perceived to distract from providing services to those who need and want support the most. Some providers believe this model distracts from the purpose of these services – that is, to support the tenant. These providers argue for a more nuanced approach to TSC.

“Mainstream [support services are] turned on and off when needed by the customer. With SAHF, there is more of an expectation that it goes hand-in-hand with the tenancy. Being restricted by abatements and program requirements sometimes shadows the purpose and authenticity of the original intent.” – ServiceCo staff member

Several adaptations to TSC were made over time

In March 2021, half of the senior ServiceCo staff surveyed reported adaptations were required to TSC services. These adaptations included expansion of TSC services to reflect widening geographic location and increased cohort size. For some ServiceCos, this involved transferring management of TSC to another team within the ServiceCo who had wider reach across NSW. Further adaptations, such as increased engagement with tenants, were made to address the diverse needs of tenants.

“We have a diverse set of sites and resident cohorts, so we are adapting to achieve good results for each cohort.” – ServiceCo staff member

4.1.3. What are the barriers and enablers to delivering: (a) new supply under SAHF and (b) SAHF-funded tailored support coordination, from the ServiceCo perspective?

The Consolidated Framework for Implementation Research (CFIR) was used as a framework to analyse barriers and enablers to implementation of SAHF. We have grouped these CFIR constructs into domains relevant to SAHF:²⁴

1. The SAHF program
2. ServiceCo staff
3. ServiceCo as an organisation
4. External contexts and
5. SAHF implementation processes

Figure 4.1 shows the major domains and constructs relevant to the early stages of implementation of SAHF that emerged during consultations with ServiceCo staff in March 2021. Major barriers to early implementation included the complexity of the SAHF contract, unexpected costs and financial implications and a lack of flexibility in certain aspects of SAHF. Key enablers to early implementation included perceived compatibility between SAHF and the ServiceCos delivering it, the perception that ServiceCo staff understand and have the resources to address and meet tenants’ needs and their connections to and relationships with external service providers.

What are the barriers and enablers to delivery of new supply under SAHF?

1. The SAHF program

The complexity of SAHF contracts and monthly reporting acted as a barrier to early implementation

The complexity of SAHF acted as a significant barrier to early implementation, resulting in additional time and finances being utilised on administrative work and less time remaining for service delivery.

Most complexity stemmed from the contract, which was described as ‘daunting’ and ‘highly engineered.’ Staff voiced difficulty in comprehending the contract and often required external legal and financial advice (sourced and paid for by their organisation) to ensure contractual obligations were met. ServiceCos recommended designing a simpler contract, stating this would likely be more cost effective and less time consuming for the organisations to follow. Complex monthly reporting was also a barrier to implementation. The amount of time spent on reporting was described as extensive, often distracting from other tasks.

²⁴ As is appropriate in the use of the CFIR, domain names, construct names and construct definitions have been adapted to fit the context of SAHF. In particular, the following constructs have been adapted (with original construct names indicated): Consequences (Triability); Financial implications/costs (Cost); Presentation (Design quality and packaging); Tenant needs and resources (Patient needs and resources). Note we use the original CFIR constructs in this evaluation and not the updated CFIR launched in 2022 - see <https://cfirguide.org/constructs/>.

Figure 4.1 Number of times constructs from the Consolidated Framework for Implementation Research (CFIR) were reported by ServiceCo staff regarding early implementation of SAHF



“There’s a lot of things to report in there, so I spend about 50% of my time working on reporting.” – ServiceCo staff member

Some aspects of SAHF lack adaptability and act as barriers to implementation

The SAHF model was seen at times to lack adaptability. This was primarily due to deadlines and associated abatements outlined in the contract. The contract was described as ‘overly prescriptive’ by some, lacking space for negotiations and professional judgement. Staff believed the rigidity of the contract reduced providers’ ability to incorporate their expertise and problem-solving skills within the housing sector.

Occasionally, lack of flexibility in meeting set deadlines hindered service delivery and appropriate tenant allocations. This was particularly true during tenancing phases, which strained available resources. In order to meet deadlines and avoid abatements, tenants were sometimes allocated hastily or inappropriately, and service delivery was placed on the backburner. ServiceCo staff voiced the need for greater discretion during this phase of implementation given the high volume of tenants that need to be allocated within this period.

“Timeframes and abatements can put pressure on that can result in unsuitable [tenant] allocations. There needs to be greater discretion during that mobilisation phase.” – ServiceCo staff member

Although some aspects of SAHF lack adaptability, staff valued their ability to tailor the design of SAHF to fit the organisation. For example, some ServiceCo staff described the use of ‘salt and pepper’ integration (i.e., mixed private and public communities) to fill vacant properties which allowed utilisation of existing empty units and was thought to improve tenant allocation and integration within communities.

ServiceCos recognise the relative advantage of SAHF when compared to other community housing programs

The perceived relative advantage of SAHF acted as an enabler to early implementation. ServiceCo staff appreciated the high-quality housing offered by SAHF and the incorporation of TSC. Furthermore, SAHF substantially increased the amount of funding available for the housing sector. This was described as advantageous and had a two-fold effect: (1) it increased the number of social and affordable dwellings available and (2) it increased the perceived sustainability of the program.

“The product that we’re delivering is going to permanently stay in the system ... SAHF is delivering permanent supply. I think that is a huge positive.” – ServiceCo staff member

Involvement in SAHF was also perceived to be advantageous to the organisational development of ServiceCos delivering the program. SAHF was viewed as an opportunity for ServiceCos to grow and increase their reputation within the housing

sector. Delivery of SAHF not only offered ServiceCos opportunities to develop professionally, but also presented financial incentives. These financial benefits were seen as an opportunity for ServiceCos to provide more social and affordable housing in addition to SAHF in the future.

“Having this experience has really built our reputation as a good partner who delivers. Also, financially, once it’s all delivered, we’re going to be a financially stronger business who’s going to be in a better position to deliver more affordable housing.” – ServiceCo staff member

2. ServiceCo staff

ServiceCo staff are knowledgeable about and believe in SAHF

Staff knowledge and beliefs about SAHF acted as an enabler to early implementation, with staff describing themselves as highly supportive of SAHF. Staff were particularly enthusiastic about the quality and quantity of dwellings being introduced and were impressed by the outcomes-focused nature of SAHF.

Although ServiceCo staff appreciated the outcomes-focused nature of the model, some staff voiced hesitancy around the feasibility of transitioning tenants through the housing continuum. Some described this aspect of the model as ‘too optimistic’ given the ‘complex issues and support needs’ of SAHF tenants, particularly those in social housing.

“I do think that maybe the thought of them moving [through the housing continuum] is maybe a bit too optimistic.” – ServiceCo staff member

3. ServiceCo as an organisation

ServiceCo staff believe that SAHF is compatible with their organisation

Overall, ServiceCo staff believe SAHF aligns well with their organisations’ core values and mission. According to staff, the SAHF model also fits well with pre-existing services provided by the organisations and suits the skillsets of those employed by the ServiceCo. Funding provided for SAHF allows the ServiceCos to continue and expand their work in the housing sector.

“SAHF has in some ways paralleled and pushed [the organisation]. It was a vehicle to help you get a real kickstart into growing.” – ServiceCo staff member

In contrast, however, some ServiceCo staff perceived their organisation as too inexperienced to provide large-scale community housing and indicated that SAHF may be more compatible with large, well-established ServiceCos. Others stated that SAHF was not designed to address the needs of their current clientele. For example, some staff indicated SAHF was best suited to meet the needs of younger tenants, to ‘[get them] back on their feet, back in the workforce, back being a productive part of society.’ However, this group was not representative of the ServiceCos’ current

target population through SAHF or the intended target population (i.e., those aged 55+) of SAHF.

The presence of strong networks and communication acted as an enabler for most ServiceCos

For the majority of ServiceCos, internal communication was relatively strong and acted as an enabler during early implementation. Some, however, noted insufficient communication between senior management and operational teams, particularly at the beginning of implementation. As time went on, internal communication improved with regular meetings and discussions to ensure information was shared, particularly between tailored support services and tenancy management teams.

Availability of resources acted as both an enabler and barrier

The availability of resources acted as both an enabler and a barrier to early implementation. When ServiceCos were sufficiently staffed, this was attributed to one of two reasons. Either the organisation anticipated the significant workload associated with SAHF implementation and hired additional support or the ServiceCo was a large, well-resourced organisation from the outset and could accommodate additional work without compromise. Staff indicated that larger, more established organisations could more easily integrate SAHF into 'normal' business and suffered less with strain on resources.

"I think if you were a bigger provider, you had an abundance of housing workers, you could almost amalgamate SAHF into your existing portfolios." – ServiceCo staff member

Other organisations reported insufficient staffing to complete all tasks. The strain on resources seemed to wax and wane, with tenanting phases causing the most pressure on staff. For some organisations, the increased workload associated with tenanting new properties disrupted existing sites.

Strong leadership engagement acted as an enabler to early implementation

Staff described strong and active engagement of ServiceCo leadership in SAHF. Senior management often initiated the organisations' involvement in SAHF, and staff described ServiceCo leaders as 'innovative' and 'progressive.' This excitement and engagement with SAHF appeared to be unwavering throughout the implementation process.

4. External contexts

The social connectedness of ServiceCos with external service providers acted as a strong enabler to SAHF implementation, but more networking between ServiceCos is recommended

ServiceCos implementing SAHF are generally quite large and well-networked organisations, and most staff believe this social connectedness acted as an enabler to early implementation. For example, ServiceCo staff cite having strong relationships with external service providers, such as mental health services. These established networks were enablers in addressing the complex and variable needs of SAHF tenants. The relationship between ServiceCos and DCJ was collaborative and open, which was also a strength. This was however perceived to diminish over time; ServiceCos felt that there was a sense of relinquished support from DCJ once they entered the key implementation and construction phases, which instead tended to focus on ensuring contractual obligations were met.

While these external relationships were strong, ServiceCos did acknowledge that the same degree of connection was not observed between ServiceCos. They saw this as a missed opportunity to gain insight into how other teams were navigating SAHF on a day-to-day basis and sharing the challenges and successes of implementation. This was particularly pertinent for ServiceCos that were involved in other arms of Future Directions, who felt there were fewer collaborative opportunities among their contemporaries when delivering SAHF.

ServiceCo staff believe they understand and can meet the needs of SAHF tenants

Despite the range of needs and specialist services required by SAHF tenants, ServiceCos remark with overwhelming positivity that they have a good understanding of the needs of their tenants and that through delivering SAHF as intended, they can ensure these needs are met. The organisations responsible for delivering SAHF have been able to utilise their experience, community standing and professional networks to accurately understand the needs of the community, and in what they consider a fast pace, due to the timeframes specified in the contract.

“[SAHF has taken service delivery] to another level as I say, with the specialist staff that are really connecting on a stronger basis. More time with the tenants, more focus on outcomes, and not that there wasn’t before, but these specialised positions obviously assist in that.” – ServiceCo staff member

5. SAHF implementation processes

Active and early engagement enabled successful implementation for most ServiceCos

SAHF ServiceCos made dedicated efforts to engage with their community and staff to get a head start on program implementation. In particular, successful implementation has been attributed by many organisations to the early and targeted recruitment of project managers and team leaders, who were seen internally as champions of SAHF. By contrast, organisations that had challenges in these appointments found implementation far more challenging, as additional burden and workload fell to other staff.

Planning for SAHF was an enabler to early implementation when ServiceCos were able to adequately anticipate the implementation process

Planning for SAHF acted as an enabler to early implementation when present and a barrier when absent. From tendering through to service delivery, development of implementation plans and internal planning sessions were significant enablers. Taking time to connect with other local agencies and external support services to promote smooth implementation before the launch of SAHF was a worthwhile investment and initiative. Other internal planning strategies included dedicated meetings to plan for and mitigate anticipated complexities in implementation.

However, many ServiceCos felt that they were unable to adequately prepare for the challenges of timeframes for conducting tenant needs assessments and assigning properties, as they were not fully aware of the nature of these challenges until they were faced with them.

Collecting and reflecting on data collected through SAHF promoted tracking of key targets and continuous quality improvement

ServiceCo staff have been collecting additional information and data (in addition to SAHF reporting requirements) to reflect on their experience in service delivery and observed tenant outcomes. This has not only been valuable to understand whether they are meeting SAHF and internal targets, but also promotes continuous quality improvement.

What are the barriers and enablers to the delivery of SAHF-funded tailored support coordination?

1. TSC characteristics

Provision of TSC is perceived to lack adaptability and flexibility, which acts as a significant barrier to implementation

A key barrier to the delivery of TSC under SAHF is the specific timeframe in which ServiceCo staff must operate. Required features of TSC delivery such as conducting a full tenant needs assessment are seen to be restrictive in the six-week timeframe allocated. ServiceCo staff indicate these timeframes do not allow the required time for engagement and rapport building to accurately gather information about the tenant and their circumstances. This was exacerbated in instances where tenants had multiple or complex needs, history of trauma, or hesitation in ‘*opening up*’ to ServiceCo staff.²⁵

‘Aligning assessments to timeframes affiliated with contractual obligations and abatements can be difficult when our customer is not personally ready to face these conversations.’ – ServiceCo staff

These challenges were amplified by difficulty navigating the allocation process, especially in the early stages of implementation when ServiceCo staff were first learning SAHF allocation and needs assessment processes. To mitigate these barriers, ServiceCo staff recommend increased flexibility in meeting set timeframes or removal of abatements during early delivery phases to allow staff time to adapt to these new ways of working. In addition, ServiceCo staff may require additional time to complete tenant needs assessments with SAHF tenants who are of high priority status.

Furthermore, although ServiceCo staff appreciated the increased focus on TSC under SAHF, staff were hesitant to support TSC as a requirement of SAHF tenancy. Staff voiced their desire to focus tailored support services on tenants who would benefit the most from these services, rather than targeting all SAHF tenants. ServiceCo staff urged for more flexibility in the provision of TSC to further reflect the diverse needs of tenants. Although some of these views were due to misconceptions among ServiceCo staff who apparently were unaware of the non-compulsory nature of TSC (which can be resolved by clearer communication), the difficulty in meeting

²⁵ Findings from the tenant-focused implementation evaluation led by CIRCA indicate, through interactions with tenants, that CALD tenants feel that their needs are not being appropriately met through the support coordination process. This finding is consistent with the inadequate/inflexible timeframes perceived by ServiceCos to conduct their assessments and would be exacerbated for those with difficulty communicating in English or other language considerations.

set timeframes with tenants who have complex needs remains an issue to be resolved.

Increased funding and focus on TSC under SAHF was advantageous as it allowed ServiceCos to establish a dedicated team to provide support coordination

Increased funding and focus on TSC under SAHF enabled ServiceCos to assign a dedicated tailored support coordinator or team to deliver tailored support coordination services. ServiceCo staff perceive this to be a significant strength, as this allows an uninterrupted focus on TSC and increases tenant touchpoints. The separation of support coordination and tenancy management is thought to reduce the risk that tenants' needs are minimised by the status of their tenancy. With this approach, ServiceCo staff voice the importance of clear communication between tenancy management and support coordination teams, as well as clear communication with tenants on the roles and responsibilities of each team.

"This model ensures that tenant meetings are not overshadowed by tenancy and maintenance issues. The dedicated TSC team ensures a platform for tenant's support needs and goals to be discussed, evaluated and worked towards. Tenants are made aware that they have a tenancy worker and a TSC worker who work side-by-side." – ServiceCo staff member

The design and presentation of TSC under SAHF is described as somewhat unclear, leading to misunderstandings among ServiceCo staff

The majority of ServiceCo staff described the design and presentation of TSC as outlined in SAHF contracts as a barrier to implementation. While some staff appreciated the inclusion of TSC as a component of SAHF, others described the provision of these services as unclear. More specifically, staff were unsure if SAHF tenants were required to engage with tailored support services as part of their housing agreement. This confusion was raised as a result of ServiceCos receiving abatements when SAHF tenants refused to complete a tenant needs assessment. Given this, some organisations raised ethical and legal concerns regarding potentially forced participation in this process.

The evaluation team understands participation in a needs assessment or engaging in tailored support services is not a contractual requirement of SAHF if tenants refuse to participate. However, from our discussions with ServiceCo staff, it appears some staff are unaware of these exceptions. As a result, some organisations reported abatements for not completing needs assessments with tenants who did not agree to participate. Clearer communication between DCJ and ServiceCo staff is required to ensure ServiceCos are not penalised for tenant refusal to undergo a needs assessment and tenants are not inadvertently pressured or forced to participate in services they do not desire. Importantly, interviews with tenants done for this evaluation have so far found no evidence of forced participation occurring.

Despite these barriers, ServiceCo staff report that in general, the tailored nature of the support provided to tenants is a significant strength. The design of TSC is seen to reflect the specific needs and complexities of SAHF tenants and, importantly, outlines a process to address and meet these needs. TSC is viewed as an opportunity to connect clients to services available in the community they may not have otherwise accessed.

“We offer a very flexible approach to engagement, which is never forced. Each individual tenant’s support plan is guided by them, and the support offered on a needs basis.” – ServiceCo staff member

2. ServiceCos’ operations are compatible with TSC

TSC under SAHF aligns well with other services ServiceCos offer and the skillsets of ServiceCo staff

Compatibility between the design of TSC under SAHF and the ServiceCos delivering the program acted as a significant enabler to the implementation of TSC. TSC under SAHF is perceived to align well with ServiceCos’ existing service provision and the profile and experience of ServiceCo staff. ServiceCos each remarked on the highly skilled and diverse range of experiences represented by TSC staff. Many organisations were able to draw upon these specialised skillsets to address the complex needs of their clients. This was viewed as a key enabler to the successful delivery of TSC to SAHF tenants.

“All coordinators are ex-caseworkers who have [a] high level of experience in dealing with tenants with mental health, AOD and complexities.” – ServiceCo staff member

In some cases, ServiceCos had existing departments and service teams at their disposal which enabled clear, internal communication and generally streamlined the process of incorporating TSC. This was a vital advantage to service delivery, as it meant the TSC teams were equipped to respond to the diverse nature of needs and complexities within their local SAHF tenant cohort, or quickly and accurately recognise the need to draw upon other expertise internally or externally. This also enabled ServiceCos to identify potential areas for recruitment if there were gaps within their team that required attention.

While ServiceCo staff believed SAHF aligned well with their organisations and staff skillsets, there were some specific features of TSC that required nuanced ways of working. For some ServiceCos, social housing through SAHF was seen as a new ‘venture.’ Previous experience with other services such as aged care meant that SAHF brought a different approach to case management, which required practitioners to adjust their standard practices.

3. ServiceCo staff understand and believe in TSC

ServiceCo staff understand and believe in the TSC model, and believe their approach to TSC is largely effective

ServiceCo staff knowledge of and belief in the TSC component of SAHF acts as an enabler to implementation. For some organisations, the inclusion of TSC was viewed as an opportunity for ServiceCos to provide supports their organisations were already delivering, but at scale. The enhanced focus on the provision of tailored support under SAHF is encouraging for ServiceCo staff, who believe this contributes to the outcomes-focused nature of SAHF more broadly.

“The tailored support provision in this, it’s quite exciting. I think that’s good because it actually supports having adequate support.” – ServiceCo staff member

Prioritisation and increased funds for TSC under SAHF allowed ServiceCos to provide more intensive and continuous support to SAHF tenants. ServiceCo staff appreciated the presence of a ‘dual system’ for supporting tenants. This system includes two teams – one focused on tenancy management and the other on tailored support coordination. This is believed to allow for a more holistic approach to tenant support.

“You can develop that relationship with your tenant, you can work with the tailored support, your colleague, very closely for great outcomes.” – ServiceCo staff member

In addition to understanding and believing in TSC as a concept under SAHF, ServiceCo staff also believe in their organisation’s approach to TSC in practice. In a survey distributed in March 2021, senior staff described their approach to TSC as largely effective and feasible to implement. The majority of staff further described their approach as acceptable to both tenants and staff (Appendix Table E.12). This approach is also perceived to be appropriate for meeting tenants’ needs.

4.1.4. Are different barriers and enablers experienced by ServiceCos at different implementation stages?

A follow-up survey was distributed to ServiceCo staff in March 2022 (n = 41) to explore if and how the barriers and enablers to early implementation identified through interviews with ServiceCo staff in March 2021 (n = 21) developed over time. The ways in which these barriers and enablers adapted or remained consistent across implementation stages is explored below.

1. The SAHF program

Complexity of SAHF may reduce over time but impedes integration of SAHF into business as usual for some ServiceCos

Although complexity was a leading barrier to early implementation, findings suggest the perceived complexity of SAHF may decrease over time. In March 2022, 54% of respondents strongly or somewhat agreed that SAHF is relatively easy to implement. Three-quarter of respondents strongly or somewhat agreed that SAHF has been integrated into business as usual (Appendix Table E.3). ServiceCos’ ability to integrate SAHF into business as usual is attributed to the alignment of SAHF with the ServiceCos’ core business models, mission and existing services.

“The delivery model of SAHF matches very closes with what [our organisation] does in housing.” – ServiceCo staff member

However, when ServiceCos are unable to integrate SAHF into business as usual, this is typically due to the complexity of the program. This complexity continues to

extend from contractual obligations, such as reporting and service delivery, and is heightened during recurrent delivery phases.

“SAHF services are more extensive from a delivery and reporting perspective than [redacted] other ‘business as usual’ programs. As such, SAHF services are ‘integrated,’ but not ‘business as usual.’” – ServiceCo staff member

Given this complexity, significant time and resourcing has been allocated to understanding the finer details of the program and SAHF contracts. As previously mentioned, the resource strain associated with this process was a significant barrier to early implementation. To mitigate this, it is important for organisations to establish and embed processes for retaining corporate knowledge of such programs. By March 2022, 71% of ServiceCo staff reported processes in place to promote continuity of corporate knowledge of SAHF contracts (Appendix Table E.13). This indicates that although complexity can act as a barrier to implementation, most ServiceCos have developed processes to mitigate these risks. This is particularly important during periods of high staff turnover.

Lack of adaptability acts as a persistent barrier across implementation stages

Findings suggest timeframe constraints and unexpected costs act as persistent barriers to service delivery across implementation stages. The majority of respondents strongly or somewhat agreed that contractual timeframes hinder the delivery of SAHF services and 47% strongly or somewhat agreed that unexpected costs hinder support coordination (Appendix Table E.4). ServiceCo staff continued to urge for increased flexibility of timeframes, particularly during tenanting phases.

“The expectations of timeframes to commission new sites (blocks of units) could be a little more flexible. It’s not as easy as ‘someone needs somewhere to live, so let’s just house them.’” – ServiceCo staff member

ServiceCo staff also recommended increased flexibility of timelines for completing tenant needs assessments and engaging tenants in tailored support services as most staff indicated some degree of difficulty engaging clients in TSC within designated timeframes (Appendix Table E.14). These challenges can negatively impact the ServiceCo, primarily through the allocation of abatements.

Staff also believe careful consideration is required when setting timeframes for engaging with tenants to ensure these services are needs-based, outcomes-focused and not overly burdensome on tenants.

“Allowances around timeframes [for completing needs assessments are required] to ensure that the time is right and will derive the best outcomes for the [tenant] and not necessarily to meet a deadline.” – ServiceCo staff member

Despite these barriers, all ServiceCo staff are able to manage or somewhat manage risks associated with SAHF payments. The degree of difficulty managing these risks

varies across service providers (Appendix Table E.15 and E.16). Risks are primarily managed through increased communication, resourcing and planning. This includes close monitoring of impending deadlines and clear communication internally to ensure sufficient resourcing is available to meet these timeframes. Clear communication and collaboration with DCJ are perceived to be an effective strategy for mitigating risks if issues arise. If deadlines have not been met, some ServiceCo staff state penalties can be avoided by providing DCJ with strong evidence to justify the delay.

“We flag issues in advance with DCJ. Where there is an issue and DCJ find that we are working hard to address it, they have provided relief from abatements.” – ServiceCo staff member

These mitigation strategies, however, have their own impacts on ServiceCos. Staff describe these strategies as resource-intensive and costly, often to the detriment of other aspects of the business. This is particularly challenging for smaller organisations which have limited staffing and experience the effects of resource strain more severely. In contrast, developing strategies to reduce these risks has increased the collaboration and communication between staff. This has built stronger relationships and more uniform processes internally.

The perceived adaptability of SAHF to fit the needs of tenants and the skills and experiences of ServiceCo staff, in contrast, acted as an enabler to early implementation. While the lack of flexibility of timeframes associated with TSC acted as a barrier, the TSC model itself was viewed as highly adaptive and could be tailored to suit individual needs. This appears to be consistent across implementation phases with 84% of respondents strongly or somewhat agreeing that SAHF is easily adapted to fit the needs of tenants while 65% of staff believe SAHF is easily adapted to suit the skills and experience of ServiceCo staff (Appendix Table E.5).

Most ServiceCo staff were unaware of organisational plans to leverage SAHF payments, but some were reinvesting funds into other social and affordable housing projects

Despite the perceived advantage of increased funds provided via SAHF, the majority of ServiceCo staff were unsure if their organisation had plans in place to leverage the benefits of SAHF payments as of March 2022. For those who had plans in place, funds were being reinvested into community housing projects. ServiceCo staff indicated that funds introduced by SAHF enabled them to further invest in future social housing projects and increased their ability to incorporate additional affordable housing into their developments.

2. ServiceCo staff

ServiceCo staff’s knowledge and beliefs about SAHF do not waver over time

ServiceCo staff’s knowledge of and belief in SAHF was a strong enabler to early implementation. Findings suggest this has not changed over time with the majority of staff strongly agreeing that they understand and believe in SAHF (Appendix Table E.7).

3. ServiceCos as an organisation

Compatibility between SAHF and the ServiceCos delivering the program enables integration of SAHF into business as usual and enables organisational growth

ServiceCo staff continue to voice good alignment between TSC, staff's experience and skills and the mission or goals of the ServiceCos delivering it (Appendix Table E.11). The perceived compatibility between SAHF and ServiceCos is thought to act as an enabler for integration of SAHF into business as usual. ServiceCo staff believe integration of SAHF into day-to-day practices is possible because SAHF closely aligns with the core business model and mission of the organisations delivering SAHF. The alignment of SAHF to the pre-existing services, programs and processes of the ServiceCos has further enabled smooth integration into business as usual.

ServiceCo staff also believe their involvement in SAHF provided increased capability and confidence to grow as service providers (Appendix Table E.8). Most ServiceCo staff claim involvement in SAHF has increased their commercial knowledge and experience working on large-scale, complex housing projects. This venture has enabled service providers to grow their portfolios and provide more social and affordable housing. For some, SAHF has allowed the ServiceCo to extend their reach to new areas and increase their recognition within the housing sector.

“SAHF has enabled [the ServiceCo] to deliver more housing for people in need, to leverage off its asset base through borrowings and restructuring of its finances and to remain a competitive CHP in the industry.” – ServiceCo staff member

4. External context

Ongoing social connectedness with external service providers enables implementation but limited connection with other SAHF ServiceCos remains a missed opportunity

The majority of staff continue to describe their relationships with external service providers as strong. Staff describe a high level of support offered by external service providers when seeking support for SAHF tenants. This acts as a significant enabler to SAHF implementation, particularly the TSC component of the program.

“We have built strong partnerships with external services to better provide appropriate supports to customers.” – ServiceCo staff member

Staff continue to voice a desire to connect with other SAHF providers to share insights and ideas, however, this is perceived to have been discouraged by DCJ at program inception due to the commercial sensitivity of SAHF contracts. ServiceCo staff continue to describe this as a missed opportunity for collaboration across the program.

“There is minimal connection with other ServiceCos – initially this was discouraged by DCJ due to commercial sensitivity of the contract. We have been requesting more connection with other ServiceCos to exchange ideas and insights about the program.” – ServiceCo staff member

5. SAHF implementation processes

Collecting and reflecting on monitoring and evaluation data continues to enable implementation

Findings suggest the ongoing collection of monitoring and evaluation data by ServiceCos acts as an enabler to implementation. Nearly all staff report the collection of data internally to monitor or evaluate the delivery of SAHF. This primarily consists of data on tenant outcomes, service delivery and financials. This allows ServiceCos to reflect on and adapt their practices based on outcomes of their implementation and delivery.

4.1.5. Summary and recommendations

Table 4.2 summarises the findings of this section together with recommendations to ensure enabling factors remain present and barriers are mitigated or reduced across the implementation stages.

Table 4.2 Summary of implementation (CFIR) constructs and how these constructs acted as a barrier or enabler to implementation of SAHF across different implementation stages

Construct	Definition	Early SAHF implementation	Later stages of SAHF implementation	Recommendations
Complexity of SAHF	How complex SAHF was for ServiceCos to implement	(1) Staff described SAHF, particularly the contract and reporting, as highly complex and time consuming	(1) Most ServiceCos have developed processes to mitigate the risks associated with a complex contract allowing integration of SAHF into business as usual (2) However, ongoing complexity of the SAHF contract, particularly around service delivery and reporting continues to act as a barrier to implementation	(1) Design a more user-friendly contract or provide a summary highlighting key contractual obligations to reduce burden of complexity (2) During early phases of implementation, allow ServiceCos increased flexibility to develop processes and understand contractual obligations regarding service delivery and reporting prior to issuing abatements (3) Clearer communication around contractual requirements related to completing tenant needs assessments is required to ensure ServiceCos are not penalised for not completing assessments when tenants are unwilling to engage, and tenants are not inadvertently pressured or forced to participate involuntarily
Adaptability of SAHF	How adaptable or flexible SAHF is for ServiceCos to implement	(1) Lack of flexibility in meeting set deadlines hindered service delivery and appropriate tenant allocations (2) Staff valued their ability to tailor the design of SAHF to fit the ServiceCo	(1) Lack of flexibility in meeting set deadlines acts as an ongoing barrier to service delivery and appropriate tenant allocations	(1) Allow ServiceCos to have increased flexibility within SAHF delivery, particularly TSC to allow ServiceCos to best address and meet the needs of tenants. This may include increased flexibility in timeframes for engaging hard-to-reach tenants to complete tenant needs assessments which will allow staff time to build rapport and gather sufficient information to inform appropriate support coordination
Relative advantage	ServiceCo perception that SAHF was advantageous compared with alternative models of social housing	(1) Staff indicated that SAHF substantially increased the amount of funding available for the housing sector, which was not available previously (2) Staff appreciate the quality of housing and incorporation of TSC	(1) Some ServiceCos have plans in place to use SAHF payments to reinvest in the social and affordable housing sector	(1) Encourage ServiceCos to develop processes and plans to leverage the benefits of SAHF payments

Construct	Definition	Early SAHF implementation	Later stages of SAHF implementation	Recommendations
Knowledge & beliefs about SAHF	Individuals' attitudes toward & value placed on SAHF & their familiarity or experience with SAHF or other stock transfers	(1) Staff voiced hesitancy around the feasibility of transitioning tenants through the housing continuum (2) Staff described themselves as highly supportive of SAHF and viewed its' implementation as highly successful (3) Staff were particularly enthusiastic about the quality and quantity of housing being introduced and the outcomes-focused nature of SAHF	(1) ServiceCo staff's knowledge and beliefs about the SAHF program do not waver over time or across implementation stages	Not applicable
Compatibility with SAHF	How SAHF aligns with ServiceCos' mission, values & existing workflows & systems	(1) SAHF aligns with pre-existing services the ServiceCos provide and financially allows CHPs to continue and expand their work in the housing sector (2) SAHF serves as a springboard for CHPs to grow, offering perceived increased capacity and reputation 3) Staff at some ServiceCos perceive the ServiceCo as not having sufficient experience to provide large-scale community housing or believe SAHF is not designed for their current clientele.	(1) Staff continue to describe SAHF as well-aligned to the business model and mission of the ServiceCos (2) Involvement in SAHF is perceived to have increased most ServiceCos' capability and confidence to grow in the housing sector and has increased corporate knowledge of large, complex housing projects	Not applicable
Social connectedness	Quality of relationships & interactions a ServiceCo has with other organisations (e.g., DCJ/LAHC, other ServiceCos & other services)	(1) Staff describe limited collaboration with other ServiceCos, citing this as a missed opportunity to share experiences and learn from each other (2) Staff describe strong relationships with external service providers, which enabled them to meet tenant needs and deliver SAHF as intended	(1) Staff report a continued lack of connection to other SAHF ServiceCos and describe this as a missed opportunity for collaboration and shared learning (2) Staff report persistently strong relationships with external service providers allowing smooth referrals for tenants to external support services	(1) Encourage and/or support collaboration between ServiceCos managing SAHF dwellings to promote knowledge exchange (2) Selection of ServiceCos with strong relationships with external service providers may be beneficial

Construct	Definition	Early SAHF implementation	Later stages of SAHF implementation	Recommendations
		(3) The relationship between ServiceCos and DCJ is mixed – some ServiceCos describe the relationship as strained while others describe it as strong and collaborative		
Reflecting and evaluating	Opportunity to provide feedback about the progress and quality of implementation experience	(1) Staff describe the collection of data as an opportunity to reflect on tenant outcomes and ensure the ServiceCo is meeting targets	(1) Staff continue to collect monitoring and evaluation data and use this information to inform and adapt practices	(1) Encourage ServiceCos to continue to collect monitoring and evaluation data and to use these data to inform practices

4.2. Did SAHF implementation work for tenants?

Key takeaways

- The 60 interviewed tenants identified SAHF successes in implementation as:
 - provision of affordable housing, with relatively short wait list times for some tenants (although this is not unique to SAHF);
 - physical and material support from ServiceCos when moving;
 - new, high quality dwellings catering to older tenants, that are accessible and have multiple safety/security features;
 - regular and frequent maintenance;
 - a good location close to services and amenities, and peaceful environment;
 - high engagement by ServiceCo staff who are responsive to tenant needs;
 - social activities for tenants organised by ServiceCos;
 - provision of service coordination support, although a few tenants reported needing but not being offered service coordination.

4.2.1. How well has the SAHF implementation process gone for tenants? (What has been working well? What has not been working well, and for whom?)

Tenants' perceptions of the SAHF housing allocation and relocation process

All 60 tenants interviewed were generally satisfied with the selection process for social housing. A few felt pressured or rushed to accept the accommodation because of long wait lists for social housing, but most were eager to accept the offer. Some tenants reported being consulted by the ServiceCo as to their specific needs and/or being offered a choice of dwellings; others were not offered a choice of dwelling but were generally satisfied with the dwelling. A few tenants were initially apprehensive about moving to social housing but were eventually pleasantly surprised:

*No, this is the first experience, but I think it is so good and beyond my expectation ...
(Tenant interview)*

Some of the tenants interviewed reported being on the social housing wait list for only a short time before being offered a dwelling (e.g. a few weeks to under one year). As official wait times in the site locations are five to ten plus years, the short period for some may be due to them being identified as being priority applicants.

Most of the 60 tenants interviewed reported that their move was relatively easy, assisted by removalists, family, friends, and/or ServiceCo staff. Several tenants said

ServiceCo staff provided assistance with the housing application, the physical move, bond payment and/or provision of household goods. Many tenants reported ServiceCo follow-up post their move to assess how they were settling in, although others reported no contact until their first inspection. A small number of tenants experienced stress when communication about the reallocation process was not clear.

Tenant perceptions of SAHF dwellings and their location

Most interviewed tenants were highly satisfied with the availability of new or refurbished high-quality accommodation, tailored to their needs, with new appliances including air conditioning and, in some cases, solar power (reducing electricity costs). A few tenants found their dwelling too small or not sufficiently accessible, leading to physical challenges and psychological strains associated with the acuteness of their needs. Details about tenants' views on their dwelling are outlined further in Section 4.3.1.

Tenants expressed satisfaction with the location of their dwellings, appreciating the easy access to services and amenities. The very few tenants who had moved away from services (e.g. medical) or from their social networks did not value the location of their SAHF dwelling.

Tenants' perception of housing management and maintenance

High levels of satisfaction were reported in the 2020 SAHF Satisfaction Survey, with 89% satisfied or very satisfied with **housing management services** (Appendix B).²⁶ These findings are corroborated by interviews with SAHF tenants in which almost all tenants reported being satisfied with ServiceCo management. Most felt cared for by ServiceCo staff, especially where they are on-site. Staff attentiveness to tenant needs, high level of communication, and ratio of staff to residents contribute to a generally positive tenant experience:

*Definitely, definitely this feeling that you get that you are important, that everybody is important here, no matter who you are, no matter how you're able to deal with your life.
(Tenant interview)*

[ServiceCo] is excellent...they look after each one of us. I feel like they are the parents and we are their kids. ...They are constantly checking that everything is working. (Tenant interview)

Tenants valued the way ServiceCo staff contributed to creating a positive environment. ServiceCos effectively managed tensions between residents, which was highly beneficial to many tenants but especially those who had previously experienced trauma and/or mental health issues. In addition, organising social activities with other residents helped tenants to stay socially connected. This is discussed in further detail in Section 4.3.1.

In interviews, tenants with limited or no English language skills also typically spoke positively about ServiceCo management but reported difficulty communicating with

²⁶ This question was only available for 2020 and not in the 2021 survey (see Section 2.3.1). It would be useful to collect similar data for more recent years.

staff about their needs or available services, and difficulty understanding written information circulated in English (e.g. about COVID). One tenant noted the lack of translated written materials and another observed:

They [ServiceCo staff] seem to be helpful and trying to be helpful, but the language barrier is always a problem for me and my wife. (Tenant interview)

Another interviewed tenant reported disrespectful communication from ServiceCos staff to their requests. While disrespectful treatment was not reported extensively across tenant interviews, this case highlights the importance of regularly collecting feedback from a cross-section of tenants to make sure such treatment is not observed in the future, and if it does, to understand the source of the problem and address it in a timely way.

In interviews, tenants reported opportunities to provide feedback to ServiceCos: by phone, annual feedback surveys, during inspections and when they choose to visit the on-site housing office (if present). Most had given feedback, although tenants with limited or no English language skills struggled to do so, suggesting the need for stronger mechanisms or systems to support these tenants to share their views.

The 2020 SAHF Satisfaction Survey also reported high levels of satisfaction with **housing maintenance**, with 82% satisfied or very satisfied with maintenance (Appendix B). Again, these findings are corroborated by the tenant interviews.

Interviews with SAHF tenants highlighted that provision of regular and frequent maintenance (e.g. once per week) and responsiveness to requests for repairs contributed significantly to tenant satisfaction.

Oh, immediate. If it's an emergency, they would get a private person out. In fact, they have a few times, with plumbing and things. Yeah. (Tenant interview)

Tenants reported that maintenance encompasses lawn mowing and repairs, as well as individual services such as hanging pictures or shelves, or changing lightbulbs or blinds – which tenants highly valued.

Some problems with maintenance were raised in interviews. A few tenants had to wait some time for repairs (e.g. a broken front door lock, hazardous pathway). At one site, the ServiceCo organises mowing of the front but not back lawns, which multiple tenants reported as inconvenient as they struggled to mow the lawns themselves.

4.2.2. How satisfied are SAHF tenants with the service coordination they have received (e.g., tailored support plans) as well as the service they have received, and what has contributed to those levels of satisfaction?

The 2020 SAHF Satisfaction Survey shows that 84% of SAHF tenants reported being satisfied or very satisfied with tailored support coordination services (Appendix

B).²⁷ A similar, high level of satisfaction with these services is reported in the tenant interviews by the around two thirds of the 60 tenants who reported being offered service coordination by ServiceCo staff. Many tenants had taken up services, such as: medical and psychological services; home, community, aged care or NDIS packages; cleaning or mowing, or transport services. Not all tenants who were offered service coordination took it up as some were already accessing service packages prior to moving to SAHF housing and some did not need services.

Just under a third of the 60 interviewed tenants did not recall service coordination being offered. The majority of these tenants were either Aboriginal or tenants for whom English was not their first language. It is unclear whether it was not offered, or whether tenants did not remember or did not understand what was being offered. The latter may be the case in at least some instances. For example, during one interview, we saw evidence of tailored support plan paperwork at a CALD tenant's dwelling, but the tenant said they had not heard about such plans.

Some tenants who were interviewed and did not recall service coordination being offered were unconcerned because they did not need services or felt they could ask ServiceCo staff if they did need them and had confidence that the ServiceCo would assist. Only a few of the interviewed tenants considered that their ServiceCo was not providing them with services they needed or desired. These tenants had unmet needs for: disability supports, a carer, transport (two people had mobility issues), cleaning services, interpreter services or connection with social groups.

In interviews, a few of the tenants from CALD backgrounds said they had difficulty communicating with ServiceCo staff in English, and so were unable to discuss their needs for services, which may explain some of these unmet needs.

4.2.3. What challenges and successes have tenants experienced with ServiceCos and SAHF implementation?

Overall, the interviews with SAHF tenants paint a positive picture of tenants' experiences in SAHF dwellings. The majority of tenants highly valued their dwellings, its location and their management. For the majority of tenants, their experience of engaging with and receiving services through ServiceCos was also positive.

