

Evaluation of Rapid Rehousing Project

Housing NSW

Final report

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1 EXECUTIVE SUMMARY

1.1 Introduction

Rapid Rehousing is a 12 month demonstration project located in Penrith, Mt Druitt and Coffs Harbour. Rapid Rehousing is operated by St Vincent de Paul in Western Sydney and by New Horizons in Coffs Harbour. The original aim of the Rapid Rehousing project was to assist frequent users of Temporary Accommodation (TA) to secure and sustain private rental housing (although as noted in s 1.5.1 below, over time eligibility was extended to other users of TA).

Rapid Rehousing aims to quickly respond to the housing and support needs of TA clients by undertaking an assessment within 24 hours of referral and developing a case plan within 48 hours. Rapid Rehousing seeks to ensure that the tenancy of housed clients is sustained for at least four months through the provision of individual support plans.

Rapid Rehousing is consistent with the Private Rental Assistance Strategic Framework as it focuses on supporting both access to and long term sustainability of clients in private rental housing.

1.2 Outcomes

The evaluation found Rapid Rehousing was working well in all three locations. The target number of housed clients has been met or is close to being met, noting that the demonstration period is not yet complete. Projects are also on track in relation to the sustainability of tenancies – while there has been a small number of tenancies that have not reached the four month mark, many have done so with some having now reached six months.

There have been a range of social and economic benefits for housed clients. Rapid Rehousing has assisted in building the life skills and confidence of clients and built tenancy management skills including budgeting and keeping rent up to date. Interviewed clients now felt more able to manage a private rental tenancy and were less likely to become homeless or need TA again. Securing private rental housing was said by interviewed clients to have significantly relieved the stress that had been experiencing. Most clients interviewed said that they were now also more aware of where they could go in their community for help. Anecdotally, stakeholders noted the mental and physical health benefits derived by clients from securing private rental housing through Rapid Rehousing and the improved levels of confidence of clients due to securing and maintaining private rental housing facilitated access to employment:

Overall, it was concluded that Rapid Rehousing is producing good outcomes and would be appropriate for further rollout subject to clarification of issues as discussed in 1.5 below.

1.3 Success factors for the project

Success factors for the project include:

- *Early turnaround* - stakeholders agreed that having the initial contact with clients as soon as possible after referral was a critical part of the success of the project – early contact keeps the client engaged and motivated to secure private rental housing.
- *Relationships with real estate agents* - all Rapid Rehousing projects have been able to develop very good relationships with real estate agents which have enabled Rapid Rehousing to secure tenancies for clients who would otherwise likely be rejected such as Newstart clients as well as first time renters and tenants with poor rental histories.

- *Support tailored to individual need* - the nature and intensity of support provided varies according to the needs of clients but most clients require a range of supports to establish a tenancy including intense assistance up front. Support is also focused on sustaining the tenancy and Rapid Rehousing aims to intervene early to avoid tenancy breakdown
- *Flexible use of funds* - Rapid Rehousing benefits from the flexible use of funds enabling funds to be tailored to individual needs to support a good housing outcome.
- *Options for singles* - rental markets in all Rapid Rehousing projects are least affordable for singles particularly clients on Newstart. To address this issue all projects have developed share housing options – these were seen to be generally working well for clients and providing access to housing that single clients would otherwise be unable to afford.

1.4 Cost assessment

While the evaluation did not undertake a cost benefit analysis of the Rapid Rehousing model it is noted that the Rapid Rehousing cost per client (\$4700) is higher than the cost of provision of TA and some other Homelessness Action Plan projects and some stakeholders viewed Rapid Rehousing funding as relatively generous on a per client basis. It needs to be noted however, that Rapid Rehousing projects assess and provide support to more clients than they house, as discussed below. Additionally, only private rental housing outcomes are recorded – in some cases Rapid Rehousing assists clients into options that are more appropriate to their needs including public or community housing. Rapid Rehousing support is also more intensive than some other HAP models – the process of accompanying clients to real estate agents, property inspections and service providers is resource intensive but effective in securing timely outcomes.

In relation to costs averted through Rapid Rehousing it is noted that the vast majority of tenancies secured through Rapid Rehousing have so far been able to be sustained – this means that costs associated with repeat use of Temporary Accommodation have been avoided as well as the costs associated with homelessness. Rapid Rehousing projects report that a number of clients had little expectation that they would ever have been able to rent privately, assuming that social housing was their only option – this is particularly the case for clients with a background of inter-generational social housing. Through Rapid Rehousing this client group has learnt that private rental housing is a sustainable tenure choice, which potentially avoids the cost of future provision of social housing.

1.5 Issues for the future

1.5.1 Eligibility criteria

For the future, a key issue that needs to be resolved is the eligibility criteria for Rapid Rehousing. The original eligibility criteria for Rapid Rehousing was that clients needed to have accessed TA more than four times (i.e. returned at different points in time for assistance) over the previous 12 months. The eligibility criteria were relaxed over time in all three locations. This meant that clients could be referred for Rapid Rehousing even if they had only used TA once or twice before or in some cases, were first time users. The relaxation of policy was said to be partly due to an overall decline in the number of people presenting for TA over time following the introduction of policy changes to the product – with fewer people applying there was a corresponding reduction in the number of people who met the Rapid Rehousing eligibility criteria. Another key factor behind the relaxation of eligibility criteria for Rapid Rehousing was said to be the imperative to achieve the target of 60 clients housed and supported for four months in each of the three locations within the 12 month project timeframe.

Lack of certainty in relation to eligibility criteria has not only resulted in an uneven pattern of referrals to Rapid Rehousing service providers but referrals of clients who proved not to be suitable for the product. Some clients only want short term accommodation and are not seeking long term private rental housing. Some clients do not want case planning or referral to support services. For other clients, due to the complexity of their needs, they are unlikely to be able to sustain a private tenancy even with support. For all three projects, a proportion of clients referred from Housing to Rapid Rehousing disengaged after assessment and were therefore not housed. Considerable resources are expended by Rapid Rehousing service providers in undertaking assessments that do not result in housing. This was most marked in Western Sydney where 254 referrals were conducted for 125 housed. For the future, greater clarity is needed on who is eligible for Rapid Rehousing so that referral practices are clear and consistent and that resources are not expended on assessing clients who are unsuitable.

It is also important that the operation of Rapid Rehousing is not dominated by the imperative to achieve targets within prescribed time frames. As noted above, this imperative was a factor in the relaxation of the eligibility criteria for Rapid Rehousing over time. While it is necessary to set targets to guide practice and to inform the funding approach, some flexibility is needed so that the need to achieve targets is not the driving force of referrals to Rapid Rehousing.

1.5.2 Length of support and client needs

The main change to Rapid Rehousing suggested by stakeholders was for a longer period of support (say 12 months) to be provided to clients to ensure long term tenancy sustainability. It is difficult to say whether this is a critical need as the project is still in the early stages of development. More data over time would likely be needed to inform a decision on this issue.

Some stakeholders suggested that Rapid Rehousing should have a focus on clients with more complex needs. There was an alternate view expressed however, particularly from Rapid Rehousing service providers, that the model is best targeted to clients with low to moderate needs. It is suggested that further research and testing of the model is needed to better assess this issue.

1.5.3 Time spent in temporary housing

While the initial response to clients is rapid it is not generally possible to secure a client private rental housing without some time spent in TA or other forms of temporary accommodation. Time spent in TA while waiting for a private rental varies considerably. In some cases a client may only be in TA for a few days but the period in TA is generally around 3-4 weeks. This issue is not seen as a failure of Rapid Rehousing. It takes time to find a suitable property due to issues such as the type of property needed, affordability and availability. While it is important to move as quickly as possible to support client engagement it needs to be recognised that some time in TA will be a reality of the operation of Rapid Rehousing although Rapid Rehousing service providers considered that time spent in TA may reduce now that real estate agents have become more involved in the project and are beginning to proactively contact Rapid Rehousing service providers about vacant properties.

1.5.4 Rentstart

Rentstart is a key component of enabling a Rapid Rehousing response. Rapid Rehousing service providers noted that the operation of Rapid Rehousing could be improved if a faster turnaround could be achieved for applications to Rentstart, noting that timing can be critical in securing a private rental tenancy in a competitive market. Some flexibility in the criteria was also sought - some Rapid Rehousing clients have been rejected for Rentstart due to marginal lack of affordability. More formal linkages between Rentstart and Rapid Rehousing could be developed for the future including for example, priority access to Rentstart for Rapid Rehousing clients.