The interviews also revealed that a small number of tenants experienced challenges in their SAHF dwelling. Some tenants were allocated to properties that did not meet their needs, were not in a suitable location for them, encountered hazards within their properties or experienced difficulties communicating with ServiceCos

While only a small number of interviewed tenants experienced these challenges, it is necessary to consider the implications of this, as there may be other tenants in SAHF dwellings who have had similar experiences. Many of the challenges experienced by tenants could be addressed by improving communication between ServiceCos and tenants and finding ways to be inclusive of tenants from Aboriginal and CALD with limited English language skills.

²⁷ Satisfaction with tailored support coordination services is only available for 2020 (see Section 2.3.1). It would be useful to collect similar data for more recent years.

4.3. What is the impact of SAHF for tenants in terms of the outcomes of interest?

Key takeaways

- Satisfaction with SAHF is high across a range of measures, typically ranging between 7 and 9 out of 10 as reported in the SAHF Satisfaction Survey.
- SAHF increased tenancy stability by reducing negative exits, risks of housing insecurity and homelessness, but SAHF also reduced positive exits. Almost all of the tenants interviewed said they were unlikely to exit social housing due to the expense and instability of private housing.
- SAHF also leads to improved outcomes across the safety domain as it reduces court appearances, domestic violence offences and contacts with child protection services.
- No evidence of impacts in the education domain (schooling and vocational education), nor in the economic domain (income, income support, employment). Results in the health domain are mixed.
- Largely consistent with these findings, many interviewed tenants reported that SAHF housing has led to positive changes in their lives, such as reduced anxiety about housing, improved mental health, increased social connection and having more disposable funds.
- Tenant interviews suggest that satisfaction is influenced by the fit of the dwelling and available supports to the tenants' needs, as well as tenants' ability to maintain social connections after moving into a SAHF dwelling and their ability to communicate with staff and other tenants.

4.3.1. Did SAHF improve tenants' outcomes?

SAHF dwellings delivered so far have had desirable and sometimes substantial impacts on tenants' outcomes across a range of domains. Specifically, the administrative data show that SAHF has contributed to achieving NSW Human Services Outcomes in the Home, Social and Community, Safety and Health domains, but has not made a significant contribution to achieving the outcomes in the Economic and Education domains.

In this section the effect of SAHF is assessed based on differences between SAHF and non-SAHF tenants from the two comparison groups (from community housing and public housing, respectively) after the start of their tenancies. We compare each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (including gender, age, household composition, Aboriginality, disability) and priority status. The outcome measures are defined in Appendix D.

The findings discussed in this section are organised by Outcomes Framework domain and draw on a mix of quantitative and qualitative evidence.

Home

The Outcomes Framework defines the domain of ‘Home’ as ‘All people in NSW are able to have a safe and affordable place to live’. Building on this, the definition that has guided our measurement of the extent to which SAHF has improved outcomes for tenants in this domain is “All people in NSW have access to high quality housing that fits their needs”.

Overall, our results demonstrate that SAHF is making a positive contribution to improving outcomes in this domain, but that there are still a minority of SAHF tenants for whom the dwellings are not of suitable quality and/or suitable fit.

Table 4.3 reports selected SAHF impacts on quality, including rents, tenant-initiated terminations/transfers, destinations after exit and overall housing stability, where such impacts have been found to be significant for at least one of the years for one of the comparison groups. For the full set of outcomes see Appendix Tables F.5 to F.8.

Data box – Limited observation window

Quantitative results are reported 1 year and 2 years after the tenancy began. SAHF is a relatively recent program, with most dwellings delivered in 2020 or 2021. Hence, the number of tenants we can observe a year or more after their tenancy started as of June 2021 (the end of the data window) is limited. For outcomes after 1 year, the sample size is halved. After 2 years it is halved again (and after 3 years we are left with fewer than 150 tenants).

This severely impedes our ability to draw strong conclusions from comparisons made more than 1 year after the tenancy start. Hence, we **mostly focus the discussion on outcomes after 1 year and interpret results after 2 years as suggestive evidence at best.**

SAHF tenants live in dwellings with higher market rent (\$375/week in year one) compared to tenants in other social housing in the same areas (\$334 and \$314 in community and public housing respectively), suggesting that these dwellings are of higher quality. The higher market rents do not lead to the tenants being charged a higher rent, as this is largely based on income, but to a larger (implicit) subsidy being provided to SAHF tenants in the form of the difference between market rent and rent charged (\$245 in SAHF versus \$205 and \$198 community and public housing respectively). This includes substantially larger amounts of Commonwealth Rent Assistance (CRA) for SAHF tenants (\$56 versus \$45 for other community housing). These differences are apparent at the start of the SAHF tenancies (see Section 3.3) as well as a year later (Table 4.3). They become smaller after two years but this is most likely due to the much smaller sample size in year two (see the data box above).

We find a **large reduction in tenant-initiated terminations**, which suggests satisfaction with the quality of dwellings and that the dwellings meet the needs of tenants (i.e. a better social housing experience for tenants). Compared to other community housing, the likelihood of a SAHF tenant terminating their tenancy is reduced by 5 percentage points one year after moving in (3.5% of SAHF tenancies

versus 8.4% for other community housing), and this effect further increases to 6 percentage points after two years of living in the dwelling. In line with these results and high levels of satisfaction with SAHF dwellings, there is also a reduction by 0.9 percentage point in tenancy terminations due to a breach of tenancy (0.1% in SAHF versus 1% in other community housing).

These are large effects because the baseline number of tenancy terminations is small. For instance, for tenant-initiated terminations, which are the most common cause of terminations by far, the reduction in terminations due to SAHF more than halves these terminations.

Table 4.3 Effects of SAHF on outcomes in the domain “Home”

	Effect of SAHF compared to other community housing		Effect of SAHF compared to public housing	
	1 year	2 years	1 year	2 years
<i>Rent payments and subsidies (\$/week)</i>				
Market Rent	41.32***	19.46	54.11***	24.32*
Difference market rent and rent paid	40.38***	12.06	39.53***	5.97
Total CRA received as of 30 June	11.05***	8.62***	NA	NA
<i>Sustaining tenancy (in percentage points)</i>				
Tenant Initiated Termination	-4.90***	-5.65**	-2.18	0.18
Relocation/Transfer/Re-sign	0.44	-0.99***	-2.33**	-1.43*
<i>Positive and negative exits (in percentage points)</i>				
Positive exits (tenant initiated exit to private housing)	-2.41***	-2.44*	-0.35	-1.04
Negative exits (Breach of tenancy)	-0.87***	0.65	-0.17	2.11
<i>Destinations after exit (in percentage points)</i>				
Exit Social Housing	-4.38**	-7.96**	-3.17	4.42
Exit to Private Housing	-2.32***	-2.30*	-0.05	-1.07
Exit to Social Housing (transfer)	-0.96	-1.48**	-2.57*	-1.63
Exit to Other	-0.23	0.52	-5.22*	-0.36
<i>Overall housing stability (in percentage points)</i>				
Experienced homelessness	-3.65***	-1.20	-1.08	0.60
In insecure housing	0.42	-3.45**	5.48	-1.33

Interpretation example: Market rents were higher in SAHF than for comparable community housing tenants by \$41/week after one year and \$19 after two years. Only the first of these differences is statistically different from zero (at the 1% level). Negative exits are 0.87 percentage points lower for SAHF tenants within their first year than for comparable community housing tenants.

Notes: The estimated differences are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status. The table reports how SAHF changed the reported outcomes 1 year and 2 years after the tenancy began (see Section 2.3 for details).

Only outcomes that show a significant program impact for at least one of the years or one of the comparison groups are reported in this table. For the full list of results, including null effects and p-values for each estimate, see Appendix Tables F.5 to F.8. For a detailed description of outcome variables, see Section 2.3.8 and Appendix D.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

In the short-term, we see **markedly fewer exits from social housing and fewer exits to private housing**, another possible indicator of high housing quality and higher tenant satisfaction. One year after the tenancy started, SAHF tenants are 4 percentage points less likely to exit social housing compared to other community housing tenants. This represents a reduction in the exit rate by about one quarter. Compared to public housing tenants, the increase in tenancy stability due to SAHF is also apparent but is mainly driven by reductions in relocations and transfers.

Methodological box – Comparison groups

The outcome evaluation makes use of two different control groups that consist of comparable tenants from either community housing or public housing. As SAHF dwellings are community housing dwellings, the comparison with non-SAHF community housing tenants only allows us to isolate the effect of SAHF. By contrast, the comparison with public housing also includes the difference between community housing and public housing as well as the effect of SAHF. Thus, **we mostly focus the discussion of the effects of SAHF on the results from the community housing control group as they provide the most suitable comparison group.**

Classifying exits as positive if they are initiated by the tenants and lead to a transition to the private housing market, and as negative if they are due to a breach, we find that SAHF reduces the likelihood of both types of exits. In the first year, it reduces positive exits by 2.4 percentage points and negative exits by 0.9 percentage points compared to other community housing. Similar results are observed in the second year. Compared to public housing tenants, however, there is no evidence of an effect on positive or negative exit rates.

Tenant interviews provide some insight into tenants' thoughts about exiting SAHF properties. Exiting SAHF housing to go to private housing was not seen as a financially viable option for any of the 60 tenants interviewed, with many also commenting on the instability of private rental. **Tenants highly valued the security of SAHF tenancy (and quality of the dwelling and services)** and most considered their dwelling to be their permanent home:

It's everything that I could need and want and I've got security and that's a big thing for me, because I've been married twice ... to abusive men so I ended up being on my own. ... I was always moving because I move into a private rental, the owner would sell the place, you'd have to get up and find somewhere else and it was so expensive. So, for me, I've got security for the first time in a long time. (Tenant interview)

Most of the small number of interviewed tenants who wanted to move indicated their preference for another SAHF dwelling in the same complex better suited to their needs (e.g. larger) or to relocate to another area to be closer to services, shops or social networks. Only one person wanted to move to private rental but could not afford it. They felt there should be more government support:

... to be honest, I'd rather be in a private rental; that's something that the system should be more helpful for.

The administrative data show that greater tenancy stability also led to a relatively **large reduction in homelessness**. Compared to other community housing, SAHF appears to remove most of the (small) risk of homelessness for these social housing tenants within the 12 months after tenancy start (1.8% versus 5.4%).

However, these results in terms of the sustainability of tenancies, exits and housing stability do not appear in the comparison with public housing tenants. Relative to comparable public housing tenants, there are no significant reductions in tenancy terminations or transfers to other social housing and largely inconclusive effects on housing insecurity and homelessness.²⁸

The higher market rent and the reduction in exits/terminations are potential indicators of the higher quality of the SAHF dwellings and/or their better location compared to other social housing dwellings. This interpretation is supported by findings from the qualitative tenant interviews, which showed that most of the 60 tenants were very satisfied with the quality of their dwelling and its amenities, especially: its newness and cleanliness, size and layout (with sufficient space for visitors), disability accessibility, safety features (e.g. emergency call button/phone), new appliances (including air conditioning), built in wardrobes, soft-close cupboards and drawers, surrounding gardens, quiet and privacy. Other features, where present, like solar power, water tanks, a garage and gym, were also appreciated.

It's actually, it's quite good. It's a good-sized unit. It's pretty new; it wasn't an old-style unit. It was clean and it's on the first floor. It's quiet, it's a very quiet area, you don't get any disturbance through the night or anything. And I'm pretty happy with all the neighbours that I got there. (Tenant interview)

These findings are confirmed more generally by the high levels of satisfaction reported in the SAHF Satisfaction Survey, with 95% of tenants reporting being satisfied or very satisfied with their dwelling condition (Appendix B).

The quality of the housing and its surroundings appear important in explaining tenant satisfaction (and wellbeing). In interviews, most of the 60 tenants placed a high value on the quality of their SAHF dwelling. For many, the provision of good quality housing and support, proximity to services and social networks, in a quiet and friendly neighbourhood, has greatly improved their quality of life, and added to their feelings of safety and social connectedness:

Moving into my new property has changed my life for good. Living in this brand new unit and a great area has definitely made my life better. (Tenant interview)

²⁸ This is possibly because although SAHF represents an improvement on standard community housing, it only makes up for the initial difference between community and public housing (see the Methodological box).

Of the 20 tenants interviewed who had some criticisms of their dwelling, around half wanted a larger dwelling and/or more storage. Others spoke of wanting: disability assist features; privacy screening; soundproofing; more air flow; more natural light; more visitor or off-street parking; or safety improvements (front door lock requiring repair; adjustment to heavy front door (a fire door); installation of a gate to the housing complex; better exterior lighting). The very small number of interviewed tenants whose dwelling did not meet their needs experienced physical challenges and psychological strains, the intensity of which depended on the acuteness of their needs.

While the above may just be an indication of a poor fit between dwelling and tenant, some interviewed tenants also identified some faults in building construction or dwelling deterioration across the three sites, despite the newness of the build (see Table 4.4). It is likely that some of these issues may also exist in public housing or in the private market, so may not be specific to SAHF. Many of these were minor but some posed hazards.

Table 4.4: Housing deterioration or problems with utilities

Housing problems resolved at time of interview	Housing problems unresolved at time of interview
<ul style="list-style-type: none"> • lift breaking • gas leak; electrical problems • toilet blockage; leaking pipes or taps • lack of water guards in bathrooms allowing water to cover the floor • wardrobes not levelled; doors jamming • breakages - door handles, towel rack, curtain rod and toilet holder falling off • cracks in walls; windows inadequately sealed; brick work on veranda unfinished • appliances not working or installed incorrectly • pumps for garden rainwater tanks not working • presence of holes in the backyard (which the tenant filled in) 	<ul style="list-style-type: none"> • gravel path creating a slip hazard • front door not locking • crack at unit entrance • ill-fitting front door with a gap at the bottom • bathroom inadequately sealed • patchy and bubbling paint • no insulation or shading on veranda, making it very hot in summer

A few tenants blamed these problems either on the rapid construction of housing or cost cutting:

The place is beautiful but built quickly and cheaply and in the next couple of years problems will arise ... Cheap can be expensive. (Tenant interview)

Overall these findings demonstrate that tenants are generally highly satisfied with their dwellings. Nevertheless, the qualitative responses from tenants about unresolved hazards and concerns about some aspects of the building quality, highlight the need to continue to evaluate tenant satisfaction to ensure that SAHF continues to contribute to outcomes in the Home domain over time.

Social and community

The Outcomes Framework defines the domain of ‘Social and community’ as “All people in NSW are able to participate and feel culturally and socially connected”. As

outlined in Section 2.3.8, in order to measure progress in this domain, we examine dwelling location, economic opportunity in the area, neighbourhood safety and housing market, alongside findings from qualitative interviews with tenants. Overall our data suggest that SAHF is contributing to this outcome in some respects. These findings are confirmed by the experiences of tenants, as documented by both the qualitative interviews and the results of the SAHF satisfaction survey.

An important characteristic of SAHF is that the new properties are intended to be in areas with good access to existing or planned transport infrastructure and with the potential to provide for significant growth in housing and jobs. We might thus expect higher market rents and the dwellings to be located closer to various amenities than other social housing dwellings.

Figure 4.2 shows that SAHF dwellings are located in areas (postcodes) where the average population density is relatively high at 1,510 persons/km², the median rent is \$421 and the average unemployment rate is 6.9%.

SAHF dwellings appear to be located in more desirable areas than other community housing dwellings but only in some respects. They are in less disadvantaged areas as indicated by higher SEIFA indices and stronger labour markets with lower unemployment rates, higher labour force participation rates and a larger number of jobs. However, we also note higher drug offence rates than for other community housing. The various other safety and economic indicators we consider reveal no significant difference (see Appendix Table F.3).

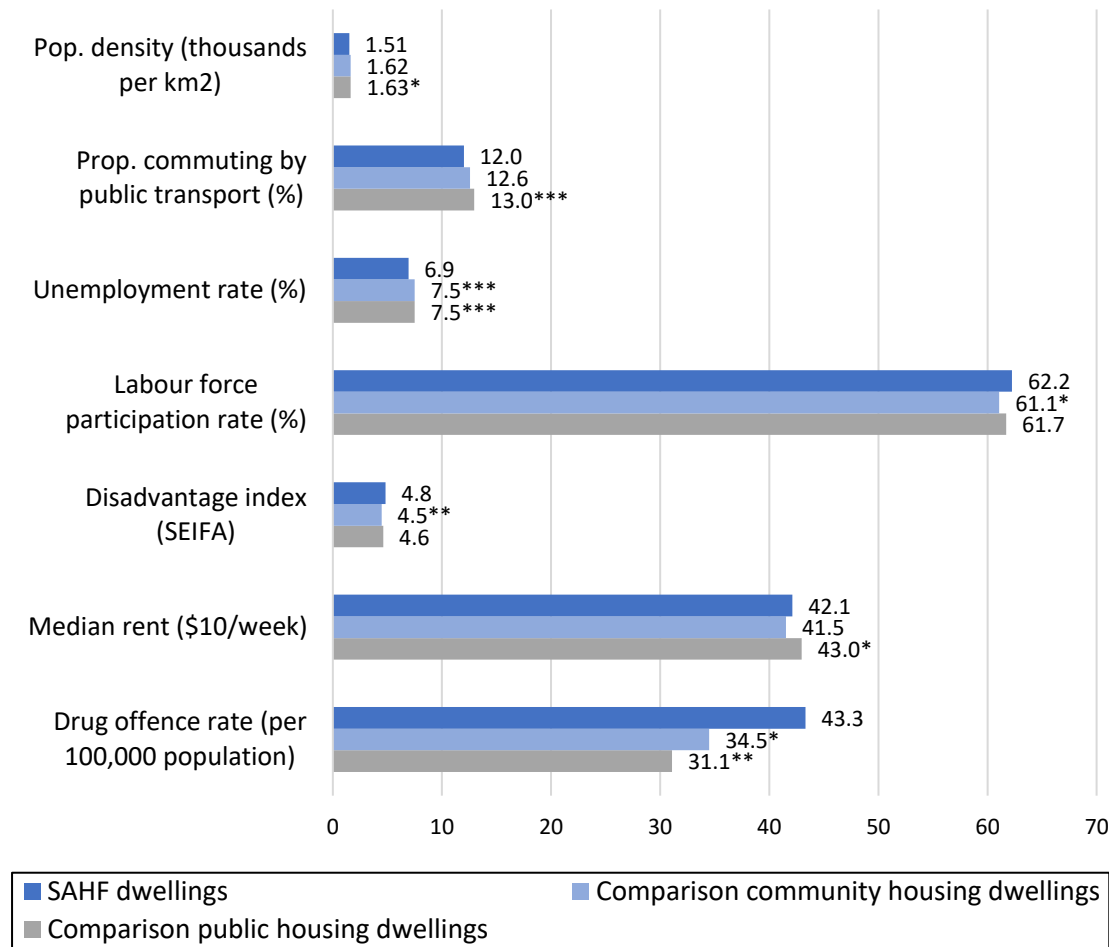
The comparison with the community-level indicators for public housing is also mixed. **SAHF areas show an advantage in terms of stronger labour markets but public housing dwellings are located in areas that appear safer** (with lower rates of drug offences, crime and domestic violence) as well as more desirable (with higher median rent and house prices).

Qualitative interviews do not provide information on community-level amenities and the desirability of SAHF locations but they tell us more about the related issue of social connections. Most of the 60 tenants interviewed reported experiencing positive or neutral outcomes to their social connections. They reported maintaining or improving their social connections since moving to SAHF housing, due to:

- being closer to family or friends
- their dwelling having sufficient space and a pleasant aspect for visitors
- engaging in social activities organised by the ServiceCo staff
- engaging with ServiceCo staff.

-
- *My whole life changed. It was unbelievable. I've got no family really, so I was pretty isolated where I was living. So, then I had moved into this place that they've got a community centre. Then they start having coffee and things, and then craft days. And I never thought in my life I would go to a craft group, but I have made friends. You're not alone, even when it's quiet, you don't feel like you're alone. (Tenant interview)*
-

Figure 4.2 Selected community-level indicators of SAHF dwellings and differences with other community housing and public housing dwellings



Interpretation example: SAHF dwellings are located in (postcodes) areas with an average population density of 1,510 persons per km², which is 110 and 120 lower than for comparable community housing and public housing dwellings, respectively. Only the difference with public housing is statistically significant (at the 10% level).

Notes: The estimated differences are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status. The comparison means are constructed by adding the treatment effect to the SAHF mean. For a detailed description of community-level variables, see Section 2.3.8 and Appendix D.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

A small number of tenants reported experiencing negative outcomes. Some tenants mentioned that social connections have been harder to maintain due to their location being further away from family, friends or cultural community. This was particularly true for tenants with limited or no English. One tenant from a CALD background is obtaining their driver’s license, to be more mobile.

I have maintained relationships with our friends and my children but not as frequent as before. We are away from the community and also there are very little services in the

area, like shopping, café and restaurants. This makes it hard for us to build any social life in our area. We go visit our friends less frequently now because we are not close as before. ... We feel secure and people are friendly around us but no social life, no one visits us and we don't visit others. (Tenant interview)

Similarly, a few tenants living with disability or caring for someone with a disability needed transport or support to partake in social activities and outings; a few other tenants said their dwelling was too small for visitors.

These overall positive experiences of SAHF tenants with their dwelling and local community are supported by results from the SAHF Satisfaction Survey (Appendix B). SAHF tenants report high levels of average satisfaction with “Personal Relationships” (7.9), with “Life Achievement” (7.2), with “Community Inclusion” (7.4) and with their “Life as a whole” (7.4), where 0 indicates “not being satisfied at all” and 10 indicates “being very satisfied”. Although comparability with the HOSS is limited, these levels of satisfaction are substantially higher than those reported by public housing tenants in the HOSS (Appendix Figure B.2).

Safety

The Outcomes Framework defines the domain of ‘Safety’ as “All people in NSW are able to feel safe”. As outlined in Section 2.3.8, we use a range of indicators that show tenant interactions with child protection services and with the justice system, along with findings from qualitative interviews with tenants, to assess progress in this domain. Overall, our data suggest that generally SAHF is meeting the ‘Safety’ outcome.

Table 4.5 reports the outcomes relating to the domain “Safety” on which SAHF had an effect. For the full set of outcomes see Appendix Tables F.5 to F.8.²⁹

Table 4.5 Effects of SAHF on outcomes in the domain “Safety” (in percentage points)

	Effect of SAHF compared to other community housing		Effect of SAHF compared to public housing	
	1 year	2 years	1 year	2 years
Any contact with justice system	-0.02*	0.00	-0.05**	0.02
Any domestic violence offence	-0.01*	-0.01	-0.01	0.01

Interpretation example: One year into their tenancy, SAHF tenants are 2 percentage points less likely than other community housing tenants and 5 percentage points less likely than public housing tenants to have been in contact with the justice system.

Notes: See Table 4.3.

Only outcomes that show a significant program impact for at least one of the years or one of the comparison groups are reported in this table. For the full list of results, including null effects and p-values for each estimate, see Appendix Tables F.5 to F.8. For a detailed description of outcome variables, see Section 2.3.8 and Appendix D.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

SAHF is associated with a decrease in contact with the justice system (court appearances). One year into their tenancy, SAHF tenants are 2 percentage points less likely than other community housing tenants and 5 percentage points less likely

²⁹ Note that results other than in the housing domain are reported in decimals, i.e. -0.02 means a reduction of 2 percentage points.

than public housing tenants to have been in contact with the justice system. These are sizeable differences because the baseline rates are small (3% in SAHF). We also find a **reduction in reports of domestic violence** by 1 percentage point compared to other community housing tenants (0.4% versus 1.5%), which again represents a large effect in relative terms.

We interpret these results with caution for two reasons. First, we were only able to link the justice data (BOCSAR) to a much smaller proportion of SAHF tenants than public housing tenants. These different linkage rates could potentially be driving some of the difference (Appendix Tables F.9 and F.10). Second, we see the same difference in domestic violence between SAHF and other community housing tenants even before the SAHF tenancies started (Appendix Table C.1), suggesting that this effect is not due to SAHF. That is, although our estimation strategy greatly reduced pre-program differences in domestic violence, it could not fully remove it.

Although the SAHF Satisfaction Survey (Appendix B) reveals that SAHF tenants report an average satisfaction with “Future Security” of 7.9, where 0 is “not satisfied at all” and 10 is “very satisfied”, otherwise little information is available on safety and empowerment. However, the qualitative interviews have more to say on this and suggest that most SAHF tenants do feel safe.

Safety was a major concern for the 60 tenants who were interviewed. Several spoke about coming from areas where they felt distinctly unsafe due to the anti-social behaviour of other residents or neighbours, and how harmful this experience was for their mental and physical health. In contrast, almost all 60 tenants interviewed reported feeling safe in their current SAHF housing and location due to:

- stability of housing and, for some, (slightly) improved financial situations
- safety features; e.g. emergency call button, security doors, security lights and cameras, smoke alarm, gates and locks
- presence of security guards and ServiceCo staff on-site (in some sites)
- good neighbours and passive surveillance, supported through social connections with other tenants
- ServiceCo management of anti-social behaviour of other tenants.

A few of the 60 tenants interviewed raised safety concerns related to: broken front door lock; heavy front door (fire door) being difficult to open or close; need for additional exterior lighting; need for a gate to the housing complex.

The findings from the qualitative interviews that **most tenants reported feeling safe in SAHF housing** are interesting because they appear to be inconsistent with the community-level results reported in the previous section, which suggested that, if anything, SAHF dwellings might be in slightly less safe places than other social housing dwellings. However, SAHF tenants may have a more localised perception of their community than the postcode data used to generate these community-level results. In addition, their perception of the level of safety is most likely based more on their own previous experiences (as is clear from the interviews) whereas the quantitative analysis is based on a comparison of SAHF tenants with other similar social housing tenants in the same allocation zone.

I will often think back to my early teens and I'd come home from work ... and mum would be in the kitchen cooking. And that home, when things are rough at work or wherever, at home was your sanctuary, and that's not always the case. You'll often, if you're in a bad relationship or there's people in the family who are not behaving the way they should, that's when that's a nightmare because you can't get back to that sanctuary. Well, this place is, you see. It is like that sanctuary. (Tenant interview)

But there should be more of this [housing] because, particularly for mums with kids who get into domestic violence and need a place where they can go where they feel safe and the kids feel safe. And that's here. (Tenant interview)

Health

The Outcomes Framework defines the domain of 'Health' as "All people in NSW are able to live a healthy lifestyle". As outlined in Section 2.3.8, the measures we use to assess progress in this domain include tenants' hospital stays, visits to emergency rooms, use of ambulatory mental health services and MBS/PBS services, alongside qualitative interview data. While there is ambiguity in relation to some of the quantitative findings, overall, our analysis of this data suggests that SAHF is contributing to meeting this outcome.

Table 4.6 reports the effect of SAHF for the selected outcomes within the "Health" domain for which SAHF was found to make a significant difference in at least one year and/or for one comparison group.

First, we found few differences between SAHF and comparison tenants for the many health outcomes considered (see the full set of results in Appendix Tables F.5 to F.8). This is perhaps not too surprising because health effects most likely take more than 12 months to materialise.

Nonetheless, results reported in Table 4.6 suggest that **SAHF increased visits to emergency departments as well as MBS and PBS costs, and decreased use of ambulatory mental health services**. Again, however, we interpret the MBS, PBS and mental health services results with caution for two reasons. First, because the linkage rates differ across the treatment and the public housing control groups (Appendix Tables F.9 and F.10)³⁰; and second, we see the same difference in MBS cost between SAHF and other community housing tenants even before the SAHF tenancies started (Appendix Table C.1), suggesting that this effect is not due to SAHF.

³⁰ This is particularly important for the mental health services results which are likely to be an overestimate while the impact of the lower linkage rate would have been to reduce the estimated increase of MBS/PBS for SAHF so the latter estimate may be an underestimate.

Table 4.6 Effects of SAHF on outcomes in the domain “Health”

	Effect of SAHF compared to other community housing		Effect of SAHF compared to public housing	
	1 year	2 years	1 year	2 years
<i>Hospital utilisation (number of visits and proportions using a service)</i>				
Number of emergency visits	0.24*	-0.03	0.11	-0.19
Number of emergency visits (with hosp. admission)	0.10**	-0.01	0.06	-0.06
Used MH services (AMB) for MH issues	-0.01	0.02	-0.05**	0.00
Used MH services (AMB) for all issues	-0.01	0.02	-0.05**	-0.01
<i>Services received in Medicare Benefit Schedule/Pharmaceutical Benefit Scheme (number of scripts and costs in dollars)</i>				
Number of PBS scripts	2.31	-1.02	7.58**	10.09**
Cost of MBS services	213**	98	194	397
Cost of PBS scripts	334	141	1,057	1,131*

Interpretation example: In the first 12 months into their tenancy, SAHF tenants had an average of 0.24 additional visits to emergency departments compared to other community housing tenants and 0.11 compared to public housing. Only the first of these differences is statistically significant, and only weakly (i.e., at the 10% level)

Notes: See Table 4.3.

Only outcomes that show a significant program impact for at least one of the years or one of the comparison groups are reported in this table. For the full list of results, including null effects and p-values for each estimate, see Appendix Tables F.5 to F.8. For a detailed description of outcome variables, see Section 2.3.8 and Appendix D.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

In addition, it is worth noting the ambiguity of these results as they could indicate worse/better health outcomes or better/worse access to health services. The qualitative interviews suggest that the positive effects might dominate as **interviewed tenants mostly report that their physical and mental health had improved since moving to SAHF housing**. A few are getting more physical exercise but most spoke of improved mental health and wellbeing, due to feeling more secure in their housing, feeling safer, and/or being more socially connected. For some, the change has been profound (e.g. for those who had previously experienced homelessness, overcrowded housing, an unsafe neighbourhood, financial stress, incarceration, addiction issues, abuse or trauma).

From the time I was handed the keys to my property, life's been easier, comfortable and beautiful. I love my life today. 18 months ago, I wasn't in a good place and now I am. I can confidently manage any obstacles which come my way today. My life isn't a struggle anymore! (Tenant interview)

This interpretation is further supported by the results from the SAHF Satisfaction Survey (Appendix B) in which tenants reported an average satisfaction with “Health” of 6.9, where 0 is “not satisfied at all” and 10 is “very satisfied”. In Section 5 we

examine whether health outcomes differ by subpopulations which may assist in interpreting the results further.

Economic

The Outcomes Framework defines the 'Economic' domain as "All people in NSW are able to contribute to, and benefit from, our economy". As outlined in Section 2.3.8, we measure progress in this domain by examining income, employment and income support, alongside qualitative data. Our findings suggest that overall SAHF tenants are not necessarily achieving better economic outcomes than other social housing tenants.

We found **no evidence of any significant impact of SAHF on income, income support receipt and employment** (see Appendix Tables F.5 to F.8). The only exception is the reduction in gross income compared to both community and public housing comparison tenants (\$389/week versus \$524/week and \$504/week, respectively). However, a lower income was observed from the tenancies' start (see Section 3.3), suggesting that it may have more to do with how SAHF tenants are selected than with the effect of the program itself. We also note that these results are not in line with the outcomes derived from Centrelink, which reveal no difference between SAHF and comparison tenants in terms of income support.

Despite there being no evidence that SAHF has an impact on income, income support or employment, the qualitative interviews demonstrate that living in SAHF housing contributed to an increase in the discretionary income of some tenants. **Almost half of the 60 tenants reported having a little more disposable funds, either due to lower rent or lower bills** (i.e. as a result of being in a smaller and/or more energy efficient dwelling), or both – and this was especially true for tenants coming from private housing. For those on a marginal income, even small financial savings can have a large impact:

Because the rent is affordable. It's just totally changed my life. ... I've got more money in my hand now than I've ever had for years. And it's just a lovely feeling to know that you don't have to – like, we can afford to go and have dinner out or lunch out... I feel like I can live now. I can keep the car going. ... And I would be lost without a car. (Tenant interview)

The increases in discretionary income reported by tenants are not due exclusively to SAHF, but are an important positive contribution associated with the lowering of housing costs that accompany social housing more generally.

Although the results from the SAHF Satisfaction Survey (Appendix B) do not allow a suitable comparison to other social housing tenants or to SAHF tenants' previous experiences, overall satisfaction levels are very high. Tenants' average satisfaction with their "Standard of Living" sits at 7.9, where 0 is "not satisfied at all" and 10 is "very satisfied".

Education

The Outcomes Framework defines 'Education' outcomes as "All people in NSW able to learn, contribute and achieve". To measure progress in this domain, we considered a range of education outcomes related to schooling and to vocational education, alongside qualitative data from tenant interviews. Our findings suggest

that SAHF is not making a substantial contribution to achieving this outcome, however this is unsurprising given the demographic profile of SAHF tenants.

Our analysis indicates **SAHF does not have a significant effect on any of the outcomes related to schooling or vocational education** (see Appendix Tables F.5 to F.8). The fact that SAHF head tenants are relatively older and mostly single means that few SAHF tenants are still engaged with the education system.³¹ It is thus perhaps not surprising that the analysis fails to detect any effect on education outcomes.

Similar limitations affect the tenants' interviews with only a few of the 60 tenants having continued or taken up educational pursuits. Most tenants considered themselves too old for or were uninterested in further education.

4.3.2. Does SAHF lead to improvements in tenant satisfaction and wellbeing?

To answer this question, we analysed results from the SAHF Satisfaction Survey and DCJ Housing Outcomes and Satisfaction Survey, alongside information from tenant interviews. Overall, our findings suggest that SAHF may have led to meaningful improvements in tenant satisfaction and wellbeing, as outlined below.

Results from the SAHF Satisfaction Survey indicate **high levels of satisfaction in several dimensions** (see Appendix B and associated discussions in previous sections). Moreover, these reported levels of satisfaction appear much higher than for comparable public housing tenants who responded to the Housing Outcomes and Satisfaction Survey (Appendix Figure B.2). We should however be cautious in drawing strong conclusions from this comparison because the survey response rates are very low for the Housing Outcomes and Satisfaction Survey, raising concerns about selection bias. The low response rate also means we cannot use the comparison group approach that we used for the other quantitative outcome analyses (and that would have controlled for some of the potential differences between SAHF and public housing tenants responding to the satisfaction surveys).

This interpretation of the survey results is consistent with what was found in the tenant interviews as reported previously in Section 4.2 and which shows that **many of the 60 tenants were emphatic about the positive change SAHF has had on their lives**. Further, almost all the 60 tenants spoke of feeling in control of their life since moving to SAHF housing, defined in terms of feeling independent, confident to manage obstacles, able to make decisions and plan for the future. They attributed this to increased housing stability, safety, finances and social engagement, and having a dwelling that is easy to live in and maintain.

It does have a great impact on me because I'm able to plan now. You know? Or I can just be... Because it's not going anywhere. I know I'm not going anywhere. You know? I'm happy to be here. It's had a very positive impact on me. Yep. (Tenant interview)

³¹ In addition, it may take time to observe an impact. Chetty et al. (2016) find long-term increases in further education and earnings, and reductions in single parenthood from moving to a lower-poverty neighbourhood in the US (as part of the Moving To Opportunity program) if the move occurred before age 13. Outcomes are observed when children have reached their mid-twenties.

4.3.3 Does SAHF change the service usage patterns of tenants and their household members?

The outcome evaluation reveals that SAHF led to increases in health service usage with an increase in the average number of visits to emergency departments and an increase in the expenditure on MBS services (see Table 4.6). The findings from the qualitative interviews suggest that if there is indeed greater usage this is likely to be a positive outcome reflecting a greater meeting of tenants' health needs, rather than a negative impact associated with worse health.

There is also some evidence that SAHF reduces contact with the justice system (see Section 4.3.1).

4.3.4 Does SAHF have any unintended negative consequences?

Besides a very small number of interviewed tenants who mentioned they had experienced a negative outcome through SAHF, the data provide no evidence of systematic negative consequences.

Although positive exits to private housing have not increased as much as was perhaps anticipated, this is explained by the target group of tenants who tend to be over 55, as well as the current stage of evaluation which means that for the younger tenants it is likely still too early to observe any increase in economic independence.

4.4. Did the benefits of SAHF outweigh the cost?

Key takeaways

- The additional cost of SAHF over public housing over 10 years is \$5,364 per person it houses, while the estimated additional benefits are \$1,861 per tenant. The BCR, or benefit to cost ratio, is thus 0.35, which means that just over a third of the cost of delivering SAHF is offset by observed benefits to tenants. This ratio is not sensitive to alternative assumptions about the discount rate or the effective life of dwellings.
- There are likely additional benefits that are difficult to fully quantify and so are not captured in the CBA. These include benefits arising from:
 - Quality of life improvements arising from increased housing stability; best estimates from the literature suggest a small improvement, at most, particularly when considering that alternate public or community housing would deliver similar levels of housing security.
 - Neighbourhood externalities associated with SAHF developments via improved amenity or by reducing overall crime and street homelessness in the neighbourhoods immediately surrounding SAHF dwellings. It is unlikely that SAHF dwellings would generate greater externalities than comparable public housing thus we expect these to be negligible, particularly in the short term.
 - Inclusion of these additional benefits would be unlikely to result in the benefits outweighing the costs (i.e., a BCR over one, which would require additional benefits of \$3,502 per person over a ten-year period).
- However, as most SAHF dwellings were only delivered in 2020 or 2021, the number of SAHF tenants that we can follow over the two-year observation window is still relatively small. The benefit estimate is therefore quite sensitive to the criterion used to include benefits.
 - If we use benefit estimates that are estimated with less precision ($p < 0.10$) the NPV of SAHF becomes positive, generating a net benefit of \$3,407 and a BCR of 1.78.
 - As we still lack confidence in the precision of these estimates, we recommend a follow-up evaluation of SAHF in coming years when the SAHF sample observed is larger and the follow-up period is longer. This will provide greater confidence in the estimated benefits of the program.

The benefits of SAHF, based on the early analysis of outcomes, did not outweigh its considerable cost. The cost benefit analysis (CBA) finds that SAHF had a net present cost (i.e. a negative net present value) of \$7,172,892 over 10 years in June 2021 prices, with a benefit-cost ratio of 0.35. With 2,048 individuals provided with SAHF housing over the observed period, the net cost of providing a SAHF dwelling rather than public housing dwelling is \$3,502 per person.

This section provides details of the costs and benefits of SAHF leading to these CBA findings. We conclude with sensitivity analyses to key parameter assumptions and a discussion of the limitations of CBA analysis.

4.4.1. How much did SAHF cost?

First, we discuss the net costs of SAHF, with the ten-year estimated costs of SAHF compared to the main base case counterfactual of public housing in June 2021 prices, presented in Table 4.7. The table outlines the calculations to obtain the overall incremental costs of the SAHF program compared to the counterfactual costs of the NSW government building and managing the equivalent type and quality of public housing. As the analysis period of 10 years differs from the SAHF contract period of 25 years all costs are converted to an equivalent time unit – estimating costs of the reform per dwelling night and then aggregating to the 10 year analysis period.

The net unit cost of purchasing housing services from ServiceCos via Monthly Service Payments (MSPs) is denoted as 'C3' in Table 4.7 and is derived as the difference between the per dwelling night cost of the reform, C1, and the per dwelling night cost of the base case, C2. This equals \$1.05 per dwelling night. For details behind the unit cost estimates of C1, C2 and C3 see Section 2.4. There is an additional weekly cost of SAHF (C4) arising from CRA paid to tenants by the Australian Government offset by the rental revenue paid to the social housing provider. This equals \$29.50 a week on average for each SAHF tenant in the first year following the SAHF tenancy start date, and \$34.40 in the second year and so on. For details behind estimates of the average treatment effects on CRA and rent paid, see Section 4.3. C5 represents the daily amount of this cost, which is about \$4.20 per day in year 1 and \$4.90 per day in year 2.

Annual estimates of these costs (C7 and C8) are calculated by multiplying the respective per dwelling night unit costs (C3 and C5) by the total amount of time treated households spent in SAHF dwellings in each year (C6). C8 can be thought of as the recurrent costs of a more traditional CBA, which are discounted (leading to C9) and added to the total housing service cost estimate of C7 to obtain the total net cost of SAHF (CT).³²

The resulting net present cost (CT) presented in the final column and row of the table shows that based on the current population of SAHF tenants it is estimated to cost \$10.985 million more than it would have cost to provide an equivalent amount of public housing to these tenants over the first 10 years, or \$5,364 per person it houses. If this funding had been used to house public housing tenants an additional 268 tenants would have been able to be housed over this period.³³ The largest component of these costs is the net CRA (offset by the base level of rent paid) that is paid to ServiceCos by the Australian Government which comes to just over \$8.5 million. As we assume that CHPs use this to fund improved services to tenants (for example via lower dwelling to staff ratios) it is treated as an additional cost of delivering SAHF services. In addition, the cost of purchasing housing services from ServiceCos via MSPs is also estimated to be greater than the associated capital cost

³² Housing service costs are not discounted in this step as discounting has already been applied in the calculation of unit costs (see Section 2.4).

³³ With a per dwelling night cost of public housing of \$35.81 and total household days in SAHF dwellings summing to 2.344.339, an additional 13.1% of tenants could be housed in public housing. 13.1% of 2048 is 268.

involved in building the equivalent public housing, to the value of nearly \$2.5 million in June 2021 prices.

In Table 4.8 we present an equivalent table on SAHF costings comparing SAHF costs to Base Case Scenario 2 where the comparison is standard community housing provision without the additional support services that SAHF housing provides (which is primarily additional tenancy support coordination). Relative to community housing the costs associated with the reform are slightly smaller at \$4.2 million (see Table 4.8) as CHPs already receive CRA in the base case, resulting in a much smaller net CRA cost of \$1.7 million.

4.4.2. What did the resources from SAHF achieve?

Section 4.3 presented evidence that SAHF improved tenant outcomes in several key areas. We calculate the overall net benefits of SAHF by assigning the monetary values that were presented in Table 2.9 of Section 2.4.3 to these estimates.

Estimated benefits achieved by SAHF compared to Base Case Scenario 1 of public housing provision are presented in Tables 4.9 and 4.10. Firstly, Table 4.9 presents the estimated annual benefits of SAHF compared to the base case over a period of 10 years. The estimated benefits for years 1 and 2 (columns B4) is obtained by multiplying the monetary values of key outcomes presented in Table 2.9 (reproduced in column B1 of the table) by the estimate of the overall SAHF effect for each outcome. The latter is calculated by multiplying the population of individuals 'treated' by the SAHF reform (B2) by the estimate of the causal impact of SAHF for each outcome (reproduced by year in the two B3 columns, to generate $B4=B1*B2*B3$). Insignificant average treatment effects are represented by zeros in the table.

Benefits of SAHF are expected to persist beyond the two-year period captured in the outcome evaluation. Longer-term outcomes are predicted for years 3 to 10 after initial treatment by taking a simple average of the treatment effects for client outcomes calculated at $t=1$ and $t=2$.³⁴

To give an example of how to read Table 4.9 focusing on the use of mental health outpatient services, Column 'B1' shows that mental health outpatient services cost the government on average \$297 per person they treat, thus a reduction in the need for these services would save the government \$297 per person. Column 'B2' shows that there were 2,048 individuals that have lived in SAHF dwellings at some stage since Future Directions was implemented and prior to June 2021. Columns B3 show that the causal impact of SAHF is to reduce the need for mental health outpatient services by 5.2% 1 year after entry to SAHF dwellings, while there was no effect in year 2. This leads to a saving of \$31,745 in year 1 and \$0 in year 2. The predicted savings in Years 3 to 10 are based on a simple average of savings over the first two years, which comes to \$15,872 per year.

³⁴ In future, once outcomes for further years after the first two years are known, these predictions should be replaced by the estimated *ex-post* outcome effects in an updated CBA analysis. Another option would be to predict using a linear extrapolation of estimates from earlier years, but as the two-year outcomes do not have the same predicted power of those of year 1 (and therefore are more likely to be zero) a simple average was considered to be more appropriate.

Table 4.7 Estimated costs of SAHF compared to base scenario 1¹ over first 10 years, June 2021 prices, (\$)

		Years after SAHF tenancy start date										Net present cost	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10		
Unit costs paid by MSPs													
Unit cost per dwelling night (pdn)													
Reform	C1	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	NA
Base case	C2	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	NA
Net unit cost pdn	C3=C1-C2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	NA
Unit recurrent costs													
CRA (weekly) minus base rent charged ¹													
	C4	29.5	34.4	31.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
CRA minus base rent charged (pdn)	C5=C4/7	4.2	4.9	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
Total number of days treated households in SAHF dwellings ³													
	C6	504,365	441,657	382,740	321,295	260,482	199,669	138,856	78,043	17,230	0	2,344,339	
Net capital cost (annual)	C7=C6xC3	529,584	463,740	401,877	337,360	273,506	209,653	145,799	81,946	18,092	0	2,461,555	
Net recurrent cost (annual)	C8=C6xC5	2,124,018	2,170,363	1,746,326	1,465,973	1,188,502	911,031	633,560	356,089	78,617	0	10,674,477	
Discounted net recurrent cost (annual)	C9=C8/(1+r/100) ^t	1,985,063	1,895,679	1,425,522	1,118,384	847,385	607,058	394,549	207,247	42,763	0	8,523,650	
Total net cost of SAHF	CT=C7+C9	2,514,647	2,359,419	1,827,399	1,455,743	1,120,891	816,711	540,348	289,192	60,855	0	10,985,205	

1. A counterfactual where the NSW government develops new public housing under a build and own model.

2. Average treatment effect on rent paid (excluding CRA) estimated from outcome evaluation. Market rent of dwellings assumed to be equivalent for reform and base.

3. Calculated across all head tenants of SAHF dwellings for years 1 and 2. Years 3 to 10 predicted based on linear trend.

Table 4.8 Estimated costs of SAHF compared to base scenario 2¹ over first 10 years, June 2021 prices, (\$)

		Years after SAHF tenancy start date										Net present cost	
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10		
Unit costs paid by MSPs													
Unit cost per dwelling night (pdn)													
Reform	C1	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	36.9	NA
Base case	C2	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	35.8	NA
Net unit cost pdn	C3=C1-C2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	NA
Unit recurrent costs													
CRA (weekly) minus base rent charged ¹													
	C4	0.0	8.2	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
CRA minus base rent charged (pdn)													
	C5=C4/7	0.0	1.2	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	NA
Total number of days treated households in SAHF dwellings ³													
	C6	504,365	441,657	382,740	321,295	260,482	199,669	138,856	78,043	17,230	0	2,344,339	
Net capital cost (annual)	C7=C6xC3	529,584	463,740	401,877	337,360	273,506	209,653	145,799	81,946	18,092	0	2,461,555	
Net recurrent cost (annual)	C8=C6xC5	0	516,169	223,656	246,608	246,608	246,608	246,608	246,608	246,608	246,608	2,466,082	
Discounted net recurrent cost (annual)	C9=C8/(1+r/100) ^t	0	450,842	182,570	188,136	175,828	164,325	153,575	143,528	134,139	125,363	1,718,307	
Total net cost of SAHF	CT=C7+C9	529,584	914,582	584,446	525,496	449,334	373,978	299,374	225,474	152,231	125,363	4,179,862	

1. A counterfactual where the NSW government builds new social housing but transfers management to Community Housing Providers

2. Average treatment effect on rent paid (excluding CRA) estimated from outcome evaluation. Market rent of dwellings assumed to be equivalent for reform and base.

3. Calculated across all head tenants of SAHF for years 1 and 2. Years 3 to 10 predicted based on linear trend.

Table 4.9 Estimated annual benefits of SAHF compared to base scenario 1¹ over first 10 years, June 2021 prices

	\$ Benefit (-Cost)	Number of treated	Estimates of average treatment		Total estimated annual		Total predicted annual
	Value	persons	effects (ATEs)		benefit (\$)		benefit (\$)
	B1	B2	B3	B3	B4=B1xB2xB3	μ(B4)	
Health			Year 1	Year 2	Year 1	Year 2	Years 3 to 10
Hospital days (non-psychiatric)	-1,579	2,048	0	0	0	0	0
Stay in psychiatric ward/hospital	-1,269	2,048	0	0	0	0	0
Ambulance call out	-910	2,048	0	0	0	0	0
Emergency department presentation (leading to admission)	-1,049	2,048	0	0	0	0	0
Emergency department presentation (not admitted)	-657	2,048	0	0	0	0	0
MBS services (in \$)	Actual value	2,048	0	0	0	0	0
PBS costs (in \$)	Actual value	2,048	0	0	0	0	0
Use of mental health services (ambulatory)	-297	2,048	-0.052	0	31,745	0	15,872
Housing							
Evicted from social housing	-25,432	2,048	0	0	0	0	0
Use of homelessness support with accommodation	-12,201	2,048	0	0	0	0	0
Safety							
Adult days in custody	-292	1,812	0	0	0	0	0
Juvenile justice stays	-1,956	1,812	0	0	0	0	0
Proven court appearance (assume all for magistrate's court)	-11,556	1,812	-0.050	0	1,044,462	0	522,231
Child ever in contact with child protection services	-1,412	343	0	0	0	0	0
Education							
Child achieves minimum NAPLAN standard	4,954	133	0	0	0	0	0
Completion of a VET qualification/apprenticeship at Cert III or above	16,628	1,727	0	0	0	0	0
Transfers							
Income support payments (in \$)	Actual value	1,727	0	0	0	0	0

1. A counterfactual where the NSW government develops new public housing under a build and own model.

Table 4.10 Discounted annual benefits of SAHF compared to base scenario 1¹ 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
<i>Health</i>												
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	0	0	0	0	0	0	0	0	0	0	0	0
Emergency department presentation (leading to admission)	0	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	0
MBS services (in \$)	0	0	0	0	0	0	0	0	0	0	0	0
PBS costs (in \$)	0	0	0	0	0	0	0	0	0	0	0	0
Use of mental health services (ambulatory)	29,668	0	12,957	12,109	11,317	10,576	9,884	9,238	8,633	8,069	112,451	55
<i>Housing</i>												
Evicted from social housing	0	0	0	0	0	0	0	0	0	0	0	0
Use of homelessness support with accommodation	0	0	0	0	0	0	0	0	0	0	0	0
<i>Safety</i>												
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	976,133	0	426,296	398,408	372,344	347,985	325,219	303,943	284,059	265,476	3,699,862	1,807
Child ever in contact with child protection services	0	0	0	0	0	0	0	0	0	0	0	0
<i>Education</i>												
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
<i>Transfers</i>												
Income support payments (annual)	0	0	0	0	0	0	0	0	0	0	0	0

1. A counterfactual where the NSW government develops new public housing under a build and own model.

The only other outcome affected by SAHF relative to a public housing base case scenario relates to contact with the justice system, with a reduction in proven court appearances. This leads to a saving of just over \$1 million in year 1, zero savings in year 2, and an average saving of \$522,231 for years 3 to 10.

Table 4.10 then presents the resulting annual benefit estimates derived using the data in Table 4.9 by discounted outcome using a 7% discount rate. All monetary values presented are in June 2021 prices.

Table 4.10 shows that SAHF led to reductions in the need for mental health outpatient services, saving \$112,451 (or \$55 per person), and in the need for justice services via reductions in proven court appearances, saving an additional \$3.7 million (or \$1,807 per person).

Tables 4.11 and 4.12 present the equivalent benefit estimates when comparing SAHF housing to Base Case Scenario 2 of community housing (i.e. LAHC-owned but managed by CHPs). These tables show that SAHF housing leads to benefits in the housing domain but to increased costs in the health domain, through an increase in the use of health and hospital services compared to other community housing tenants. The largest benefit of SAHF compared to other forms of community housing is that it leads to greater housing stability of tenants, with significantly fewer evictions (as measured by a reduction in breaches in Section 4.3), leading to an estimated \$1,610,343 in savings. These benefits are more than offset by the increase in emergency department presentations leading to hospital admission, which adds a net present cost of \$764,048, and by an increase in the use of Medicare subsidised services adding a net present cost of \$1,543,480.

Table 4.13 presents the total estimated annual benefits relative to Base Case Scenario 1 (public housing) and Table 4.14 presents the total estimated annual benefits relative to Base Case Scenario 2 (LAHC-provided community housing).

Table 4.11 Estimated annual benefits of SAHF compared to base scenario 2¹ 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) Years 3 to 10
			Year 1	Year 2	Year 1	Year 2	
			Health				
Hospital days (non-psychiatric)	-1,579	2,048	0	0	0	0	0
Stay in psychiatric ward/hospital	-1,269	2,048	0	0	0	0	0
Ambulance call out	-910	2,048	0	0	0	0	0
Emergency department presentation (leading to admission)	-1,049	2,048	0.100	0	-215,689	0	-107,845
Emergency department presentation (not admitted)	-657	2,048	0	0	0	0	0
MBS services (in \$)	Actual value	2,048	212.754	0	-435,721	0	-217,860
PBS costs (in \$)	Actual value	2,048	0	0	0	0	0
Use of mental health services (ambulatory)	-297	2,048	0	0	0	0	0
Housing							
Evicted from social housing	-25,432	2,048	-0.009	0	454,596	0	227,298
Use of homelessness support with accommodation	-12,201	2,048	0	0	0	0	0
Safety							
Adult days in custody	-292	1,812	0	0	0	0	0
Juvenile justice stays	-1,956	1,812	0	0	0	0	0
Proven court appearance (assume all for magistrate's court)	-11,556	1,812	0	0	0	0	0
Child ever in contact with child protection services	-1,412	343	0	0	0	0	0
Education							
Child achieves minimum NAPLAN standard	4,954	133	0	0	0	0	0
Completion of a VET qualification/apprenticeship at Cert III or above	16,628	1,727	0	0	0	0	0
Transfers			0	0	0	0	0
Income support payments (in \$)	Actual value	1,727	0	0	0	0	0

1. A counterfactual where the NSW government builds new social housing but transfers management to Community Housing Providers.

Table 4.12 Discounted annual benefits of SAHF compared to base scenario 2¹ 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
<i>Health</i>												
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	0	0	0	0	0	0	0	0	0	0	0	0
Emergency department presentation (leading to admission)	-201,579	0	-88,033	-82,274	-76,892	-71,861	-67,160	-62,766	-58,660	-54,823	-764,048	-373
Emergency department presentation (not admitted)	0	0	0	0	0	0	0	0	0	0	0	0
MBS services (in \$)	-407,216	0	-177,839	-166,205	-155,331	-145,170	-135,672	-126,797	-118,502	-110,749	-1,543,480	-754
PBS costs (in \$)	0	0	0	0	0	0	0	0	0	0	0	0
Use of mental health services (ambulatory)	0	0	0	0	0	0	0	0	0	0	0	0
<i>Housing</i>												
Evicted from social housing	424,856	0	185,543	173,405	162,060	151,458	141,550	132,290	123,635	115,547	1,610,343	786
Use of homelessness support with accommodation	0	0	0	0	0	0	0	0	0	0	0	0
<i>Safety</i>												
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	0	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	0
<i>Education</i>												
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
<i>Transfers</i>												
Income support payments (annual)	0	0	0	0	0	0	0	0	0	0	0	0

1. A counterfactual where the NSW government builds new social housing but transfers management to Community Housing Providers.

Table 4.13 Discounted annual net benefits of SAHF compared to base scenario 1¹ 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
Annual net benefit (undiscounted)	1,076,207	0	538,103	538,103	538,103	538,103	538,103	538,103	538,103	538,103
Discounted net benefit ²	1,005,801	0	439,253	410,517	383,660	358,561	335,104	313,181	292,693	273,544
Discounted net benefit (upper bound) ³	1,044,861	0	492,441	478,098	464,173	450,653	437,527	424,784	412,411	400,399
Discounted net benefit (lower bound) ⁴	978,370	0	404,285	367,532	334,120	303,745	276,132	251,029	228,208	207,462
Net savings to NSW government (undiscounted) ⁵	1,076,207	0	538,103	538,103	538,103	538,103	538,103	538,103	538,103	538,103
Discounted net savings to NSW government ²	1,005,801	0	439,253	410,517	383,660	358,561	335,104	313,181	292,693	273,544

1. A counterfactual where the NSW government develops new public housing under a build and own model.
2. Discounted net benefits applying a 7% discount rate.
3. Discounted net benefits applying a 3% discount rate.
4. Discounted net benefits applying a 10% discount rate.
5. Excludes costs and benefits incurred by the Commonwealth Government and/or CHPs only. Thus excludes CRA as a cost.

Table 4.14 Discounted annual net benefits of SAHF compared to base scenario 2¹ 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
Annual net benefit (undiscounted)	-196,814	0	-98,407	-98,407	-98,407	-98,407	-98,407	-98,407	-98,407	-98,407
Discounted net benefit ²	-183,938	0	-80,329	-75,074	-70,163	-65,573	-61,283	-57,274	-53,527	-50,025
Discounted net benefit (upper bound) ³	-191,081	0	-90,056	-87,433	-84,887	-82,414	-80,014	-77,683	-75,421	-73,224
Discounted net benefit (lower bound) ⁴	-178,922	0	-73,935	-67,213	-61,103	-55,548	-50,498	-45,908	-41,734	-37,940
Net savings to NSW government (undiscounted) ⁵	238,907	0	119,453	119,453	119,453	119,453	119,453	119,453	119,453	119,453
Discounted net savings to NSW government ²	223,278	0	97,510	91,130	85,169	79,597	74,390	69,523	64,975	60,724

1. A counterfactual where the NSW government builds new social housing but transfers management to Community Housing Providers.
2. Discounted net benefits applying a 7% discount rate.
3. Discounted net benefits applying a 3% discount rate.
4. Discounted net benefits applying a 10% discount rate.
5. Excludes costs and benefits incurred by the Commonwealth Government and/or CHPs only. Thus excludes CRA as a cost.

4.4.3. Did the economic benefits of SAHF housing outweigh its costs?

Table 4.15 summarises the findings of the cost-benefit analysis for SAHF against the main base case scenario where new public housing is delivered via LAHC ownership and DCJ management.³⁵ The monetised benefits of SAHF do not outweigh its overall cost. Benefits accrue to the value of \$3,812,313, which arise from reductions in the use of mental health services and from fewer court appearances. Additional costs of the program are however estimated to be \$10,985,205. As a result, SAHF has an incremental overall present cost of \$7,172,892, with a benefit-cost ratio of 0.35. With 2,048 individuals provided with SAHF housing so far, this results in a net present cost of \$3,502 per person.

When compared to Base Case Scenario 2 where standard community housing is provided without additional tenancy support coordination, the costs are lower as CRA is also a cost in the base case scenario, leading to an overall value of \$4,179,862 (see Table 4.16). However, compared to Base Case Scenario 2, the net benefit of SAHF is negative, leading to additional costs of \$697,185. This is due to the increased costs associated with increased emergency department presentations (\$764,048) and increased use of Medicare services (\$1,543,480), which more than offset the savings arising due to reduced tenant evictions (\$1,610,343). Compared to other community housing without the additional supports associated with SAHF, the net present costs are estimated at \$4,877,047 when assessed against this alternative base case scenario (see Table 4.16). The increased use of primary care services could indicate improved preventive care and signal improvements in health in later years. However increased presentations to the emergency department are a concern.

Table 4.17 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 where the p-value of the estimated impact 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 government to consider in their budget calculations and it excludes benefits from services that are delivered by the Australian government, such as MBS and PBS. On the cost side, it excludes the costs of CRA. Panel A presents the resulting estimates when comparing SAHF to Base Case Scenario 1 (i.e. public housing) and Panel B to Base Case Scenario 2 (i.e. other community housing).

³⁵ These estimates assume that the quality of new public housing developments used as a counterfactual to estimate costs in the CBA is similar to the quality of public housing for those tenants that comprise the comparison group in Section 4.3, which is in most cases much older public housing stock. This is unlikely to be the case. A more appropriate comparison to SAHF housing is new LAHC housing, but we could not make this direct comparison due to limitations with sample sizes. The result is that benefits are likely to be overestimated relative to costs.

Table 4.15 Ten-year CBA results for SAHF compared to base case scenario 1¹, 7% discount rate, June 2021 prices

Category	Total	Per capita
Costs		
CRA minus rents	\$8,523,650	\$4,162
Housing services paid via MSPs	\$2,461,555	\$1,202
Total costs	\$10,985,205	\$5,364
Benefits		
<i>Health</i>		
Hospital days (non-psychiatric)	\$0	\$0
Stay in psychiatric ward/hospital	\$0	\$0
Ambulance call out	\$0	\$0
Emergency department presentation (leading to admission)	\$0	\$0
Emergency department presentation (not admitted)	\$0	\$0
MBS services (in \$)	\$0	\$0
PBS costs (in \$)	\$0	\$0
Use of mental health services (ambulatory)	\$112,451	\$55
<i>Housing</i>		
Evicted from social housing	\$0	\$0
Use of homelessness support with accommodation	\$0	\$0
<i>Safety</i>		
Adult days in custody	\$0	\$0
Juvenile justice stays	\$0	\$0
Proven court appearance	\$3,699,862	\$1,807
Child ever in contact with child protection services	\$0	\$0
<i>Education</i>		
Child achieves minimum NAPLAN standard	\$0	\$0
Completion of a VET qualification/apprenticeship at Cert III or above	\$0	\$0
Total benefits	\$3,812,313	\$1,861
Transfers (not included in NPV or BCR)		
Income Support Payments	\$0	\$0
Net present value	-\$7,172,892	-\$3,502
Benefit-cost ratio	0.35	0.35

Notes

1. Base case: new public housing under LAHC ownership and DCJ management.

Table 4.16 Ten-year CBA results for SAHF compared to base case scenario 2¹, 7% discount rate, June 2021 prices

Category	Total	Per capita
Costs		
CRA minus rents	\$1,718,307	\$839
Housing services paid via MSPs	\$2,461,555	\$1,202
Total costs	\$4,179,862	\$2,041
Benefits		
<i>Health</i>		
Hospital days (non-psychiatric)	\$0	\$0
Stay in psychiatric ward/hospital	\$0	\$0
Ambulance call out	\$0	\$0
Emergency department presentation (leading to admission)	-\$764,048	-\$373
Emergency department presentation (not admitted)	\$0	\$0
MBS services (in \$)	-\$1,543,480	-\$754
PBS costs (in \$)	\$0	\$0
Use of mental health services (ambulatory)	\$0	\$0
<i>Housing</i>		
Evicted from social housing	\$1,610,343	\$533
Use of homelessness support with accommodation	\$0	\$0
<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	\$0	\$0
Completion of a VET qualification/apprenticeship at Cert III or above	\$0	\$0
Total benefits	-\$984,069	-\$481
Transfers (not included in NPV or BCR)		
Income Support Payments	\$0	\$1,214
Net present value	-\$4,877,047	-\$2,381
Benefit-cost ratio	-0.17	-0.17

Notes

1. Base case: New community housing under LAHC ownership and CHP management

Panel A in Table 4.17 shows that compared to public housing overall NPVs and BCRs are not overly sensitive to alternative assumptions about the discount rate nor the effective/useful life of dwellings, with the overall conclusion from the analysis qualitatively unaffected when these parameters are varied. The BCR ranges from a

low of 0.28 when the effective life of dwellings is 66.6 years (Alternative Scenario D) to a high of 0.38 when a 3% discount rate is adopted (Alternative Scenario A).

However, expanding the criterion to include benefits with a treatment effect p-value of less than 0.10, rather than 0.05 as used in the main analysis, has a much larger impact (Alternative Scenario E). As mentioned in Section 4.3, as most SAHF dwellings were only delivered in 2020 or 2021, the number of SAHF tenants that can be followed over the observation window is still relatively small so many estimates of SAHF impact are imprecisely estimated, making the benefit estimate quite sensitive to the criterion used to include benefits. If we use benefit estimates that are estimated with less precision ($p < 0.10$) the NPV of SAHF becomes positive, generating an improvement in the net present value of almost \$7 million, or \$3,407 per person SAHF houses. This results in a BCR of 1.78. The additional benefits are due to reductions in hospital stays, and although they are partially offset by increases in PBS costs, the estimate is large. The SAHF treatment effect is estimated to decrease non-psychiatric hospital stays by 1.8 days in the second year, leading to a large monetary benefit of over \$20 million over the ten years. This effect may not be evident for a larger, more representative sample of SAHF tenants.

Table 4.17 Sensitivity of CBA results to alternate assumptions

	NPV	NPV per capita	BCR
a. SAHF compared to base case 1			
Main CBA: 7% discount rate	-\$7,172,892	-\$3,502	0.35
Alternative Scenario A: 3% discount rate (upper bound)	-\$7,509,450	-\$3,667	0.38
Alternative Scenario B: 10% discount rate (lower bound)	-\$6,925,399	-\$3,382	0.33
Alternative Scenario C: Asset life of 50 years (2% depreciation)	-\$8,485,722	-\$4,143	0.31
Alternative Scenario D: Asset life of 66.7 years (1.5% depreciation)	-\$9,821,995	-\$4,796	0.28
Alternative Scenario E: Expanded criterion to include benefits ($p < 0.10$)	\$6,977,928	\$3,407	1.78
Cost implications to NSW government	\$1,350,758	\$660	1.55
b. SAHF compared to base case 2			
Main CBA: 7% discount rate	-\$4,877,047	-\$2,381	-0.17
Alternative Scenario A: 3% discount rate (upper bound)	-\$5,401,043	-\$2,637	-0.18
Alternative Scenario B: 10% discount rate (lower bound)	-\$4,571,000	-\$2,232	-0.15
Alternative Scenario C: Asset life of 50 years (2% depreciation)	-\$6,189,877	-\$3,022	-0.13
Alternative Scenario D: Asset life of 66.7 years (1.5% depreciation)	-\$7,526,150	-\$3,675	-0.10
Alternative Scenario E: Expanded criterion to include benefits ($p < 0.10$)	-\$4,044,837	-\$1,975	0.19
Cost implications to NSW government	-\$1,615,261	-\$789	0.34

It is therefore essential to continue evaluating the effects of SAHF once a larger sample of SAHF tenants is available over a longer time period. This will allow for greater precision around program impacts and thus greater confidence in the estimated benefits of the program. However, for the moment the more conservative approach of only using the estimated effects that are significant at the 5%-level is preferred.

The final row of Panel A shows the overall estimated cost implications to the NSW government. SAHF reduces NSW government expenditure by \$1,350,758, or \$660 per person it houses as it does not incur the cost of CRA that is paid to ServiceCos as part of SAHF.

Comparing SAHF costs and benefits to the costs of other LHC-owned community housing in Panel B shows that the overall NPVs and BCRs are not overly sensitive to alternative assumptions about the discount rate nor the effective/useful life of dwellings. But again, benefit estimates are sensitive to the criterion used to include benefits. Although there are overall net benefits to SAHF, the costs remain larger than the benefits in this case as there is an additional estimated net impact on CRA payments to CHPs. This leads to an overall net present cost of \$4,044,837 or \$1,975 per person it houses, with a resulting BCR of 0.19.

4.4.4. What about the non-monetised benefits of SAHF?

There are other potential benefits of SAHF that may not have been fully monetised. The CBA estimates in the previous section account for impacts on tenant evictions and on homeless service usage, where relevant, but indicators in the outcome evaluation also show that SAHF reforms appear to improve the housing stability of tenants more broadly with fewer relocations and transfers and somewhat fewer exits to other social housing. If benefits from housing stability flow through to health or quality of life more generally and are not captured by reductions in health or homelessness service usage, then the benefit estimates in the previous CBA analysis are understated.

Indeed, there are indications that the SAHF program has improved the quality of life of tenants from both the qualitative analysis and from the tenant satisfaction surveys. However, as the former are not observed for a suitable comparison group and the latter suffers from low response rates, we are not able to quantify the overall effects on quality of life due to SAHF.

Perhaps the best estimates of an upper bound of these effects come from evaluations of the Housing First program, which has been implemented in cities around the world using an experimental design, therefore giving us confidence that the observed effects are indeed causal impacts of the program. Housing First 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 SAHF tenants, who are a vulnerable population, but are already housed, and thus the estimates these studies provide are an upper bound of what might be expected for SAHF tenants.

Aubry et al. (2020) provides 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 led to small but significant improvements in the quality of life of those effected in the short to medium term. Aubry et al. (2020) finds 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 find little evidence of effects of permanent supportive housing on other health outcomes, however. 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.

Finally, there could also be externalities associated with the SAHF reform that have not been quantified (examples include via improved amenity and/or by reducing overall crime and homelessness in SAHF neighbourhoods). However, as SAHF tend to be smaller housing developments, it is unlikely that these would generate greater externalities than comparable public housing thus we expect these externalities to be negligible, particularly over the short term.

For the BCR to reach 1 would require an improvement in the social welfare of tenants due to possible additional effects to the value of \$3,502 per person over a ten-year period, which comes to \$350 per year in net present value terms. This would be in addition to the other transfers that public housing tenants are already receiving, in incomes, housing costs and via concessionary services. 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 program. The authors find that those surveyed were each on average willing to pay annual taxes of €28.2, which currently converts to \$443.82, to scale up the Housing First program in order to end homelessness in Europe. If this translates to the Australian context, it seems like there would be public support for (and willingness to pay towards) measures that lead to measurable reductions in homelessness.

4.4.5. Limitations of CBA

In the previous subsection we discussed some of the limitations of 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 account for equity concerns. 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 be considered alongside the CBA results. Thus, it is essential to consider the subgroup analysis presented in Section 5 in addition to the results of the CBA.

Where CBA is particularly valuable is that it allows policy makers to make 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 where there are capital costs as they are delivering new social housing stock, SAHF and LAHC-FDI Projects. Direct comparisons with SHMT are

more limited as SHMT is only concerned with the ongoing benefits and costs of social housing management.

4.5. Discussion

In order to evaluate whether SAHF has worked, we examined its implementation from the perspective of stakeholders and tenants, as well as the outcomes of the program to date. In short, our findings reveal that yes, SAHF is working. The implementation is progressing as expected, and the effects of SAHF on tenant outcomes, where statistically significant, are largely positive. However, we caution against taking an overly optimistic perspective, as a closer look at both implementation and outcomes suggests that there are some important issues that need to be addressed to ensure SAHF's success is sustained over time. Further, the current results are based on outcomes after at most two years after tenants were allocated a SAHF dwelling, with the second year available for about a quarter of all tenants only. Examining tenants' outcomes at a later stage is important to assess whether positive outcomes are maintained over time, and whether new (or larger) impacts emerge as some effects of better housing are likely to take several years to (fully) materialise.

In terms of implementation, stakeholders identified several key barriers and enablers to the implementation of SAHF. **Key enablers to implementation include the compatibility between SAHF and the ServiceCos implementing the program and ServiceCos' connection to external service providers.** These enablers have contributed to the successful integration of SAHF into business as usual for most ServiceCos. Stakeholders believe integration is possible because SAHF closely aligns with the core business model and mission of the organisations delivering SAHF. SAHF's alignment to the pre-existing services, programs and processes of the ServiceCos has further enabled smooth integration into business as usual.

Stakeholders value the inclusion of and focus on TSC under SAHF, however, ServiceCo staff provided several recommendations to improve this service. ServiceCo staff appreciate the ability to establish a dedicated tailored support coordinator or coordination team to connect tenants with services and believe TSC under SAHF encourages more client touchpoints. However, stakeholders request increased flexibility in the provision of TSC to allow ServiceCo staff to best address and meet the needs of SAHF tenants. This includes increased flexibility of timelines for completing needs assessments and engaging clients in TSC. More specifically, stakeholders request extended timeframes for offering needs assessments to hard-to-reach clients. This is thought to allow stakeholders sufficient time to build rapport and gather the information necessary to appropriately assist tenants. Additional time to offer needs assessments during initial rollout of SAHF prior to issuing abatements would also be beneficial to allow staff to familiarise themselves with the process.

Although SAHF does not require tenants to participate in TSC and non-participation should not lead to ServiceCos receiving an abatement, stakeholders voiced confusion around contractual requirements regarding tenant participation in completing needs assessments. Some stakeholders reported receiving abatements for not completing needs assessments with SAHF tenants who refused to participate and these stakeholders did not appear to be aware of the exceptions made for tenants who do not wish to engage. Clearer communication with stakeholders around these requirements and exceptions is recommended.

Most implementation barriers involved features of SAHF itself, including the complexity and lack of flexibility of SAHF and associated unexpected costs.

These barriers were present across implementation stages but were most problematic during tenanting phases. The process of navigating complex contracts and meeting stringent deadlines resulted in additional time and finances being dedicated to administrative work to understand and meet contractual and reporting requirements and less on service delivery. Stakeholders believe, at times, this reduced their ability to provide appropriate tenant allocation and support services. Despite these barriers, most ServiceCos developed processes to mitigate these risks. These mitigation strategies, however, are resource-intensive and costly, often to the detriment of other aspects of their business.

So, beyond these implementation issues, has SAHF worked? The evaluation results presented in this section show that SAHF does appear to have worked, in the sense that **SAHF has made the lives of many tenants better**. Tenants highly value their dwelling, appreciate where it is located and have demonstrably benefitted from having a more stable housing situation. These factors have contributed to reports of improved physical and mental health. Tenants also value the efforts of ServiceCo staff to create a positive environment.

While the overall picture of SAHF impacts is positive, the qualitative interviews revealed that this experience was not uniform. Although most tenants reported improved or unchanged mental health, satisfaction with several aspects of life and social connections; more disposable funds; and a reduced number of court appearances, reported domestic violence offences and contacts with child protection services, there were also reports of some problems associated with communications, access to disability assist features and tenants being mismatched to their dwelling through the qualitative analysis. This highlights the need for subgroup analyses that can provide insights into heterogeneous program impacts beyond the pure average effect on outcomes. The answer to the question as to whether SAHF worked, hence, also needs to take into consideration the diverse experience of different cohorts as is discussed in Section 5.

The evaluation further finds that SAHF increased tenancy stability by reducing negative exits, risks of housing insecurity and homelessness, but SAHF also reduced positive exits. Although this has mostly had positive impacts on tenants' lives, the flipside of this effect is that **the SAHF objective of increased exits by tenants to private rentals has not been achieved so far**. In interviews, almost all tenants said they were unlikely to exit social housing due to the expense and instability of private housing.

The evaluation revealed measurable benefits of SAHF for tenants but these did not outweigh the program's cost. Compared to LAHC-provided public housing, the economic evaluation revealed a benefit-cost ratio for every dollar spent of 0.35. Although not all benefits were able to be monetised, best estimates from the literature suggest that any additional benefits due to improvement in overall quality of life from improved housing stability accruing to SAHF tenants (relative to the counterfactual of tenants in comparable, secure and stable public housing) are unlikely to result in benefits being larger than costs.

There are also possible social benefits from the provision of stable and secure housing that are not easily monetised, and that go beyond the more direct effects on tenant welfare. Social housing also contributes to society's goals in terms of

providing a social safety net.³⁶ Social cohesion – which is of clear value to society - can be improved by guaranteeing that all individuals' basic needs are met. These more nebulous social benefits cannot be readily integrated into a cost-benefit-analysis. However, it is again difficult to imagine that these benefits would be considerably greater for SAHF than for a counterfactual of comparable public housing.

It is essential that the program continues to be evaluated as the current evaluation only extends to two years since the dwellings were tenanted. SAHF tenants observed in the outcome evaluation, which forms the basis of the CBA, are a relatively small sample of the current population of SAHF tenants. As a result, benefit estimates are imprecisely estimated. Continued evaluation will increase the ability to identify the impacts of SAHF. This could have a notable effect on the CBA as can be seen by the sensitivity analysis which expanded the criterion for including benefits to include effects on outcomes that were estimated with lower precision and which returned a benefit-cost ratio for every dollar spent of 1.78. Currently, however, the analysis does not provide the necessary confidence in these effects to include their associated benefits in the main CBA.

A further reason to continue monitoring program impact is that ServiceCos and other stakeholders have identified a number of ways in which the program is challenging. If these challenges can be addressed, tenant outcomes may further improve, or alternatively, if not addressed, outcomes may deteriorate.

³⁶ For example, see Centre for International Economics (2021: pp. 113-115).

5. How well has SAHF worked for different tenant groups, and why?

Key takeaways

- Reductions in negative exits, tenancy terminations and transfers to other social housing are observed consistently across subgroups, as are reductions in (positive) exits to private housing.
- There is substantial heterogeneity in the impact of SAHF across different subpopulations of tenants:
 - Aboriginal tenants experience the largest improvements in housing stability as homelessness is reduced.
 - Men, CALD tenants and tenants living in major cities have the largest implied subsidies as they tend to be disproportionately located in higher (market) rent areas.
 - Positive employment effects are concentrated among younger tenants (below age 55) and Aboriginal tenants (who also tend to be younger).
 - Improved access to emergency departments is primarily driven by men, English-speaking tenants and tenants living in regional and rural areas.
 - The use of mental health services is reduced among men.
 - Improvements in individual-level safety outcomes are concentrated among younger tenants, Aboriginal and CALD tenants and tenants in major cities.
- The outcome evaluation reveals that no group of SAHF tenants, along the dimensions we have considered, appears to be particularly challenged in taking advantage of at least some of SAHF's benefits.
- This finding is consistent with the results from the 60 tenant interviews. Generally, SAHF had positive impacts for interviewed tenants across all three sites and population subgroups. Positive impacts of SAHF were especially strong for vulnerable tenants experiencing imminent or actual homelessness; financial stress; mental health issues; past trauma; and social isolation.

We repeat the outcome analyses of Section 4.3.1, now allowing the effect of SAHF to vary across subgroups to assess what tenant characteristics are associated with SAHF success. The subgroups considered in this section are defined by: 1. gender: men versus women; 2. Aboriginal background: Aboriginal tenants versus non-Aboriginal tenants; 3. CALD: tenants who reported that English is not their main language versus all other tenants; 4. age: tenants aged 55 and above versus those aged 54 and below; and 5. location: tenants in major cities of NSW versus those in regional and remote areas. Detailed results are reported in **Appendix G**. Tables G.1

to G.3 present the results by subgroup compared to other community housing in the year of tenancy start, one year later and two years later, respectively. Tables G.4 to G.6 present the same results for the comparison with public housing tenants.

The following discussion focuses on the subgroup differences that were found to be statistically and economically significant. Emphasis is placed on impacts identified after one year of SAHF tenancy, rather than two years, due to the smaller sample sizes on which the two-year subgroup estimates are based. The discussion largely focuses on the effect of SAHF compared to community housing. Although we make some references to the public housing comparison group, these results are more difficult to interpret because they encapsulate the effect of SAHF as well as the (unknown) effects of being in community versus public housing.

Given the limited number of observations on which the education results are based (see the discussion in Section 4.3.1), we refrain from drawing any conclusions in this section regarding outcomes in this domain.

5.1. Men versus women

Sixty per cent of SAHF tenants are women and the effects of SAHF are qualitatively similar for men and women. However, we note some differences in the magnitudes of impacts.

Section 4.3.1 shows that SAHF dwellings have higher market rents than comparable non-SAHF community and public housing dwellings. The subgroup analysis reveals that this effect is stronger among male than female tenants (+\$47/week versus +\$27/week). There is, however, no difference in income and thus on rent charged. As a result, the implied SAHF housing subsidy, as measured by the difference between market rent and rent charged, is higher for men than for women, by \$20/week.

This finding is difficult to explain given that the analysis controls for the number of bedrooms as well as for family structure and given that the community-level indicators reveal no systematic difference by gender. If SAHF has a larger effect on market rent for men than for women, it might be that SAHF dwellings specifically targeted to women are relatively less spacious dwellings or in lower-rent areas than dwellings not targeted to a specific cohort.

A few other differences in the effect of SAHF by gender are observed in the 'Health' domain. SAHF increased hospital visits, including visits to emergency departments, for men (+0.2 visit/year) but not for women, for whom it slightly reduced the number of days in hospital (-0.77/year) and the number of hospital admissions in psychiatric units (-0.08/year). But SAHF is also found to reduce the use of mental health services among men (-5 percentage points), while there are no discernible effects on women.

Two other gender differences are found in the 'Safety' domain. There is a reduction in the proportion of female tenants in contact with child protection services due to SAHF (-16 percentage points), an effect not found for men. We however interpret this important reduction with caution because contacts with child protection services were already 12 percentage lower for SAHF women in the year before their tenancy started, suggesting that the effect may only be partially due to SAHF.

The reduction in involvement in reported domestic violence offences due to SAHF is found among men (-2 percentage points) but not among women, presumably because most perpetrators are men.

The picture that emerges is that SAHF appears to have had a positive effect on the mental health of male tenants. One possible pathway via which SAHF may have such effects, relative to other social housing, is that by providing better dwellings in better locations together with tailored support services it positively affects tenants' mental health. This may then translate into fewer episodes of domestic violence and child abuse, possibly (partly) explaining why SAHF reduces reported domestic violence offences as well as contacts with child protection services. Increased hospital visits by men may reflect improved access rather than worse health outcomes.

5.2. Aboriginal tenants versus non-Aboriginal tenants

About 12% of SAHF tenants are Aboriginal. Despite the small sample size of this group, the analysis reveals a few significant differences in the effects of SAHF on Aboriginal versus non-Aboriginal tenants.

Aboriginal tenants experienced a greater reduction in homelessness (by 14.4 percentage points within 12 months from the start of the tenancy) than non-Aboriginal tenants (a reduction of 5.3 percentage points), and a greater reduction in being at risk of homelessness (24 percentage points versus 6.2 percentage points). SAHF also increased the rate of exit from social housing within the first 12 months by a substantial extent for Aboriginal tenants (+14.9 percentage points), while there is no effect on non-Aboriginal tenants. The tenancy was also more likely to be terminated for Aboriginal SAHF tenants due to death (+4.4 percentage points versus no impact for non-Aboriginal SAHF tenants), which suggests that SAHF and non-SAHF Aboriginal tenants may differ in ways that we do not observe. In terms of total positive and negative exits there is, however, no significant difference between Aboriginal and non-Aboriginal tenants.

Aboriginal SAHF tenants experienced a greater increase in the probability of there being at least one household member who is employed (by 12 percentage points in the first year after the tenancy began, compared to 4 percentage points among non-Aboriginal tenants). Consistent with this, Aboriginal SAHF tenants also experienced a 49-day reduction in time spent on income support in their first year and a decrease by 10 percentage points in the probability of receiving any income support in the first year, while there was no impact for non-Aboriginal SAHF tenants.