1.5.5 Flexible service models

The flexibility in how Rapid Rehousing operates is a positive feature of the project, one that should be retained for the future. For example, there are variations in how Rapid Rehousing is delivered with Western Sydney services being based in Housing offices while Coffs Harbour is based with the service provider. There are also varying approaches to the service delivery model but overall, these variations do not appear to have affected the outcomes of the project. It is therefore suggested that this type of flexibility is retained – that is, each future Rapid Rehousing service be able to determine the service model that works best for them within an approved operating framework.

1.5.6 Funding model

There was overall support for the outcomes based funding model utilised by Rapid Rehousing where a proportion of funding is paid up front and the remainder once a client has sustained their tenancy for four months. A number of suggestions were however, made in relation to tying funding to the actual work load distribution including recognising that significant resources are expended on assisting clients who may not reach their four month sustainability mark. As one option, it was proposed that in addition to an upfront payment, funding could be structured to allow a payment on housing being secured with another payment at the four and/or six month intervals. It was also suggested that housing outcomes in addition to private rental be recognised in the funding structure as sometimes clients referred to Rapid Rehousing are more appropriately housed in other arrangements and securing such arrangements may require a significant investment of staff time.

1.5.7 Data and program guidelines

Data and reporting were identified as areas that need some improvement for the future in particular, data recording between the three Housing offices. Issues such as these together with eligibility and referral are ones that could be addressed through the production of Program Guidelines to support future rollout of the program.

2 INTRODUCTION

2.1 Background

This report summaries the outcomes of the evaluation of the Rapid Rehousing demonstration project. The evaluation was conducted by Robyn Kennedy Consultants with Simone Parsons and Associates as sub-contractors.

The aim of the Rapid Rehousing project is to assist frequent users of Temporary Accommodation (TA) to secure and sustain private rental housing. TA was designed to meet a gap in the service system by providing a very short-term safe place to stay for homeless households without complex needs while they arranged more suitable longer term accommodation. TA is generally provided in low-cost hotels, motels, caravan parks and similar accommodation. Not all clients are however, able to secure appropriate longer term accommodation while they are in TA and return repeatedly requiring further assistance.

Rapid Rehousing aims to respond immediately (within the first 24 hours) to repeat TA users. Rapid Rehousing puts in place a rapid response plan to assist and continues to assist the client once they have accessed private rental accommodation to help them sustain this tenancy. Rapid Rehousing aims to trial a new way to respond and intervene early with TA clients to stop them from cycling through the homelessness service system.

The Rapid Rehousing demonstration project is based in three locations: Coffs Harbour, Mt Druitt and Penrith. St Vincent de Paul successfully tendered for the two Western Sydney projects and New Horizons for Coffs Harbour. The three locations were selected for the demonstration project based on data which indicated a high number of repeat users of TA.

The project was established as a 12 month trial from October 2012.

2.2 About Rapid Rehousing

The *Going Home Staying Home Reform Plan* includes Rapid Rehousing among the four elements of its service design, with prevention and early intervention, crisis and transitional housing and intensive responses to complex needs clients (including Housing First approaches) being the other three service responses.

The *Draft Service Delivery Guidelines for Specialist Homelessness Services* identified key elements of service design associated with Rapid Rehousing:

- Intervene early to minimise the time that a person spends being homeless
- Fast track a client's path out of homelessness towards long term sustainable housing and social inclusion
- Build resilience and self reliance of people who are homeless
- Provide timely and appropriate interventions that end rather than perpetuate homelessness

A brief review of the literature found that there are similarities between Rapid Rehousing and Housing First in that both models aim to transition homeless people into long term housing options quickly without the requirement to transition through crisis accommodation prior. A distinction is however, generally made between the two on the basis that Housing First is generally associated with people who are chronically homeless and with complex needs while Rapid Rehousing is usually targeted to homeless people with low to moderate needs. Distinctions are also made

between the two models on the basis of the support period with Rapid Rehousing generally providing a much shorter period of support to clients.

Key concepts associated with Rapid Rehousing include:

- Emphasis on facilitating speedy access to stable long term accommodation particularly private rental housing
- Supporting access to rental housing through addressing individual barriers and building relationships with landlords/agents
- Case management at intake, during and after housing placement including the identification of immediate and longer term goals
- Enabling the client to sustain their tenancy through the provision of a range of support services including delivery of services in the home
- Matching the intensity of assistance to the client's needs
- Facilitation of connection of clients with mainstream services and transitioning the client from Rapid Rehousing case management to other community resources
- Financial assistance for bonds, advance rent, short term rental subsidies and flexible brokerage for home establishment costs

While Rapid Rehousing concepts can be applied across private rental and social housing, the Rapid Rehousing demonstration project that is the subject of this evaluation aims to place homeless people, specifically those accessing Temporary Accommodation, into private rental housing.

Rapid Rehousing concepts are consistent with Housing NSW's Private Rental Assistance Strategic Framework which emphasises the development of flexible forms of assistance tailored to individual need that support improved access to and sustainability of private rental housing.

3 METHODOLOGY

3.1 Overview of methodology

The methodology for the project included:

- On-site and phone consultation with New Horizons in Coffs Harbour
- On-site and phone consultation with St Vincent de Paul in Wentworthville
- On-site consultation with Christ Mission Possible in Kingswood
- On-site and phone consultation with representatives of Housing NSW – Penrith, Mt Druitt Coffs Harbour and head offices
- Analysis of Homelessness Action Plan portal data
- Analysis of data held by Housing NSW offices - Penrith, Mt Druitt and Coffs Harbour
- Review of Going Home Staying Home Reform Plan and draft Service Design Guidelines for Specialist Homelessness Services (Housing NSW)
- Brief internet research on models of Rapid Rehousing
- Review of various forms and materials used by Rapid Rehousing projects
- Client consultation
- Stakeholder consultation

3.2 Client consultation

Phone interviews were conducted with 21 clients – 9 from Coffs Harbour, 8 from Mt Druitt and 4 from Penrith. Clients were initially contacted by SVDP in the case of the Western Sydney projects and by Housing NSW in the case of Coffs Harbour. In the case of clients that consented to be interviewed, clients were then contacted by the consultant team via the clients' mobile phone. Not all clients whose contact details were provided were able to be contacted. Thirty names (10 from each location) were initially provided but 9 of these could not be contacted or did not return calls. A summary of the demographic characteristics of interviewed clients is included in Appendix 1.

3.3 Stakeholder consultation

Phone interviews were conducted with the following stakeholders:

- Probation and Parole
- Coffs Harbour Motel
- Nortec Employment & Training
- North Coast Settlement Services
- Coffs Harbour Real Estate
- Community Services NSW
- Stark Real Estate
- Salvation Army
- Jewish House

4 PROJECT DESCRIPTION

4.1 Objectives of the Rapid Rehousing project

The objectives of Rapid Rehousing are to:

- Undertake an initial assessment of clients' needs within 24 hours of entering TA;
- Put a case plan in place within 48 hours to identify the necessary steps for the client to take in order to access private rental accommodation and the range of support services the client may need to help them sustain their tenancy;
- House the client in a private rental option as soon as possible. A client may be housed in TA in or other short term option in the first instance if the service provider is unable to access a private rental option immediately;
- Provide or facilitate access to the range of support services required for the client or link them into the identified support services. The service provider is responsible for initially navigating the client through the service system to allow them to independently access services in the future; and
- Monitor and support the client to ensure that the tenancy is sustained for at least four months.

4.2 Service providers and target numbers

New Horizons is the service provider for Rapid Rehousing in Coffs Harbour and St Vincent de Paul in Penrith and Mt Druitt. Each of the three locations has a target of 60 clients housed in the private rental market, a total of 180 housing spots.

St Vincent de Paul subcontracted 20 housing spots in each of the two Western Sydney locations to Christ Mission Possible (a total of 40 spots). Christ Mission Possible were selected by SVDP as a subcontractor because they had been operating a model similar to Rapid Rehousing from their own resources for the previous four years and were seen as offering some practical support to SVDP who had less experience in the model with fewer established networks in the Western Sydney project locations.