The effect of SAHF seems particularly strong among Aboriginal tenants in reducing contacts with the justice system (-11 percentage points) and domestic violence offences (-5 percentage points) versus no effect on non-Aboriginal tenants, although the difference in effects between the two groups is only significant at the 10%-level. Furthermore, these results should be interpreted with caution because SAHF Aboriginal tenants already had a lower probability of contact with the justice system compared to non-Aboriginal SAHF tenants (by 12 percentage points) even before the tenancy began, suggesting that the two groups may not have been strictly comparable on that dimension in the first place.

There is no evidence of a differential effect of SAHF on Aboriginal tenants across health outcomes.

The patterns observed in the housing and economic domains suggest that Aboriginal tenants are better able to access needed services and may particularly benefit from the better locations of SAHF dwellings. Improved housing stability could also explain improved employment outcomes, as stable housing is often a necessary condition for stable employment.

Tenant interviews with Aboriginal tenants reinforce these findings. All of the 14 Aboriginal tenants interviewed for this evaluation reported positive experiences with their ServiceCo.

I couldn't be happier with them. They've supported me just as – in every area that I've needed it. (Tenant interview)

Tenants also talked about the positive impact of housing stability, the high quality of housing management and the newness of the dwelling on their well-being.

Because everybody needs a home. Everybody needs that security. Knowing that they have that. How do you put it – just security, really. Knowing that this is mine. As long as I do the right thing, I get to keep it. (Tenant interview)

5.3. CALD tenants versus English-speaking tenants

About 87% of SAHF tenants are English-speaking thus CALD tenants represent only a relatively small share of SAHF tenants. Nonetheless, the analysis reveals a few differences in the effects of SAHF on CALD and English-speaking tenants.

Similar to what we find for women compared to men, the increase in market rent due to SAHF is larger for CALD tenants (+\$55/week) than for English-speaking tenants (+\$29) and offset by larger implicit housing subsidies.

The community-level indicators shed some light on why the increase in market rent is larger for CALD tenants. In many respects, they show that CALD and English-speaking tenants are in different neighbourhoods. Compared to other community housing tenants, SAHF CALD tenants are in areas with relatively higher population densities (i.e., they are likely to live in urban rather than regional areas), whereas English-speaking tenants are in slightly lower-density areas.³⁷ Hence, SAHF CALD tenants live in areas with relatively higher market rents and housing prices. These more “desirable” dwellings, in turn, may explain why CALD tenants experience a reduction in transfers to other social housing (-1.8 percentage points in the first year) not experienced by other SAHF tenants. However, SAHF reduces both positive and negative exits to the same extent for CALD and other tenants.

³⁷ See Appendix Table G.1. As a result of living in different neighbourhoods, CALD tenants are even more likely to live in a unit (by 21 percentage points) and less likely to live in a house (by 14 percentage points) than English-speaking tenants (+13 percentage points and -9 percentage points, respectively).

A few differences also emerge in the health effects of SAHF between CALD and English-speaking tenants. Whereas SAHF increases visits to emergency departments for English-speaking tenants (+0.3/year), it has no effect for CALD tenants. This could potentially be due to CALD SAHF and non-SAHF tenants not being completely comparable in terms of health outcomes, with lower health services usage rates by CALD tenants observed even before the tenancy starts (as shown in Appendix Table G.1 and G.4).

In terms of economic outcomes, SAHF leads to a significant reduction in the time English-speaking tenants spend on income support (by 19 days/year) but with no such effect for CALD tenants. This may reflect that CALD tenants experienced more difficulty engaging with TSC (see discussion below) and more barriers to employment.

In terms of safety outcomes, the effects of SAHF are concentrated among CALD tenants with reductions in contact with child protection services (-23 percentage points). This effect is not present for English-speaking tenants. The effect on CALD tenants is particularly large but we remain cautious in interpreting these results as the effect is reversed in the second year of the tenancy (+16 percentage points).

These findings are encouraging, though the qualitative interviews revealed additional barriers for some SAHF CALD tenants. As noted earlier in the report, tenants from CALD backgrounds with limited or no English language skills experienced difficulty communicating with ServiceCo staff about their needs, making them less likely to be able to access services, if needed. Additionally, CALD tenants had more difficulty communicating with other tenants, leaving them more socially isolated. This suggests that SAHF could have an even greater positive impact if more support could be provided to people who have difficulty communicating in English.

5.4. Younger and older tenants

SAHF tenants are split half-half between those aged below and above 55. Using this age cut-off, we find that the effect of SAHF on younger and older tenants varied along a number of dimensions.

While SAHF increases market rents for both groups, the effect is larger for younger tenants (+\$47 versus \$22). Why SAHF increases market rent more for younger than for older tenants is likely due, in part, to the fact that younger tenants are more likely to live in larger households and thus need larger dwellings (which tend to have higher market rents). Since older SAHF tenants are relatively more likely than younger SAHF tenants to live in urban areas (54% versus 46%), this is not driving the higher market rent. The higher SAHF market rent leads to an increase in the rent charged for younger tenants (+\$17/week) whereas none of the increased market rent leads to increased rent for older tenants (due to relatively lower incomes).³⁸

One clear finding is that the increase in housing security due to SAHF is stronger among younger tenants. For younger tenants SAHF leads to the largest reductions in homelessness (6.7 percentage points versus 2.7 percentage points for older tenants) and in the use of homeless services (-7 percentage points versus no effect for older tenants). The reductions in housing transitions due to SAHF are, however,

³⁸ Increased market rent and reduced income can still lead to increased rent charged if the tenant is above a certain income where they pay market rent.

broadly similar for older and younger tenants, with the exception that SAHF reduces negative exits for younger tenants only (-1.6 percentage points).

SAHF reduces reliance on the income support system for younger but not for older tenants. For younger tenants, SAHF is found to reduce the total time on income support (by 21 days/year) and to increase the number of tenants in households with at least one person in employment (+7 percentage points), compared to other (young) community housing tenants. For older tenants, SAHF leads to an increased reliance on the income support system as the main source of income (+7 percentage points), possibly due to better knowledge about their eligibility for income support through the tailored support coordinator. These results are consistent with the view that it is easier for younger people than older people to move off welfare and into employment. Inconsistent with these effects, younger SAHF tenants experienced a decrease in observed weekly gross income (by \$146) while there was no effect for older tenants. The reason for this is unclear, but weekly gross income is more likely to be missing for SAHF and other community housing tenants than for public housing tenants which raises some concern regarding the reliability of this measure.

Perhaps surprisingly, there are few discernible differences in the effects of SAHF on health service usage rates by age group, though there is evidence that SAHF increases access to PBS services to a larger extent for older than for younger tenants (+8.7 script/year versus no effect). However, as this difference is already visible (but smaller) prior to the tenancy start, we cannot conclude that this is fully attributable to SAHF.

The reduction in the proportion of tenants in contact with the justice system due to SAHF is concentrated among younger tenants (-6 percentage points). Though, once again, we should be cautious in attributing this effect solely to SAHF because this difference is also apparent before the tenancy start (when SAHF tenants' contact with the justice system was already 4 percentage points lower).

5.5. Tenants in major cities and tenants in regional and remote areas

The effects of SAHF on housing outcomes are larger in urban areas than in regional areas. It is only in urban areas that SAHF increases market rent (+\$62/week), though there is no effect on rent charged, implying that this increase is entirely compensated by higher rent subsidies. And it is only in urban areas that SAHF dwellings consist of a disproportionately larger share of units (an additional 26 percentage points) compared to other community housing.

In comparison to other social housing also in urban areas, SAHF projects are in areas with higher population densities, with higher median rent and housing prices and lower rates of homelessness but higher crime rates and somewhat weaker labour markets. In regional areas, by contrast, SAHF dwellings tend to be located in areas with lower population densities, with lower median rent and housing prices and higher rates of homelessness but lower crime rates and stronger labour markets than comparable social housing.

Taken together, this suggests that while these results do not point to unequivocally 'better' locations for SAHF projects in either urban or regional areas, the ServiceCos' selection criteria for SAHF locations appeared to differ across these areas.

In terms of housing security and housing transitions, the effects of SAHF are visible in both urban and regional areas but they are larger in the former. Differential effects include reductions in housing insecurity (-4 percentage points versus no effect) as well as in the number of exits from social housing (-6 percentage points versus no effect). This is not surprising as rental markets are more challenging for low-income households in urban areas, with higher levels of housing stress. Similarly, the reduction in the number of contacts with child protection services (-16 percentage points) associated with SAHF only appears present in urban areas.

In contrast, the effect of SAHF in terms of increased visits to emergency departments is only visible in regional areas (+0.5 visit/year). The effects of SAHF on economic outcomes are inconclusive with an increase in the share of tenants with employment as the main source of income in urban areas (by 4 percentage points) versus no effect in regional areas and an increase in the share of tenants with other private income as the main source of income in regional areas (by 4 percentage points).

Tenants' interviews do not shed more light on these results. Outcomes for tenants did not differ substantially across the three selected sites (ServiceCos) for interviews. Individual sites only differed in their proximity to services and amenities; whether or not ServiceCo staff were available on-site or even in the same town; and how well they addressed issues to do with noise, privacy and parking.

5.6. Discussion

While the overall impacts of SAHF on tenants' lives (as presented in Section 4) were positive, and there were few differences across sub-groups in terms of housing outcomes, with all groups benefitting from increased housing stability, there is substantial heterogeneity in how well SAHF works for tenants. We find, broadly speaking, three types of heterogeneity.

First, heterogeneity by design: the fact that older tenants, men, CALD tenants and those in major cities are more likely to benefit from better positioned housing (higher market rents) and higher rental subsidies is a direct result of the rent levels at the locations chosen for SAHF dwellings, and especially those targeted towards specific groups.

Second, many of the significant differences found in the subgroup analysis are simply a direct result of some of the measured outcomes being more relevant to some groups than others: the greater impact of SAHF on employment and on the (reduced) reliance on the income support system for younger tenants as opposed to older tenants is the most prominent example in this category.

Another difference is the improvement in individual-level safety outcomes which are present for younger but not for older tenants and, again, for Aboriginal but not for non-Aboriginal tenants; and stronger for male than for female tenants (with the exception of contacts with child support services).

Third, there are domains where the variation in program impacts across groups speaks to SAHF being important to different tenants for different reasons. For example, SAHF dwellings appear to provide improved access to hospital emergency departments only in regional areas, presumably because there is less scope for improving such access in metropolitan areas.

The finding that SAHF increases the probability of employment for younger and Aboriginal tenants is a notable finding, as is that young people, Aboriginal and CALD tenants in SAHF dwellings were involved in fewer reported domestic violence offences and contacts with the justice system and child protection services.

Reassuringly, the evaluation reveals that no group of SAHF tenants, along the dimensions considered, appears to be particularly challenged in taking advantage of at least some of SAHF's benefits. Self-advocacy skills may have played a role in helping some people get access to the type of housing and support with moving they need but it seems that once in a SAHF dwelling, SAHF tenants were less reliant on their personal resources, skills and networks and it was much easier for them to get the help they needed from ServiceCos than for other tenants.

Our analysis is, however, not exhaustive and has measured potential vulnerability along a limited number of dimensions. Variation in capacity to self-advocate and in trust and community connectedness can be at play for a much broader range of tenant subgroups than merely those defined by language and cultural background that were available for a direct test in the quantitative evaluation framework. 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 lead to differences in self-advocacy and community connectedness, which in turn could mute some of SAHF's benefits.

6. Discussion of evaluation results across all components

Stakeholders identified several aspects of SAHF that work well and other aspects that require improvements for successful implementation. The good fit between the SAHF model, the mission and goals of the organisations implementing the program and the skillsets and experiences of ServiceCo staff has enabled early implementation and successful integration of SAHF into business as usual for most ServiceCos. Involvement in SAHF has also enabled organisational growth for many ServiceCos, allowing these organisations to increase their housing portfolios, invest in additional social and affordable housing and build confidence and experience working on larger scale housing projects.

ServiceCos' connections to external service providers further enabled implementation of the TSC component of SAHF. As ServiceCos are well-networked and have established relationship with local service providers, staff believe they can appropriately refer tenants to support services. Despite strong local connections, stakeholders voiced a desire to also connect with and learn from other organisations involved in SAHF delivery.

The main barriers to implementation were identified as the complexity of SAHF contracts; the lack of flexibility of contractual obligations (most notably in relation to the provision of TSC); and unexpected costs. Navigating complex contracts, monthly reporting and set deadlines required significant resources to be dedicated to administrative tasks and, as a result, distracted from service delivery. Over time, most ServiceCos developed processes to mitigate these barriers. However, these mitigation strategies are also resource-intensive and costly, often to the detriment of other aspects of their businesses.

The lack of flexibility around the provision of TSC limits the ability of ServiceCo staff to provide TSC that best meets the needs of SAHF tenants. The need for more time to complete tenant needs assessments and engage clients in TSC, particularly for clients who are hard-to-reach, was a common theme raised in interviews with ServiceCo staff. Stakeholders believed this would allow them to build rapport and collect more useful information to better inform service coordination. Further, complexities of the SAHF contract caused confusion among some stakeholders who were unsure if ServiceCos were contractually required to complete needs assessments with all SAHF tenants.

SAHF also appear to have largely worked from the viewpoint of tenants. SAHF dwellings are in less disadvantaged areas as indicated by higher SEIFA indices and stronger labour markets with lower unemployment rates, higher labour force participation rates and a larger number of jobs. SAHF dwellings are, however, not located in unambiguously better locations, with drug offence rates being higher than for other community housing.

SAHF tenants reported high satisfaction with many aspects of their new dwellings and interviewed tenants reported that their wellbeing had improved since moving to

SAHF housing and cite the sense of safety and agency as reasons for feeling less stressed and anxious. SAHF increased tenancy stability and substantially decreased tenants' risk of homelessness. SAHF was also associated with improvements in the safety domain through decreases in contact with the justice system. At this early stage, however, there were no effects on educational outcomes (possibly reflecting the high proportion of seniors among SAHF tenants) and only limited effects on households' financial situation. Further, the SAHF objective of increasing exits to private rentals has not been achieved, with positive exits decreasing and most tenants reporting they were unlikely to exit social housing due to the expense and instability of private housing.

Although some heterogeneity in tenant outcomes was observed across different tenant groups, generally, SAHF appears to work well for most tenants - but in different ways, according to the needs and capabilities of tenants. Reductions in tenancy terminations and exits to private or other social housing are observed consistently across all subgroups. Aboriginal tenants experienced larger reductions in homelessness. Positive employment effects were concentrated among younger tenants (below age 55) and Aboriginal tenants. Improvements in individual-level safety outcomes were concentrated among younger tenants, Aboriginal tenants, CALD tenants, tenants in major cities and male tenants. Reassuringly, the evaluation reveals that no group of SAHF tenants, along the dimensions considered, appears to be particularly challenged in taking advantage of at least some of SAHF's benefits. It seems that once in a SAHF dwelling, it was possible for tenants to get the help they needed from ServiceCos, without them having to overly rely on their personal resources and self-advocacy skills.

While SAHF has had many positive impacts on tenants' lives, as documented above, the economic analysis examines whether the monetary value of these benefits outweigh the costs of the program. To date, it finds that they do not. At this early stage of the program, the benefit to cost ratio is estimated to be 0.35. This means that just over a third of the cost of delivering SAHF is offset by observed benefits to tenants. The BCR is, however, quite sensitive to the criterion used to include benefits. Follow-up evaluation of SAHF over a longer time period is thus crucial to more confidently establish the true benefits of the program.

7. Lessons learned and recommendations arising from the SAHF evaluation

This final section we present nine lessons and the recommendations that flow from them. They are grouped in the following three categories: 1) improving implementation 2) increasing benefits and reducing costs; and 3) future evaluation.

7.1. Improving Implementation

7.1.1. Lesson 1.1: Complexity of SAHF contracts and reporting processes presents significant challenges and risks

The complexity of the SAHF contract and monthly reporting is a significant barrier to early implementation and hinders integration of SAHF into business-as-usual. To understand and maintain current contractual obligations and monthly reporting, ServiceCos must devote significant resources to administrative tasks. At times, this impedes service coordination and appropriate tenant allocations, and places an administrative and financial burden on stakeholders. It also increases costs.

Recommendation i: Identification of most arduous contract components and exploration of contract variations

Although stakeholders established processes to reduce complexity over time, complexity is an impediment to SAHF delivery and should be streamlined.

To reduce complexity of SAHF and the associated burden on resourcing for ServiceCos, DCJ should consider the design of a more user-friendly contract and provision of a summary document highlighting key contractual obligations. More user-friendly contracts would improve any future roll outs of SAHF. Clarifying contractual obligations would improve the current implementation.

Given that contractual complexity is most burdensome during early implementation phases, DCJ and ServiceCos should also consider developing an approach that allows increased flexibility for ServiceCos to develop implementation processes (i.e., to plan for tenant allocation and completion of needs assessments) and understand contractual obligations prior to commencement of abatements.

Recommendation ii: DCJ to develop guidelines around contract content

Government needs to invest in legal and contract management resources to simplify and improve the usability of contracts for complex transactions.

Recommendation iii: DCJ to develop contractual summaries to lessen contracting load on partner organisations

Clear and concise communication of the responsibilities of contractual partners would lessen the administrative burden on partners and enhance implementation.

Currently, confusion around contractual obligations, particularly around tailored support coordination, poses significant risks for both SAHF stakeholders and tenants. Additional clarification would ensure both tenants and stakeholders are aware that engagement in tenant needs assessments and tailored support coordination is voluntary and stakeholders can apply for abatement exemptions when tenants refuse to engage.

7.1.2. Lesson 1.2: Tailored support coordination is a key feature of SAHF but requires some adaptation to its design

Tailored support coordination is a key feature of SAHF and the impact of this service depends on the successful completion of tenant needs assessments. While ServiceCo staff are supportive of the TSC model, value the intensive, client-centred approach and believe they are well-positioned to deliver this service, several limitations to the implementation of TSC were identified. These barriers primarily relate to the completion of initial tenant needs assessments.

Current timeframes for completing initial needs assessments are seen as restrictive and do not allow sufficient time for stakeholders to build rapport and gather essential information from tenants to inform TSC. Contractual requirements and monthly reporting processes related to TSC are complex and require significant resources to manage and miscommunication between DCJ and ServiceCo staff has resulted in ServiceCos receiving abatements when tenants decline to participate in a needs assessment.

Recommendation: DCJ to work with ServiceCos to re-evaluate timeframes for completing initial needs assessments and refine TSC reporting processes

DCJ and ServiceCos should work together to identify how the current TSC model can be improved. This includes re-evaluating the timeframes for completing initial needs assessments, refining the process for tenant needs assessments, simplification of reporting processes to reduce the administrative burden on ServiceCos and explicitly specifying the level of service that tenants should expect from TSC. More time could be allowed (before abatements are applied) for finding matches for harder to match tenants and dwellings with features suited to particular groups (e.g. dwellings with particular accessibility features).

7.1.3. Lesson 1.3: ServiceCos' strong networks with external service providers enable successful support coordination

SAHF ServiceCos are generally well-networked organisations with connections to external service providers operating in the areas in which they work. These strong external relationships enable ServiceCo staff to successfully refer SAHF tenants to appropriate local support services. This is a strong enabler to implementation of the TSC component of SAHF. However, stakeholders also voiced a desire to connect with other SAHF ServiceCos to enable knowledge sharing across organisations.

Recommendation: Create similar strong networks of ServiceCos delivering SAHF

DCJ should facilitate, encourage and support SAHF ServiceCos to connect with each other. Different ServiceCos are likely to have different strengths and different ranges of experience, making such a network beneficial for shared learning and could, for example, involve exchanging experiences in engaging difficult-to-reach tenants.

7.2. Increasing Benefits and Reducing Costs

7.2.1. Lesson 2.1: SAHF is costly

The benefits of SAHF are currently outweighed by its costs. Every dollar spent via SAHF is estimated to produce only 35 cents of benefit. CBA identified that SAHF led to positive outcomes in monetary terms when compared to public housing but only in two areas is there sufficient confidence in the outcome estimates to warrant their inclusion in the CBA. These include reductions in the need for mental health outpatient services and in the need for justice services via reductions in proven court appearances. This leads to a net overall present cost for SAHF of \$7,172,892 or \$3,502 per person over the first 10 years, with a benefit-cost ratio of 0.35.

Recommendation i: Do not prioritise a SAHF model over conventional social housing in the short term

Given the benefit-cost ratio calculated for SAHF, and notwithstanding the various limitations of benefit-cost analysis and the short time frame of the current evaluation, we recommend against investing further in this model until there is strong evidence of greater benefits. Future evaluation covering a longer time period will provide stronger evidence of benefits, or their absence, which will inform whether a SAHF model is worthy of future investment. (See lessons 3.1 and 3.2 below and their recommendations.)

Recommendation ii: DCJ should consider ways to reduce construction costs

Costs of delivering SAHF could be reduced by a reconsideration of the need to meet silver design standard for the majority of dwellings. Rather than focusing on design standards, construction could focus on the use of durability and low maintenance materials which would reduce future costs. DCJ could also consider including a ceiling for the costs of delivery in SAHF contracts.

Recommendation iii: 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.

Recommendation iv: Consider trialling public housing with TSC as a more cost-effective approach

SAHF is an expensive way of funding social housing and more expensive than the counterfactual of traditional public housing delivery. If it does not deliver substantial benefits over and above those of public housing it is difficult to argue that future social housing should be delivered in a similar way. Investment in traditional public housing (that is built and owned by the NSW government) with the addition of tailored support coordination (TSC) would provide many of the same benefits for less

additional costs and is likely to be a more efficient use of resources than funding additional community housing via SAHF.

Thus, we recommend that a trial is undertaken of improving public housing delivery with additional tenancy support coordination similar to what is provided in SAHF.

Recommendation v: Undertake a critical assessment of risks in contracting out SAHF services

There is undoubtedly risk involved in government building, maintaining and managing public housing. At least part of the motivation behind SAHF is that there is value (to the taxpayer) in government transferring this risk to non-government providers which warrants a price premium in the engagement of these services. We however question this and recommend that government more critically reflect on the balance of risks in the contracting out of social housing services and who is best placed to manage these risks (government versus ServiceCos), particularly given that ServiceCos are not-for-profit organisations.

Under the SAHF programme, DCJ continues to accept financial risk associated with unexpected delivery costs due to changes in the macroeconomic environment (e.g. interest rates) or other market factors. It is however questionable whether the transfer of other risks (e.g. reputational, legal, tax and operational risk) to not-for-profit providers is desirable as government is typically in a better position to manage these risks. In certain cases (e.g. legal and tax), risk is affected by policy decisions and therefore endogenous to government. There are also possible unintended consequences of ServiceCos attempting to minimise risk associated with the ongoing maintenance and management of social housing (for instance in selecting more stable and less vulnerable clients). Finally, there are new risks that are introduced by SAHF as contracts need to be set up, monitored and enforced and outcomes scrutinised. Similarly, there are risks associated with the fund itself given market fluctuations in the performance of equities and that financial advice is required (at a cost). On balance, it is unclear what the overall impact of SAHF has been on risks to the taxpayer. As a result, there may be little justification for taxpayers paying a premium for the provision of social housing services (via SAHF) to enable government to avoid risks associated with building, maintaining and managing social housing unless better outcomes are achieved.

7.2.2. Lesson 2.2: One size does not fit all – good matches between tenants and dwellings are key

Appropriate matching of tenants to SAHF dwellings and location is critical. Interviewed tenants who were well matched found SAHF housing and support to be life-changing and a wholly positive experience. In contrast, the few interviewed tenants in dwellings with poor accessibility features (if needed), in too small a dwelling for the size of household or too far from their medical services or social networks were struggling and less satisfied with their dwelling.

Reassuringly, the outcome evaluation reveals that no subgroup of SAHF tenants, whether they are young or old, men or women, Aboriginal or non-Aboriginal, CALD or English-speaking, in regional or urban areas, appears to struggle in taking advantage of at least some of SAHF's benefits. Although there are differences in the effects of SAHF on these subgroups, this is mostly a direct result of the fact that

some of the measured outcomes are more relevant to some groups than others. The greater impact of SAHF on employment and on the (reduced) reliance on the income support system for younger tenants as opposed to older tenants is the most prominent one in this category. This highlights the importance of ensuring, for example, that a dwelling assigned to younger tenants has good access to employment and education, while a dwelling assigned to a tenant with disability should have easy access to medical services.

Recommendation: More resources should be invested in securing good matches between tenants and dwellings and supports

More generally, more resources should be invested in securing good matches between tenants and social housing dwellings - particularly for tenants living with or caring for people with disability who were often the ones least well matched. For example, meeting needs for disability assists, ground floor dwellings, larger spaces (to allow for movement around the dwelling) and proximity to specialised and general medical services.

Attaining better matches could involve a) conducting a census of dwellings to construct a database of dwelling features and locations in relation to the suitability of the dwelling stock for different cohorts (e.g. accessibility features, employment opportunities, accessibility of educational and medical services); b) the development of guidelines on matching principles, including guidelines on the trade-off between staying on the Housing Register and being allocated a sub-optimal dwelling.

7.2.3. Lesson 2.3: Management and tenant support are important to tenant satisfaction and wellbeing

High levels of satisfaction among interviewed and surveyed SAHF tenants are attributed to high-quality ServiceCo management and communication and the provision of service coordination support which, although not taken up by all tenants, is of particular importance to social housing tenants with higher needs.

Some tenant cohorts continue to experience specific challenges, despite generally benefiting from SAHF housing. For example, tenants who speak little or no English struggle to communicate with ServiceCo staff about their everyday needs and needs for service support. As a group, they are more socially isolated than other tenants, and this is amplified for those who have moved further away from their social networks.

Tenants living with or caring for others with disability have specific accessibility needs in and outside of their dwelling and may require additional support to access services and participate in social activities, where this has not yet been available.

Recommendation i: Identify likely beneficiaries of TSC and trial targeted Tailored Support Coordination

TSC, while generating benefits, also comes at a cost. The costs of TSC may be able to be lowered if it is developed as a product targeted at more vulnerable tenants (e.g. tenants living with disability). DCJ should work with ServiceCos to identify groups of tenants who would be likely to benefit most from TSC (this could include younger tenants who may benefit from employment support) – within or beyond SAHF - and develop transparent costs and servicing guidelines. The targeting of TSC would

avoid the problem of TSC trying to suit everyone and being too time-constrained for higher needs tenants and too resource intensive for others.

Recommendation ii to ServiceCos: Provision of language and additional support for CALD and vulnerable tenants

The effectiveness of TSC could be improved by the provision of greater support for CALD and other vulnerable tenants – who reported in interviews that they struggle to communicate with ServiceCo staff about their needs for service coordination and are more socially isolated than other tenants. This additional support could, for example, be in the form of multi-lingual staff, interpreters and translations, or more frequent check-ins and would further increase the benefits flowing from SAHF.

7.3. Future Evaluation

7.3.1. Lesson 3.1: SAHF's benefit-cost ratio is sensitive to the estimate of program benefits

SAHF's benefits are currently estimated off the relatively small sample of tenants who had been in a SAHF dwelling for two years at the time the data were extracted. As a result, only a few impacts are precisely estimated. The inclusion of less-precisely estimated benefits results in a benefit-cost ratio above one. Future evaluations which will be able to use a larger sample of SAHF tenants will result in more precise estimates and thus may lead to different conclusions regarding the overall cost effectiveness of SAHF. Moreover, some of the intended impacts on education, employment and positive exits may be revealed as they take time to materialise.

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 targeting 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 improvements 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.

Recommendation i: Further analysis of tenant outcomes is needed to improve confidence in the findings

It is essential that SAHF continues to be evaluated over a longer period of time, and with the larger sample size that allows greater confidence in the estimated benefits of the program.

Future evaluations are also needed to assess longer-term outcomes and establish the full impact of SAHF Projects. 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. Employment stability and its concomitant increases in income also take time to develop and provide the confidence for tenants to exit to the private rental market.

Recommendation ii: DCJ should monitor the cost performance of SAHF over time

Just as SAHF's benefits may increase given more time, SAHF's costs may also change over time. In the CBA, SAHF's costs were based on estimates of the expected return of the fund. SAHF's actual costs however are likely to vary over time due to macroeconomic cycles (e.g. changes in interest rates) and market circumstances and as other potentially unexpected costs arise. Also, the costs of setting up and maintaining the Fund have not been included as these are confidential and should be monitored internally. The CBA for SAHF should then be updated when new or better information becomes available.

7.3.2. Lesson 3.2: TSC is popular among stakeholders and tenants but how effective is it?

The inability of the outcome evaluation to separate the benefits of TSC from better quality dwellings delivered under SAHF and the lack of data on ServiceCos' costs of delivering SAHF mean that we have been unable to evaluate the extent to which it generates benefits for tenants and the extent to which it is cost effective.

Recommendation: Evaluate the effectiveness of TSC. What benefits does it generate? Do its benefits outweigh its costs?

A comparison of outcomes for similar tenants in similar dwellings, one group of which has access to TSC and the other of which does not would allow one to identify the benefits of TSC. Linked administrative data could be used for this task. A comparison of the monetary value of these benefits with the costs of providing TSC would answer the question as to whether it is good value for money.

7.3.3. Lesson 3.3: Evaluation using a combination of quantitative and qualitative information is valuable

This report has shown the value of a mixed methods approach – qualitative tenant interviews and the linking of various sources of administrative data – for evaluating the impacts on tenants of being allocated to SAHF dwellings. Despite the early stage of the evaluation relative to the rollout of dwellings, several interesting results have been observed in the outcome evaluation and contextualised by the tenant interviews. Nevertheless, given that most SAHF tenants have only been observed for a year at most in their new dwelling, it is crucially important to repeat the current evaluation in future years (as already mentioned above).

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 new tenants entering SAHF in the coming years.

However, while analysing the data, a number of issues arose that should be resolved in future evaluations. These include poor linkage of tenancies in HOMES/CHIMES to applications in the Housing Register (leading to important information such as priority status being missing), poor linkage rates of CHIMES to other administrative data (compared to linkage rates for HOMES), lack of a standardised variable with

targeting information, and fewer schooling outcomes being available due to COVID-19 (also see Section 2.3.9).

In addition, in a future evaluation the quality of data on economic outcomes and on health outcomes should be improved as much as possible. This leads to the first two of the four recommendations below.

Further, wellbeing is not captured well in administrative data. There is considerable value in observing 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. This leads to the third and fourth recommendation.

Recommendation i: SAHF should be a priority for re-evaluation with a focus on employment outcomes

Further data on economic outcomes of SAHF are needed as Centrelink and Social Housing tenant data do not provide full coverage of economic outcomes. SAHF (and other social housing) 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. Thus, it is difficult to know what the employment and earnings outcomes of all SAHF tenants are. Additional linkage of ATO data to the existing linked administrative data could fill these knowledge gaps and improve analysis of earnings and employment of tenants.

Recommendation ii: 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 service use is a desirable or undesirable result of SAHF. Medicare data report details on if, and when, people have been diagnosed with health conditions, which could be used to provide further detail on 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 iii: Ensure representative observation of tenant experience

There would be significant value in conducting a representative quantitative tenant survey, similar to the HOSS, but including community housing tenants and administered in ways that optimise response rates (e.g. in person surveys with repeat visits). A representative quantitative tenant survey should include questions of importance to LAHC/DCJ and cover outcomes which are not readily observable in administrative data (as priority in future evaluations should continue to be given to linked administrative data but tenant survey data could provide important supplementary information). 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.

The survey 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.

While CHPs/CHIA conduct regular tenant surveys, the aim here is to collect data in a way that is uniform across the sectors and free of incentives for reporting bias. It nevertheless 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.

Recommendation iv: DCJ should develop a strategy for increasing Aboriginal representation in tenant surveys

Optimising response rates for a quantitative tenant survey is especially important for small, but important subpopulations such as Aboriginal tenants. The design of future evaluations should include the development of a strategy for engaging more Aboriginal tenants to increase their participation in tenant satisfaction surveys (like the HOSS and SAHF Satisfaction Survey) so that the sample of Aboriginal respondents is large enough to enable separate analysis of their levels of satisfaction. Partnerships with Aboriginal controlled community health organisations and other services that support tenants in the areas being evaluated may help with participation of Aboriginal tenants.

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Appendices

Appendix A. SAHF program logic

1. CURRENT SITUATION	2. OBJECTIVES	3. PROGRAM: core components	4. MECHANISMS OF CHANGE	5. OUTPUTS	6. OUTCOMES (aligned to NSW Human Services Outcomes Framework)		
<p>Issues</p> <p>The average length of social housing tenancies is increasing, and many people are effectively “stuck” in social housing.</p> <p>Increasing demand for social and affordable rental housing is not being met.</p> <p>The social housing system is increasingly financially unsustainable.</p> <p>NSW social housing tenant satisfaction levels are lower relative to other jurisdictions.</p> <p>Barriers</p> <p>Parts of the current social housing portfolio are under-utilised as the mix of bedrooms do not match the tenant household size.</p> <p>Legacy social housing stock in poor locations or poorly maintained.</p> <p>Private investment in social housing is very limited</p>	<p>SAHF aligns with the three Future Directions objectives:</p> <p>1) Provide more social housing</p> <p>Increase supply of Social and Affordable Housing: The Program will deliver access to more than 3,400 Social and Affordable Housing Dwellings for prospective Tenants in locations which best balance supply and demand across NSW.</p> <p>Unlock Contributions: The Program seeks to unlock land and other in-kind contributions to maximise the impact the SAHF NSW funds can have.</p> <p>2) Provide more opportunities and support for people to transition through social housing</p> <p>Drive Social Outcomes: The Program supports Service Packages which best contribute to achievement of the Target Outcomes.</p> <p>3) Provide a better experience in social housing</p> <p>Innovation through partnerships: The Program drives cooperation and</p>	<p>Activities/processes</p> <ul style="list-style-type: none"> Accommodation services. Asset and Tenancy management services Tailored Support Coordination Services. Data and Reporting Services. Monthly Services Payments – that provide a reliable, predictable, payment stream over 25 years. <p>Deliverables</p> <ul style="list-style-type: none"> Access to over 3,400 additional social and affordable housing dwellings, with all homes expected to be completed by 2023. Tenancies and assets/properties managed in accordance with relevant legislation/regulation. Tenant/ household member needs assessment. Tenant/ household member support plan. Tenant/ household member support referrals/ provision/facilitation. Progress reports against outputs and outcomes. 	<ul style="list-style-type: none"> 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 Providing new social housing, which is designed to meet tenants’ needs, improves their experiences of social housing and have flow-on impacts; incl. improved health and wellbeing, social and economic outcomes. Better located social housing along with access to tailored support coordination facilitates access to education and employment opportunities, and facilitates pathways out of social housing 	<ul style="list-style-type: none"> SAHF is delivered with fidelity (i.e. as intended) Homes are delivered within agreed timeframes and to agreed quality standards; i.e. over 3,400 eligible households provided with stable social and affordable housing by the end of 2023. Risk allocation is maintained; Services delivered meet or exceed quality expectations set by the NSW Government; Tenants are provided with access to appropriate support services tailored to their needs. Implementation barriers are identified, addressed and overcome with time High tenant engagement and satisfaction 	Short-term outcomes (up to 2 years)	Intermediate outcomes (2-4 years)	Long-term outcomes (over 4 years)
					Economic (tenant/household members under 67)		
					Good access to employment opportunities	Tenants/ household members are engaged with appropriate employment opportunities (potentially leading to a reduction in welfare dependence).	Tenants report an increase in employment stability
						Community housing tenants have increased employment rate.	Tenants increase income from employment.
							Fewer young people growing up in social housing remaining in social housing and live independently in the private housing market.
					Education & Skills (younger tenants and children in the household)		
Good access to education and training opportunities.	Children of community housing tenants increase school enrolment and attendance.	Children of social housing tenants have improved school completion rates.					
	Community housing tenants increase enrolment in vocational education and training.	Children of social housing tenants have improved school performance.					
		Community housing tenants have improved vocational education and training completion rates.					
Safety (all tenants)							
Due to the selected locations:							
		Tenants feel safer.					

1. CURRENT SITUATION	2. OBJECTIVES	3. PROGRAM: core components	4. MECHANISMS OF CHANGE	5. OUTPUTS	6. OUTCOMES (aligned to NSW Human Services Outcomes Framework)					
<p>(Government dominates social housing provision).</p> <p>Declining Government funding in real terms over the last two decades.</p> <p>Long-term declining rent income now that tenants are largely people experiencing extreme disadvantage</p>	<p>partnerships between private and non-government sectors to deliver innovative Services that build on the strengths of each sector.</p>	<p>Resources</p> <ul style="list-style-type: none"> • DCJ SAHF Branch • SAHF NSW financial returns. • SAHF providers – financing. 			<p>Lower crime rates.</p> <p>Less domestic and family violence</p>					
					Home (all tenants)			<p>Tenants are satisfied with the standard and location of their accommodation.</p>	<p>More tenants are satisfied with the quality of life in social housing</p>	<p>Increased positive exits from social housing: e.g. more tenant households transition from social housing to affordable housing.</p>
		<p>Stakeholders</p> <ul style="list-style-type: none"> • Minister for Social Housing • Premier • Treasurer • DCJ • Treasury NSW • Community Housing Providers • Private sector financiers. • Property Developers Tenants. 			Short-term outcomes	Intermediate outcomes	Long-term outcomes			
					Physical and Mental Health (all tenants)			<p>Social housing tenants have improved access to health services in their community.</p>	<p>Higher utilisation of the recreation facilities of the community.</p>	<p>Social housing tenants report improved levels of subjective wellbeing.</p>
					<p>Social housing tenants have improved access to wellbeing services in their community.</p>	<p>Higher utilisation of health services.</p>	<p>Social housing tenants experience improved health status (physical and mental).</p>			
					Social & Community (all tenants)				<p>Tenant households are able to engage with community and social networks.</p>	
					Empowerment (all tenants/younger to middle-aged tenants)			<p>Tenants are informed on the services and opportunities in the community and how to access them.</p>	<p>Tenants report an improvement in their education and/or employment aspirations</p>	<p>Tenant households report greater confidence to improve their circumstances in social housing.</p>

Notes: 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 is available but the sample size is small or data quality is lacking (e.g., data quality or linkage rate issue), while no (black) colour indicates relevant information is not 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. SAHF Tenant Satisfaction Survey

Table B.1 SAHF Tenant Satisfaction Survey 2019/20

ServiceCo	Tenant Satisfaction with Maintenance Services	Tenant Satisfaction with Condition of the Dwelling	Tenant Satisfaction with Tenancy Management Services	Tenant Satisfaction with Tailored Support Coordination Services	Date of Survey	Number of Surveys Distributed	Number of Surveys Returned	Return Rate	No. of Service Ready dwellings at the time of Survey	No. of Service Ready dwellings at the time of Survey
ServiceCo A ¹	100%	100%	100%	100%	1/04/2020	20	12	60%	20	20
ServiceCo B	93%	96%	90%	68%	5/05/2020	144	78	54%	137	136
ServiceCo C ²	79%	93%	90%	77%	30/09/2020	30	30	100%	107	93
ServiceCo D	69%	98%	92%	89%	19/06/2020	94	48	51%	143	129
ServiceCo E	55%	95%	86%	82%	19/06/2020	41	22	54%	41	40
ServiceCo F ^{3,4}	83%	92%	81%	88%	31/05/2020	173 (TSS) 256 (TS)	157 (TSS) 160 (TS)	91% (TSS) 63% (TS)	271	253
ServiceCo G ⁵	94%	92%	84%	83%	5/06/2020	287	139	48%	260	251
ServiceCo H ⁶	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
SAHF 2019/20 Average	82%	95%	89%	84%						

Source: Annual Performance Report and Data Report for FY2019/20 from ServiceCos

Notes:

¹ Surveys were completed on the first week of April 2020. Date of survey is assumed to be 1/4/2020 for the purposes of this analysis.

² A total of 300 surveys were distributed to all ServiceCo C residents of which 10% represented SAHF Residents.

³ Surveys were completed in the month of May 2020. Date of survey is assumed to be 31/05/2020 for the purposes of this analysis.