Christ Mission Possible were subcontracted to implement the case plan developed by SVDP including assisting the client to access private rental housing and providing the required support to sustain the tenancy for at least four months.

At the time of this report, Mt Druitt had housed 65 clients and Penrith 60 (Western Sydney totals include those housed by Christ Mission Possible) and Coffs Harbour, 57.

4.3 Eligibility for Rapid Rehousing

The original eligibility criteria for Rapid Rehousing was that clients needed to have accessed TA more than four times (i.e. returned at different points in time for assistance) over the previous 12 months and be homeless with no immediate accommodation in place. Priority was to be given to Aboriginal people and single parents but other groups are able to be assisted.

The eligibility criteria were relaxed over time in all three locations. This meant that clients could be referred for Rapid Rehousing even if they had only used TA once or twice before or in some cases, were first time users. Of clients interviewed, most were first time users of TA as shown in the table below. Four interviewed clients had used TA two or three times before and one client had used TA more than four times before.

Table 4.1 Previous use of TA by interviewed clients

Time	Penrith	Mt Druitt	Coffs Harbour	Total
First time use	4	5	7	16
Used TA two or three times before		3	1	4
Used TA four or more times before			1	1
Total	4	8	9	21

Source: Client interviews

The relaxation of policy in relation to eligibility for Rapid Rehousing was said to be partly due to an overall decline in the number of people presenting for TA over time following the introduction of policy changes to the product – with fewer people applying there was a corresponding reduction in the number of people who met the Rapid Rehousing eligibility criteria. The table below shows the number of applicants for TA in each of the three project locations over time. Note that the table refers to units of TA assistances – clients may be assisted more than once in each year.

Table 4.2 Units of TA assistances Rapid Rehousing project locations

Units of TA assistances	Coffs Harbour	Mt Druitt	Penrith	Total
2010-2011	1285	1898	3451	6634
2011-2012	611	1826	1764	4201
2012-2013	1161	434	520	2115
Total	3057	4158	5735	12950

Source: Housing NSW 2013

As shown in the table, while there is some variation there has been an overall decline in the number of TA assistances over time in the project locations. This is most marked in Penrith.

Another key factor behind the relaxation of eligibility criteria for Rapid Rehousing was said to be the imperative to achieve the target of 60 clients housed and supported for four months within the 12 month project timeframe.

While there was an initial focus on single parents and Aboriginal households, it was recognised that the criteria needed to take account of local demand. In the Coffs Harbour context this meant high demand for TA from single males and this population group became key users of Rapid Rehousing in Coffs Harbour.

4.4 Service structure

All Rapid Rehousing projects operate in a similar manner in that all referrals are from Housing NSW – clients are initially seen by Client Service Officers and referred to Rapid Rehousing if considered potentially appropriate for the project. In some cases, an external agency may refer clients to Housing for Rapid Rehousing – in Coffs Harbour this included the Women's Refuge and the Aboriginal Health and Wellbeing Unit.

The goal is for Rapid Rehousing to assess clients within 24 hours from referral by Housing – this generally occurs although occasionally it may take longer if the client is difficult to contact. After assessment, a case plan is developed for the client and submitted to Housing NSW within 48 hours.

In the case of Mt Druitt and Penrith, Rapid Rehousing case managers are based at the respective Housing offices. For these two locations clients are assessed by Rapid Rehousing case managers at the Housing office – a private interview room is available at both offices for this purpose.

In the case of Coffs Harbour, Rapid Rehousing is based at New Horizons office. Clients referred from Housing are generally assessed by Rapid Rehousing case managers at the client's Temporary Accommodation such as a motel. A Rapid Rehousing case manager also works at the Coffs Harbour Housing office on Monday mornings so some clients are assessed there and occasionally clients are seen at the New Horizons office.

In the case of the Western Sydney services, a proportion of clients initially assessed by SVDP are referred to Christ Mission Possible for housing and implementation of the case plan developed by SVDP. Referral practices from SVDP appear to have been somewhat uneven but the overall goal was to refer one in every three clients to CMP. CMP initially sees the client in their offices where the case plan is reviewed with the client and the housing requirements of the client are established e.g. number of bedrooms, location.

After the initial assessment, support services are generally provided to the client by Rapid Rehousing service providers in their TA or private rental housing, once housed.

4.5 Services delivered

The key service supplied is support to assist clients secure private rental housing. This generally includes going with clients to real estate agents and to property inspections and/or providing the client with a letter of introduction to agents, assistance with tenancy and Rentstart applications and with setting up direct debit or Centrepay for rent payments. All Rapid Rehousing projects aim to build the skills and confidence of the client in applying for private rental housing and work to break down the barriers with agents.

Other support provided by Rapid Rehousing projects may include going with the client to Centrelink, ensuring they have adequate ID, accessing charities for furniture and furnishings, transport to appointments, provision of food assistance and making referrals to support services. Referral services may include GP or mental health service, Personal Helpers and Mentors Service (PHAMS), employment services, domestic violence counselling, drug and alcohol and FACS services. In some cases trained Rapid Rehousing staff may provide counselling and life skills development including parenting skills. Clients are also provided with a list of key contacts and key referral agencies.

Support also often includes budgeting skills. Western Sydney services do a budget at the beginning of the support period and then when the client secures a private rental tenancy. Christ Mission Possible have a financial counselling service which Rapid Rehousing clients are referred to for one on one support and clients may also attend budgeting training classes. It was noted that a number of clients have significant debts including credit cards.

The following table sets out the types of assistance provided by Rapid Rehousing projects as recorded in the HAP data portal reports. Note that the numbers refer to types of assistance to clients assessed – this is greater than the number housed in private rental. The data for Mt Druitt and Penrith has been combined in the data portal report.

Table 4.3 Forms of assistance to assessed Rapid Rehousing clients

Type of assistance	Western Sydney		Coffs Harbour	
	Direct assistance	Referred	Direct assistance	Referred
Financial	157	96	62	50
Drug and alcohol	55	10	17	14
Education, training, employment	2	23	11	21
Legal	28	43	4	6
Mental health	39	76	26	31
General health	16	25	14	24
Family & relationship counselling	19	26	16	22
Disability support	19	3	3	5
Other	163	43	9	6

Source: HAP data portal reports June 2013

As show, a wide range of supports are provided to Rapid Rehousing clients. Financial support is a key form of assistance – this may cover a wide range of supports including financial counselling, EPA vouchers, brokerage for furniture and furnishings or groceries. Mental health support was also a significant form of assistance for all locations including referrals to mental health services.

The Coffs Harbour project noted a high number of clients with mental health issues or escaping domestic violence and long term Aboriginal homeless. This location also sees a number of ex-prisoners including individuals still on parole. Western Sydney projects noted that a number of clients suffer from depression, bi-polar disorder or schizophrenia, drug and alcohol problems and/or learning disabilities.

4.6 Staffing and management

SVDP and New Horizons projects are staffed by around 1.6 EFT dedicated staff with oversight from a Manager who is also responsible for other projects. For example, the Coffs Harbour project employs one full time and one part time case manager reporting to the Coordinator of the North Coast Accommodation Project at New Horizons. Each of the SVDP Western Sydney projects employs one full time case manager and one part time support worker. Case managers are responsible for client assessments while support workers provide additional outreach support to the client. SVDP Western Sydney projects report to a manager who is also responsible for two other SVDP projects. The SVDP Western Sydney projects are also supported by two trained volunteers. The use of volunteers by SVDP has enabled a greater degree of outreach support to housed clients cost effectively.

Volunteers are not used in the Coffs Harbour project or by the sub-contractor to SVDP, Christ Mission Possible. Christ Mission Possible has a higher allocation of staff utilising around 3 EFT for its caseload.

4.7 Funding model

The funding model for Rapid Rehousing is as follows:

An up-front payment of:

- \$10,000 is paid to the service provider in each project location for planning and establishment costs.
- \$2,000 per client (\$120,000 for each of the three locations) is provided to the service provider at the commencement of the project. The period this payment covers is from the

first contact with the client in TA within 24 hours to their transition into private rental accommodation.

- \$700 for brokerage is paid for each client to assist with necessary items such as furniture or white goods or tenancy start up costs.

Quarterly payments of:

- \$2,000 per client is paid once a client has sustained the private rental tenancy for four months.