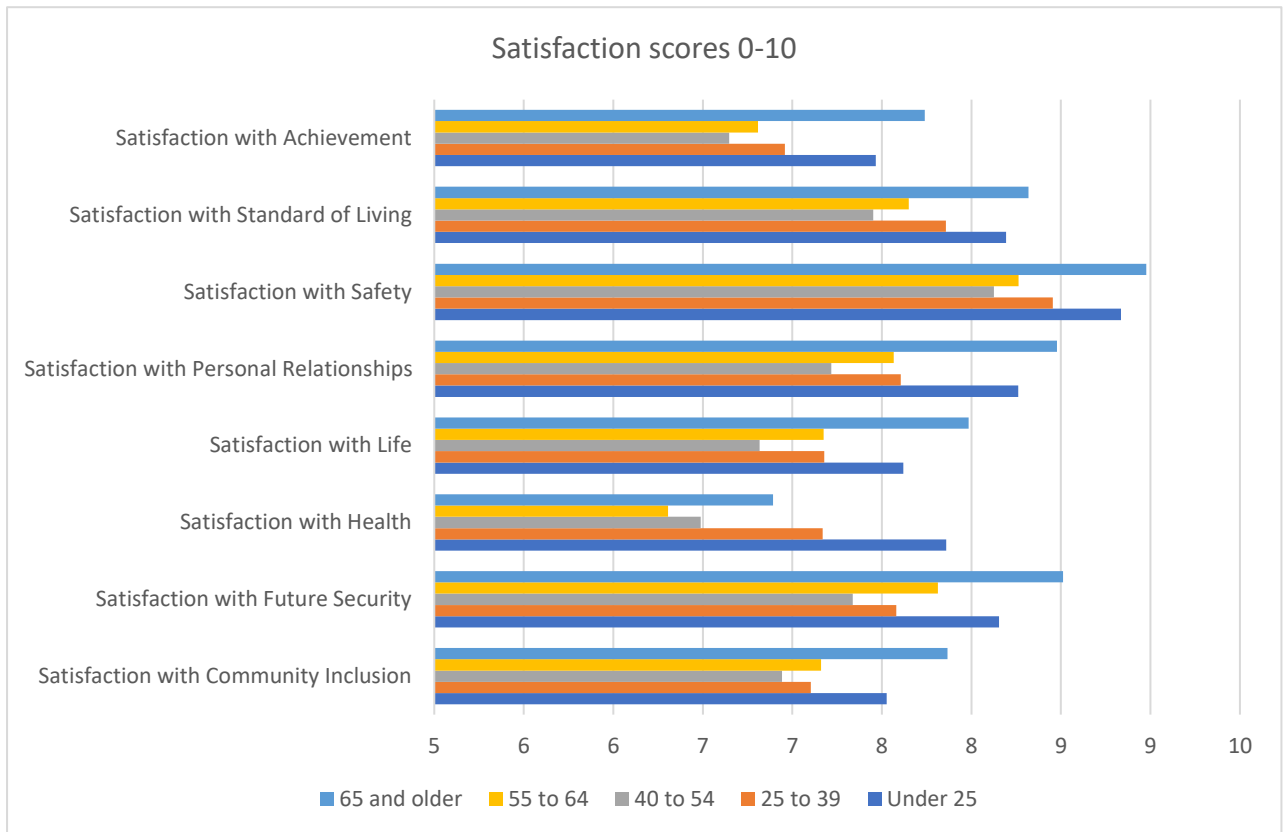
⁴ Two separate surveys were undertaken – Tenant Survey (TS) and Tenant Satisfaction Survey (TSS).

⁵ Undertook a combined survey for SAHF 1 and 2.

⁶ Survey requirement was waived as the limited response and return rate of the total number of tenanted SAHF dwellings would not result in a representative sample size to measure satisfaction.

Figure B.1 SAHF Tenant Satisfaction Survey 2020/21, by age group

Panel a – Life satisfaction



Panel b – Satisfaction with dwelling

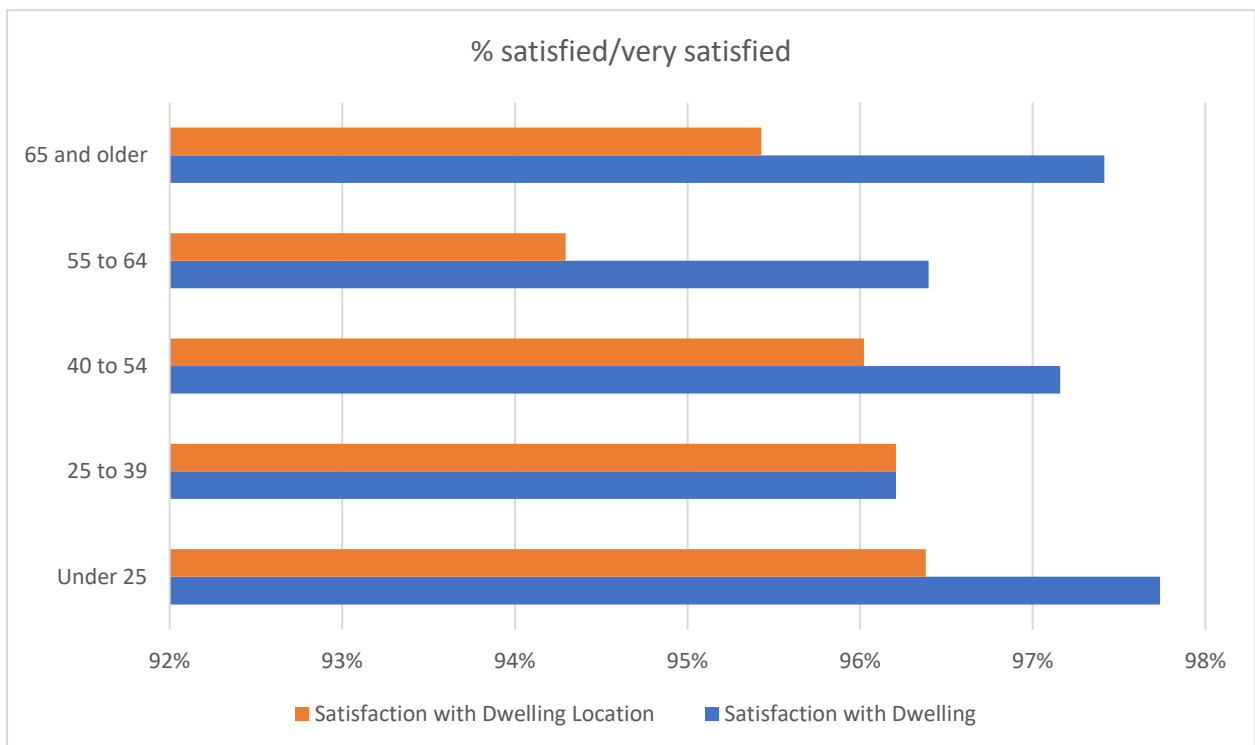
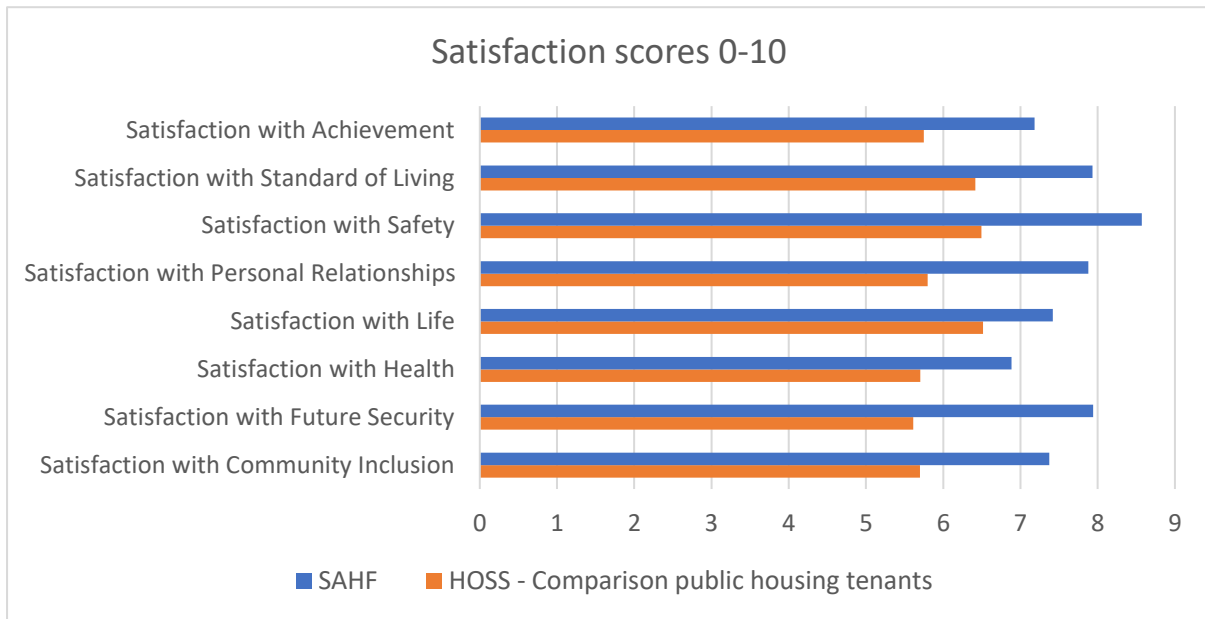


Figure B.2 Life Satisfaction: SAHF (2020/21 Tenant Satisfaction Survey) and comparison tenants from public housing (HOSS)



Notes: The comparability of survey results is limited. These results are most likely affected by the much larger response rates obtained for the SAHF survey (70%) than for the HOSS survey (15%). In addition, the exact wording of the questions can differ between the two surveys.

Appendix C. Identification strategy – approach for identifying the comparison group

To evaluate the impact of SAHF on the outcomes of tenants and their families, we need to compare:

- program participants (SAHF tenants – the treatment group)
- with similar individuals who are not SAHF tenants (the comparison group).

It is essential to compare SAHF tenants with comparable non-SAHF tenants to credibly attribute the differences observed between the two groups to the effect of SAHF. If, for example, the SAHF tenants were more often in paid employment than the comparison group before entering the dwelling, then differences in employment rates between the two groups 12 or 24 months after entering the dwelling could not be interpreted as the effect of SAHF. They may simply be due to those initial differences.

From the Housing Register, applicants are allocated to dwellings based on their ranking on the register and the dwellings that have become available. So, conditional on timing and a limited number of characteristics, the allocation to a SAHF or non-SAHF dwelling is quasi-random: it does not depend on tenants' choices or characteristics.

Once the features and characteristics that drive the allocation process are identified and accounted for, the causal impact of SAHF can simply be estimated by comparing the outcomes of tenants assigned to a SAHF dwelling with those assigned to non-SAHF social housing. Beyond these features and characteristics, the treatment and comparison groups should have similar characteristics before starting their tenancy. This is checked by conducting balance tests: statistical comparisons of the difference between the characteristics of SAHF tenants and the characteristics of the comparison group. These balance tests are crucial in determining whether we can proceed with comparing outcomes for these two groups to evaluate the impact of the program.

To build a comparison group that is similar to the SAHF tenants, it is important to identify the features and characteristics that drive the allocation process and may make certain families more likely than others to be allocated to a SAHF dwelling (e.g. families that select specific allocation zones, seniors, ...).

Conversations with DCJ have helped us identify the features and characteristics driving the allocation process. Tenants have some degree of choice and the characteristics of their family or of their application may lead to the allocation to different dwellings. Characteristics which affect allocation include:

- Allocation zone: chosen by tenants
- Ranking on the Housing Register: determines (in part) the timing of allocation of a dwelling
- Family composition: determines type of dwelling (number of bedrooms)
- Eligibility / preference for dwellings targeted to specific demographic groups: determines type of dwelling

- Whether the application is a transfer or a new applicant: affects the ranking on the Housing Register
- Priority versus general list: affects the ranking on the Housing Register

By selecting comparison tenants who were assigned to a dwelling in the same allocation zone as SAHF tenants, in the same year, with the same number of bedrooms and who had a similar application type (transfer / new; general / priority), we should obtain comparison tenants with similar characteristics as the SAHF tenants. Due to data constraints and the unavailability of direct and reliable information on some of these characteristics (targeting of the dwelling; transfer or a new application; general or priority application), we proceed using a staged approach.

We first select tenants who were assigned to a dwelling in the same allocation zone as SAHF tenants, in the same year, and with the same number of bedrooms. The relevant comparison groups from community and public housing are described in Tables F.1 and F.2 respectively. Differences with the treatment group are shown in the 'Balancing test' columns. We find that these comparison tenants are different to SAHF tenants, in particular, in terms of characteristics that affect the allocation process. Comparison community housing tenants are less likely to be 55+ and less likely to be women (reflecting the targeting of some SAHF dwellings). They also exhibit differences along other dimensions such as household composition, linkage rates to external datasets etc. Important differences are also found between SAHF tenants and comparison public housing tenants (Appendix Table F.2).

To take into account the other relevant features that drive the allocation process, we add controls for the variables that drive the allocation process and the targeting of dwellings. Thus, we account for potential differences in gender, age, household composition, Aboriginality, disability and, where this information is available, priority status. The relevant differences with the treatment group are shown in the last two columns of Tables F.1 and F.2. At this stage, balance is much improved and more characteristics display insignificant differences between the treatment and comparison group. These differences are also much reduced in magnitude. However, there remain some differences in the matching rates with external data sources (see Tables F.9 and F.10). For instance, SAHF tenants were about 5 percentage points less likely to be successfully linked to justice data (BOCSAR) than comparison community and public housing tenants. Linkage rates also differ between SAHF and comparison tenants from public housing for education data (NCVER), homelessness data (CIMS), Centrelink income support data (DOMINO) and Medicare data (MBS). This is likely due to the lower quality of the SLK linkage key in CHIMES data (compared to HOMES data) and implies that the outcomes derived from these external datasets may not be strictly comparable between comparison and treatment groups. A key factor limiting our ability to obtain this balance is the (largely) missing information on whether tenants have come from the priority or the general list.

As more than one in two SAHF tenancies are in targeted dwellings, this suggests that it is an important factor to consider when selecting suitable comparison groups. Thus, we use controls for the demographic characteristics listed above (on which the targeting is based) in our evaluation.

This approach implies that the outcome evaluation presented in this report should be interpreted as the result of a comparison between SAHF and non-SAHF tenants who were allocated to community housing / public housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (including gender, age, household composition, Aboriginality, disability) and priority status (for the few tenants for whom this is known).

To summarise, this evaluation is based on a methodology relying on the quasi-random assignment of tenants to dwellings. A key limitation, however, is that the status of tenants at the time of application (transfer versus new; priority versus general) is largely unobservable in the data available for this evaluation. The availability of such information could further improve the selection of suitable comparison tenants.

Checks on the suitability of SAHF comparison groups

Access to a range of administrative data that have been linked to DCJ's data allow us to explore differences in the experiences of SAHF and other social housing tenants in the 12 months preceding the start of their social housing tenancy. This also serves as a check on the design of the comparison groups: in principle, differences should be minimal if the allocation to SAHF is truly random or, more precisely, independent of any observable characteristic used in the allocation process. However, as noted above, results can also be affected by difference in linkage rates.

Detailed results for housing, health, education and safety outcomes in the 12 months prior to tenancy start are presented in Tables C.1 and C.2.

Reassuringly, we find very few differences between SAHF tenants and comparison tenants from other community housing in the 12 months preceding the start of their social housing tenancy. There are greater differences with public housing tenants but these are likely driven to some extent by differences in linkage rates with external data sources for community and public housing tenants (see the linkage rates reported in Appendix Tables F.9 and F.10). That is, differential linkage rates with external (i.e., non-DCJ) data sources were achieved for CHIMES and HOMES data respectively. This raises concerns about the comparability and consistency of the results based on the comparison of SAHF tenants to public housing tenants. Nearly 100% of public housing tenants can be found in Centrelink income support data (DOMINO) (99.2%) versus just over 90% for community housing tenants. This is likely due to lower-quality SLKs in the CHIMES data leading to some tenants not being found in DOMINO, as we assume that similar to public housing tenants, community housing tenants are likely to have depended on some form of income support during the period covered by DOMINO. This difference indicates the potential size of the issue. As a result of the SLK issue, there are also significant differences in the linkage rates with justice data (BOCSAR), education data (NCVER), homelessness data (CIMS) and Medicare data (MBS). The implication is that the outcomes derived from these datasets are not strictly comparable for SAHF and public housing tenants.

Table C.1 shows that 8% of SAHF tenants experienced homelessness in the 12 months prior to the start of their tenancy, a similar proportion to comparable community housing tenants (9%). At 15%, the share of SAHF tenants who

experienced insecure housing is also similar to that of other community housing tenants.

We find no significant difference in the number of MBS services (26) and the number of ambulance trips (0.4 on average). But we note that SAHF tenants had MBS costs higher than other community housing tenants by an estimated \$200, which may reflect poorer health (perhaps due the larger proportion who are over 55 years of age) or better access to health services.

About 5% of SAHF tenants had contact with the justice system in the 12 months prior to their tenancy, which is not statistically different from the experience of other community housing tenants. However, SAHF tenants are less likely, by about 1 percentage point, to have had a conviction for domestic violence.

Other housing, education and safety outcomes reported in Table C.1 confirm the similarity of the experiences of SAHF and other community housing tenants in the 12 months prior to their tenancy. Results for the comparison with public housing tenants (Table C.2) are largely inconclusive due to differences in data linkage rates.

Table C.1 Outcomes of SAHF tenants in the 12 months prior to their tenancy and differences (balancing tests) with comparison tenants from community housing (Proportion of tenants, unless specified otherwise)

	Community housing comparison group			SAHF			Treatment effect/Balancing test	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>								
Experienced homelessness	0.15	0.35	4,893	0.08	0.26	2,074	-0.01	0.370
In insecure housing	0.22	0.42	4,893	0.15	0.36	2,074	-0.03	0.423
Used homelessness services (for accommodation reasons)	0.13	0.34	4,893	0.10	0.29	2,074	0.00	0.970
Received tenancy/mortgage maintenance services	0.11	0.31	4,893	0.09	0.29	2,074	0.01	0.773
At risk of homelessness	0.14	0.34	4,893	0.11	0.32	2,074	-0.02	0.481
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>								
No. hospital admissions	0.71	5.59	4,893	0.75	6.07	2,074	-0.11	0.806
Days in hosp. (non psych. unit)	1.99	10.66	4,893	1.82	9.78	2,074	-0.35	0.536
No. hosp. admissions (psych. unit)	0.15	1.16	4,893	0.05	0.63	2,074	-0.21	0.310
Days in psych. unit	3.28	24.10	4,893	0.68	7.77	2,074	-0.73*	0.078
No. emergency visits	1.03	2.44	4,893	0.85	2.07	2,074	-0.05	0.631
No. emergency visits (with no hosp. admission)	0.74	1.90	4,893	0.62	1.63	2,074	-0.07	0.484
No. emergency visits (with hosp. admission)	0.29	0.87	4,893	0.23	0.74	2,074	0.02	0.567
Used MH services (AMB) for MH issues	0.16	0.37	4,893	0.09	0.29	2,074	-0.05	0.150
Used MH services (AMB) for all issues	0.17	0.38	4,893	0.09	0.29	2,074	-0.05	0.126
Used ambulance service	0.21	0.41	4,893	0.19	0.39	2,074	-0.06*	0.084
No. ambulance trips	0.47	1.50	4,893	0.40	1.30	2,074	-0.10	0.257
No. MBS services	24.10	30.02	4,893	26.14	29.55	2,074	1.94	0.128
No. PBS scripts	18.62	30.50	4,893	25.04	36.32	2,074	0.93	0.422
Cost of MBS services	1,449	2,010	4,893	1,632	2,147	2,074	213**	0.020
Cost of PBS scripts	1,226	5,976	4,893	1,252	5,523	2,074	127.86	0.644
<i>Education in the 12 months before tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.18	0.39	463	0.27	0.45	181	0.00	0.950
School attendance rate	83.83	20.13	80	85.21	20.65	37	2.48	0.833
No. of total school days absent	14.39	16.87	80	13.47	18.11	37	0.35	0.972
No. of school days absent for suspension	0.29	1.84	80	0.00	0.00	37	0.12	0.653
At or above NMS in grammar	0.55	0.50	177	0.43	0.50	82	0.02	0.907
At or above NMS in numeracy	0.58	0.49	177	0.41	0.50	82	0.07	0.725
At or above NMS in reading	0.58	0.49	177	0.41	0.50	82	-0.03	0.861
At or above NMS in spelling	0.58	0.49	177	0.40	0.49	82	-0.08	0.634
At or above NMS in writing	0.55	0.50	177	0.40	0.49	82	-0.09	0.587
Obtained NMS for at least one domain	0.65	0.48	177	0.50	0.50	82	-0.03	0.871
Completed school in the year	0.12	0.33	113	0.26	0.45	23	0.15	0.393

	Community housing comparison group			SAHF			Treatment effect/Balancing test	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Enrolled in VET course	0.12	0.33	4,170	0.10	0.30	1,758	0.01	0.394
Enrolled in at least Certificate III VET course	0.06	0.24	4,170	0.06	0.23	1,758	0.02**	0.042
Completed VET program	0.02	0.15	4,170	0.01	0.11	1,758	-0.01	0.117
Completed at least Certificate III VET program	0.01	0.10	4,170	0.01	0.09	1,758	0.00	0.759
<i>Safety in the 12 months before tenancy start (individual-level)</i>								
Any contact with justice system	0.10	0.30	4,345	0.05	0.21	1,844	-0.03	0.106
Any contact with child protection services	0.36	0.48	808	0.38	0.49	339	-0.06	0.418
Any domestic violence offence	0.02	0.15	4,345	0.02	0.13	1,844	0.01**	0.044
Total days in custody/prison	5.88	34.56	4,345	1.48	16.93	1,844	-1.50	0.211
Total days in adult custody/prison	5.72	33.94	4,345	1.48	16.93	1,844	-1.49	0.213
Total days in juvenile custody/prison	0.16	6.65	4,345	0.00	0.00	1,844	-0.01	0.472

Notes: The estimated balancing tests are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table C.2 Outcomes of SAHF tenants in the 12 months prior to their tenancy and differences (balancing tests) with comparison tenants from public housing (Proportion of tenants, unless specified otherwise)

	Public housing comparison group			SAHF			Treatment effect/Balancing test	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>								
Experienced homelessness	0.15	0.36	6,494	0.08	0.27	2,048	0.04*	0.092
In insecure housing	0.21	0.41	6,494	0.15	0.36	2,048	0.07**	0.034
Used homelessness services (for accommodation reasons)	0.11	0.31	6,494	0.10	0.30	2,048	0.05**	0.032
Received tenancy/mortgage maintenance services	0.09	0.29	6,494	0.09	0.29	2,048	0.06***	0.003
At risk of homelessness	0.12	0.32	6,494	0.12	0.32	2,048	0.07***	0.000
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>								
No. hospital admissions	1.02	7.19	6,494	0.83	6.82	2,048	-0.03	0.954
Days in hosp. (non psych. unit)	3.36	16.06	6,494	1.78	9.23	2,048	0.88	0.247
No. hosp. admissions (psych. unit)	0.18	0.95	6,494	0.04	0.33	2,048	-0.01	0.831
Days in psych. unit	4.06	23.87	6,494	0.77	9.43	2,048	0.04	0.961
No. emergency visits	1.41	3.18	6,494	0.85	2.06	2,048	0.05	0.645
No. emergency visits (with no hosp. admission)	1.00	2.53	6,494	0.62	1.62	2,048	0.02	0.766
No. emergency visits (with hosp. admission)	0.41	1.12	6,494	0.23	0.75	2,048	0.03	0.555
Used MH services (AMB) for MH issues	0.20	0.40	6,494	0.09	0.29	2,048	-0.02	0.353
Used MH services (AMB) for all issues	0.21	0.41	6,494	0.10	0.29	2,048	-0.02	0.417
Used ambulance service	0.29	0.45	6,494	0.20	0.40	2,048	0.02	0.519
No. ambulance trips	0.73	2.20	6,494	0.40	1.28	2,048	-0.01	0.919
No. MBS services	27.74	31.90	6,494	26.52	29.11	2,048	2.41	0.231
No. PBS scripts	26.07	37.20	6,494	25.50	36.35	2,048	0.23	0.939
Cost of MBS services	1,666	2,081	6,494	1,646	2,093	2,048	311**	0.038
Cost of PBS scripts	1,848	7,398	6,494	1,310	5,857	2,048	-117	0.743
<i>Education in the 12 months before tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.20	0.40	444	0.26	0.44	179	-0.06	0.579
School attendance rate	80.73	23.77	48	85.21	20.65	37	-17.20**	0.047
No. of total school days absent	17.45	21.37	48	13.47	18.11	37	17.02**	0.050
No. of school days absent for suspension	1.17	5.76	48	0.00	0.00	37	-0.51	0.536
At or above NMS in grammar	0.56	0.50	205	0.43	0.50	82	-0.12	0.302
At or above NMS in numeracy	0.52	0.50	205	0.41	0.50	82	-0.01	0.923
At or above NMS in reading	0.53	0.50	205	0.41	0.50	82	-0.15	0.197
At or above NMS in spelling	0.55	0.50	205	0.41	0.50	82	-0.04	0.796
At or above NMS in writing	0.52	0.50	205	0.41	0.50	82	-0.12	0.378
Obtained NMS for at least one domain	0.64	0.48	205	0.50	0.50	82	-0.22*	0.075
Completed school in the year	0.15	0.36	67	0.22	0.42	23	-2.36***	0.003
Enrolled in VET course	0.08	0.27	5,857	0.09	0.29	1,727	0.01	0.480
Enrolled in at least Certificate III VET course	0.04	0.19	5,857	0.06	0.23	1,727	0.01	0.495

	Public housing comparison group			SAHF			Treatment effect/Balancing test	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Completed VET program	0.01	0.11	5,857	0.01	0.11	1,727	-0.01	0.408
Completed at least Certificate III VET program	0.00	0.07	5,857	0.01	0.10	1,727	0.00	0.856
<i>Safety in the 12 months before tenancy start (individual-level)</i>								
Any contact with justice system	0.14	0.34	6,028	0.05	0.22	1,812	-0.04**	0.039
Any contact with child protection services	0.48	0.50	686	0.36	0.48	343	0.06	0.543
Any domestic violence offence	0.04	0.19	6,028	0.02	0.14	1,812	0.00	0.936
Total days in custody/prison	12.12	50.24	6,028	1.85	18.69	1,812	-9.76***	0.001
Total days in adult custody/prison	12.03	50.06	6,028	1.85	18.69	1,812	-9.72***	0.001
Total days in juvenile custody/prison	0.10	4.52	6,028	0.00	0.00	1,812	-0.05	0.221

Notes: see Table C.1.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Appendix D. Outcomes used for medium-term outcome analysis

Table D – 1 Full list of outcomes, by domain of NSW Human Services Outcomes Framework

Outcome Measure	Notes	Unit of measurement	Population
DOMAIN HOME AND HOUSING: only reported at beginning of tenancy			
<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.		

DOMAIN HOME AND HOUSING: outcomes are monitored over time			
<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		
<i>Overall housing stability</i>			

DOMAIN HOME AND HOUSING: outcomes are monitored over time			
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 homelessness services (for accommodation reasons)	received accommodation assistance, as recorded in CIMS.		
used homelessness services (homelessness prevention related)	received services as recorded in CIMS.		

DOMAIN SAFETY: outcomes are monitored over time			
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 offence	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	

DOMAIN SOCIAL & COMMUNITY: only reported at beginning of tenancy			
<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	
Homelessness 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%	

DOMAIN SOCIAL & COMMUNITY: only reported at beginning of tenancy			
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%	

DOMAIN ECONOMIC OUTCOMES: outcomes are monitored over time			
<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	

DOMAIN EDUCATION OUTCOMES: outcomes are monitored over time			
<i>School outcomes</i>			
Changed school		yes/no	
At or Above NMS in grammar			

DOMAIN EDUCATION OUTCOMES: outcomes are monitored over time			
At or Above NMS in numeracy	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.		individuals aged 5 to 18
At or Above NMS in reading			
At or Above NMS in spelling			
At or Above NMS in writing			
Below 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. Note that "at or above NMS" and "Below NMS" do not always add up to 1, as some students are recorded to have participated but without a result.		
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			

DOMAIN HEALTH OUTCOMES: outcomes are monitored over time				
<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: NSW linked DCJ administrative data (June 2021), see Sections 2.3.3 and 2.3.4.</i>				

Appendix E. ServiceCo Survey results

Table E.1. ServiceCo staff's perceptions of tailored support coordination, March 2022 (n = 41)

	Low	Moderate	High	No response
Estimated rate of uptake for tailored support coordination by tenants	3	7	29	2

	Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult	No response
Level of difficulty to complete a needs assessment with tenants	6	18	7	8	0	2

Table E.2. Perceived differences between tailored support coordination under SAHF and business as usual, March 2022 (n = 41)

	Yes	No	Somewhat	Not sure	No response
Is there a difference between delivery of tailored support coordination to SAHF tenants and the delivery of other services offered by the organisation?	17	8	12	0	4

Table E.3. ServiceCo staff's perceptions on implementation and integration of SAHF into business as usual, March 2022 (n = 41)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No response
To what extent do you agree with the following statements:						
SAHF is relatively easy to implement	8	14	9	6	4	0
SAHF has been integrated into business as usual	12	17	7	2	1	2

Table E.4. Perceived impact of timeframe constraints and unexpected costs on SAHF service delivery by ServiceCo staff, March 2022 (n = 41)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No response
To what extent do you agree with the following statements:						
Timeframe constraints hinder SAHF service delivery	9	13	3	3	3	8
Unexpected costs hinder SAHF service delivery	6	8	11	2	3	9

Table E.5. Adaptability of SAHF from the perspective of ServiceCo staff, March 2022 (n = 41)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No response
To what extent do you agree with the following statements:						
SAHF is easily adapted to fit the skills and experience of staff	4	16	5	4	2	8
SAHF is easily adapted to fit the needs of tenants	13	13	1	4	0	8

Table E.6 Leveraging the benefits of SAHF payments from the perspective of ServiceCo staff, March 2022 (n = 41)

	Yes	No	Somewhat	Not sure	No response		
Plans in place to leverage the benefits of SAHF payments	9	4	0	21	7		
	Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult	Not sure	No response
Level of difficulty to leverage the benefits of SAHF payments	0	9	14	4	0	0	14

Table E.7. ServiceCo staff's knowledge of and belief in SAHF, March 2022 (n = 41)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No response
To what extent do you agree with the following statements:						
I understand SAHF	33	7	0	0	1	0
I believe in SAHF	32	6	1	1	1	0

Table E.8. Perceived impact of SAHF involvement on ServiceCos capability and confidence to grow, March 2022 (n = 41)

	Yes	No	Somewhat	Not sure	No response
Has SAHF provided the ServiceCo capability or confidence to grow as a service provider?	22	5	5	7	6

Table E.9. ServiceCo staff's perception of their organisation's relationship with external service providers and other ServiceCos, March 2022 (n = 41)

	Strong	Neutral	Not strong	No response
How would you describe the ServiceCo's relationship with:				
External service providers	33	8	0	0
Other ServiceCos	16	21	4	0

Table E.10. Presence of data collection as reported by ServiceCo staff, March 2022 (n = 41)

	Yes	No	Somewhat	Not sure	No response
Is the ServiceCo collecting data internally to monitor or evaluate the delivery of SAHF?	35	1	0	1	4

Table E.11. Alignment of tailored support coordination to the skillsets of ServiceCo staff and the mission or goals of the ServiceCo from the perspective of ServiceCo staff, March 2022 (n = 41)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No response
To what extent do you agree with the following statements:						
Tailored support coordination aligns with staff experience and skills	34	5	0	2	0	0
Tailored support coordination aligns with mission or goals of ServiceCo	36	4	1	0	0	0

Table E.12. Senior ServiceCo staff's perceptions of their organisation's approach to tailored support coordination, March 2021 (n = 12)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	No response
To what extent do you agree your organisation's approach to providing tailored support coordination to tenants is:						
Effective	8	4	0	0	0	0
Acceptable to tenants	6	6	0	0	0	0
Acceptable to staff	6	5	0	1	0	0
Feasible	6	5	1	0	0	0

Table E.13. Perception of ServiceCo staff on establishing processes to promote continuity of corporate knowledge of SAHF contracts, March 2022 (n = 41)

	Yes	No	Somewhat	Not sure	No response
Processes in place to promote continuity of corporate knowledge of SAHF contracts	25	3	0	7	6

	Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult	Not sure	No response
Level of difficulty to promote continuity of corporate knowledge of SAHF contract	1	8	12	4	2	8	6

Table E.14. Presences of challenges engaging clients in tailored support coordination from the perspective of ServiceCo staff, March 2022 (n = 41)

	Yes	Somewhat	No	Not sure	No response
Challenges present to engaging clients in tailored support coordination	4	24	8	3	2

Table E.15. ServiceCo staff's perceived ability to manage risks associated with SAHF payments, March 2021 (n = 41)

	Yes	No	Somewhat	Not sure	No response
Is the ServiceCo able to manage risks associated with SAHF payments?	21	0	13	0	7

Table E.16. Level of difficulty in managing risks associated with SAHF payments from the perspective of ServiceCo staff, March 2021 (n = 41)

	Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult	No response
How easy or difficult is it to manage risks associated with SAHF payments?	0	9	10	10	2	8

Appendix F. Outcome evaluation: Detailed results

Table F.1 Key characteristics of SAHF tenants and differences (balancing tests) with comparison tenants from community housing

	Community housing comparison group			SAHF			Balancing test		Balancing test with controls	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value	Coef. Est.	p-value
Individual-level characteristics										
<i>Female</i>	0.553	0.497	4,891	0.602	0.490	2,069	0.04*	0.079	0.00	0.223
<i>Aboriginal</i>	0.099	0.299	4,439	0.122	0.327	1,548	-0.02	0.398	0.00	0.339
<i>Age</i>	40.20	22.21	4,890	47.59	24.96	2,074	6.07***	0.000	0.85***	0.008
<i>Age 0 to 8</i>	0.106	0.307	4,890	0.105	0.307	2,074	0.01	0.491	0.00*	0.061
<i>Age 9 to 16</i>	0.049	0.217	4,890	0.052	0.222	2,074	0.01**	0.035	0.00***	0.000
<i>Age 17 to 24</i>	0.123	0.329	4,890	0.079	0.270	2,074	-0.05***	0.000	0.00**	0.019
<i>Age 25 to 39</i>	0.204	0.403	4,890	0.127	0.333	2,074	-0.07***	0.001	0.00**	0.013
<i>Age 40 to 54</i>	0.231	0.421	4,890	0.137	0.344	2,074	-0.08***	0.000	0.00***	0.000
<i>Age 55+</i>	0.287	0.452	4,890	0.500	0.500	2,074	0.17***	0.000	0.00	0.503
<i>Disability status</i>	0.277	0.448	3,891	0.306	0.461	1,668	0.00	0.929	0.00***	0.000
<i>English is main language</i>	0.878	0.327	3,870	0.870	0.336	1,739	-0.03	0.101	-0.03	0.128
Household-level characteristics										
<i>Targeted dwelling</i>	0.260	0.439	3,652	0.631	0.483	1,453	0.35***	0.000	0.00***	0.000
<i>From priority list</i>	0.446	0.497	1,578	0.310	0.463	929	-0.13***	0.003	0.00	0.142
<i>Social Housing transfer</i>	0.267	0.443	4,896	0.280	0.449	2,074	-0.01	0.790	-0.01	0.729
<i>No. of adults in the household</i>	1.120	0.364	3,652	1.194	0.418	1,453	0.08***	0.001	0.01*	0.076
<i>No. of children in the household</i>	0.221	0.606	3,652	0.234	0.601	1,453	0.06**	0.041	0.00	0.979
<i>Any children in the household</i>	0.151	0.358	3,652	0.167	0.373	1,453	0.05**	0.033	0.00	0.307
<i>Number of people in the household</i>	1.342	0.716	3,652	1.428	0.716	1,453	0.14***	0.001	0.01	0.450
<i>Single man</i>	0.369	0.483	3,644	0.262	0.440	1,448	-0.12***	0.000	0.00	0.513
<i>Single woman</i>	0.388	0.487	3,644	0.409	0.492	1,448	0.01	0.822	0.00***	0.005
<i>Single man with children</i>	0.010	0.098	3,644	0.015	0.122	1,448	0.01	0.155	0.00***	0.006
<i>Single woman with children</i>	0.109	0.312	3,644	0.125	0.331	1,448	0.04**	0.034	0.00**	0.046
<i>Couple no children</i>	0.041	0.197	3,644	0.099	0.299	1,448	0.06***	0.000	0.00**	0.047

	Community housing comparison group			SAHF			Balancing test		Balancing test with controls	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value	Coef. Est.	p-value
<i>Couple with children</i>	0.019	0.137	3,644	0.018	0.133	1,448	0.00	0.461	0.00	0.360
<i>Other with woman as head</i>	0.046	0.210	3,644	0.052	0.222	1,448	0.00	0.966	0.00**	0.011
<i>Other with man as head</i>	0.018	0.134	3,644	0.019	0.138	1,448	0.00	0.642	0.00	0.392

Notes: Characteristics in italics are part of the set of controls in the balancing tests with controls. Balancing tests without controls show raw differences to indicate any difference that may exist before demographic controls are included (but they still include controls for allocation zone, time of tenancy start and number of bedrooms). The balancing tests with controls for demographic characteristics show improved balance, which is reflected in balancing test coefficient estimates closer to zero. The demographic characteristics (showed in italics) that are controlled for in these tests have zero balancing test estimates by construction.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.2 Key characteristics of SAHF tenants and differences (balancing tests) with comparison tenants from public housing

	Public housing comparison group			SAHF			Balancing test		Balancing test with controls	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value	Coef. Est.	p-value
Individual-level characteristics										
<i>Female</i>	0.475	0.499	6,484	0.600	0.490	2,044	0.14***	0.000	0.00***	0.000
<i>Aboriginal</i>	0.166	0.372	6,080	0.133	0.340	1,583	-0.05**	0.017	0.00***	0.000
<i>Age</i>	46.99	21.26	6,494	47.50	25.19	2,048	-1.43	0.600	-0.67*	0.087
<i>Age 0 to 8</i>	0.066	0.249	6,494	0.111	0.314	2,048	0.05***	0.006	0.00***	0.000
<i>Age 9 to 16</i>	0.036	0.186	6,494	0.050	0.218	2,048	0.03***	0.000	0.00***	0.000
<i>Age 17 to 24</i>	0.065	0.246	6,494	0.083	0.275	2,048	0.01	0.379	0.00**	0.037
<i>Age 25 to 39</i>	0.180	0.384	6,494	0.122	0.327	2,048	-0.05***	0.005	0.00***	0.000
<i>Age 40 to 54</i>	0.221	0.415	6,494	0.131	0.338	2,048	-0.09***	0.000	0.00***	0.000
<i>Age 55+</i>	0.433	0.495	6,494	0.503	0.500	2,048	0.05	0.304	0.00***	0.000
<i>Disability status</i>	0.612	0.487	6,494	0.288	0.453	1,721	-0.34***	0.000	0.00***	0.000
English is main language	0.835	0.371	5,242	0.867	0.339	1,704	0.04	0.223	0.03	0.502
Household-level characteristics										
<i>From priority list</i>	0.615	0.487	4,893	0.300	0.459	942	-0.36***	0.000	0.00**	0.023
Social Housing transfer	0.000	0.000	6,494	0.277	0.448	2,048	0.27***	0.000	0.33***	0.000
No. of adults in the household	1.110	0.333	5,242	1.190	0.416	1,433	0.04*	0.090	0.04*	0.074
No. of children in the household	0.141	0.528	5,242	0.240	0.609	1,433	0.14***	0.000	-0.04*	0.079
Any children in the household	0.087	0.281	5,242	0.170	0.375	1,433	0.11***	0.000	-0.01	0.409
Number of people in the household	1.251	0.641	5,242	1.430	0.719	1,433	0.18***	0.000	-0.01	0.708
<i>Single man</i>	0.491	0.500	4,999	0.262	0.440	1,429	-0.22***	0.000	0.00***	0.000
<i>Single woman</i>	0.368	0.482	4,999	0.409	0.492	1,429	0.05	0.143	0.00	0.788
<i>Single man with children</i>	0.009	0.094	4,999	0.014	0.118	1,429	0.00	0.437	0.00*	0.051
<i>Single woman with children</i>	0.060	0.238	4,999	0.129	0.335	1,429	0.09***	0.000	0.00***	0.000
<i>Couple no children</i>	0.035	0.184	4,999	0.099	0.298	1,429	0.04*	0.090	0.00***	0.000
<i>Couple with children</i>	0.007	0.086	4,999	0.018	0.134	1,429	0.01**	0.010	0.00***	0.000
<i>Other with woman as head</i>	0.021	0.145	4,999	0.050	0.219	1,429	0.02	0.119	0.00***	0.000
<i>Other with man as head</i>	0.008	0.088	4,999	0.018	0.134	1,429	0.01	0.236	0.00***	0.000

Notes: See Table F.1.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.3 Outcomes of SAHF tenants at the start of their tenancy and differences (treatment effects) with comparison tenants from community housing (Proportion of tenants, unless specified otherwise)

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	373.07	100.81	3,646	379.58	81.54	1,447	45.00***	0.000
Rent Charged (\$/week)	128.53	62.10	3,641	131.28	57.75	1,453	-1.90	0.536
Difference market rent and rent paid (\$/week)	244.55	110.32	3,640	248.21	87.66	1,447	46.96***	0.000
Commonwealth Rent Assistance (CRA) recipient	0.53	0.50	4,893	0.55	0.50	2,074	-0.04	0.366
Total CRA received in week of 30 June (\$/week)	40.66	32.53	3,652	57.74	25.28	1,453	10.32***	0.000
Number of Bedrooms	1.49	0.62	3,647	1.49	0.58	1,453	0.00	0.200
Dwelling type=House	0.15	0.36	3,033	0.08	0.27	1,341	-0.09***	0.000
Dwelling type=Unit	0.74	0.44	3,033	0.89	0.32	1,341	0.13***	0.000
Dwelling type=Villa	0.04	0.19	3,033	0.04	0.19	1,341	0.00	0.947
Dwelling type=Bedsit	0.06	0.24	3,033	0.00	0.00	1,341	-0.04***	0.002
Dwelling type=Boarding	0.00	0.02	3,033	0.00	0.00	1,341	0.00	0.326
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	415	256	4,160	380	259	1,758	-58**	0.015
Centrelink = main income source	0.73	0.45	3,400	0.73	0.44	1,464	0.00	0.907
Employment = main income source	0.05	0.23	3,400	0.05	0.23	1,464	0.02	0.272
Other private inc. = main income source	0.03	0.17	3,400	0.06	0.24	1,464	0.05*	0.056
On income support at tenancy start	0.89	0.31	3,778	0.89	0.31	1,613	0.00	0.880
Total time on income support (in days)	311	122	3,778	321	116	1,613	0.66	0.895
Total regular Centrelink payment amount (excl CRA, \$/year)	16,846	9,513	3,778	18,321	8,966	1,613	405	0.382
At least one employed person in the household	0.05	0.22	3,647	0.06	0.23	1,453	0.01	0.241
<i>Community (postcode-level)</i>								
Pop. density per km2	2,533	2,126	3,030	1,506	1,593	1,321	-117.47	0.155
Prop. of commuting by public transport	18.18	12.46	3,030	12.00	10.50	1,321	-0.58	0.114
Homelessness rate	81.92	110.45	4,821	87.03	88.95	1,813	-1.46	0.610
Homelessness service usage rate	4.04	3.30	1,862	4.31	2.92	573	-0.05	0.829
Median commuting distance	11.47	4.54	3,030	12.02	5.02	1,321	-0.20	0.677
Drug offence rate	278	327	3,030	433	493	1,321	88.26*	0.062
Crime rate	3,755	3,875	3,030	5,336	5,015	1,321	803.26	0.131
Domestic violence report rate	184.33	153.15	4,887	247.28	179.89	2,053	22.41	0.210
Unemployment rate	7.36	2.96	3,030	6.93	1.90	1,321	-0.57***	0.001
Total number of jobs	14,257	8,680	3,030	18,291	10,643	1,321	2,679**	0.011
Labour force participation rate (%)	62.60	7.75	4,887	62.25	5.80	2,053	1.18*	0.077
Prop. of adults who completed at least year 12	56.71	13.86	3,030	51.99	11.21	1,321	0.58	0.199
Disadvantage index (SEIFA)	4.95	2.79	3,035	4.84	2.50	1,341	0.37**	0.023
Median rent (\$/week)	456	89	1,744	421	85	574	5.84	0.151

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<u>Median housing sale price (\$1,000)</u>	785	328	1,690	655	270	574	-2.14	0.897

Notes: The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.4 Outcomes of SAHF tenants at the start of their tenancy and differences (treatment effects) with comparison tenants from public housing (Proportion of tenants, unless specified otherwise)

	Public housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	P-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	326.92	99.32	5,242	372.05	85.25	1,424	69.63***	0.000
Rent Charged (\$/week)	110.91	51.45	5,223	130.79	57.89	1,433	14.13***	0.006
Difference market rent and rent paid (\$/week)	216.00	104.55	5,223	241.15	88.29	1,424	55.64***	0.000
Commonwealth Rent Assistance (CRA) recipient	0.03	0.17	6,494	0.57	0.50	2,048	0.57***	0.000
Total CRA received in week of 30 June (\$/week)	2.07	11.45	5,242	57.58	25.13	1,433	48.29***	0.000
Number of Bedrooms	1.44	0.66	5,242	1.44	0.62	1,433	-0.02	0.449
Dwelling type=House	0.16	0.36	5,240	0.11	0.31	1,318	-0.07*	0.065
Dwelling type=Unit	0.75	0.43	5,240	0.83	0.38	1,318	0.18***	0.000
Dwelling type=Villa	0.08	0.27	5,240	0.05	0.21	1,318	-0.11***	0.000
Dwelling type=Bedsit	0.01	0.09	5,240	0.02	0.13	1,318	0.01	0.441
Dwelling type=Boarding	0.00	0.05	5,240	0.00	0.00	1,318	0.00**	0.034
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	410.63	138.12	5,551	392.70	253.96	1,727	-26.51	0.274
Centrelink = main income source	0.92	0.27	5,640	0.73	0.45	1,442	-0.20***	0.000
Employment = main income source	0.02	0.14	5,640	0.06	0.23	1,442	0.00	0.944
Other private inc. = main income source	0.03	0.16	5,640	0.06	0.24	1,442	0.03	0.354
On income support at tenancy start	0.89	0.31	5,783	0.89	0.31	1,589	0.02	0.536
Total time on income support (in days)	312.67	121.03	5,783	319.86	116.33	1,589	18.18	0.135
Total regular Centrelink payment amount (excl CRA, \$/year)	17,049	8,955	5,783	18,238	8,969	1,589	637.21	0.472
At least one employed person in the household	0.02	0.15	5,242	0.06	0.24	1,433	0.01	0.600
<i>Community (postcode-level)</i>								
Pop. density per km2	2,292	1,986	5,230	1,490	1,593	1,318	-127.39*	0.090
Prop. of commuting by public transport	15.62	11.50	5,230	11.89	10.24	1,318	-0.96***	0.005
Homelessness rate	100.53	128.04	6,175	96.02	96.92	1,644	-10.99	0.143
Homelessness service usage rate	4.22	3.27	3,312	4.54	2.86	561	0.05	0.795
Median commuting distance	11.15	4.79	5,230	12.17	5.19	1,318	-0.25	0.550
Drug offence rate	259	298	5,230	447	488	1,318	122.33**	0.036
Crime rate	3,905	4,123	5,230	5,451	4,997	1,318	1,141.78*	0.071
Domestic violence report rate	181.39	167.40	6,484	261.49	177.60	2,048	96.68**	0.011
Unemployment rate	7.45	2.63	5,230	6.75	2.02	1,318	-0.58***	0.002
Total number of jobs	13,341	8,466	5,230	19,181	10,217	1,318	4,273***	0.001
Labour force participation rate (%)	62.56	7.09	6,484	62.91	6.05	2,048	0.54	0.632
Prop. of adults who completed at least year 12	55.83	12.87	5,230	51.94	10.25	1,318	-0.13	0.837
Disadvantage index (SEIFA)	4.83	2.53	5,230	4.94	2.58	1,318	0.22	0.324
Median rent (\$/week)	448	91	3,041	415	78	561	-8.40*	0.061
Median housing sale price (\$1,000)	764	305	2,971	636	264	561	-44.40**	0.011

Notes: See Table F.3.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.5 Outcomes of SAHF tenants one year into their tenancy and SAHF effects – comparison tenants from community housing (Proportion of tenants, unless specified otherwise)

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	370.91	103.68	2,205	375.33	80.31	630	41.32***	0.000
Rent Charged (\$/week)	125.03	59.82	2,204	130.42	53.97	630	0.95	0.828
Difference market rent and rent paid (\$/week)	245.74	112.45	2,204	244.91	90.21	630	40.38***	0.000
Commonwealth Rent Assistance (CRA) recipient	0.53	0.50	3,335	0.56	0.50	995	0.06	0.357
Total CRA received in week of 30 June (\$/week)	42.60	32.02	2,711	55.81	27.13	731	11.05***	0.006
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>								
Experienced homelessness	7.66	0.27	3,590	1.76	0.13	1,078	-3.65***	0.004
In insecure housing	15.54	0.36	3,590	8.72	0.28	1,078	0.42	0.856
Used homelessness services (for accommodation reasons)	13.26	0.34	3,590	5.94	0.24	1,078	-2.59	0.235
Received tenancy/mortgage maintenance services	17.27	0.38	3,590	10.48	0.31	1,078	0.15	0.953
At risk of homelessness	17.02	0.38	3,590	10.67	0.31	1,078	-1.27	0.631
<i>Positive and negative exits</i>								
Positive exits	3.18	0.18	3,181	1.40	0.12	1,000	-2.41***	0.006
Negative exits	1.48	0.12	3,181	0.10	0.03	1,000	-0.87***	0.010
<i>Sustaining tenancy</i>								
Breach of tenancy	1.48	0.12	3,181	0.10	0.03	1,000	-0.87***	0.010
Tenant Deceased	0.94	0.10	3,181	1.10	0.10	1,000	-0.21	0.677
Relocation/Transfer/Re-sign	1.63	0.13	3,181	1.50	0.12	1,000	0.44	0.381
Transferred to an Institution	0.44	0.07	3,181	0.30	0.05	1,000	-0.12	0.743
Tenant Initiated	9.65	0.30	3,181	3.50	0.18	1,000	-4.90***	0.001
Provider Initiated	0.82	0.09	3,181	0.30	0.05	1,000	0.02	0.960
Terminated for other reason	0.47	0.07	3,181	0.30	0.05	1,000	-0.40	0.271
Reason unknown	1.23	0.11	3,181	0.70	0.08	1,000	0.30	0.733
Exit Social Housing	20.53	0.40	3,181	11.50	0.32	1,000	-4.38**	0.050
Exit to Social Housing	3.96	0.20	3,181	1.70	0.13	1,000	-0.96	0.266

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Exit to Family/Friends	2.11	0.14	3,181	1.10	0.10	1,000	-0.49	0.587
Exit to Prison	0.38	0.06	3,181	0.20	0.04	1,000	-0.13	0.433
Exit to Short-Medium Term accommodation.	0.28	0.05	3,181	0.10	0.03	1,000	0.00	0.991
Exit to Private Housing	3.18	0.18	3,181	1.60	0.13	1,000	-2.32***	0.008
Exit to an Institution	0.35	0.06	3,181	0.40	0.06	1,000	-0.13	0.747
Exit to Other	1.01	0.10	3,181	0.40	0.06	1,000	-0.23	0.607
Exit to Unknown	5.41	0.23	3,181	2.30	0.15	1,000	-1.47	0.164
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	469	1,373	2,480	389	232	768	-135***	0.008
Centrelink = main income source	0.76	0.43	2,104	0.77	0.42	684	-0.03	0.466
Employment = main income source	0.06	0.23	2,104	0.07	0.25	684	0.02	0.381
Other private inc. = main income source	0.03	0.17	2,104	0.03	0.18	684	0.01	0.488
On income support	0.89	0.31	2,859	0.88	0.32	839	-0.01	0.465
Total time on income support (in days)	316	119	2,859	314	122	839	-6.92	0.324
Total regular Centrelink payment amount (excl CRA, \$/year)	17,628	9,384	2,859	18,767	9,582	839	-257	0.691
At least one employed person in the household	0.06	0.24	2,205	0.08	0.27	630	0.03	0.270
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>								
No. hospital admissions	0.82	7.29	3,140	0.78	5.95	935	0.07	0.848
Days in hosp. (non psych. unit)	1.93	10.49	3,140	1.84	7.81	935	-0.18	0.773
No. hosp. admissions (psych. unit)	0.17	1.42	3,140	0.03	0.32	935	-0.02	0.283
Days in psych. unit	2.26	16.90	3,140	0.64	8.98	935	-0.14	0.865
No. emergency visits	1.01	2.80	3,598	0.90	2.34	1,079	0.24*	0.076
No. emergency visits (with no hosp. admission)	0.73	2.34	3,598	0.61	1.64	1,079	0.13	0.147
No. emergency visits (with hosp. admission)	0.28	0.87	3,598	0.28	0.97	1,079	0.10**	0.043

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Used MH services (AMB) for MH issues	0.15	0.36	3,598	0.08	0.27	1,079	-0.01	0.446
Used MH services (AMB) for all issues	0.16	0.37	3,598	0.08	0.27	1,079	-0.01	0.383
Used ambulance service	0.21	0.41	3,590	0.18	0.39	1,078	0.00	0.855
No. ambulance trips	0.50	1.89	3,590	0.39	1.61	1,078	0.08	0.277
No. MBS services	23.37	27.65	3,590	25.92	28.47	1,078	2.59	0.117
No. PBS scripts	19.60	31.78	3,590	25.95	39.02	1,078	2.31	0.256
Cost of MBS services	1,383	1,817	3,590	1,586	1,916	1,078	213**	0.027
Cost of PBS scripts	1,310	6,204	3,590	1,291	6,636	1,078	334	0.179
<i>Education in the 12 months after tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.10	0.30	442	0.16	0.37	135	0.04	0.568
School attendance rate	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
No. of total school days absent	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
No. of school days absent for suspension	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in grammar	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in numeracy	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in reading	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in spelling	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in writing	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Obtained NMS for at least one domain	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Completed school in the year	0.10	0.30	102	0.24	0.44	17	0.04	0.859
Enrolled in VET course	0.15	0.36	2,342	0.11	0.31	657	0.00	0.911
Enrolled in at least Certificate III VET course	0.08	0.27	2,342	0.06	0.24	657	-0.01	0.654
Completed VET program	0.03	0.16	2,341	0.02	0.13	656	-0.01	0.444
Completed at least Certificate III VET program	0.01	0.11	2,341	0.01	0.10	656	0.00	0.812

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Safety in the 12 months after tenancy start (individual-level)</i>								
Any contact with justice system	0.09	0.28	3,203	0.03	0.17	948	-0.02*	0.064
Any contact with child protection services	0.31	0.46	571	0.30	0.46	196	-0.03	0.735
Any domestic violence offence	0.01	0.12	3,203	0.00	0.06	948	-0.01*	0.062
Total days in custody/prison	3.13	25.77	3,203	1.66	18.90	948	0.21	0.874
Total days in adult custody/prison	3.12	25.77	3,203	1.66	18.90	948	0.21	0.873
Total days in juvenile custody/prison	0.00	0.18	3,203	0.00	0.06	948	0.00	0.481

Notes: Omitted: not available due to small sample size or to lack of comparability between SAHF and comparison tenants.

The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.6 Outcomes of SAHF tenants one year into their tenancy and SAHF effects – comparison tenants from public housing (Proportion of tenants, unless specified otherwise)

	Public housing comparison group			SAHF			Treatment Effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	333.56	99.36	3,426	368.32	85.42	616	54.11***	0.000
Rent Charged (\$/week)	111.31	47.27	3,417	129.99	55.01	616	14.57*	0.099
Difference market rent and rent paid (\$/week)	222.19	104.61	3,417	238.32	92.27	616	39.53***	0.000
Commonwealth Rent Assistance (CRA) recipient	0.01	0.08	4,418	0.56	0.50	980	0.52***	0.000
Total CRA received in week of 30 June (\$/week)	0.42	5.27	3,574	55.13	27.39	719	47.84***	0.000
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>								
Experienced homelessness	6.36	0.24	4,419	2.07	0.14	1,065	-1.08	0.515
In insecure housing	11.16	0.31	4,419	9.30	0.29	1,065	5.48	0.297
Used homelessness services (for accommodation reasons)	5.20	0.22	4,419	6.01	0.24	1,065	3.27	0.334
Received tenancy/mortgage maintenance services	10.91	0.31	4,419	11.08	0.31	1,065	1.12	0.675
At risk of homelessness	12.06	0.33	4,419	11.17	0.32	1,065	1.60	0.589
<i>Positive and negative exits</i>								
Positive exits	1.18	0.11	4,068	1.42	0.12	986	-0.35	0.509
Negative exits	1.40	0.12	4,068	0.20	0.05	986	-0.17	0.863
<i>Sustaining tenancy</i>								
Breach of tenancy	1.40	0.12	4,068	0.20	0.05	986	-0.17	0.863
Tenant Deceased	2.43	0.15	4,068	1.01	0.10	986	-5.69*	0.054
Relocation/Transfer/Re-sign	3.96	0.19	4,068	1.52	0.12	986	-2.33**	0.022
Transferred to an Institution	1.30	0.11	4,068	0.20	0.05	986	-0.20	0.706
Tenant Initiated	5.63	0.23	4,068	3.55	0.19	986	-2.18	0.246
Provider Initiated	0.05	0.02	4,068	0.30	0.06	986	0.61	0.375
Terminated for other reason	1.06	0.10	4,068	0.20	0.05	986	-0.62	0.202
Reason unknown	0.00	0.00	4,068	0.81	0.09	986	1.94	0.179
Exit Social Housing	13.68	0.34	4,064	11.05	0.31	986	-3.17	0.343
Exit to Social Housing	4.11	0.20	4,064	1.72	0.13	986	-2.57*	0.055
Exit to Family/Friends	1.94	0.14	4,064	1.32	0.11	986	1.05	0.413
Exit to Prison	0.76	0.09	4,064	0.20	0.05	986	-1.00*	0.066
Exit to Short-Medium Term accommodation	0.42	0.06	4,064	0.10	0.03	986	0.22	0.339

	Public housing comparison group			SAHF			Treatment Effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Exit to Private Housing	1.33	0.11	4,064	1.62	0.13	986	-0.05	0.925
Exit to an Institution	1.18	0.11	4,064	0.30	0.06	986	-0.08	0.880
Exit to Other	2.95	0.17	4,064	0.30	0.06	986	-5.22*	0.064
Exit to Unknown	3.00	0.17	4,064	2.23	0.15	986	-1.02	0.449
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	418	131	3,621	385	234	753	-115***	0.006
Centrelink = main income source	0.93	0.26	3,737	0.76	0.43	662	-0.10	0.120
Employment = main income source	0.01	0.11	3,737	0.07	0.25	662	-0.02	0.727
Other private inc. = main income source	0.04	0.19	3,737	0.04	0.19	662	0.01	0.520
On income support	0.89	0.31	4,007	0.88	0.33	829	0.03	0.449
Total time on income support (in days)	315	119	4,007	313	123	829	11.79	0.357
Total regular Centrelink payment amount (excl CRA, \$/year)	17,726	8,694	4,007	18,530	9,650	829	555	0.544
At least one employed person in the household	0.01	0.12	3,426	0.08	0.28	616	0.03	0.396
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>								
No. hospital admissions	1.01	7.80	4,040	0.79	6.03	911	-0.58	0.248
Days in hosp. (non psych. unit)	2.65	11.59	4,040	1.85	7.87	911	-0.23	0.766
No. hosp. admissions (psych. unit)	0.13	0.82	4,040	0.03	0.32	911	0.01	0.815
Days in psych. unit	2.47	18.82	4,040	0.60	9.01	911	0.79	0.433
No. emergency visits	1.26	3.30	4,419	0.90	2.35	1,067	0.11	0.642
No. emergency visits (with no hosp. admission)	0.88	2.65	4,419	0.61	1.63	1,067	0.04	0.806
No. emergency visits (with hosp. admission)	0.38	1.10	4,419	0.29	1.00	1,067	0.06	0.568
Used MH services (AMB) for MH issues	0.18	0.39	4,419	0.08	0.27	1,067	-0.05**	0.027
Used MH services (AMB) for all issues	0.19	0.39	4,419	0.08	0.27	1,067	-0.05**	0.019
Used ambulance service	0.28	0.45	4,419	0.18	0.39	1,065	-0.03	0.377
No. ambulance trips	0.76	2.96	4,419	0.39	1.62	1,065	-0.04	0.811
No. MBS services	26.78	29.19	4,419	25.67	27.91	1,065	2.75	0.290
No. PBS scripts	27.49	38.76	4,419	25.57	38.85	1,065	7.58**	0.026
Cost of MBS services	1,601	1,939	4,419	1,565	1,870	1,065	194	0.270
Cost of PBS scripts	1,814	7,278	4,419	1,298	6,678	1,065	1,057	0.172
<i>Education in the 12 months after tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.15	0.36	418	0.16	0.37	132	-0.11	0.519
School attendance rate	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted

	Public housing comparison group			SAHF			Treatment Effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
No. of total school days absent	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
No. of school days absent for suspension	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in grammar	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in numeracy	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in reading	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in spelling	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in writing	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Obtained NMS for at least one domain	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Completed school in the year	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Enrolled in VET course	0.09	0.29	3,440	0.11	0.32	636	0.02	0.433
Enrolled in at least Certificate III VET course	0.05	0.21	3,440	0.06	0.24	636	-0.01	0.793
Completed VET program	0.02	0.12	3,440	0.02	0.13	635	-0.01	0.690
Completed at least Certificate III VET program	0.01	0.08	3,440	0.01	0.10	635	0.00	0.711
<i>Safety in the 12 months after tenancy start (individual-level)</i>								
Any contact with justice system	0.12	0.32	4,108	0.03	0.18	935	-0.05**	0.019
Any contact with child protection services	0.38	0.49	451	0.30	0.46	196	-0.01	0.925
Any domestic violence offence	0.02	0.14	4,108	0.01	0.07	935	-0.01	0.252
Total days in custody/prison	5.53	31.93	4,108	1.89	19.94	935	-2.53	0.402
Total days in adult custody/prison	5.48	31.86	4,108	1.89	19.94	935	-2.46	0.414
Total days in juvenile custody/prison	0.05	2.20	4,108	0.00	0.07	935	-0.07	0.254

Notes: See Table F.5.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.7 Outcomes of SAHF tenants in the second year into their tenancy and SAHF effects – comparison tenants from community housing (Proportion of tenants, unless specified otherwise)

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	371.59	106.32	1,083	357.67	70.80	321	19.46	0.140
Rent Charged (\$/week)	123.51	54.39	1,082	132.30	54.23	321	7.41	0.222
Difference market rent and rent paid (\$/week)	248.14	113.11	1,082	225.37	79.16	321	12.06	0.349
Commonwealth Rent Assistance (CRA) recipient	0.44	0.50	1,947	0.50	0.50	524	-0.02	0.677
Total CRA received in week of 30 June (\$/week)	34.50	33.19	1,625	51.59	29.82	397	8.62***	0.006
<i>Home & housing in the second year after tenancy start (individual-level, n %)</i>								
Experienced homelessness	3.80	0.19	2,025	0.93	0.10	536	-1.20	0.309
In insecure housing	6.52	0.25	2,025	0.75	0.09	536	-3.45**	0.010
Used homelessness services (for accommodation reasons)	5.28	0.22	2,025	0.93	0.10	536	-2.11	0.119
Received tenancy/mortgage maintenance services	5.93	0.24	2,025	1.87	0.14	536	-0.72	0.537
At risk of homelessness	7.06	0.26	2,025	2.05	0.14	536	-1.63	0.248
<i>Positive and negative exits</i>								
Positive exits	3.73	0.19	1,503	1.13	0.11	442	-2.44*	0.055
Negative exits	1.20	0.11	1,503	0.68	0.08	442	0.65	0.453
<i>Sustaining tenancy</i>								
Breach of tenancy	1.20	0.11	1,503	0.68	0.08	442	0.65	0.453
Tenant Deceased	0.73	0.09	1,503	1.58	0.12	442	2.10*	0.087
Relocation/Transfer/Re-sign	1.20	0.11	1,503	0.00	0.00	442	-0.99***	0.005
Transferred to an Institution	0.20	0.04	1,503	0.90	0.09	442	1.03	0.190
Tenant Initiated	8.85	0.28	1,503	4.30	0.20	442	-5.65**	0.014
Provider Initiated	0.40	0.06	1,503	0.23	0.05	442	-0.01	0.936
Terminated for other reason	0.40	0.06	1,503	0.23	0.05	442	-0.49	0.404
Reason unknown	1.26	0.11	1,503	0.23	0.05	442	-2.00**	0.037
Exit Social Housing	17.62	0.38	1,504	9.05	0.29	442	-7.96**	0.028
Exit to Social Housing	2.86	0.17	1,504	0.90	0.09	442	-1.48**	0.048
Exit to Family/Friends	1.40	0.12	1,504	1.58	0.12	442	0.54	0.597
Exit to Prison	0.33	0.06	1,504	0.00	0.00	442	-0.28	0.405
Exit to Short-Medium Term accommodation	0.13	0.04	1,504	0.00	0.00	442	-0.02	0.295

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Exit to Private Housing	3.86	0.19	1,504	1.36	0.12	442	-2.30*	0.083
Exit to an Institution	0.47	0.07	1,504	0.68	0.08	442	-0.42	0.756
Exit to Other	1.60	0.13	1,504	0.68	0.08	442	0.52	0.638
Exit to Unknown	3.66	0.19	1,504	2.94	0.17	442	-1.93	0.189
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	449	197	1,183	357	222	392	-102***	0.001
Centrelink = main income source	0.75	0.43	977	0.73	0.45	295	-0.02	0.655
Employment = main income source	0.07	0.25	977	0.08	0.27	295	0.02	0.407
Other private inc. = main income source	0.04	0.21	977	0.02	0.13	295	0.00	0.865
On income support	0.86	0.35	1,684	0.88	0.32	441	0.01	0.519
Total time on income support (in days)	304	131	1,684	315	122	441	0.75	0.926
Total regular Centrelink payment amount (excl CRA, \$/year)	16,842	9,727	1,684	18,604	9,173	441	551	0.559
At least one employed person in the household	0.07	0.25	1,083	0.07	0.26	321	0.04	0.189
<i>Health outcomes in the second year after tenancy start (individual-level)</i>								
No. hospital admissions	0.97	8.49	1,704	0.41	0.97	376	-0.47	0.144
Days in hosp. (non psych. unit)	1.63	7.65	1,704	1.08	3.87	376	0.00	0.987
No. hosp. admissions (psych. unit)	0.12	0.86	1,704	0.06	0.74	376	0.00	0.920
Days in psych. unit	2.46	19.37	1,704	1.31	17.81	376	0.66	0.777
No. emergency visits	1.01	3.42	2,027	0.70	1.48	536	-0.03	0.845
No. emergency visits (with no hosp. admission)	0.74	3.02	2,027	0.47	1.14	536	-0.01	0.911
No. emergency visits (with hosp. admission)	0.27	0.83	2,027	0.23	0.65	536	-0.01	0.827
Used MH services (AMB) for MH issues	0.15	0.36	2,027	0.08	0.27	536	0.02	0.283
Used MH services (AMB) for all issues	0.16	0.36	2,027	0.08	0.27	536	0.02	0.269
Used ambulance service	0.21	0.41	2,025	0.19	0.40	536	0.02	0.566
No. ambulance trips	0.52	2.42	2,025	0.41	1.42	536	0.04	0.743
No. MBS services	24.38	28.55	2,025	28.97	34.45	536	0.60	0.810
No. PBS scripts	21.01	31.82	2,025	29.00	39.86	536	-1.02	0.675
Cost of MBS services	1,446	1,868	2,025	1,803	2,255	536	98	0.483
Cost of PBS scripts	1,187	5,767	2,025	1,234	4,080	536	141	0.556
<i>Education in the second year after tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.05	0.22	239	0.15	0.36	79	0.06	0.452
School attendance rate	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted

	Community housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
No. of total school days absent	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
No. of school days absent for suspension	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in grammar	0.43	0.50	104	0.27	0.45	41	0.00	0.980
At or above NMS in numeracy	0.50	0.50	104	0.37	0.49	41	0.17	0.334
At or above NMS in reading	0.44	0.50	104	0.34	0.48	41	0.07	0.646
At or above NMS in spelling	0.52	0.50	104	0.39	0.49	41	0.08	0.632
At or above NMS in writing	0.42	0.50	104	0.29	0.46	41	0.21	0.233
Obtained NMS for at least one domain	0.56	0.50	104	0.41	0.50	41	0.09	0.601
Completed school in the year	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Enrolled in VET course	0.15	0.36	1,238	0.09	0.28	257	-0.04	0.219
Enrolled in at least Certificate III VET course	0.08	0.27	1,238	0.05	0.21	257	-0.01	0.549
Completed VET program	0.03	0.17	1,238	0.02	0.15	257	-0.01	0.786
Completed at least Certificate III VET program	0.02	0.14	1,238	0.02	0.12	257	0.00	0.957
<i>Safety in the second year after tenancy start (individual-level)</i>								
Any contact with justice system	0.08	0.26	1,851	0.04	0.19	490	0.00	0.868
Any contact with child protection services	0.29	0.46	256	0.29	0.46	62	0.16	0.170
Any domestic violence offence	0.02	0.12	1,851	0.01	0.08	490	-0.01	0.286
Total days in custody/prison	3.73	28.50	1,851	2.11	23.79	490	0.54	0.829
Total days in adult custody/prison	3.73	28.50	1,851	2.11	23.79	490	0.54	0.828
Total days in juvenile custody/prison	0.00	0.09	1,851	0.00	0.00	490	0.00	0.197

Notes: See Table F.5.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.8 Outcomes of SAHF tenants in the second year into their tenancy and SAHF effects – comparison tenants from public housing (Proportion of tenants, unless specified otherwise)

	Public housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
<i>Rent payments and subsidies</i>								
Market Rent (\$/week)	336.43	103.55	1,858	354.21	71.93	300	24.32*	0.079
Rent Charged (\$/week)	108.51	40.68	1,853	133.38	55.65	300	18.36	0.386
Difference market rent and rent paid (\$/week)	227.86	108.41	1,853	220.84	79.62	300	5.97	0.778
Commonwealth Rent Assistance (CRA) recipient	0.01	0.09	2,285	0.48	0.50	503	0.54***	0.000
Total CRA received in week of 30 June (\$/week)	0.44	5.22	2,103	50.94	30.18	378	46.91***	0.000
<i>Home & housing in the second year after tenancy start (individual-level, n %)</i>								
Experienced homelessness	2.63	0.16	2,323	0.97	0.10	517	0.60	0.708
In insecure housing	3.83	0.19	2,323	0.77	0.09	517	-1.33	0.503
Used homelessness services (for accommodation reasons)	1.29	0.11	2,323	0.97	0.10	517	0.21	0.856
Received tenancy/mortgage maintenance services	2.84	0.17	2,323	2.13	0.14	517	1.31	0.526
At risk of homelessness	3.66	0.19	2,323	2.32	0.15	517	1.90	0.346
<i>Positive and negative exits</i>								
Positive exits	1.09	0.10	1,924	1.18	0.11	422	-1.04	0.587
Negative exits	0.99	0.10	1,924	0.71	0.08	422	2.11	0.136
<i>Sustaining tenancy</i>								
Breach of tenancy	0.99	0.10	1,924	0.71	0.08	422	2.11	0.136
Tenant Deceased	2.23	0.15	1,924	1.42	0.12	422	1.42	0.498
Relocation/Transfer/Re-sign	2.96	0.17	1,924	0.00	0.00	422	-1.43*	0.063
Transferred to an Institution	1.51	0.12	1,924	0.95	0.10	422	1.09	0.273
Tenant Initiated	4.37	0.20	1,924	4.03	0.20	422	0.18	0.960
Provider Initiated	0.10	0.03	1,924	0.24	0.05	422	-0.45	0.363
Terminated for other reason	1.09	0.10	1,924	0.24	0.05	422	-1.56	0.301
Reason unknown	0.05	0.02	1,924	0.00	0.00	422	0.00	0.357
Exit Social Housing	11.18	0.32	1,923	8.53	0.28	422	4.42	0.435
Exit to Social Housing	3.07	0.17	1,923	0.95	0.10	422	-1.63	0.133
Exit to Family/Friends	1.66	0.13	1,923	1.42	0.12	422	0.30	0.868
Exit to Prison	0.73	0.09	1,923	0.00	0.00	422	0.07	0.898
Exit to Short-Medium Term accommodation	0.31	0.06	1,923	0.00	0.00	422	-0.32	0.196

	Public housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
Exit to Private Housing	1.20	0.11	1,923	1.42	0.12	422	-1.07	0.614
Exit to an Institution	1.35	0.12	1,923	0.71	0.08	422	0.91	0.354
Exit to Other	2.60	0.16	1,923	0.47	0.07	422	-0.36	0.832
Exit to Unknown	2.34	0.15	1,923	2.61	0.16	422	3.46*	0.056
<i>Economic outcomes (individual-level)</i>								
Gross income (\$/week)	415	111	1,897	350	226	371	-75*	0.095
Centrelink = main income source	0.92	0.27	1,970	0.73	0.45	276	-0.24**	0.026
Employment = main income source	0.02	0.12	1,970	0.08	0.28	276	0.04	0.581
Other private inc. = main income source	0.04	0.20	1,970	0.02	0.13	276	-0.01	0.720
On income support	0.87	0.33	2,313	0.88	0.33	423	-0.05	0.358
Total time on income support (in days)	308	126	2,313	312	124	423	8.07	0.566
Total regular Centrelink payment amount (excl CRA, \$/year)	17,386	8,743	2,313	18,362	9,292	423	973	0.345
At least one employed person in the household	0.02	0.13	1,858	0.08	0.27	300	0.05	0.504
<i>Health outcomes in the second year after tenancy start (individual-level)</i>								
No. hospital admissions	1.16	8.90	1,989	0.41	0.94	374	-0.25	0.297
Days in hosp. (non psych. unit)	3.07	12.05	1,989	1.00	3.44	374	-1.79*	0.053
No. hosp. admissions (psych. unit)	0.13	0.69	1,989	0.05	0.73	374	0.04	0.635
Days in psych. unit	2.15	16.09	1,989	1.20	17.73	374	2.26	0.411
No. emergency visits	1.21	2.87	2,323	0.71	1.50	517	-0.19	0.501
No. emergency visits (with no hosp. admission)	0.82	2.33	2,323	0.48	1.18	517	-0.13	0.590
No. emergency visits (with hosp. admission)	0.38	1.03	2,323	0.23	0.65	517	-0.06	0.440
Used MH services (AMB) for MH issues	0.18	0.39	2,323	0.07	0.26	517	0.00	0.906
Used MH services (AMB) for all issues	0.19	0.40	2,323	0.08	0.26	517	-0.01	0.759
Used ambulance service	0.28	0.45	2,323	0.19	0.40	517	0.05	0.319
No. ambulance trips	0.76	2.80	2,323	0.40	1.41	517	0.13	0.510
No. MBS services	28.97	31.48	2,323	29.05	34.69	517	5.75	0.117
No. PBS scripts	31.52	40.84	2,323	29.02	40.09	517	10.09**	0.017
Cost of MBS services	1,754	2,112	2,323	1,815	2,277	517	397	0.194
Cost of PBS scripts	1,835	7,999	2,323	1,263	4,171	517	1,131*	0.075
<i>Education in the second year after tenancy start (individual-level)</i>								
Moved school during school year of tenancy start	0.11	0.31	247	0.15	0.36	79	-0.03	0.875
School attendance rate	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted

	Public housing comparison group			SAHF			Treatment effect	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value
No. of total school days absent	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
No. of school days absent for suspension	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
At or above NMS in grammar	0.40	0.49	118	0.27	0.45	41	-0.01	0.949
At or above NMS in numeracy	0.37	0.49	118	0.37	0.49	41	0.02	0.891
At or above NMS in reading	0.38	0.49	118	0.34	0.48	41	0.13	0.508
At or above NMS in spelling	0.41	0.49	118	0.39	0.49	41	0.13	0.549
At or above NMS in writing	0.42	0.49	118	0.29	0.46	41	0.09	0.637
Obtained NMS for at least one domain	0.46	0.50	118	0.41	0.50	41	0.13	0.551
Completed school in the year	omitted	omitted	omitted	omitted	omitted	omitted	omitted	omitted
Enrolled in VET course	0.08	0.27	1,624	0.09	0.29	254	0.05	0.137
Enrolled in at least Certificate III VET course	0.03	0.18	1,624	0.05	0.21	254	0.04	0.203
Completed VET program	0.02	0.13	1,616	0.02	0.15	254	-0.01	0.545
Completed at least Certificate III VET program	0.01	0.09	1,616	0.02	0.12	254	-0.01	0.732
<i>Safety in the second year after tenancy start (individual-level)</i>								
Any contact with justice system	0.10	0.29	2,277	0.04	0.19	471	0.02	0.674
Any contact with child protection services	0.40	0.49	62	0.29	0.46	62	0.26	0.177
Any domestic violence offence	0.02	0.13	2,277	0.01	0.08	471	0.01	0.390
Total days in custody/prison	6.49	35.84	2,277	2.20	24.26	471	3.18	0.414
Total days in adult custody/prison	6.44	35.66	2,277	2.20	24.26	471	3.19	0.413
Total days in juvenile custody/prison	0.05	2.49	2,277	0.00	0.00	471	0.00	0.401

Notes: See Table F.5.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.9 Matching rates of DCJ data with external datasets for SAHF tenants, for comparison group tenants from community housing and estimated differences (balancing tests)

Dataset	Community housing comparison group			SAHF			Balancing test		Balancing test with controls	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value	Coef. Est.	p-value
VET program data	0.860	0.347	4,896	0.859	0.348	2,074	-0.004	0.796	-0.022	0.251
VET subject data	0.860	0.347	4,896	0.859	0.348	2,074	-0.004	0.796	-0.022	0.251
BOCSAR proven court appearance	0.313	0.464	4,896	0.200	0.400	2,074	-0.153***	0.000	-0.052*	0.068
BOCSAR custody data	0.154	0.361	4,896	0.079	0.270	2,074	-0.080***	0.000	-0.018	0.218
Child protection data	0.178	0.383	4,896	0.153	0.360	2,074	-0.025**	0.047	-0.009	0.365
CIMS specialist homelessness data	0.423	0.494	4,896	0.335	0.472	2,074	-0.121***	0.000	-0.030	0.401
DOMINO	0.904	0.295	4,896	0.902	0.298	2,074	-0.016	0.257	-0.020	0.253
Education HSC data	0.035	0.185	4,896	0.024	0.153	2,074	-0.008	0.144	0.006	0.292
Education NAPLAN data	0.135	0.342	4,896	0.107	0.309	2,074	-0.031**	0.018	-0.003	0.733
Education attendance data	0.105	0.307	4,896	0.097	0.297	2,074	0.005	0.727	0.000	0.979
Education enrolments data	0.208	0.406	4,896	0.167	0.373	2,074	-0.035**	0.027	-0.004	0.691
Admitted Patient Data Collection (APDC) records	0.769	0.422	4,896	0.757	0.429	2,074	-0.020	0.266	-0.019	0.302
Emergency department data (EDDC)	0.828	0.377	4,896	0.812	0.391	2,074	-0.045***	0.003	-0.024	0.202
Ambulatory (mental health) data	0.382	0.486	4,896	0.259	0.438	2,074	-0.155***	0.000	-0.056	0.130
Any ambulance record (CAD, EMR or PHCR)	0.557	0.497	4,896	0.510	0.500	2,074	-0.107***	0.000	-0.057**	0.043
Medicare Benefit Schedule (MBS)	0.859	0.348	4,896	0.852	0.355	2,074	-0.019	0.229	-0.029	0.106
Pharmaceutical Benefit Scheme (PBS)	0.851	0.356	4,896	0.841	0.365	2,074	-0.022	0.159	-0.032*	0.071

Notes: Balancing tests without controls show raw differences to indicate any difference that may exist before demographic controls are included (but they still include controls for allocation zone, time of tenancy start and number of bedrooms). The balancing tests with controls for demographic characteristics show improved balance, which is reflected in coefficient estimates closer to zero.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table F.10 Matching rates of DCJ data with external datasets for SAHF tenants, for comparison group tenants from public housing and estimated differences (balancing tests)

Dataset	Public housing comparison group			SAHF			Balancing test		Balancing test with controls	
	Mean	SD	N	Mean	SD	N	Coef. Est.	p-value	Coef. Est.	p-value
VET program data	0.934	0.248	6,494	0.861	0.346	2,048	-0.077***	0.000	-0.058**	0.049
VET subject data	0.934	0.248	6,494	0.861	0.346	2,048	-0.077***	0.000	-0.058**	0.049
BOCSAR proven court appearance	0.395	0.489	6,494	0.201	0.401	2,048	-0.185***	0.000	-0.055*	0.059
BOCSAR custody data	0.225	0.417	6,494	0.081	0.273	2,048	-0.132***	0.000	-0.042*	0.063
Child protection data	0.138	0.345	6,494	0.154	0.361	2,048	0.032	0.146	-0.019	0.246
CIMS specialist homelessness data	0.405	0.491	6,494	0.328	0.469	2,048	-0.040	0.139	0.098***	0.004
DOMINO	0.992	0.087	6,494	0.904	0.294	2,048	-0.085***	0.000	-0.047**	0.038
Education HSC data	0.016	0.125	6,494	0.022	0.148	2,048	0.011**	0.029	0.010	0.114
Education NAPLAN data	0.093	0.290	6,494	0.111	0.314	2,048	0.023	0.144	-0.009	0.458
Education attendance data	0.074	0.261	6,494	0.098	0.297	2,048	0.036***	0.008	-0.006	0.668
Education enrolments data	0.142	0.349	6,494	0.169	0.375	2,048	0.041**	0.042	0.000	0.995
Admitted Patient Data Collection (APDC) records	0.841	0.366	6,494	0.761	0.427	2,048	-0.084***	0.000	-0.016	0.585
Emergency department data (EDDC)	0.900	0.300	6,494	0.815	0.388	2,048	-0.085***	0.000	-0.019	0.505
Ambulatory (mental health) data	0.442	0.497	6,494	0.253	0.435	2,048	-0.188***	0.000	-0.019	0.527
Any ambulance record (CAD, EMR or PHCR)	0.669	0.471	6,494	0.513	0.500	2,048	-0.138***	0.000	0.001	0.972
Medicare Benefit Schedule (MBS)	0.946	0.226	6,494	0.857	0.350	2,048	-0.082***	0.000	-0.057***	0.009
Pharmaceutical Benefit Scheme (PBS)	0.938	0.242	6,494	0.846	0.361	2,048	-0.088***	0.000	-0.069***	0.004

Notes: Balancing tests without controls show raw differences to indicate any difference that may exist before demographic controls are included (but they still include controls for allocation zone, time of tenancy start and number of bedrooms). The balancing tests with controls for demographic characteristics show improved balance, which is reflected in coefficient estimates closer to zero.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Appendix G. Outcome evaluation: Detailed results by subgroup

We examine whether benefits of SAHF vary across different groups of tenants by repeating all analyses presented in Appendix F, while allowing the effect of the program to vary across distinct population subgroups. All other aspects of the model (sample, size, control variables and weights) stay unchanged. We repeat this process four times: 1. For men versus women, 2. For Aboriginal versus non-Aboriginal tenants, 3. For tenants who reported their main language is not English versus those whose main language is English, 4. For tenants up to age 54 versus tenants aged 55 and over, and 5. For tenants in major cities of NSW (ABS definition) versus those in other areas.