The total maximum amount payable for each SVDP and New Horizons client securing private rental accommodation is \$4,700. The sub-contractor to SVDP, Christ Mission Possible receives a total of \$2,950 per client from SVDP - \$2250 in fees and \$700 brokerage. These payments are also staged.

5 CLIENT CHARACTERISTICS

5.1 Gender of primary client housed

The table below shows the gender of the primary client housed by Rapid Rehousing at each location based on data collected by Housing NSW offices. As shown, while females make up the majority of primary clients, there is a higher proportion of male clients at Coffs Harbour compared to the other locations. This is likely due to this location housing a significant number of single males.

Table 5.1 Gender of primary Rapid Rehousing housed client

	Penrith		Mt Druitt		Coffs Harbour	
	No	%	No	%	No	%
Male	16	26.7	15	23.1	25	43.9
Female	44	73.3	50	76.9	32	56.1
Total	60	100	65	100	57	100

Source: Housing NSW spreadsheets August 2013

5.2 Aboriginality of primary client housed

It was noted by Western Sydney projects that Aboriginal clients were slow to access Rapid Rehousing but after some Aboriginal people had been assisted, there were many self referrals of Aboriginal people particularly at the Mt Druitt office. In Western Sydney Aboriginal households are still presenting at Housing and requesting Rapid Rehousing even though the service has ceased housing clients due to targets having been met. The table below shows the Aboriginality of the primary client housed by Rapid Rehousing at each location based on data collected by Housing NSW offices.

Table 5.2 Aboriginality of primary Rapid Rehousing housed client

	Penrith		Mt Druitt		Coffs Harbour	
	No	%	No	%	No	%
Aboriginal	5	8.3	19	29.2	16	28.1
Not Aboriginal	55	91.7	46	70.8	41	71.9
Total	60	100	65	100	57	100

Source: Housing NSW spreadsheets August 2013

As shown in table 5.2, there would appear to be good access to Rapid Rehousing for Aboriginal clients with a particularly high proportion of Aboriginal clients at Mt Druitt and Coffs Harbour with 29% and 28% respectively of primary clients housed being Aboriginal.

5.3 Age of primary client housed

The table below shows the age of the primary client housed by Rapid Rehousing at each location based on data collected by Housing NSW offices. As shown, clients across most age groups have been housed by Rapid Rehousing with the youngest housed overall being 17 and the oldest 63. Clients at Penrith tend to be slightly younger with a higher proportion aged in 25-35 years age bracket compared to the other two locations. Mt Druitt had the highest proportion in the 36-45 years age bracket while Coffs Harbour had the highest in the 46-55 years bracket.

Table 5.3 Age of primary Rapid Rehousing housed client

Age	Penrith		Mt Druitt		Coffs Harbour	
	No	%	No	%	No	%
Under 15	-	-	-	-	-	-
16-24 years	13	21.7	15	23.1	16	28.1
25-35 years	21	40.0	17	26.2	17	29.8
36-45 years	13	21.7	22	33.8	12	21.1
46-55 years	8	13.3	8	12.3	9	15.8
56-65 years	2	3.3	3	4.6	1	1.7
Over 65 years	-	-	-	-	-	-
Not recorded	-	-	-	-	2	3.5
Total	60	100	65	100	57	100

Source: Housing NSW spreadsheets August 2013

5.4 Household type of clients housed

While there was an initial focus on single parents and Aboriginal households at all project locations, in practice, all household types have been assisted including singles and couples with children. Client groups do however, vary between project locations. Coffs Harbour has had high demand from single men – this was thought to be in part due to the lack of local accommodation services for this population group.

The table below shows the household type of clients housed by Rapid Rehousing at each location based on data collected by Housing NSW offices. Coffs Harbour does not record household type apart from single parents. Data indicates that 20 of 57 (35.1%) clients housed by Coffs Harbour were single parents but there is no data on other household types. The HAP data portal does not collect data on household type.

As shown in the table, Mt Druitt has a higher number of singles and single parents with one to two children than Penrith while Penrith has a higher proportion of couple and couples with children. Overall, single parents are the household type most housed by Rapid Rehousing.

Table 5.4 Household type of Rapid Rehousing housed client

Household type	Penrith		Mt Druitt		Coffs Harbour
	No	%	No	%	
Single	5	8.3	11	16.9	N/A
Single 1-2 children	18	30.0	26	40.0	N/A
Single 3+ children	16	26.7	13	20.0	N/A
Couple	6	10.0	4	6.2	N/A
Couple 1-2 children	11	18.3	9	13.8	N/A
Couple 3+ children	3	5.0	2	3.1	N/A
Extended family	1	1.7	-	-	N/A
Total	60	100	65	100	

Source: Housing NSW spreadsheets August 2013

5.5 Level of need

Level of support need varies across clients from low to high. The following table sets out the level of need of the number of clients assisted (this is greater than the number housed) by Rapid Rehousing projects based on the HAP data portal reports. Note that data for Mt Druitt and Penrith have been combined in the data portal report.

Table 5.5 Needs of Rapid Rehousing clients assisted

Level of support need	Western Sydney combined	Coffs Harbour
Low	100	12
Moderate	40	27
High	5	54
Total	145	93

Source: HAP data portal June 2013

While the data might suggest Coffs Harbour had a higher number of clients with high needs, there are likely to be differences in interpretations of need between service providers and consultation suggests that in the case of clients referred to Christ Mission Possible by SVDP, most were considered to have moderate to high needs.

6 OPERATION OF RAPID REHOUSING

6.1 Eligibility for Rapid Rehousing

As noted in s 4.3, the eligibility criteria for Rapid Rehousing has varied over time due to fluctuations in demand for TA and the need to reach the target number of clients housed within the project time frame. Initially there was a focus on the original eligibility criteria of clients having used TA four or more times in the previous 12 months but this resulted in insufficient referrals. For example, from March to May 2013 there were no referrals from Housing NSW to Coffs Harbour Rapid Rehousing which slowed down achievement of the project targets.

Lack of certainty in relation to eligibility criteria has not only resulted in uneven referrals but may, in some cases, have resulted in referral of clients who did not necessarily require the assistance of Rapid Rehousing. Western Sydney Housing NSW representatives noted that a significant proportion of clients referred to Rapid Rehousing would likely have secured private rental housing without assistance (although it was questioned whether they would necessarily have sustained that tenancy). This view was not however, shared by Coffs Harbour Housing NSW representatives or Rapid Rehousing service providers who considered that most referred clients would have been unlikely to secure a private rental tenancy without support. Of clients consulted, over 70% said that they thought they would not have secured a private rental property without Rapid Rehousing while some said they were not sure. Client comments included:

“Rapid Rehousing helped me out a lot and I couldn't have done it without them. I have tried to get accommodation before and always been knocked back.”

There were mixed views about what the eligibility criteria for Rapid Rehousing should be in the future. Some stakeholders considered that the original eligibility should be restored while others felt that the occasions of use of TA should not be the determining factor but rather the occasions of homelessness experienced by the client. Others felt that all clients presenting for TA should potentially be eligible subject to their suitability for a Rapid Rehousing response, as discussed as follows and in section 9.1.

6.2 Suitability of clients for Rapid Rehousing

Not all Temporary Accommodation clients are suitable for Rapid Rehousing. Some clients only want short term accommodation and are not seeking long term private rental housing. Some clients do not want case planning or referral to support services. For other clients, due to the complexity of their needs, they are unlikely to be able to sustain a private tenancy even with support. For all three projects, a proportion of clients referred from Housing to Rapid Rehousing disengaged after assessment and were therefore not housed.

At the time of this report Coffs Harbour had received 93 referrals from Housing NSW and had housed 57 while the two Western Sydney services had received 254 referrals and housed 125. The high ratio of referrals to housed clients for the Western Sydney services appears to be partly related to the process of referral employed by Housing offices. In general, Coffs Harbour Housing appears to have employed greater ‘triaging’ of clients to determine the suitability of clients for Rapid Rehousing. While Housing has some written procedures for referral to Rapid Rehousing these are primarily focused on data entry without guidance on assessing the suitability of clients for the product apart from the broad eligibility criteria. This lack of guidance is likely to be a factor in the variation in the number of referrals to housed clients between project locations with the Coffs Harbour office more selective in their referrals.

In addition to a number of clients disengaging after assessment, a proportion of clients have been referred back to Housing from Rapid Rehousing because they are unsuitable for the product – sometimes the client's needs are too complex (including complex drug and alcohol and mental health issues) and these clients are considered unlikely to be able to sustain a private rental tenancy. In some cases, clients referred back have been able to be housed in social housing or assisted with another product including the Private Rental Brokerage Service.

6.3 Time in Temporary Accommodation

While the initial response to the client is rapid it is not generally possible to secure a client private rental housing without some time spent in TA or other forms of temporary accommodation. Time spent in TA while waiting for a private rental varies considerably. In some cases a client may only be in TA for a few days but the period in TA is often longer. The cost of accommodation in TA for Rapid Rehousing clients is met by Housing NSW.

Coffs Harbour Rapid Rehousing aims to have clients housed in private rental within 3 weeks. The period in TA is influenced by the availability of affordable properties and it was noted by Coffs Harbour Rapid Rehousing that Christmas and Easter were a difficult time to get private rentals.

For Western Sydney projects, TA is generally provided for least 2 weeks and often for 4 weeks before securing a private rental property. In some cases, clients referred to Rapid Rehousing only have a few days of TA entitlements left, having used up their annual allocation – in this case Rapid Rehousing may need to pay for a couple of nights of TA or find another short term solution.

Of clients interviewed, clients were generally housed in private rental within 3-4 weeks as shown in the table below. Five clients were housed more quickly and three spent more than four weeks in TA prior to securing a private rental property.

Table 6.1 Time in TA for interviewed clients

Time	Penrith	Mt Druitt	Coffs Harbour	Total
Up to a week	-	1	-	1
One to two weeks	-	-	2	2
Two the three weeks	1	1	1	3
Three to four weeks	2	4	4	10
More than four weeks	1	1	1	3
Not known	-	1	-	1
Total	4	8	9	21

Source: Client interviews

Coffs Harbour Rapid Rehousing prefers to get clients into a short term letting while waiting for a private rental tenancy rather than using TA. Coffs Harbour is a holiday town and in non peak periods there is more holiday stock available. New Horizons is able to utilise holiday rentals while seeking to obtain a private rental tenancy for the client. New Horizons has been able to negotiate low rent for this accommodation which means it is more cost effective than TA and accommodation generally has more amenities than TA accommodation. For example, holiday rentals can be negotiated for around \$250 a week - Rapid Rehousing may pay \$100 of this with the client contributing the balance. Clients are able to claim Rent Assistance while in medium term accommodation. Contributing towards the cost of medium term accommodation provides clients with an adjustment period to budgeting for rent.

Table 6.2 below shows the number of days spent in TA by clients prior to being housed by Rapid Rehousing based on data collected by Housing NSW offices. As shown, the data suggests that clients at Penrith tend to stay in TA longer than the other locations although it is noted that in the case of Coffs Harbour clients may be relocated to a short term holiday letting from TA while waiting

for private rental as discussed above. The data suggests that a higher proportion of Mt Druitt clients have shorter stays in TA compared to the other locations although it should be noted that the data may not be completely accurate. It is difficult to determine the factors influencing this outcome – it may in part be due to differences in rental markets with greater availability of affordable accommodation in some locations but the other factor that should be considered is that Penrith Rapid Rehousing employs a less ‘hand on’ approach to assisting clients than the two other locations, that is, the Penrith project is less likely to accompany clients to real estate agents, property inspections or other service providers. This may result in clients taking longer to approach real estate agents or having less initial success in securing a tenancy.

Table 6.2 Time spent in TA for all housed Rapid Rehousing clients

No of days in TA	Penrith		Mt Druitt		Coffs Harbour	
	No	%	No	%	No	%
Under 7 days	6	10.0	35	53.8	25	43.9
7-14 days	9	15.0	13	20.0	14	24.6
15-21 days	15	25.0	9	13.8	7	12.2
22-28 days	17	28.3	6	9.2	4	7.0
29-35 days	12	20.0	-	-	-	-
36 + days	1	1.6	2	3.1	-	-
Not recorded	-	-	-	-	7	12.2
Total	60	100	65	100	57	100

Source: Housing NSW spreadsheets August 2013

That clients may stay in TA for perhaps 3-4 weeks is not seen as a failure of Rapid Rehousing. It takes time to find a suitable property due to issues such as the type of property needed, affordability and availability. While it is important to move as quickly as possible to support client engagement it needs to be recognised that some time in TA will be a reality of the operation of Rapid Rehousing, although Rapid Rehousing service providers considered that time spent in TA may reduce now that real estate agents have become more involved in the project and are beginning to proactively contact Rapid Rehousing service providers about vacant properties.

6.4 Use of Rentstart

Rapid Rehousing uses Rentstart for bond and advance rent assistance. Rapid Rehousing is generally able to secure at least a three week bond loan and two weeks advance rent. Brokerage may be used to top up of Rentstart or sometimes another service provider such as Anglicare may contribute towards these costs. In the case of Coffs Harbour Rapid Rehousing, brokerage may be used for a holding deposit on properties while waiting for Rentstart to come through.

Rapid Rehousing also assists clients to access Rent Assistance to support rent payments.

6.5 Type of private rental properties secured

All properties secured by Rapid Rehousing projects are standard private rental. Not all properties are however, in good condition. This is a particular problem for clients on Newstart who can only afford rental at the bottom of the market. Newstart clients tend to be single men and in the case of Coffs Harbour, often transient. It was noted that in Coffs Harbour a basic rental unit costs \$180 a week and real estate agents won't approve a tenancy for a Newstart client over \$180 a week. In the case of very low income clients such as singles on Newstart all Rapid Rehousing projects have developed share accommodation options. For example, in Western Sydney older males are often accommodated in share housing on individual leases in a standard 3 or 4 bedroom property.

Christ Mission Possible also provides share housing for singles usually headleasing two bedroom accommodation with each of the two clients having their own sublease. CMP charges each single \$180 a week including water and electricity. CMP supplies all furniture and furnishings for share accommodation from its own resources.

While share housing may not be suitable for all clients, it does offer an opportunity for those clients for whom it is appropriate to access a standard of accommodation that they may otherwise be unable to afford.

6.6 Length and type of support

Support to clients is generally provided for a minimum of 4 months after commencement of the private rental tenancy, noting that the Western Sydney projects commit to providing 6 months support. Support during this time is focussed on ensuring clients have the skills to maintain their tenancy including ensuring rent is kept up to date. Other support may include referral to counselling, driving clients to appointments such as the medical centre, delivering food and offering personal support to break social isolation. Client comments included:

“Having someone to guide us and talk things over with it is important.”

“It was great to get someone to help us find out what we could do and where we could go.”

Support tends to be intensive initially and in the case of Christ Mission Possible may include after hours support where necessary. Contact with the client may vary from daily to weekly to monthly depending on the needs of the client – this often involves visiting clients in their housing to check on their progress and needs. Of clients interviewed, Rapid Rehousing service providers were still in contact with a number of clients while others felt they no longer needed assistance.

“They keep in contact but I’m pretty settled now”

Of clients interviewed, 80% said that the help they got from Rapid Rehousing was the right amount while 20% said that they would have liked more help.

As targets have been met in Western Sydney, Rapid Rehousing staff are currently concentrating on visiting all active clients until the end of the project is reached in October and keeping informally in touch with those whose tenancies that have reached 5-6 months. It was noted that Western Sydney clients are now getting much more support as the assessment and housing stage of the project has been completed.

Exit strategies focus on ensuring that the client is linked to appropriate referral services and that all tenancy issues are being managed. Referrals may include mental health, PHAMS, Headspace, GP, psychologist, Aboriginal Medical Service, Burnside, Community Services and family support services. Rapid Rehousing aims to connect clients to the services that are appropriate for them for example, older single males may be connected with the Men’s Shed or neighbourhood centre in an effort to break down the client’s social isolation. The Coffs Harbour project also deals with Probation and Parole as some clients come straight out of prison. A problem with all Rapid Rehousing projects is that there are often waiting lists for services that can provide support to clients or clients may not meet referral agency eligibility criteria.