These results are computed for both comparison groups, that is for SAHF tenants compared to other community housing tenants and for SAHF tenants compared to public housing tenants. Results for each of these two comparison groups are presented separately. Tables G.1 to G.3 present the results by subgroup compared to other community housing in the year of tenancy start, one year later and two years later, respectively. Tables G.4 and G.6 present the same results for the comparison with public housing tenants.

Table G.1 Differences in outcomes between SAHF and comparison tenants from community housing by subgroup at the start of their tenancy and in the preceding 12 months (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	33.90***	**	53.72***	14.96	**	39.72***	60.06***	***	39.70***
Rent Charged (\$/week)	1.54		4.08	4.64		-1.76	6.39		4.83*
Difference market rent and rent paid (\$/week)	32.40***	*	49.69***	10.40	**	41.54***	53.71***	**	34.90***
CRA receipt in week of 30 June	0.00***	***	0.00***	0.00***	***	0.00***	0.00***	***	0.00***
Total CRA received in week of 30 June	1.38		1.04	1.88		1.44*	0.71		1.17
Number of Bedrooms	-0.04		-0.04	-0.08		-0.04	-0.03		-0.03
Dwelling type=House	-0.11***		-0.08***	0.17***	***	-0.09***	-0.14***	***	-0.09***
Dwelling type=Unit	0.15***		0.12***	-0.18***	***	0.12***	0.21***	***	0.13***
Dwelling type=Villa	-0.01		0.01	0.04		0.00	-0.03**	*	-0.01
Dwelling type=Bedsit	-0.03***		-0.04***	-0.03***		-0.03***	-0.03***		-0.03***
Dwelling type=Boarding	0.00		0.00	0.00		0.00	0.00		0.00
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>									
Experienced homelessness	-0.03		-0.02	-0.07		-0.04**	-0.05**		-0.03
In insecure housing	-0.03		-0.02	0.01		-0.06**	-0.05		-0.03
Used homeless services (for accommodation reasons)	-0.01		-0.01	-0.02		-0.03	0.00		0.00
Received tenancy/mortgage maintenance services	-0.01		0.02	-0.01		-0.01	0.00		0.01
At risk of homelessness	-0.05*	*	0.01	-0.03		-0.04*	-0.04		-0.02
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	-75.12***	***	-22.84	-5.72		23.34**	-57.06***		-44.33***
Centrelink = main income source	-0.05		0.00	0.00		-0.01	0.03	*	-0.03
Employment = main income source	0.03**		0.02	0.02		0.04***	0.01	*	0.03***
Other private inc. = main income source	0.06***		0.04***	0.04**	*	0.01	0.07***	*	0.03***
On income support at tenancy start	0.01		-0.02	-0.06	*	0.01	0.03	**	-0.02
Total time on income support	1.52		-5.82	-21.65		1.76	10.70	*	-7.20
Total regular Centrelink payment amount (excl CRA)	-114.24		-174.05	-1,552.54		-29.86	262.07		-440.61
At least one employed person in the household	0.02*		0.03**	0.05**		0.03**	0.00	**	0.04***
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>									
No. hospital admissions	0.26		-1.24	0.50		-0.67	-0.43		-0.23
Days in hosp. (non psych. unit)	-0.48		-0.09	-0.11		-0.33	-0.80		-0.39
No. hosp. admissions (psych. unit)	-0.09		-0.28	-0.22		-0.16	-0.12		-0.19

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
Days in psych. unit	-0.54		-1.55**	-1.68		-0.82**	0.30	*	-1.04***
No. emergency visits	-0.11		0.03	-0.09		-0.05	-0.30**	***	0.01
No. emergency visits (with no hosp. admission)	-0.14		0.06	-0.12		-0.06	-0.25**	***	-0.01
No. emergency visits (with hosp. admission)	0.03		-0.03	0.03		0.00	-0.05	*	0.02
Used MH services (AMB) for MH issues	-0.07*		-0.04*	-0.07		-0.05	-0.05		-0.06*
Used MH services (AMB) for all issues	-0.08*		-0.04*	-0.12**		-0.05	-0.06		-0.06*
Used ambulance service	-0.09**	*	-0.01	-0.04		-0.06	-0.09**		-0.05
No. ambulance trips	-0.14		0.01	-0.05		-0.08	-0.25**	***	-0.04
No. MBS services	-0.64	**	3.78***	5.69*		0.75	2.58		1.23
No. PBS scripts	-1.02		2.72	1.68		-0.53	0.60		0.65
Cost of MBS services	54.61	*	292.25***	536.73**	*	126.84	304.14*		153.19**
Cost of PBS scripts	-83.37		617.07**	-16.45		311.03	890.16		125.87
<i>Education in the 12 months before tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	0.10		0.00	0.05		0.00	0.00		0.05
School attendance rate	-3.10		7.88	-7.84		6.33	16.22**	**	4.39
No. of total school days absent	4.33		-4.83	12.66		-4.15	-10.09**	**	-1.96
No. of school days absent for suspension	0.06		-0.64	0.19		0.01	-0.02		-0.33
At or above NMS in grammar	-0.16		-0.12	0.02		-0.22**	-0.08		-0.16*
At or above NMS in numeracy	-0.24**		-0.12	-0.30		-0.23**	-0.11		-0.20**
At or above NMS in reading	-0.14		-0.14	0.07		-0.19*	-0.04		-0.17*
At or above NMS in spelling	-0.13		-0.22*	0.05		-0.24**	-0.25*		-0.18**
At or above NMS in writing	-0.14		-0.16	-0.05		-0.27***	-0.07		-0.18**
Obtained NMS for at least one domain	-0.24**		-0.08	-0.10		-0.23**	-0.14		-0.17**
Completed school in the year	0.18		0.09	-0.02		0.32**	-0.42*	**	0.23*
Enrolled in VET course	0.00		0.02	-0.03		0.01	-0.01		0.01
Enrolled in at least Certificate III VET course	0.00	**	0.04***	-0.01		0.02*	0.00		0.02*
Completed VET program	-0.01		-0.01	-0.02		-0.01	-0.01*		-0.01
Completed at least Certificate III VET program	-0.01	*	0.01	0.00		0.00	0.00		0.00
<i>Safety in the 12 months before tenancy start (individual-level)</i>									
Any contact with justice system	-0.01		-0.06**	-0.12**	*	-0.02	-0.05***	***	-0.02
Any contact with child protection services	-0.12**	*	0.02	0.00		-0.03	-0.03		-0.06
Any domestic violence offence	0.01		0.01	-0.03		0.01**	0.01		0.01**
Total days in custody/prison	0.36	*	-3.25*	-8.36		-0.08	-0.16		-1.24

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
Total days in adult custody/prison	0.32	*	-3.15*	-7.95		-0.10	-0.16		-1.23
Total days in juvenile custody/prison	0.04		-0.09*	-0.41		0.03	0.00		-0.01
<i>Community (postcode-level)</i>									
Pop. density per km2	-230*		-99	-1,047***	***	-102	766***	***	-259***
Prop. of commuting by public transport	-1.13		-0.67	-7.42***	***	-0.10	4.41***	***	-1.26*
Homelessness rate	-8.73**		-17.74***	-25.12**		-17.14***	-37.28***	***	-7.86**
Homelessness service usage rate	-0.24		0.02	1.79***	***	-0.50**	-1.60***	***	0.15
Median commuting distance	-0.59		-0.15	-3.86***	***	-0.44	0.61	***	-0.53
Drug offence rate	68.99***		79.71***	-16.95	***	135.89***	141.59***	*	63.40***
Crime rate	650**		968***	185	**	1,046***	931*		793***
Domestic violence report rate	46.21***		34.51***	8.65	**	51.63***	23.84*	*	43.61***
Unemployment rate	-0.77***		-0.54***	-1.29***	***	-0.51***	0.73***	***	-0.81***
Total number of jobs	2,407***		2,836***	886	***	3,455***	2,597***		2,530***
Labour force participation rate (%)	0.86		0.69*	-1.06	*	0.28	-1.82***	***	1.21***
Prop. of adults who completed at least year 12	0.48		0.14	-0.35		1.18	4.39***	***	-0.06
Disadvantage index (SEIFA)	0.50***		0.44***	0.45**		0.40***	-0.54**	***	0.56***
Median rent (\$/week)	0.72		-3.92	-46.88***	***	7.72	31.33***	***	-7.11
Median housing sale price (\$1,000)	-13.68		-28.09	-180.31***	***	-4.40	70.75**	***	-36.79**

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	45.19***		37.82***	77.31***	***	2.65
Rent Charged (\$/week)	-7.20***	***	11.43***	3.14		1.77
Difference market rent and rent paid (\$/week)	52.49***	**	26.35***	74.23***	***	0.93
CRA receipt in week of 30 June	0.00***	***	0.00	0.00***	***	0.00
Total CRA received in week of 30 June	-0.31	**	2.70**	0.21	***	2.38***
Number of Bedrooms	-0.02		-0.05*	-0.11***	***	0.05*
Dwelling type=House	-0.12***	***	-0.07***	-0.18***	***	-0.02
Dwelling type=Unit	0.19***	***	0.06**	0.26***	***	0.02
Dwelling type=Villa	-0.03***	***	0.04***	-0.04***	***	0.03**
Dwelling type=Bedsit	-0.04***	***	-0.03***	-0.03***	**	-0.03***
Dwelling type=Boarding	0.00		0.00	0.00		0.00
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>						
Experienced homelessness	-0.02		-0.03*	-0.05***	***	0.00
In insecure housing	-0.04		-0.02	-0.07***	***	0.02
Used homeless services (for accommodation reasons)	-0.03		0.00	-0.03*	***	0.02
Received tenancy/mortgage maintenance services	0.00		0.01	0.00		0.01
At risk of homelessness	-0.03		-0.02	-0.06**	***	0.01
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	-57.91***		-51.22***	-35.62***	***	-77.10***
Centrelink = main income source	-0.02		-0.04	-0.05**	**	0.00
Employment = main income source	0.01	*	0.04***	0.03**		0.02*
Other private inc. = main income source	0.02*	***	0.07***	0.07***	***	0.02
On income support at tenancy start	0.00		-0.01	0.00		-0.01
Total time on income support	-0.35		-2.32	-0.51		-2.47
Total regular Centrelink payment amount (excl CRA)	-204.40		-80.65	-491.79	*	280.50
At least one employed person in the household	0.01	*	0.04***	0.03**		0.02*
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>						
No. hospital admissions	-1.60		0.47	-0.56		-0.11
Days in hosp. (non psych. unit)	-1.09		0.18	-0.33		-0.31
No. hosp. admissions (psych. unit)	-0.27		-0.10*	-0.14		-0.20
Days in psych. unit	-0.88		-1.01*	-0.76*		-1.18**
No. emergency visits	-0.01		-0.08	-0.21**	***	0.12

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
No. emergency visits (with no hosp. admission)	0.02		-0.11	-0.19**	***	0.10
No. emergency visits (with hosp. admission)	-0.04		0.03	-0.02		0.02
Used MH services (AMB) for MH issues	-0.09		-0.04*	-0.05*		-0.07**
Used MH services (AMB) for all issues	-0.09		-0.04**	-0.05*		-0.07**
Used ambulance service	-0.08		-0.04	-0.07**		-0.04
No. ambulance trips	-0.14		-0.04	-0.15	**	0.00
No. MBS services	2.91		-0.04	2.33*	**	-0.27
No. PBS scripts	1.04		0.13	-1.28	**	2.55
Cost of MBS services	338.52**	**	25.98	215.67**		73.27
Cost of PBS scripts	639.20**	*	-84.36	160.97		249.56
<i>Education in the 12 months before tenancy start (individual-level)</i>						
Moved school during school year of tenancy start	0.00***		0.05	-0.01		0.10
School attendance rate	0.00***		2.46	10.38		-5.99
No. of total school days absent	0.00***		-0.31	-6.99	*	6.82
No. of school days absent for suspension	0.00***		-0.29	-0.10		-0.49
At or above NMS in grammar	0.00***		-0.14	-0.08		-0.18*
At or above NMS in numeracy	0.00***	**	-0.18**	-0.15		-0.20**
At or above NMS in reading	0.00***	*	-0.14*	-0.06		-0.20**
At or above NMS in spelling	0.00***	**	-0.18**	-0.09		-0.24**
At or above NMS in writing	0.00***	*	-0.15*	-0.08		-0.21**
Obtained NMS for at least one domain	0.00***	**	-0.16**	-0.12		-0.19**
Completed school in the year	0.00***		0.15	0.08		0.22
Enrolled in VET course	0.01		0.01	0.01		0.01
Enrolled in at least Certificate III VET course	0.00	*	0.03*	0.01		0.02
Completed VET program	0.00	*	-0.02*	-0.01		-0.01
Completed at least Certificate III VET program	0.00		0.00	0.00		0.00
<i>Safety in the 12 months before tenancy start (individual-level)</i>						
Any contact with justice system	-0.02		-0.04*	-0.04**	*	-0.02
Any contact with child protection services	0.00***		-0.05	-0.14***	***	0.03
Any domestic violence offence	0.01		0.01	0.00	**	0.02**
Total days in custody/prison	0.66	*	-2.47	-1.16		-0.99
Total days in adult custody/prison	0.62	*	-2.42	-1.16		-0.96
Total days in juvenile custody/prison	0.04		-0.05*	0.00		-0.02

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Community (postcode-level)</i>						
Pop. density per km2	-57	***	-341***	877***	***	-1,218***
Prop. of commuting by public transport	0.25	***	-2.59***	6.01***	***	-7.81***
Homelessness rate	-18.31***		-8.73**	-48.55***	***	38.57***
Homelessness service usage rate	-0.27		0.12	-1.97***	***	1.81***
Median commuting distance	-0.66*	*	-0.04	0.38	***	-1.17***
Drug offence rate	16.04	***	150.38***	242.72***	***	-95.48***
Crime rate	154	***	1,635***	2,021***	***	-452**
Domestic violence report rate	12.65	***	59.67***	60.68***	***	18.18**
Unemployment rate	-1.08***	***	-0.10	-0.31**	***	-1.03***
Total number of jobs	1,588***	***	3,931***	6,198***	***	-1,005**
Labour force participation rate (%)	1.97***	***	0.00	0.01	***	1.68***
Prop. of adults who completed at least year 12	3.04**	***	-1.47***	6.15***	***	-6.55***
Disadvantage index (SEIFA)	1.00***	***	-0.26**	0.49***		0.46***
Median rent (\$/week)	7.68	***	-17.03***	41.34***	***	-45.92***
Median housing sale price (\$1,000)	4.61	***	-63.28***	122.12***	***	-168.66***

Notes: Diff. indicates whether the effects for both subgroups are statistically different. A mix of balancing tests and treatment effects are presented because some variables are only reported for the year of the tenancy start date, meaning that any difference between treatment and comparison groups can be a mix of initial differences and treatment effects. For variables, such as the health outcomes, which are clearly defined pre-tenancy start date, the last two columns refer to balancing tests. The estimated treatment effects and balancing tests are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table G.2 Differences in outcomes between SAHF and comparison tenants from community housing by subgroup one year into their tenancy (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	27.08***	**	47.10***	2.88		24.89***	55.00***	***	29.25***
Rent Charged (\$/week)	7.26*		8.85*	17.41*		8.24*	-2.94	***	11.38***
Difference market rent and rent paid (\$/week)	19.83***	*	38.25***	-14.54	*	16.66**	57.95***	***	17.88***
CRA receipt in week of 30 June	0.13***	**	0.00	0.03		0.08*	0.11***		0.07*
Total CRA received in week of 30 June	10.51***	***	-1.48	5.92		6.38**	6.92**		5.70**
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>									
Experienced homelessness	-4.71***		-5.81***	-14.39***	**	-5.34***	-5.33***		-5.12***
In insecure housing	-1.89		-2.95	-9.82**		-5.46***	-1.28		-2.63
Used homeless services (for accommodation reasons)	-4.95**		-5.46***	-14.21***		-7.22***	-2.54		-5.81***
Received tenancy/mortgage maintenance services	-1.97		-0.82	-11.21**		-4.50***	-1.80		-1.38
At risk of homelessness	-4.81**		-4.21*	-23.96***	***	-6.16***	-6.41***		-4.13**
<i>Positive and negative exits</i>									
Positive exits	-2.00**		-1.26	-1.67		-1.29*	-2.25**		-1.56**
Negative exits	-1.17***		-1.18***	-2.36**		-1.05***	-1.04***		-1.20***
<i>Sustaining tenancy</i>									
Breach of tenancy	-1.17***		-1.18***	-2.36**		-1.05***	-1.04***		-1.20***
Tenant Deceased	0.41		-0.01	4.40***	**	-0.18	0.66		0.13
Relocation/Transfer/Re-sign	-0.11		0.87	3.88*		0.37	-0.40	**	0.46
Transferred to an Institution	0.12		-0.28	-0.24*		-0.13	0.30		-0.13
Tenant Initiated	-4.38***		-3.11**	-1.86		-3.16**	-5.52***	**	-3.46***
Provider Initiated	0.30		-0.77	-2.30		-0.36	-0.25		-0.12
Terminated for other reason	0.51	***	-1.03***	0.40		-0.11	-0.33*		-0.08
Reason unknown	0.25		1.17*	4.28**	**	0.58	-0.25	**	0.84*
Exit Social Housing	-2.91		-3.71	14.88***	***	-3.12	-1.46		-3.61**
Exit to Social Housing	-0.69		-0.21	-1.90		-0.23	-1.81***	***	-0.18
Exit to Family/Friends	-0.12		-0.94	2.62	*	-0.70	-0.76		-0.38
Exit to Prison	-0.26*		-0.06	0.57		-0.26**	-0.19		-0.18
Exit to Short-Medium Term accommodation	-0.08		0.11	-0.36		0.13	-0.03		0.00
Exit to Private Housing	-1.64*		-1.28	-0.72		-1.14	-2.22**		-1.32*
Exit to an Institution	-0.01		-0.39	-0.57*		-0.26	0.20		-0.25
Exit to Other	0.20		-0.21	-0.05		0.24	0.32		-0.03
Exit to Unknown	-1.47		-1.36	6.61**	**	-1.83**	-2.35***		-1.20

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	-112.24***		-63.82***	71.72		-2.00	-110.42***		-85.19***
Centrelink = main income source	0.00		0.03	-0.02		0.04	0.05		0.00
Employment = main income source	0.03*		0.02	0.08**		0.04*	0.01		0.03
Other private inc. = main income source	0.00		0.02	0.02		0.02	0.01		0.01
On income support	-0.02		-0.06**	-0.10**	*	-0.02	0.00	*	-0.04**
Total time on income support	-11.26		-22.22**	-48.84***	**	-12.53*	0.34	*	-19.24***
Total regular Centrelink payment amount (excl CRA)	-211.13		-1,451.07**	-2,814.67*		-554.55	-154.44		-821.45
At least one employed person in the household	0.04**		0.03	0.12***	*	0.04**	0.01		0.04**
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>									
No. hospital admissions	-0.21		0.66	0.12		0.25	0.58		0.06
Days in hosp. (non psych. unit)	-0.77	*	1.02	0.38		0.14	1.39		-0.32
No. hosp. admissions (psych. unit)	-0.08***	**	0.03	-0.13		-0.04	-0.02		-0.04
Days in psych. unit	-0.56		0.01	-3.06		0.17	-0.67		-0.24
No. emergency visits	0.08	*	0.43*	0.19		0.24	-0.08	***	0.29**
No. emergency visits (with no hosp. admission)	0.02		0.23	0.07		0.11	-0.16**	***	0.17*
No. emergency visits (with hosp. admission)	0.06		0.20**	0.12		0.13*	0.08		0.12**
Used MH services (AMB) for MH issues	0.00	*	-0.05**	-0.01		-0.02	-0.03*		-0.02
Used MH services (AMB) for all issues	-0.01	*	-0.05**	-0.01		-0.01	-0.03		-0.02
Used ambulance service	-0.02		-0.01	0.03		-0.04	-0.02		-0.01
No. ambulance trips	-0.01		0.22	0.04		0.08	-0.06	**	0.12
No. MBS services	4.45**		4.32**	2.68		5.01***	6.36**		4.09***
No. PBS scripts	2.43		6.17**	3.06		3.71	3.05		4.21**
Cost of MBS services	322.16***		225.91*	108.18		306.22***	310.81**		281.81***
Cost of PBS scripts	108.48		892.00*	522.62		372.72	921.53		334.39
<i>Education in the 12 months after tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	0.00		0.05	0.02		0.06	0.03		0.02
School attendance rate	omitted		omitted	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.42**	***	-0.21*	-0.11		0.03	0.06		-0.03
At or above NMS in numeracy	0.29		-0.07	0.16		-0.17	0.10		0.03
At or above NMS in reading	0.48***	***	-0.09	0.26		0.00	0.11		0.08
At or above NMS in spelling	0.42**	**	-0.10	0.30		-0.02	0.10		0.05

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
At or above NMS in writing	0.38*	*	-0.03	0.19		0.02	0.31		0.07
Obtained NMS for at least one domain	0.37**	**	-0.12	0.31	*	-0.07	0.08		0.02
Completed school in the year	-0.11		0.02	-0.33		-0.06	-0.06		-0.06
Enrolled in VET course	-0.02		0.01	-0.09		-0.01	0.00		-0.01
Enrolled in at least Certificate III VET course	-0.02		0.01	-0.04		-0.01	-0.02		-0.01
Completed VET program	-0.02		0.00	0.00		-0.01	0.01		-0.01
Completed at least Certificate III VET program	-0.01		0.00	0.01		-0.01	0.00		0.00
<i>Safety in the 12 months after tenancy start (individual-level)</i>									
Any contact with justice system	-0.02		-0.04**	-0.11**	*	-0.01	-0.04***		-0.03*
Any contact with child protection services	-0.16**		-0.01	-0.06		-0.08	-0.23***	**	-0.08
Any domestic violence offence	0.00	**	-0.02**	-0.05*	*	0.00	-0.01**		-0.01

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	22.32***	**	46.86***	61.57***	***	-0.80
Rent Charged (\$/week)	-2.43	***	17.39***	4.23	**	12.88***
Difference market rent and rent paid (\$/week)	24.75***		29.49***	57.35***	***	-13.68**
CRA receipt in week of 30 June	0.16***	***	0.00	0.10***	**	0.04
Total CRA received in week of 30 June	10.56***	**	1.42	7.25***		4.22
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>						
Experienced homelessness	-2.73**	**	-6.66***	-5.48***		-4.72***
In insecure housing	-1.04		-3.12	-3.81**	*	-0.26
Used homeless services (for accommodation reasons)	-2.04	*	-7.09***	-4.71***		-5.80***
Received tenancy/mortgage maintenance services	-2.85		-0.66	-2.05		-0.72
At risk of homelessness	-3.43		-5.27**	-5.30***		-3.54
<i>Positive and negative exits</i>						
Positive exits	-2.03**		-1.48*	-1.79***		-1.54*
Negative exits	-0.51	**	-1.58***	-1.21***		-1.10***
<i>Sustaining tenancy</i>						
Breach of tenancy	-0.51	**	-1.58***	-1.21***		-1.10***
Tenant Deceased	-0.09		0.43	0.04		0.52
Relocation/Transfer/Re-sign	0.21		0.35	0.00		0.75

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Transferred to an Institution	0.10		-0.14	-0.16		0.12
Tenant Initiated	-4.03**		-3.75***	-4.62***		-2.68*
Provider Initiated	0.21		-0.36	-0.42	*	0.29
Terminated for other reason	0.86**	***	-0.75***	-0.18		-0.04
Reason unknown	1.21**		0.26	-0.12	***	1.78**
Exit Social Housing	-3.32		-3.19	-5.88***	***	0.82
Exit to Social Housing	-0.61		-0.42	-1.09*		0.42
Exit to Family/Friends	-0.84		-0.22	-1.14**	**	0.58
Exit to Prison	-0.10		-0.23	-0.25**	*	-0.07
Exit to Short-Medium Term accommodation	-0.02		0.00	0.10		-0.17*
Exit to Private Housing	-1.59		-1.43*	-1.55**		-1.40
Exit to an Institution	0.00		-0.27	-0.33		0.09
Exit to Other	0.87*	**	-0.49*	0.01		0.06
Exit to Unknown	0.25	*	-2.48***	-2.43***	**	0.13
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	-24.32	**	-145.97***	-86.18***		-101.45***
Centrelink = main income source	0.07**	**	-0.04	-0.01	**	0.06
Employment = main income source	0.01		0.04*	0.04**	*	0.01
Other private inc. = main income source	0.01		0.01	-0.01	***	0.04*
On income support	-0.02		-0.05**	-0.02		-0.05**
Total time on income support	-8.88		-21.35**	-12.67*		-19.90**
Total regular Centrelink payment amount (excl CRA)	-358.34		-995.20	-840.54		-493.45
At least one employed person in the household	0.00	**	0.07***	0.04**		0.03
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>						
No. hospital admissions	-0.02		0.27	0.11		0.22
Days in hosp. (non psych. unit)	-0.49		0.27	-0.19		0.19
No. hosp. admissions (psych. unit)	-0.05		-0.03	-0.04*		-0.03
Days in psych. unit	-0.85		0.00	0.03		-0.76
No. emergency visits	0.14		0.27	0.02	***	0.51**
No. emergency visits (with no hosp. admission)	0.06		0.13	-0.05	***	0.32**
No. emergency visits (with hosp. admission)	0.08		0.14**	0.06	*	0.19**
Used MH services (AMB) for MH issues	-0.02		-0.02	-0.02		-0.03*

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Used MH services (AMB) for all issues	-0.02		-0.03	-0.02		-0.03*
Used ambulance service	-0.03		-0.01	-0.03		0.00
No. ambulance trips	0.00		0.14	0.04		0.16
No. MBS services	6.24**		3.27**	4.77***		3.88**
No. PBS scripts	8.69**	**	1.08	2.97		5.40**
Cost of MBS services	391.94**		214.63**	298.16***		260.04**
Cost of PBS scripts	908.44*	*	140.17	541.92*		281.18
<i>Education in the 12 months after tenancy start (individual-level)</i>						
Moved school during school year of tenancy start	0.00***		0.02	0.02		0.02
School attendance rate	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.00***		-0.02	0.05		-0.06
At or above NMS in numeracy	0.00***		0.04	0.17		-0.03
At or above NMS in reading	0.00***		0.08	0.06		0.09
At or above NMS in spelling	0.00***		0.05	0.12		0.02
At or above NMS in writing	0.00***		0.09	0.03		0.12
Obtained NMS for at least one domain	0.00***		0.02	0.09		-0.01
Completed school in the year	0.00***		-0.06	-0.07		-0.06
Enrolled in VET course	-0.04**		0.01	0.00		-0.02
Enrolled in at least Certificate III VET course	-0.03**		0.00	0.00		-0.02
Completed VET program	-0.01		-0.01	-0.01		-0.01
Completed at least Certificate III VET program	0.00		0.00	0.00		-0.01
<i>Safety in the 12 months after tenancy start (individual-level)</i>						
Any contact with justice system	0.01	**	-0.06**	-0.03**		-0.03
Any contact with child protection services	0.00***		-0.09	-0.16**	*	-0.02
Any domestic violence offence	0.00	**	-0.01**	-0.01		-0.01*

Notes: Diff. indicates whether the effects for both subgroups are statistically different. Omitted: not available due to small sample size or to lack of comparability between SAHF and comparison tenants. The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table G.3 Differences in outcomes between SAHF and comparison tenants from community housing by subgroup in the second year into their tenancy (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	-6.88		5.51	-12.07		-7.03	21.09**	***	-9.65
Rent Charged (\$/week)	5.83		15.69**	-2.51		8.32	4.36		12.37**
Difference market rent and rent paid (\$/week)	-12.72		-10.23	-9.99		-15.37*	16.72	***	-22.07**
CRA receipt in week of 30 June	0.09**		0.02	0.10		0.03	0.12**	*	0.04
Total CRA received in week of 30 June	8.08***		1.81	5.69		4.00	9.28***		4.24
<i>Home & housing in the second year after tenancy start (individual-level, in %)</i>									
Experienced homelessness	-1.32		-2.91*	-1.46		-1.95*	-2.27**		-1.95
In insecure housing	-3.68***		-4.53***	-5.55**		-3.66***	-4.03***		-4.06***
Used homeless services (for accommodation reasons)	-1.69		-0.86	4.96	*	-1.19	-1.39*		-1.31
Received tenancy/mortgage maintenance services	-1.20		-0.81	0.97		-1.19	-1.53*		-0.89
At risk of homelessness	-1.41		-3.53**	-0.19		-2.34**	-3.17***		-2.11*
<i>Positive and negative exits</i>									
Positive exits	-0.80		-1.17	0.11	*	-2.15**	-0.53		-1.11
Negative exits	0.11		0.26	-5.72*	**	1.13	0.79		-0.02
<i>Sustaining tenancy</i>									
Breach of tenancy	0.11		0.26	-5.72*	**	1.13	0.79		-0.02
Tenant Deceased	1.41		0.26	-0.31		0.53	1.86		0.57
Relocation/Transfer/Re-sign	-1.11**		-0.63*	-0.16	*	-1.04***	-0.77***		-0.93***
Transferred to an Institution	0.36		2.08*	-0.25		1.02	2.60		0.65
Tenant Initiated	-2.27		-2.32	8.92	*	-4.05**	0.96		-3.35*
Provider Initiated	-0.35		0.04	-0.42		-0.13	-0.39*		-0.10
Terminated for other reason	0.18		-0.89	0.57		-0.06	-0.01		-0.40
Reason unknown	-1.58**		-1.31**	-0.38		-1.41***	-1.22***		-1.53***
Exit Social Housing	-4.73		-6.67*	-0.75		-6.68**	1.65	**	-7.96***
Exit to Social Housing	-1.87*		-0.01	6.28		-1.70*	-1.23*		-0.97
Exit to Family/Friends	-0.13		1.29	2.90		0.75	2.31		-0.08
Exit to Prison	0.19	*	-0.98*	0.51		-0.16	-0.07		-0.43*
Exit to Short-Medium Term accommodation	-0.04		0.01	0.01		-0.02	-0.02		-0.02
Exit to Private Housing	-0.30		-1.07	0.08	*	-2.18**	0.76		-1.11
Exit to an Institution	-0.08		0.57	-0.41		0.36	0.57		0.10
Exit to Other	-0.13		-1.17	-4.37**		-0.94	-0.45		-0.65
Exit to Unknown	-0.91		-1.17	-2.76*		-0.15	1.93	*	-1.99*

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	-107.42***	*	-50.14	-120.92		-40.10*	-43.57**	**	-96.68***
Centrelink = main income source	-0.04		-0.06	-0.22*		-0.02	-0.03		-0.06
Employment = main income source	0.03		0.07*	0.01		0.07**	0.05		0.05
Other private inc. = main income source	0.01		-0.04	-0.04*		-0.03*	0.00		-0.02
On income support	0.04	**	-0.05	0.10		0.00	0.04		-0.02
Total time on income support	8.09	**	-22.62*	44.81*	**	-7.64	13.67	*	-11.62
Total regular Centrelink payment amount (excl CRA)	-192.65		-1,070.35	213.04		-654.42	-296.01		-669.02
At least one employed person in the household	0.03		0.09**	0.02		0.07**	0.06		0.05
<i>Health outcomes in the second year after tenancy start (individual-level)</i>									
No. hospital admissions	-0.44*		-0.59	-0.70		-0.54**	-0.79**	**	-0.44*
Days in hosp. (non psych. unit)	-0.20		-0.65	0.52		-0.44	-1.01**	*	-0.25
No. hosp. admissions (psych. unit)	-0.06*		0.05	-0.17		-0.05***	-0.01		-0.01
Days in psych. unit	-1.65		1.95	-8.05		0.63	-1.15		0.17
No. emergency visits	-0.32**	**	0.19	-0.01		-0.11	-0.23*		-0.06
No. emergency visits (with no hosp. admission)	-0.18*	*	0.12	-0.13		-0.04	-0.19**	**	-0.01
No. emergency visits (with hosp. admission)	-0.14**	**	0.07	0.12	*	-0.07	-0.03		-0.05
Used MH services (AMB) for MH issues	0.00		0.01	0.01		0.00	-0.04**	***	0.02
Used MH services (AMB) for all issues	0.00		0.00	0.00		0.00	-0.04**	***	0.01
Used ambulance service	-0.02		0.04	0.11		-0.01	-0.02		0.02
No. ambulance trips	-0.13	**	0.26	0.18		0.04	-0.10	*	0.08
No. MBS services	-2.00	**	5.44*	-5.41*	*	1.18	5.56		0.09
No. PBS scripts	-3.69		4.70	0.43		-0.80	-1.96		0.54
Cost of MBS services	-103.32	**	395.84**	-277.80	*	121.02	407.17		36.00
Cost of PBS scripts	-598.64***	***	871.13*	-297.17		114.32	-7.72		63.11
<i>Education in the second year after tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	0.01		0.12	0.24**	**	-0.03	-0.07	**	0.09
School attendance rate	omitted		omitted	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.42**	***	-0.21*	-0.11		0.03	0.06		-0.03
At or above NMS in numeracy	0.29		-0.07	0.16		-0.17	0.10		0.03
At or above NMS in reading	0.48***	***	-0.09	0.26		0.00	0.11		0.08
At or above NMS in spelling	0.42**	**	-0.10	0.30		-0.02	0.10		0.05

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
At or above NMS in writing	0.38*	*	-0.03	0.19		0.02	0.31		0.07
Obtained NMS for at least one domain	0.37**	**	-0.12	0.31	*	-0.07	0.08		0.02
Completed school in the year	-0.12	***	0.42**	-0.22	*	0.13	0.06		0.04
Enrolled in VET course	-0.07**		-0.01	-0.21*		-0.03	-0.06		-0.04
Enrolled in at least Certificate III VET course	-0.04		0.02	-0.17**	**	0.00	-0.03		-0.01
Completed VET program	-0.01		0.00	-0.02		-0.01	-0.01		-0.01
Completed at least Certificate III VET program	0.00		0.00	-0.02		0.00	0.00		0.00
<i>Safety in the second year after tenancy start (individual-level)</i>									
Any contact with justice system	0.02		0.00	-0.01		0.01	0.01		0.01
Any contact with child protection services	0.02		0.16	-0.08		0.18**	0.16**		0.07
Any domestic violence offence	0.01*	***	-0.04**	-0.02		0.00	-0.01		-0.01

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	-19.61**	**	17.77	29.12***	***	-52.16***
Rent Charged (\$/week)	-2.04	***	23.08***	11.04**		8.82
Difference market rent and rent paid (\$/week)	-17.59*		-5.34	18.03**	***	-61.07***
CRA receipt in week of 30 June	0.14***	**	-0.02	0.04		0.08*
Total CRA received in week of 30 June	9.83***		1.41	4.94*		5.96*
<i>Home & housing in the second year after tenancy start (individual-level, in %)</i>						
Experienced homelessness	-2.59		-1.68	-2.11**		-1.88
In insecure housing	-1.92	*	-5.33***	-4.25***		-3.74**
Used homeless services (for accommodation reasons)	-0.96		-1.54	-0.69	*	-2.35**
Received tenancy/mortgage maintenance services	-0.16		-1.55	-1.19		-0.78
At risk of homelessness	-1.02		-3.13*	-2.23*		-2.53
<i>Positive and negative exits</i>						
Positive exits	-0.92		-0.99	-1.33		-0.26
Negative exits	0.68		-0.17	0.39		-0.24
<i>Sustaining tenancy</i>						
Breach of tenancy	0.68		-0.17	0.39		-0.24
Tenant Deceased	0.54		1.13	1.61		-0.51
Relocation/Transfer/Re-sign	-0.49		-1.18***	-0.89***		-0.90***
Transferred to an Institution	1.27		1.03	1.31		0.79

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Tenant Initiated	-3.10		-1.74	-1.49		-3.87
Provider Initiated	0.10		-0.37	-0.35*		0.17
Terminated for other reason	0.61	**	-0.94*	-0.33		-0.25
Reason unknown	-1.50*		-1.43***	-1.33***		-1.70**
Exit Social Housing	-7.15*		-4.53	-3.28	*	-10.12***
Exit to Social Housing	-0.92		-1.11	-1.22		-0.66
Exit to Family/Friends	0.29		0.66	0.86		-0.16
Exit to Prison	0.06	*	-0.62*	-0.20		-0.62*
Exit to Short-Medium Term accommodation	0.01		-0.04	-0.03		0.00
Exit to Private Housing	-0.41		-0.82	-1.14		0.31
Exit to an Institution	-0.71		0.85	0.52		-0.38
Exit to Other	-0.96		-0.35	-0.97		0.12
Exit to Unknown	0.75		-2.25*	1.09	***	-5.14***
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	-42.55	*	-117.57***	-20.28	***	-203.00***
Centrelink = main income source	0.09	***	-0.18***	0.00	***	-0.17***
Employment = main income source	0.00	**	0.10**	0.07**		0.02
Other private inc. = main income source	-0.04*		0.01	-0.02		-0.01
On income support	0.02		-0.02	0.00		-0.01
Total time on income support	2.15		-11.47	-6.12		-4.12
Total regular Centrelink payment amount (excl CRA)	-53.76		-1,005.19	-1,033.54		128.50
At least one employed person in the household	0.01	*	0.10**	0.07**	*	0.02
<i>Health outcomes in the second year after tenancy start (individual-level)</i>						
No. hospital admissions	-0.85*		-0.29	-0.59**		-0.38
Days in hosp. (non psych. unit)	-0.93		-0.06	-0.56*		-0.13
No. hosp. admissions (psych. unit)	-0.07		0.03	-0.04		0.03
Days in psych. unit	-2.51		1.43	0.58		-1.09
No. emergency visits	-0.08		-0.10	-0.21**	*	0.10
No. emergency visits (with no hosp. admission)	-0.03		-0.06	-0.14*	**	0.11
No. emergency visits (with hosp. admission)	-0.05		-0.04	-0.07		-0.01
Used MH services (AMB) for MH issues	-0.02		0.02	0.02		-0.02
Used MH services (AMB) for all issues	-0.02		0.02	0.02		-0.02
Used ambulance service	-0.02		0.02	0.00		0.02
No. ambulance trips	0.06		0.03	0.02		0.07

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
No. MBS services	0.65		1.65	3.50		-2.33
No. PBS scripts	5.02		-3.01	-1.41		2.27
Cost of MBS services	170.25		83.92	243.48		-90.07
Cost of PBS scripts	506.60	*	-226.59	95.73		-29.89

Education in the second year after tenancy start (individual-level)

Moved school during school year of tenancy start	0.00***		0.07	0.03		0.10
School attendance rate	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.00***		-0.02	0.05		-0.06
At or above NMS in numeracy	0.00***		0.04	0.17		-0.03
At or above NMS in reading	0.00***		0.08	0.06		0.09
At or above NMS in spelling	0.00***		0.05	0.12		0.02
At or above NMS in writing	0.00***		0.09	0.03		0.12
Obtained NMS for at least one domain	0.00***		0.02	0.09		-0.01
Completed school in the year	0.00***		0.05	-0.02		0.15
Enrolled in VET course	0.01	*	-0.09**	-0.03	*	-0.08***
Enrolled in at least Certificate III VET course	0.01		-0.04	-0.01		-0.03
Completed VET program	-0.01		-0.01	-0.01		-0.01
Completed at least Certificate III VET program	0.00		0.00	0.00		0.00

Safety in the second year after tenancy start (individual-level)

Any contact with justice system	0.04**	**	-0.01	0.00		0.03
Any contact with child protection services	0.00***		0.08	0.19**	**	-0.08
Any domestic violence offence	0.00		-0.01	-0.01		-0.01