6.7 Differences between operating models

6.7.1 Office base

A key operational difference between Rapid Rehousing projects is that Western Sydney projects are based at Housing NSW offices while the Coffs Harbour project is based at New Horizons office. There were varying views about the value of Rapid Rehousing staff being based at Housing NSW offices. SVDP and Western Sydney Housing were of the view that having Rapid Rehousing staff based at the Housing office was beneficial as TA clients could be seen immediately. This was seen to reduce the chances of clients not coming back and has assisted in building good relationships with Housing staff.

While clients are not generally seen immediately in the Coffs Harbour model, there is however, little delay – clients are contacted as soon as a referral is received (generally via email) and arrangements are made to do a full assessment and case plan that day or the following day. New Horizons also works at Housing on Monday mornings and meets with Housing each Wednesday afternoon to go through the client list. New Horizons were of the view that it is preferable to meet with clients outside of Housing NSW as it was considered that clients are more relaxed in their own environment. Coffs Harbour clients interviewed for the evaluation indicated they appreciated being assessed in their own temporary accommodation.

6.7.2 Service model

There are some differences in the level of “hands on” support provided by Rapid Rehousing projects. Mt Druitt, Coffs Harbour and the SVDP subcontractor, Christ Mission Possible all provide substantial outreach support - accompanying all clients to real estate agents, property inspections and other service providers. The Penrith Rapid Rehousing case worker is more office based and is less likely to accompany clients to real estate agents and other services (although may do so in some cases) but provides a good package of materials for clients to support them in taking action themselves.

Stakeholders felt that there are advantages to both approaches. The Mt Druitt, Coffs Harbour and Christ Mission Possible approach was seen as providing effective role modelling for clients while the Penrith approach can be seen as one of empowering clients. Both approaches were seen as effective as both achieved their targets and both established good relationships with real estate agents.

6.7.3 Leasing model

All private rental housing with the exception of those properties managed by Christ Mission Possible is leased in the name of the client. Christ Mission Possible operates a different model whereby they headlease properties from the private rental market in their own name and issue clients with subleases. CMP noted that often real estate agents won't initially rent directly to the client due to the client being on the TICA database or because of their appearance or behaviour so a headlease model provides a means for the client to access the private rental market and build a good tenancy history.

Under the headleasing model, clients pay rent to CMP and CMP set up payment plans where clients get into rent arrears. At the end of the 6 or 12 month lease, the property is resigned in the client's name with the client staying on in the property. During the time on a headlease the client can pay off debts and transition off TICA. If the client is not yet ready to transition to their own tenancy at the end of the lease period, CMP will continue to provide support, otherwise the client is exited although CMP continues to remain available to the client as needed.

6.8 Relationship to other housing/homelessness services

6.8.1 Private Rental Brokerage Service

There are similarities between Rapid Rehousing and the Private Rental Brokerage Service although stakeholders considered that there was no duplication between them it was said that the PRBS in the project locations tend to focus on clients who are more complex and are already engaged with a support service. In Western Sydney the PRBS tends to primarily focus on Start Safely clients.

Rapid Rehousing was seen as focused on assisting clients who were not necessarily linked to a support service and as offering a longer support period, more case management and a bigger package of support than the PRBS including more hands-on outreach support. In practice, clients whose needs are assessed as more complex were seen by stakeholders to be best managed through the PRBS with Rapid Rehousing seen as best suited to clients with low to moderate needs.

In the light of the Private Rental Assistance Strategic Framework however, it needs to be noted that both products have a similar goal in terms of supporting access to and sustainability of private rental housing and identifying distinctions between the products may be less useful than acknowledging that clients require varying levels of support.

6.8.2 North Coast Accommodation Project (NCAP)

Rapid Rehousing in Coffs Harbour works closely with the North Coast Accommodation Project (NCAP) operated by New Horizons in the Mid North Coast and by On Track in the Far North Coast. NCAP is funded under the Homelessness Action Plan. The evaluation did not undertake a detailed comparison of Rapid Rehousing with the NCAP but there would appear to be some similarities between the two models in that both provide assistance to homeless or at risk households to access and sustain private rental housing. Differences were however, also noted between the models:

- NCAP has a broader focus than Rapid Rehousing as it is not specifically targeted to people in TA
- Referrals can be made to NCAP from any service provider unlike Rapid Rehousing where referrals are restricted to Housing NSW.
- NCAP was seen by stakeholders as less intensive than Rapid Rehousing and as at aimed clients who need lower levels of support than Rapid Rehousing.
- While focused on the private market, NCAP may also secure housing for clients in other tenures including social housing where appropriate.
- Rapid Rehousing also generally offers a faster turn-around for clients than NCAP due to the imperative to assess clients within 24 hours and develop a case plan in 48 hours.

Overall, while there are similarities with NCAP, Rapid Rehousing appears to act more as an additional product for Housing NSW than as a duplicate of NCAP. Housing NSW representatives noted that without Rapid Rehousing there would be a gap in what could be offered to Housing NSW clients – Rapid Rehousing provides the capacity to work with clients to secure and sustain a private tenancy apart from those managed through the PRBS.

Like the PRBS, while there some operational differences between Rapid Rehousing and NCAP, in practice both models provide responses that are consistent with the Private Rental Assistance Strategic Framework in terms of varying levels of support to access and sustain private rental housing.

6.8.3 Intersection with SHS

In some cases, clients referred to Rapid Rehousing are considered to initially require 24/7 support. Western Sydney Rapid Rehousing has referred such clients to crisis services but continued to case manage them, subsequently housing them after 2-3 months. On a few occasions, the Coffs Harbour project has needed to refer a client to a refuge to ensure their safety or access their expertise in DV or youth support but refuges have not taken the referrals. There was a view expressed by stakeholders that SHS in Coffs Harbour are disengaged with Rapid Rehousing perhaps due to the fact that a consortium of SHS was unsuccessful in their tender for Rapid Rehousing. Stakeholders considered there was a need for better engagement with SHS in the region in the future.

6.9 Funding model

6.9.1 Funding model structure

The funding model is based on the number of clients housed, not the number assessed. In the case of the Western Sydney services there was a high ratio of referrals to the number actually housed, around 2:1 although this ratio was lower in Coffs Harbour and also in relation to CMP who housed 40 out of 46 referrals. Rapid Rehousing service providers noted that significant resources are expended on assessment and development of a case plan and that this needed to be recognised in the funding model or referrals need to be more targeted to avoid inappropriate referrals.

The funding model is also linked to the number of tenancies that reach four months. This means a second payment is not made for tenancies that do not reach this milestone even though there may have been intense support provided and the client may have achieved a private rental tenancy for the first time. The funding model also does not take into account clients assessed and managed into a housing outcome other than private rental. It was noted significant resources may be used in assisting a non private rental housing outcome for clients – in some cases it may be a better housing outcome for clients to be assisted into social housing or to move back to family.

The issue of the structure of the outcomes-based funding model was also raised. As large organisations, New Horizons and SVDP are able to manage milestone-based payments as they have the capacity to absorb costs and cash flow Rapid Rehousing but it was questioned by stakeholders whether a smaller organisation would be able to manage this arrangement.

The funding model is discussed further in section 9.

6.9.2 Brokerage

The Rapid Rehousing funding model provides \$700 per client for brokerage. This is generally spent on furniture, white goods and other furnishings but occasionally may be used for rent arrears or other tenancy related costs. The amount of \$700 per client was considered by the Coffs Harbour project to be too low in most cases. While this amount may be sufficient for singles sharing, the Coffs Harbour project considered it insufficient for a family. The Coffs Harbour project can often spend around \$1500 per household noting that some people have no possessions at all. The Coffs Harbour project advises that they have tried to be creative when using brokerage funds through buying second hand goods – they have good relationships with Op Shops who notify them when goods come in. They are also able to obtain free furniture and kitchen goods from Lighthouse Care and motels have donated items such as linen, towels and furniture. The Coffs Harbour project is also able to utilise low cost removal services and furniture storage space.

Western Sydney projects considered that \$700 for brokerage was often sufficient as SVDP has a lot of resources through which they can get free or cheap furniture and furnishings. The Salvation Army is a key source of household goods.