Notes: Diff. indicates whether the effects for both subgroups are statistically different. The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table G.4 Differences in outcomes between SAHF and comparison tenants from public housing by subgroup at the start of their tenancy and in the preceding 12 months (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	94.21***		103.44***	75.72***	**	98.06***	113.57***	***	94.18***
Rent Charged (\$/week)	45.08***		40.96***	33.93***		31.04***	48.00***		49.30***
Difference market rent and rent paid (\$/week)	49.09***	*	62.55***	41.68***	**	67.04***	65.62***	***	44.90***
CRA receipt in week of 30 June	0.00***	***	0.00***	0.00***	***	0.00***	0.00***	***	0.00***
Total CRA received in week of 30 June	-0.66	***	-3.19***	-3.74**	*	-0.86	-1.51		-2.30**
Number of Bedrooms	-0.16***	**	-0.07	-0.09		-0.11**	-0.10*		-0.12***
Dwelling type=House	-0.18***		-0.14***	0.15**	***	-0.17***	-0.24***	***	-0.15***
Dwelling type=Unit	0.37***	**	0.29***	0.03	***	0.32***	0.43***	***	0.32***
Dwelling type=Villa	-0.13***	**	-0.06***	-0.07**		-0.08***	-0.12***	**	-0.09***
Dwelling type=Bedsit	-0.05*	***	-0.07***	-0.09***	***	-0.07**	-0.07**		-0.07**
Dwelling type=Boarding	-0.01**	**	-0.01**	-0.01**		-0.01**	-0.01**		-0.01**
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>									
Experienced homelessness	0.01	**	-0.04	-0.12**	***	-0.01	-0.02		-0.02
In insecure housing	0.07**	*	0.03	-0.06	**	0.03	0.04		0.04
Used homeless services (for accommodation reasons)	0.02	*	-0.02	-0.11**	**	-0.03	0.02		0.00
Received tenancy/mortgage maintenance services	-0.03		-0.03	-0.09*		-0.05	-0.03		-0.04
At risk of homelessness	-0.03		-0.03	-0.07		-0.05	-0.04		-0.04
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	28.80		45.59	78.09***		81.37**	30.20	*	54.68*
Centrelink = main income source	-0.25***	***	-0.17***	-0.18**		-0.21***	-0.16***	*	-0.22***
Employment = main income source	0.12***	**	0.09***	0.13***		0.16***	0.09***	*	0.12***
Other private inc. = main income source	0.04		0.04*	0.03		0.01	0.06*		0.02
On income support at tenancy start	-0.08**	**	-0.01	-0.07*		-0.02	-0.04	*	-0.08**
Total time on income support	-21.72*	***	11.54	-21.18	*	3.51	-2.39		-16.08
	-		-	-		-	-		-
Total regular Centrelink payment amount (excl CRA)	2,651.84***	***	-407.91	2,413.35**		-1,322.68	-1,754.19*		2,300.79***
At least one employed person in the household	0.10***		0.09***	0.12***		0.14***	0.09***	***	0.14***
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>									
No. hospital admissions	0.97		-0.20	1.11		0.09	0.16		0.18
Days in hosp. (non psych. unit)	-0.52		-1.19	-3.21		-1.30	-1.58		-1.11
No. hosp. admissions (psych. unit)	-0.02		0.04	-0.21		0.10	0.03	*	-0.01

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
Days in psych. unit	0.26		0.29	-2.63		0.11	1.65	*	0.18
No. emergency visits	0.06		-0.17	-0.69*	*	-0.08	-0.21	*	-0.04
No. emergency visits (with no hosp. admission)	0.13		-0.07	-0.48	*	0.05	-0.08	*	0.05
No. emergency visits (with hosp. admission)	-0.06		-0.10	-0.21		-0.12	-0.13		-0.08
Used MH services (AMB) for MH issues	-0.01		-0.03	-0.05		0.00	-0.01		-0.03
Used MH services (AMB) for all issues	-0.01		-0.03	-0.04		0.00	-0.01		-0.02
Used ambulance service	-0.04		-0.02	-0.13**	**	-0.03	-0.05		-0.01
No. ambulance trips	-0.06		-0.17	-0.55*		-0.15	-0.20	**	-0.05
No. MBS services	-0.98	*	3.17	-0.99		-0.56	2.17		0.60
No. PBS scripts	0.84		3.58	-2.20		-1.71	2.58		2.65
Cost of MBS services	121.16		307.94*	131.90		146.48	306.64		159.02
Cost of PBS scripts	-636.11		-649.45	1,630.12**		-823.78	234.94	*	-967.90*
<i>Education in the 12 months before tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	0.05		-0.11	-0.05		-0.17	-0.05		-0.03
School attendance rate	-10.21		-7.57	-18.81		-11.00	-5.02		-8.37
No. of total school days absent	9.16		7.50	19.61		9.85	4.53		7.90
No. of school days absent for suspension	-1.47		-2.05	-0.18		-1.78	-2.18		-1.94
At or above NMS in grammar	-0.24		-0.08	0.08	*	-0.27	-0.22		-0.15
At or above NMS in numeracy	-0.18		-0.10	-0.08		-0.13	-0.19		-0.13
At or above NMS in reading	-0.19		0.01	0.23	*	-0.13	-0.09		-0.10
At or above NMS in spelling	-0.08		-0.13	0.07		-0.14	-0.12		-0.08
At or above NMS in writing	-0.15		-0.19	0.14	*	-0.20	-0.17		-0.14
Obtained NMS for at least one domain	-0.36*		-0.13	0.02		-0.29	-0.32*		-0.24
Completed school in the year	-0.16	**	-0.59**	-0.11	***	-0.74***	-0.54**	**	-0.14
Enrolled in VET course	-0.02		-0.02	-0.02		-0.03	-0.03		0.00
Enrolled in at least Certificate III VET course	0.00	**	0.03*	0.04		0.01	0.01		0.03
Completed VET program	0.00		0.00	-0.02*		-0.01	-0.01		0.00
Completed at least Certificate III VET program	0.01		0.01	0.00		0.00	0.00		0.01
<i>Safety in the 12 months before tenancy start (individual-level)</i>									
Any contact with justice system	-0.05*		-0.06**	-0.12***	**	-0.05*	-0.06***	*	-0.04
Any contact with child protection services	0.02		0.16	0.23		0.19	0.01		0.04
Any domestic violence offence	0.01		-0.01	-0.03		0.01	0.00		0.00

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
Total days in custody/prison	-0.33	***	-14.53***	-14.59***	**	-4.99	-4.38	*	-7.47**
Total days in adult custody/prison	-0.28	***	-14.42***	-14.53***	**	-4.91	-4.31	*	-7.38**
Total days in juvenile custody/prison	-0.05		-0.11	-0.05		-0.08	-0.07		-0.09
<i>Community (postcode-level)</i>									
Pop. density per km2	102.46	*	-107.88	-910.23***	***	13.61	1,074.93***	***	-74.17
Prop. of commuting by public transport	0.47		-0.47	-6.25***	***	0.91	6.40***	***	-0.44
Homelessness rate	-57.26***		-58.19***	-79.05***		-74.20***	-79.86***	***	-51.79***
Homelessness service usage rate	0.26		0.28	1.55***	***	-0.76**	-1.56***	***	0.63**
Median commuting distance	-0.57		-0.06	-4.07***	***	-0.35	0.79	***	-0.64
Drug offence rate	120.41***		109.83***	70.69*	***	179.19***	188.47***	*	106.97***
Crime rate	1,521***		1,678***	1,155**		1,561***	1,780***		1,641***
Domestic violence report rate	93.13***		78.57***	83.29***		76.32***	46.95***	***	89.16***
Unemployment rate	-0.31		-0.55**	-1.02***	***	-0.20	1.07***	***	-0.58**
Total number of jobs	4,747***		5,438***	4,211***	**	6,049***	4,090***		4,968***
Labour force participation rate (%)	-3.65***		-3.38***	-4.67***		-4.56***	-5.14***	***	-2.87***
Prop. of adults who completed at least year 12	1.35	*	0.05	-0.24		0.33	4.47***	***	-0.06
Disadvantage index (SEIFA)	0.01		0.29	0.03		0.10	-0.91***	***	0.18
Median rent (\$/week)	-6.30		-16.46*	-51.82***	***	4.54	28.27**	***	-18.33**
Median housing sale price (\$1,000)	-24.56		-51.00*	-205.23***	***	-12.80	75.84*	***	-59.25**

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	98.92***		98.29***	122.64***	***	46.49***
Rent Charged (\$/week)	31.08***	***	46.71***	41.12***		42.31***
Difference market rent and rent paid (\$/week)	68.10***	**	51.49***	81.59***	***	4.11
CRA receipt in week of 30 June	0.00***	***	0.00***	0.00***	***	0.00***
Total CRA received in week of 30 June	1.20	***	-3.31***	-2.04**		-1.30
Number of Bedrooms	-0.06	*	-0.13***	-0.15***	***	-0.03
Dwelling type=House	-0.20***	***	-0.12***	-0.25***	***	-0.06
Dwelling type=Unit	0.34***		0.32***	0.39***	***	0.26***
Dwelling type=Villa	-0.07***	***	-0.12***	-0.06***	***	-0.14***
Dwelling type=Bedsit	-0.05*	**	-0.07***	-0.07**	*	-0.05*

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Dwelling type=Boarding	-0.01**	*	-0.01**	-0.01**		-0.01**
<i>Home & housing in the 12 months before tenancy start (individual-level)</i>						
Experienced homelessness	0.01	*	-0.03	-0.03	***	0.02
In insecure housing	0.06*		0.04	0.02	***	0.11***
Used homeless services (for accommodation reasons)	-0.03	*	0.01	-0.01	***	0.03
Received tenancy/mortgage maintenance services	-0.05*		-0.02	-0.03		-0.02
At risk of homelessness	-0.06**		-0.02	-0.05*	***	0.01
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	37.22		38.37	51.04*	***	5.22
Centrelink = main income source	-0.21***		-0.21***	-0.23***	***	-0.16***
Employment = main income source	0.09***		0.11***	0.11***		0.09***
Other private inc. = main income source	0.00	***	0.06**	0.05**	***	0.00
On income support at tenancy start	-0.03		-0.06*	-0.05		-0.05
Total time on income support	-6.46		-4.42	-5.36		-4.44
Total regular Centrelink payment amount (excl CRA)	-2,014.01**		-1,299.97	-1,788.37**	*	-964.08
At least one employed person in the household	0.09***		0.10***	0.10***		0.08***
<i>Health outcomes in the 12 months before tenancy start (individual-level)</i>						
No. hospital admissions	-0.36		0.63	0.20		0.65
Days in hosp. (non psych. unit)	-1.44		-0.62	-0.95		-0.67
No. hosp. admissions (psych. unit)	0.12		-0.03	0.02		-0.01
Days in psych. unit	1.00		-0.02	0.53		-0.27
No. emergency visits	0.12		-0.14	-0.13	**	0.09
No. emergency visits (with no hosp. admission)	0.20	*	-0.05	-0.04	**	0.16
No. emergency visits (with hosp. admission)	-0.07		-0.08	-0.09		-0.07
Used MH services (AMB) for MH issues	0.05*	***	-0.05*	-0.01	**	-0.04
Used MH services (AMB) for all issues	0.05*	***	-0.05*	-0.01		-0.03
Used ambulance service	-0.03		-0.03	-0.04		-0.03
No. ambulance trips	-0.07		-0.14	-0.14		-0.07
No. MBS services	3.12		-0.01	2.33	***	-2.21
No. PBS scripts	1.42		2.24	1.40		3.32
Cost of MBS services	459.51**	**	98.57	291.93*	***	13.44
Cost of PBS scripts	-184.14		-861.87*	-679.15		-621.26
<i>Education in the 12 months before tenancy start (individual-level)</i>						
Moved school during school year of tenancy start	0.00***		-0.02	-0.13	***	0.07

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
School attendance rate	0.00***		-8.43	5.66		-13.79
No. of total school days absent	0.00***		8.04	-3.39		12.39
No. of school days absent for suspension	0.00***		-1.86	-1.97		-1.82
At or above NMS in grammar	0.00***		-0.17	-0.04	*	-0.25
At or above NMS in numeracy	0.00***		-0.15	-0.04		-0.21
At or above NMS in reading	0.00***		-0.11	0.05	*	-0.20
At or above NMS in spelling	0.00***		-0.10	0.04	*	-0.18
At or above NMS in writing	0.00***		-0.17	-0.06		-0.23
Obtained NMS for at least one domain	0.00***		-0.27	-0.17		-0.32*
Completed school in the year	0.00***	*	-0.28*	-0.26		-0.33
Enrolled in VET course	-0.05**	**	0.00	-0.02		-0.03
Enrolled in at least Certificate III VET course	-0.02	***	0.04*	0.02		0.01
Completed VET program	-0.01		0.00	0.00		-0.01
Completed at least Certificate III VET program	0.00		0.01	0.01		0.00
<i>Safety in the 12 months before tenancy start (individual-level)</i>						
Any contact with justice system	-0.01	***	-0.08***	-0.06***		-0.04*
Any contact with child protection services	0.00***		0.08	0.02	**	0.14
Any domestic violence offence	0.01		-0.01	-0.01	*	0.01
Total days in custody/prison	2.27	***	-11.96***	-7.43**		-7.82**
Total days in adult custody/prison	2.27	***	-11.85***	-7.36**		-7.74**
Total days in juvenile custody/prison	0.00		-0.11	-0.07		-0.09
<i>Community (postcode-level)</i>						
Pop. density per km2	59.59		-77.52	866.85***	***	-993.72***
Prop. of commuting by public transport	0.95	***	-1.05	5.82***	***	-6.69***
Homelessness rate	-61.40***		-55.82***	-81.42***	***	14.02**
Homelessness service usage rate	0.10		0.43	-2.20***	***	2.13***
Median commuting distance	-0.15		-0.46	1.25**	***	-2.04***
Drug offence rate	32.34	***	186.88***	237.50***	***	-26.95
Crime rate	648*	***	2,404***	2,286***	***	750**
Domestic violence report rate	57.37***	***	95.79***	83.32***		86.83***
Unemployment rate	-0.87***	***	-0.01	-0.26	***	-0.62***
Total number of jobs	3,436***	***	6,397***	7,912***	***	1,691**
Labour force participation rate (%)	-3.71***		-3.37***	-3.61***	*	-3.17***
Prop. of adults who completed at least year 12	1.24		0.29	4.19***	***	-7.46***

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Disadvantage index (SEIFA)	0.77***	***	-0.45**	0.40	***	-0.16
Median rent (\$/week)	0.79	***	-22.12***	40.88***	***	-50.30***
Median housing sale price (\$1,000)	-1.10	***	-70.33**	142.52***	***	-172.14***

Notes: Diff. indicates whether the effects for both subgroups are statistically different. A mix of balancing tests and treatment effects are presented because some variables are only reported for the year of the tenancy start date, meaning that any difference between treatment and comparison groups can be a mix of initial differences and treatment effects. For variables, such as the health outcomes, which are clearly defined pre-tenancy start date, the last two columns refer to balancing tests. The estimated treatment effects and balancing tests are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table G.5 Differences in outcomes between SAHF and comparison tenants from public housing by subgroup at one year into their tenancy (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	82.54***		95.13***	42.54**	**	76.09***	105.38***	***	79.35***
Rent Charged (\$/week)	35.79***		42.66***	50.20***		46.15***	25.97***	***	45.92***
Difference market rent and rent paid (\$/week)	46.92***		52.26***	-7.88	***	29.95*	79.42***	***	33.42***
CRA receipt in week of 30 June	0.57***	***	0.47***	0.41***		0.47***	0.59***	***	0.50***
Total CRA received in week of 30 June	35.62***	***	25.70***	20.28***	**	28.04***	35.03***	**	30.12***
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>									
Experienced homelessness	-1.55	**	-5.74***	-7.86**		-4.49**	-3.83**		-3.52*
In insecure housing	9.20**		5.81	-7.15		-1.35	7.30*		6.99**
Used homeless services (for accommodation reasons)	2.28		0.95	-11.74***		-8.99***	3.43		1.03
Received tenancy/mortgage maintenance services	0.06		-2.45	-12.57**		-9.70***	-0.98		-1.83
At risk of homelessness	-2.93		-5.11	-15.25***		-12.33***	-6.26*		-3.94
<i>Positive and negative exits</i>									
Positive exits	-0.40		-0.92	-1.10		-1.24*	-1.07		-0.51
Negative exits	-0.71		-1.57**	-0.96		-1.40*	-1.06*		-1.16*
<i>Sustaining tenancy</i>									
Breach of tenancy	-0.71		-1.57**	-0.96		-1.40*	-1.06*		-1.16*
Tenant Deceased	-4.35***		-4.59**	0.16	***	-7.07***	-4.39***		-4.49***
Relocation/Transfer/Re-sign	-3.75**		-3.17**	1.17	***	-4.83**	-4.15***	*	-3.23**
Transferred to an Institution	-0.09		-0.36	-1.67**		-0.58**	0.53		-0.45
Tenant Initiated	-1.05		-3.00	-3.21	*	2.14	-3.12		-1.59
Provider Initiated	1.02		1.19	-0.02		-0.04	0.83		1.21
Terminated for other reason	0.53	***	-1.71	-0.01		0.22	-0.44		-0.63
Reason unknown	1.00		1.00*	4.66**	**	0.46	-0.13	***	1.37**
Exit Social Housing	-1.51		-6.29	6.23	**	-4.89	-0.31		-5.01
Exit to Social Housing	-2.70		-1.58	-1.63		-1.79	-3.60**	***	-1.63
Exit to Family/Friends	-0.12		0.23	4.04	*	0.93	-0.47	*	0.26
Exit to Prison	-1.13**		-1.82***	-0.21		-1.85**	-1.26**	*	-1.55***
Exit to Short-Medium Term accommodation	0.45		-0.19	-0.71	*	0.65	0.11		0.15
Exit to Private Housing	0.72		-0.29	0.51		0.47	-0.26		0.39
Exit to an Institution	0.35		-0.31	-2.09***	**	-0.35	0.60		-0.15
Exit to Other	-3.96***		-4.46**	-1.66	*	-4.88***	-4.34***		-4.14***
Exit to Unknown	-0.97	**	-3.64***	1.91	**	-4.13***	-2.63**		-2.20**

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	-92.91**		-82.31*	71.81		52.21	-106.82***		-78.41*
Centrelink = main income source	-0.18***		-0.15**	-0.29***		-0.19***	-0.13**		-0.19***
Employment = main income source	0.16***		0.14***	0.25***		0.22***	0.14***		0.16***
Other private inc. = main income source	-0.05**		-0.03	0.00		-0.04**	-0.04		-0.04*
On income support	-0.11**	*	-0.06	-0.15**		-0.09*	-0.06		-0.11**
Total time on income support	-48.82***	**	-20.46	-65.14***		-45.05**	-22.85	*	-43.27**
Total regular Centrelink payment amount (excl CRA)	-3,856.85***	**	-2,213.29*	-5,352.58***		-3,894.01***	-2,530.82**		-3,427.69***
At least one employed person in the household	0.18***		0.14***	0.30***		0.25***	0.14***		0.17***
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>									
No. hospital admissions	0.68		-0.04	1.03		0.27	0.53		0.28
Days in hosp. (non psych. unit)	-0.54	*	1.72*	0.21		0.02	1.54		0.29
No. hosp. admissions (psych. unit)	-0.05	*	0.04	-0.08		-0.08***	0.02		-0.01
Days in psych. unit	-0.50		0.23	-1.03		-0.34	-0.44		-0.04
No. emergency visits	-0.52**	**	0.01	-1.02**		-0.57**	-0.46**	*	-0.20
No. emergency visits (with no hosp. admission)	-0.38**		-0.17	-0.67**		-0.47**	-0.46***	**	-0.22
No. emergency visits (with hosp. admission)	-0.14	**	0.18	-0.35*		-0.10	0.00		0.02
Used MH services (AMB) for MH issues	-0.13***		-0.11***	-0.16***		-0.11***	-0.12***		-0.13***
Used MH services (AMB) for all issues	-0.13***		-0.11***	-0.16***		-0.10***	-0.11***		-0.12***
Used ambulance service	-0.07		-0.04	-0.16**		-0.14***	-0.04		-0.05
No. ambulance trips	-0.31**	**	0.08	-0.59**		-0.28*	-0.19		-0.10
No. MBS services	2.72		6.35**	-5.59	*	3.93	7.42**		3.51
No. PBS scripts	6.42	**	14.87***	-0.72		4.92	9.49**		10.63***
Cost of MBS services	320.30		404.00**	-270.38	*	345.40	454.81**		330.65*
Cost of PBS scripts	785.13		1,145.44	248.52		393.18	1,339.75		847.62
<i>Education in the 12 months after tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	-0.10		-0.12	0.08		0.03	-0.03		-0.13
School attendance rate	omitted		omitted	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.17		-0.04	-0.07		-0.17	0.06		0.05
At or above NMS in numeracy	0.13		0.10	0.38	**	-0.08	0.16		0.11
At or above NMS in reading	0.29		0.06	0.26		0.03	0.18		0.15
At or above NMS in spelling	0.20		0.10	0.59*	**	0.08	0.13		0.14

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
At or above NMS in writing	0.05		-0.04	0.14		-0.15	0.24		-0.02
Obtained NMS for at least one domain	0.20		0.09	0.53*	**	-0.02	0.13		0.14
Completed school in the year	0.29		0.43	0.16		0.15	0.07		0.27
Enrolled in VET course	0.01		0.01	0.03		0.01	0.02		0.00
Enrolled in at least Certificate III VET course	-0.02		-0.01	0.01		-0.02	-0.02		-0.02
Completed VET program	-0.02		0.00	-0.02		-0.02*	0.00		-0.02
Completed at least Certificate III VET program	0.00		0.00	0.00		-0.01***	0.01		0.00
<i>Safety in the 12 months after tenancy start (individual-level)</i>									
Any contact with justice system	-0.05*	***	-0.11***	-0.12**		-0.09**	-0.08***		-0.08***
Any contact with child protection services	0.05		0.06	0.16		0.10	-0.08	*	0.06
Any domestic violence offence	-0.01		-0.02**	-0.01		-0.02	-0.02**		-0.02*

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	86.14***		89.41***	111.32***	***	41.82***
Rent Charged (\$/week)	25.87**	***	45.24***	34.77***	***	47.44***
Difference market rent and rent paid (\$/week)	60.38***		44.11***	76.56***	***	-5.67
CRA receipt in week of 30 June	0.60***	***	0.49***	0.55***	***	0.45***
Total CRA received in week of 30 June	38.80***	***	27.96***	33.25***	***	26.29***
<i>Home & housing in the 12 months after tenancy start (individual-level, in %)</i>						
Experienced homelessness	-0.56	**	-4.61**	-3.96**		-2.88
In insecure housing	9.23**		6.98*	5.89*	**	10.94***
Used homeless services (for accommodation reasons)	2.52		1.33	1.86		1.14
Received tenancy/mortgage maintenance services	-2.43		-0.76	-1.50		-0.50
At risk of homelessness	-3.88		-4.04	-4.92		-2.09
<i>Positive and negative exits</i>						
Positive exits	-1.28		-0.42	-0.72		-0.52
Negative exits	0.08	***	-1.60**	-1.22**		-0.96
<i>Sustaining tenancy</i>						
Breach of tenancy	0.08	***	-1.60**	-1.22**		-0.96
Tenant Deceased	-9.57***	***	-2.54**	-4.81***		-3.76***
Relocation/Transfer/Re-sign	-4.64***		-3.02**	-3.73***		-2.90**
Transferred to an Institution	0.02		-0.32	-0.14		-0.42

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Tenant Initiated	0.13	*	-2.84	-2.73		-0.56
Provider Initiated	0.68		1.26	0.83	*	1.67
Terminated for other reason	0.85	**	-1.14	-0.51		-0.77
Reason unknown	0.64		1.14*	0.17	***	2.72***
Exit Social Housing	-3.31		-4.12	-5.91*	***	0.28
Exit to Social Housing	-2.83		-1.88	-2.77	*	-0.84
Exit to Family/Friends	-0.53		0.27	-0.74	***	1.70
Exit to Prison	-1.27**		-1.55**	-1.47***		-1.49***
Exit to Short-Medium Term accommodation	0.67*	*	-0.07	0.20		0.00
Exit to Private Housing	0.24		0.20	0.24		0.15
Exit to an Institution	-0.05		0.05	0.04		-0.03
Exit to Other	-7.62***	**	-2.93***	-4.28***		-4.07***
Exit to Unknown	-0.38	**	-3.04**	-3.26***	**	-0.32
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	-65.71		-97.66**	-83.13**		-98.62**
Centrelink = main income source	-0.09	***	-0.20***	-0.19***	*	-0.12*
Employment = main income source	0.13***		0.16***	0.16***		0.13***
Other private inc. = main income source	-0.03		-0.05**	-0.06***	***	0.00
On income support	-0.08*		-0.09*	-0.08*		-0.11**
Total time on income support	-39.77**		-34.00*	-33.05*		-41.48**
Total regular Centrelink payment amount (excl CRA)	-3,341.84***		-2,994.47***	-3,093.09***		-3,100.75***
At least one employed person in the household	0.12**	**	0.18***	0.16***		0.15***
<i>Health outcomes in the 12 months after tenancy start (individual-level)</i>						
No. hospital admissions	-0.94		0.78	0.20		0.56
Days in hosp. (non psych. unit)	0.17		0.73	0.27	*	1.17
No. hosp. admissions (psych. unit)	-0.01		0.00	-0.01		0.00
Days in psych. unit	-0.73		0.08	0.06		-0.51
No. emergency visits	-0.21		-0.27	-0.40**	**	0.05
No. emergency visits (with no hosp. admission)	-0.21		-0.30*	-0.38**	**	-0.06
No. emergency visits (with hosp. admission)	-0.01		0.03	-0.03	*	0.11
Used MH services (AMB) for MH issues	-0.10***		-0.13***	-0.11***	*	-0.14***
Used MH services (AMB) for all issues	-0.09**		-0.13***	-0.11***	*	-0.14***
Used ambulance service	-0.04		-0.06	-0.06		-0.05
No. ambulance trips	-0.12		-0.12	-0.14		-0.07

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
No. MBS services	5.90		4.05	5.38*		2.70
No. PBS scripts	14.36***		9.34***	9.78***		12.24***
Cost of MBS services	406.21		346.75*	414.18**		252.14
Cost of PBS scripts	1,291.44		854.16	1,021.60		839.30
<i>Education in the 12 months after tenancy start (individual-level)</i>						
Moved school during school year of tenancy start	0.00***		-0.11	-0.13		-0.10
School attendance rate	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.00***		0.05	0.13		0.03
At or above NMS in numeracy	0.00***		0.12	0.32		0.07
At or above NMS in reading	0.00***		0.15	0.16		0.15
At or above NMS in spelling	0.00***		0.14	0.22		0.12
At or above NMS in writing	0.00***		-0.01	-0.12		0.02
Obtained NMS for at least one domain	0.00***		0.14	0.19		0.12
Completed school in the year	0.00***	*	0.31*	0.24	*	0.51***
Enrolled in VET course	-0.07*	***	0.04	0.02		-0.02
Enrolled in at least Certificate III VET course	-0.06**	**	0.00	-0.01	**	-0.05
Completed VET program	-0.02		-0.01	-0.01		-0.02
Completed at least Certificate III VET program	0.00		0.00	0.00		-0.01
<i>Safety in the 12 months after tenancy start (individual-level)</i>						
Any contact with justice system	-0.02	***	-0.10***	-0.08***		-0.08***
Any contact with child protection services	0.00***		0.05	-0.02	*	0.11
Any domestic violence offence	-0.01		-0.02**	-0.02*		-0.02**

Notes: Diff. indicates whether the effects for both subgroups are statistically different. The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

Table G.6 Differences in outcomes between SAHF and comparison tenants from public housing by subgroup at in the second year into their tenancy (Proportion of tenants, unless specified otherwise)

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Rent payments and subsidies</i>									
Market Rent (\$/week)	64.44***		80.66***	86.27***		62.95***	85.12***	**	65.23***
Rent Charged (\$/week)	47.23***		45.43***	63.31***		48.37***	36.84***	**	52.83***
Difference market rent and rent paid (\$/week)	17.30		35.07*	22.97		14.54	48.28***	***	12.31
CRA receipt in week of 30 June	0.58***		0.54***	0.32***		0.41***	0.63***	**	0.52***
Total CRA received in week of 30 June	37.39***		32.82***	19.85***		26.03***	39.74***	**	32.31***
<i>Home & housing in the second year after tenancy start (individual-level, in %)</i>									
Experienced homelessness	0.70		-0.31	-0.84		0.74	0.12		0.20
In insecure housing	-2.29		-2.26	-12.65***	***	-0.44	-1.72		-2.49
Used homeless services (for accommodation reasons)	1.27		0.22	0.96		0.82	0.24		0.89
Received tenancy/mortgage maintenance services	-0.16		0.02	4.31		-0.55	0.72		-0.35
At risk of homelessness	-0.82		0.56	-1.15		0.28	0.44		-0.31
<i>Positive and negative exits</i>									
Positive exits	4.15**		3.52*	0.17		0.94	4.87*		3.46*
Negative exits	1.60		0.84	-0.30	*	1.31	1.26		1.14
<i>Sustaining tenancy</i>									
Breach of tenancy	1.60		0.84	-0.30	*	1.31	1.26		1.14
Tenant Deceased	-0.32		-0.78	-1.16		-1.09	0.23		-0.89
Relocation/Transfer/Re-sign	-3.67**		-2.63**	-4.23**		-3.70**	-2.96**		-3.17**
Transferred to an Institution	0.58		2.67	-0.17		0.24	3.21		1.21
Tenant Initiated	9.31**	***	2.10	11.56		2.61	9.64**	**	3.65
Provider Initiated	-0.79		-0.46	-1.14		-0.33	-0.74		-0.54
Terminated for other reason	-1.81*		-3.18**	-2.59**		-1.16	-1.82*	**	-2.90**
Reason unknown	0.00		0.00	0.00		0.00	0.00		0.00
Exit Social Housing	12.06**	**	2.12	7.70		4.58	15.42**	***	3.14
Exit to Social Housing	-3.01**		-1.50	1.49		-2.91*	-2.29**		-2.11*
Exit to Family/Friends	3.98		2.93	10.98		4.70	4.76		2.89
Exit to Prison	0.19	*	-0.93	-1.71*		-0.16	-0.04	*	-0.59
Exit to Short-Medium Term accommodation	0.05		-0.19	0.09		-0.05	-0.07		-0.09
Exit to Private Housing	4.83		3.92	-1.07		-0.64	6.35*		3.61
Exit to an Institution	-1.18	*	1.19	-0.72		0.31	0.60		-0.01
Exit to Other	-0.65	**	-4.61***	-3.36		-2.52**	-2.33*		-3.11**
Exit to Unknown	0.71		-2.24	-3.73**	*	-0.83	1.84		-2.08

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
<i>Economic outcomes (individual-level)</i>									
Gross income (\$/week)	-62.78		-60.71	21.52		33.34	-38.13	*	-75.94
Centrelink = main income source	-0.45***		-0.38***	-0.48***		-0.46***	-0.39***		-0.42***
Employment = main income source	0.17**		0.19**	0.16**	**	0.23***	0.17**		0.18**
Other private inc. = main income source	0.07	***	-0.01	-0.09		-0.01	0.05		0.02
On income support	-0.10*		-0.10	-0.06		-0.07	-0.06		-0.12**
Total time on income support	-31.76		-11.53	-9.18		-14.20	-5.20	*	-31.86
Total regular Centrelink payment amount (excl CRA)	-2,673.80*		-1,955.10	-2,082.90		-3,098.46*	-1,860.44		-2,610.34*
At least one employed person in the household	0.19***		0.21**	0.26***		0.26***	0.20***		0.21***
<i>Health outcomes in the second year after tenancy start (individual-level)</i>									
No. hospital admissions	0.91		-0.33	0.87		0.14	-0.19	*	0.40
Days in hosp. (non psych. unit)	-1.49		-0.68	-0.65		-1.15	-1.82**	**	-0.82
No. hosp. admissions (psych. unit)	0.07		0.16	-0.31***	*	-0.13**	0.16		0.11
Days in psych. unit	-1.48		1.41	-3.04	*	-0.75	-0.80		0.28
No. emergency visits	-0.77**		-0.35	-1.90***	*	-0.78***	-0.65**		-0.51*
No. emergency visits (with no hosp. admission)	-0.53**		-0.27	-1.48***	**	-0.51***	-0.48**		-0.35
No. emergency visits (with hosp. admission)	-0.25*		-0.08	-0.42*		-0.26**	-0.17		-0.15
Used MH services (AMB) for MH issues	-0.07		-0.04	-0.10		-0.06	-0.08*		-0.05
Used MH services (AMB) for all issues	-0.08		-0.06	-0.11		-0.07	-0.09**		-0.06
Used ambulance service	-0.08		-0.02	-0.09		-0.12*	-0.09		-0.03
No. ambulance trips	-0.53**		-0.20	-1.07*		-0.43**	-0.44**		-0.32
No. MBS services	6.88	**	16.91***	-5.90	***	8.64*	17.31***		10.48**
No. PBS scripts	2.70	***	19.06***	-6.05	*	4.52	8.71		11.58**
Cost of MBS services	425.64	**	1,086.78***	-257.86	***	529.23*	1,088.99***		672.91**
Cost of PBS scripts	8.96	*	1,177.83*	-800.29	**	481.33	433.77		697.42
<i>Education in the second year after tenancy start (individual-level)</i>									
Moved school during school year of tenancy start	0.25		0.23	-0.11	*	-0.39**	0.11		0.24
School attendance rate	omitted		omitted	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.17		-0.04	-0.07		-0.17	0.06		0.05
At or above NMS in numeracy	0.13		0.10	0.38	**	-0.08	0.16		0.11
At or above NMS in reading	0.29		0.06	0.26		0.03	0.18		0.15
At or above NMS in spelling	0.20		0.10	0.59*	**	0.08	0.13		0.14

	Women	Diff.	Men	Aboriginal	Diff.	Non-Aboriginal	CALD	Diff.	English speaking
At or above NMS in writing	0.05		-0.04	0.14		-0.15	0.24		-0.02
Obtained NMS for at least one domain	0.20		0.09	0.53*	**	-0.02	0.13		0.14
Completed school in the year	omitted		omitted	omitted		omitted	omitted		omitted
Enrolled in VET course	0.02	**	0.13**	0.08		0.11*	0.06		0.08
Enrolled in at least Certificate III VET course	-0.01	*	0.04	-0.07	***	0.04	0.00		0.02
Completed VET program	-0.03		-0.02	-0.04*	*	-0.01	-0.02		-0.02
Completed at least Certificate III VET program	-0.01		-0.02	-0.02		0.00	-0.01		-0.02
<i>Safety in the second year after tenancy start (individual-level)</i>									
Any contact with justice system	0.05		0.02	0.08		0.04	0.03		0.04
Any contact with child protection services	0.03		0.20	0.17		0.15	0.26		0.14
Any domestic violence offence	0.00	*	-0.01	0.00		0.00	-0.01		-0.01

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
<i>Rent payments and subsidies</i>						
Market Rent (\$/week)	63.96***		79.48***	85.70***	***	14.14
Rent Charged (\$/week)	30.26**	***	56.44***	44.58***		54.21***
Difference market rent and rent paid (\$/week)	33.81*		22.89	41.06**	***	-40.08**
CRA receipt in week of 30 June	0.71***	***	0.49***	0.56***		0.54***
Total CRA received in week of 30 June	45.70***	***	29.72***	35.53***		31.98***
<i>Home & housing in the second year after tenancy start (individual-level, in %)</i>						
Experienced homelessness	0.94		-0.15	0.08		0.61
In insecure housing	2.77	***	-4.40*	-2.49		-1.36
Used homeless services (for accommodation reasons)	0.41		0.86	1.00	*	-0.44
Received tenancy/mortgage maintenance services	1.77		-0.84	0.01		-0.38
At risk of homelessness	3.52	**	-1.62	0.08		-0.84
<i>Positive and negative exits</i>						
Positive exits	3.64*		3.88*	3.71*		4.08*
Negative exits	1.66		0.91	1.09		1.42
<i>Sustaining tenancy</i>						
Breach of tenancy	1.66		0.91	1.09		1.42
Tenant Deceased	-1.31		-0.19	-0.36		-1.29
Relocation/Transfer/Re-sign	-1.75	***	-3.78***	-3.16**		-2.83**
Transferred to an Institution	1.99		1.63	1.92		1.22

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
Tenant Initiated	8.56**	*	3.53	5.78		3.56
Provider Initiated	-0.32		-0.75	-0.72		-0.23
Terminated for other reason	-0.28	***	-3.79**	-2.28**		-3.58**
Reason unknown	0.00		0.00	0.00		0.00
Exit Social Housing	11.88**	**	3.64	8.28	*	0.51
Exit to Social Housing	-1.18		-2.68**	-2.47**		-1.15
Exit to Family/Friends	4.68		2.72	3.16		4.17
Exit to Prison	0.68*	**	-1.02	-0.37		-0.67
Exit to Short-Medium Term accommodation	0.17		-0.22	-0.08		-0.08
Exit to Private Housing	4.59		4.18	4.17		4.83
Exit to an Institution	0.04		0.21	0.38		-0.60
Exit to Other	-2.39*		-3.13*	-2.97**		-2.56
Exit to Unknown	2.00	**	-2.50	0.47	**	-5.66*
<i>Economic outcomes (individual-level)</i>						
Gross income (\$/week)	-44.44		-71.91	-22.06	***	-225.22***
Centrelink = main income source	-0.34***		-0.44***	-0.37***	***	-0.59***
Employment = main income source	0.12	*	0.20**	0.19**		0.14*
Other private inc. = main income source	0.08	**	0.00	0.02		0.04
On income support	-0.09		-0.10	-0.10		-0.11*
Total time on income support	-19.53		-22.81	-22.37		-19.40
Total regular Centrelink payment amount (excl CRA)	-2,822.46*		-2,050.88	-2,460.00*		-1,833.43
At least one employed person in the household	0.14**	**	0.24***	0.21***		0.17**
<i>Health outcomes in the second year after tenancy start (individual-level)</i>						
No. hospital admissions	-0.99**	**	0.69	0.17		0.68
Days in hosp. (non psych. unit)	-3.05***	**	-0.36	-1.26*	**	-0.05
No. hosp. admissions (psych. unit)	0.10		0.13	0.11		0.16
Days in psych. unit	-0.29		0.17	0.29		-1.14
No. emergency visits	-0.66*		-0.50*	-0.59**		-0.38
No. emergency visits (with no hosp. admission)	-0.42		-0.38*	-0.41*		-0.29
No. emergency visits (with hosp. admission)	-0.24*		-0.12	-0.18*		-0.08
Used MH services (AMB) for MH issues	-0.03		-0.07	-0.05		-0.08*
Used MH services (AMB) for all issues	-0.04		-0.08*	-0.06		-0.09*
Used ambulance service	-0.09		-0.03	-0.06		-0.01
No. ambulance trips	-0.44		-0.32	-0.36*		-0.35

	Age 55 and above	Diff.	Below age 55	Metropolitan areas	Diff.	Regional and rural areas
No. MBS services	12.36**		11.99**	13.30***		7.06
No. PBS scripts	15.03**		9.61*	10.02*		16.23***
Cost of MBS services	841.29**		739.70**	830.51***		514.72
Cost of PBS scripts	1,116.16*		407.56	589.10		736.15

Education in the second year after tenancy start (individual-level)

Moved school during school year of tenancy start	0.00***		0.24	0.24		0.24
School attendance rate	omitted		omitted	omitted		omitted
No. of total school days absent	omitted		omitted	omitted		omitted
No. of school days absent for suspension	omitted		omitted	omitted		omitted
At or above NMS in grammar	0.00***		0.05	0.13		0.03
At or above NMS in numeracy	0.00***		0.12	0.32		0.07
At or above NMS in reading	0.00***		0.15	0.16		0.15
At or above NMS in spelling	0.00***		0.14	0.22		0.12
At or above NMS in writing	0.00***		-0.01	-0.12		0.02
Obtained NMS for at least one domain	0.00***		0.14	0.19		0.12
Completed school in the year	omitted		omitted	omitted		omitted
Enrolled in VET course	0.07		0.08	0.08	*	0.02
Enrolled in at least Certificate III VET course	-0.01		0.02	0.02	*	-0.02
Completed VET program	-0.04		-0.01	-0.02		-0.04*
Completed at least Certificate III VET program	-0.03		-0.01	-0.01		-0.03*

Safety in the second year after tenancy start (individual-level)

Any contact with justice system	0.11***	***	0.00	0.03		0.06
Any contact with child protection services	0.00***		0.13	0.19		0.03
Any domestic violence offence	0.00		-0.01	0.00		-0.02

Notes: Diff. indicates whether the effects for both subgroups are statistically different. The estimated treatment effects are derived from a comparison of each SAHF tenant to one or several non-SAHF tenants who were allocated to social housing at the same time, in the same allocation zone, in a dwelling with the same number of bedrooms and who have similar demographic characteristics (gender, age, household composition, Aboriginality, disability) and priority status.

*** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.