7 CLIENT AND SERVICE SYSTEM OUTCOMES

7.1 Responding to individual homelessness

While the individual circumstances of all clients prior to seeking TA and being referred to Rapid Rehousing is not known, the client interviews conducted for the evaluation found that in all locations, clients had been homeless prior to seeking TA. A total of 9 clients (from 21) had no accommodation at all, one was living in overcrowded conditions and the remainder had been staying in motels or with family and/or couch surfing. Circumstances among clients included eviction from private rental, current living conditions becoming uninhabitable as a result of fire, homelessness as a result of relationship breakdown and breakdown in relationships where the person had been couch surfing.

Across all three locations the majority of respondents had been homeless for more than four weeks prior to receiving TA and being referred to Rapid Rehousing as shown in the table below.

Table 7.1 Length of time interviewed clients homeless prior to TA

Time	Penrith	Mt Druitt	Coffs Harbour	Total
Up to a week	1		1	2
One to two weeks		1	1	2
Two the three weeks			1	1
Three to four weeks		1		1
More than four weeks	3	6	6	15
Total	4	8	9	21

Source: Client interviews

Of clients interviewed, all clients said that the help they received to access private rental housing and the support to sustain their tenancy once the housing was secured were very significant. Client comments included:

"I would still be homeless if it wasn't for them and I would have no furniture."

"It was the pushing that I needed to get help and to get out of the situation with my partner. He never paid the rent in many places that we lived and I didn't know and because of this I was knocked back by real estates."

"They got me my house. They provided reassurance that there were more options than just Housing NSW."

"Having someone there to actually talk to and go to the real-estate and look on the internet for properties was really important."

7.2 Establishing a rental history

Gaining a private rental property through Rapid Rehousing has enabled clients to establish a good rental history – this is particularly important for clients who have not rented previously or who have a previous poor rental history. This benefit is also available for clients in share housing as they are on individual leases or sub-leases. In Western Sydney while most clients had rented privately before, around a quarter had no prior private rental experience. In Coffs Harbour 63% of clients had not rented privately before. Of clients interviewed, over half had been in their tenancy for four to six months with 23% for shorter periods and 14% over six months.

7.3 Sustainability of tenancies

The Rapid Rehousing project is not yet complete in particular, some clients have only been recently housed so it is difficult to judge the overall sustainability of tenancies. Rapid Rehousing does appear however, to have had good success to date with sustaining tenancies across all household types and age groups.

Of the 57 clients housed by the Coffs Harbour project to date, eight did not sustain their tenancy for at least four months. Five of the eight who did not sustain their tenancy for four months were single men who vacated without cause, raising the question as to whether these clients were in fact suitable for Rapid Rehousing.

Of the 125 clients housed by Western Sydney projects, 21 have reached 4 months tenancy and 40 have reached 6 months with the remainder not having reached 4 months yet. It was advised that of the total of 125 housed, six tenancies have failed but three of these had reached the 6 month mark prior to ending. Tenancies that failed were thought to be linked to the fact that Rapid Rehousing did not have the capacity to provide enough post housing support as they were very focused on assessments – completing 254 assessments against a target of 125 housed. It was noted that the more time spent in assessments the less time there is to provide support in the community.

Some concern was expressed by stakeholders that 4-6 months support may be an insufficient period of time to ensure sustainable tenancy outcomes and that a longer period could be necessary with some stakeholders suggesting that at least 12 months support should be offered.

7.4 Non housing outcomes

Overall, anecdotal evidence suggests that Rapid Rehousing has assisted in building the life skills and confidence of clients and built tenancy management skills including budgeting and keeping rent up to date. Of clients interviewed, most stated they now felt more able to manage a private rental tenancy and were less likely to become homeless or need TA again. Securing private rental housing was said by interviewed clients to have significantly relieved the stress that had been experiencing. Most clients interviewed said that they were now also more aware of where they could go in their community for help than before they were assisted with Rapid Rehousing. It was also noted by stakeholders that securing private rental housing can have positive health benefits:

“Having their application for accommodation accepted provides real confidence for clients and you can see the changes in health, both mental and physical, because of this lift.”

It was said that the provision of housing, support and home furnishings enables people to restart their lives – the family dynamic changes and with that individual morale improves. Another stakeholder noted that changes in the levels of confidence of clients due to securing and maintaining private rental housing facilitated access to employment:

“I have observed real changes in the levels of confidence particularly for younger girls who are now doing really well. I can now send them to job interviews knowing they will present well.”

While most Rapid Rehousing clients were on Centrelink benefits, it was noted that some clients had gone on to paid employment or to TAFE study once they had a stable tenancy. Western Sydney projects noted that they are working with a service provider to assist Rapid Rehousing clients access a Certificate III in retail training while some clients were looking to start their own businesses such as mowing lawns.

It was noted that goals such as employment or study are often part of the case plan which looks at the long term with a focus on what is needed to get the person into the workforce with the aim of breaking the cycle of welfare dependence.

A representative of Probation and Parole noted that reduced rates of re-offending when individuals are released from custody are often dependent on these individuals being able to access and sustain housing. Programs like Rapid Rehousing are able to provide the necessary case management and wrap around support required by these individuals.

“Often offenders get out of jail and their primary relationships are in tatters. Women are particularly vulnerable where there has been a previous history of domestic violence.”

7.5 Service coordination

Stakeholders noted that strong coordination within the service system was being developed through Rapid Rehousing processes. Rapid Rehousing was said to work well with other service providers because it concentrates on the housing allowing other providers to concentrate on their area of expertise such as mental health or employment. One stakeholder, Nortec Employment & Training emphasised that the collaboration between their service and Rapid Rehousing Coffs Harbour enables Rapid Rehousing clients' specific employment objectives to be addressed without concern for housing stability:

“Stable housing is an integral part of someone having capacity to work or seek employment ... knowing they are in viable accommodation means I can really focus on the job readiness and employment options”

7.6 Cost assessment

Undertaking a cost benefit analysis of the Rapid Rehousing model was beyond the scope of the evaluation but some general comments can be made about comparative costs and costs averted. In relation to comparative costs, it is noted that the Rapid Rehousing cost per client (\$4700) is higher than for some other Homelessness Action Plan projects. For example, the average cost per client in NCAP was assessed at \$1,580¹ while the average cost for clients of the three HAP projects focused on people at risk of eviction varied from \$1815 for the mid north coast project to \$5846 for the coastal Sydney Aboriginal project².

The cost of Rapid Rehousing is also higher than the cost of provision of TA on a per client basis. The table below shows the costs of provision of TA in Greater Western Sydney and in Northern NSW for 2012/13.

Table 7.2 Cost of provision of TA 2012/13 in GWS and Northern NSW

Data item	Greater Western Sydney	Northern NSW
Total cost of TA provided 2012/13	\$2.918m	\$1.978m
Number of clients that received at least one occasion of TA	3906	4057
Average cost of TA per client	\$747	\$488
Number of occasions of TA provided	9458	9305
Average cost of TA per occasion	\$309	\$213
Number of TA occasions provided to return clients in 2012/13	5552	5248

Source: Housing NSW

¹ ARTD (2013) *NSW Homelessness Action Plan Evaluation: Evaluation of the North Coast Accommodation Project*

² Robyn Kennedy Consultants (2013) *Homelessness Action Plan Extended Evaluation: People at Risk of Eviction Summary Report*

As shown, the cost per client of provision of TA in Greater Western Sydney in 2012/13 was \$747 and \$488 in northern NSW. This is greater than the occasion of TA service of \$309 in GWS and \$231 in northern NSW, consistent with the data indicating high repeat use of TA by clients.

While some stakeholders viewed Rapid Rehousing funding as relatively generous on a per client basis, it needs to be noted that Rapid Rehousing projects assess and provide support to more clients than they house – in the case of Western Sydney projects significantly more clients were assessed than the number housed. Additionally, only private rental housing outcomes are generally recorded – in some cases Rapid Rehousing assists clients into options that are more appropriate to their needs including public or community housing. Rapid Rehousing support is also more intensive than TA and some other HAP models – the process of accompanying clients to real estate agents, property inspections and service providers is resource intensive but effective in securing timely outcomes.

In relation to costs averted through Rapid Rehousing it is noted that the vast majority of tenancies secured through Rapid Rehousing have so far been able to be sustained – this means that costs associated with repeat use of Temporary Accommodation have been avoided. As indicated by the data, as there are a high number of repeat users of TA the real cost per client over time is likely to be higher than the annual cost shown above.

Rapid Rehousing also assists in avoiding as the costs associated with homelessness. Previous research³ suggests that the costs associated with homelessness and eviction are significantly higher than the costs of tenant support programs. Tenant support programs also result in significant social and economic benefits to tenants.

Rapid Rehousing projects report that a number of clients had little expectation that they would ever have been able to rent privately, assuming that social housing was their only option – this is particularly the case for clients with a background of inter-generational social housing. Through Rapid Rehousing this client group has learnt that private rental housing is a sustainable tenure choice, which potentially avoids the cost of future provision of social housing. Rapid Rehousing was said to have “provided an opportunity to break the belief that social housing is the answer to all housing needs.”

7.7 Meeting a need

Stakeholders considered that without Rapid Rehousing there would be a gap in what could be offered to Housing NSW clients – it was felt that there needed to be the capacity to work with clients to secure and sustain a tenancy apart from Start Safely clients managed by PRBS. Rapid Rehousing was seen to offer a level of support that could not be offered by other Housing products including providing initial intense hands-on support as well as support and monitoring over time.

³ Ibid

8 SUCCESS FACTORS

The success of the Rapid Rehousing projects is linked to a number of factors as discussed below:

8.1 Speed of response

The quick turnaround from referral to Rapid Rehousing was seen to be a strength and as distinguishing Rapid Rehousing from other housing products and services including NCAP. Housing NSW and Rapid Rehousing service providers agreed that having the initial contact with clients as soon as possible was a critical part of the success of the project – early contact keeps the client engaged and motivated to secure private rental housing. Early contact also means that issues that may affect the ability of a client to sustain a tenancy can be addressed through direct assistance or referral at the same time that private rental housing is being sought. One TA accommodation provider noted:

“Rapid Rehousing provides housing and a complete support package. Without it people would be moving back into homelessness after the 28 days that TA was up. They tend to give up around day 15 and become increasingly isolated in their rooms - they end up homeless again”.

8.2 Strong relationships with Housing NSW

All Rapid Rehousing service providers have strong relationships with Housing NSW – this facilitates speed of referral and supports the client in accessing other appropriate housing products including Rentstart. Good relationships were said to have also supported assisting clients to access social housing where this was a more appropriate housing outcome for the client.

8.3 Good relationships with real estate agents and private landlords

All Rapid Rehousing projects have been able to develop good relationships with real estate agents. In the case of Coffs Harbour the Rapid Rehousing project was able to build on relationships established through the North Coast Accommodation Project. It was noted by one real estate agent that they had been approached in the past by service providers wanting access for their clients to private rental but as they offered limited support, the real estate agent had declined to participate. It was said that the level of support offered by Rapid Rehousing was a critical element in encouraging the agent to participate:

“We have a strong relationship with Rapid Rehousing who persisted in developing the connection and provided the support and re-assurance we needed in order to engage with the Rapid Rehousing project. Agents have to feel supported and encouraged to make their properties available to people with no previous rental history and living on benefits. Rapid Rehousing understood the way we worked and accommodated that”.

Another real estate agent thought that Rapid Rehousing offers a greater sense of security to agents and owners than Housing NSW private rental products alone:

“Real Estate agents tend to shy away from the Tenancy Guarantee alone as it is an indication of people being in a high degree of need and without the support service, it's just too much of a risk.”

Due to strong relationships with real estate agents, Rapid Rehousing has been able to secure tenancies for clients who would otherwise likely be rejected such as Newstart clients. It was noted by one real estate agent that getting owner approval for some applicants for private rental housing was often a challenge but Rapid Rehousing's role in supporting the tenancy was often the difference between the landlord saying no and leaving it to the agent to make the decision.

Coffs Harbour Rapid Rehousing noted that they aim to keep in regular contact with agents to monitor any problems with the tenancy and intervene early to avoid clients falling into rent arrears or where they do fall into arrears, working with the client and real estate agent on a repayment plan rather than termination action. It was noted by one real estate agent that when tenants fall behind in their rent it generally results in significant tenancy management but the *“Rapid Rehousing investment offsets that workload – it wouldn’t be viable without it.”*

Real estate agents are now proactively contacting Rapid Rehousing projects when they have vacant properties. Even though Western Sydney projects have stopped housing people, they are still getting real estate agents contacting them about vacancies.

Rapid Rehousing also works with private landlords. In Coffs Harbour three private landlords run share accommodation – share accommodation is often the most affordable option for single people. Coffs Harbour Rapid Rehousing has also established good links with TA operators such as motels which facilitates support of the client in their TA accommodation. One motel operator consulted noted that they are happy to be a referee for TA clients for private rental if the client adheres to the rules of the motel.

8.4 Tailored to individual needs

The nature and intensity of support provided varies according to the needs of clients but most clients require a range of supports to establish a tenancy including intense assistance up front. Rapid Rehousing aims to focus on the personal development of clients, setting concise goals and building self esteem by encouraging clients to advocate for themselves over time.

A number of stakeholders stressed the importance of Rapid Rehousing’s “hands on” approach in assisting clients’ access private rental. This was identified by stakeholders in both Western Sydney and Coffs Harbour as a central element contributing to the success of the approach. Rapid Rehousing has the benefit of being able to take clients to property inspections and services – this was seen as an important factor in motivating clients and building their self confidence as well supporting access to private rental for clients otherwise unlikely to secure a tenancy including clients who can’t read or write or know how to fill in applications. This was noted as a particular problem for migrants and refugees. A number of interviewed clients particularly noted the value of assistance with completing multiple forms and getting their ID together.

Some clients may never have rented privately before – they may have been in social housing, with families, sleeping rough or been in a refuge. These clients have often never seen private rental as an option and may be reluctant to go into real estate agents. These clients may require a higher level of support to establish and maintain the tenancy. Other clients prefer to have less support once their tenancy has been established. Varying the level of support according to need is consistent with the client centred approach reflected in Going Home Staying Home reform directions.

8.5 Flexibility of funds

Rapid Rehousing benefits from the flexible use of funds enabling funds to be tailored to individual needs to support a good housing outcome. The availability of brokerage to help a client access their birth certificate to achieve the 100 ID points or place a deposit to quickly secure a property were cited as examples of the varying ways in which brokerage may assist. In one case study, a homeless girl turned 18 and had to leave the youth refuge she was staying in. She had previously been homeless on ten occasions. Coffs Harbour Rapid Rehousing was able to secure a tenancy with a private landlord and is subsidising her rent \$40 a week until she starts her apprenticeship when she will be able to afford the rent.

The availability of funds to set clients up with a full set of household goods was also seen as contributing towards the success of Rapid Rehousing particularly as clients are often able to pick out their own goods.

8.6 Availability of Rentstart

Private rental tenancies generally require a bond and advance rent. The availability of Rentstart to meet these costs is a critical component of success of a project like Rapid Rehousing. A brief review of literature on Rapid Rehousing as a model found that models rely on a source of funds to meet these kinds of tenancy start up costs. These findings suggest that it may be appropriate to more formally link Rentstart with Rapid Rehousing if Rapid Rehousing was to be rolled out more broadly across NSW. This might mean for example, a faster turnaround of Rentstart applications for Rapid Rehousing clients, as discussed in the next section.

8.7 Developing options for singles

Rental markets in all Rapid Rehousing projects were said to be least affordable for singles. In general, affordable private rental accommodation could be found for families in all locations due to higher Centrelink benefits for families including higher Rent Assistance. To address the issue of lack of affordability for singles, all projects have developed share housing options – these were seen to be generally working well for clients and providing access to housing that single clients would otherwise be unable to afford.

8.8 Skilled workers

All stakeholders noted that Rapid Rehousing projects have benefited from skilled workers with the capacity to advocate to and build relationships with real estate agents and other service providers as well as provide a range of direct supports. Staff skills were seen to include strong case work and advocacy skills, persistence, team work and follow-through, creativity and adaptability. Projects have also benefited from staff with good linkages with the local community and good professional networks. Western Sydney projects have benefitted from the experience of Christ Mission Possible as sub-contractor to SVDP. CMP have been operating a similar model to Rapid Rehousing from its own resources for the past four years and have developed good relationships with real estate agents over time.

9 FUTURE DIRECTIONS

9.1 Eligibility criteria

It is a policy decision as to whether Rapid Rehousing should return to the original eligibility criteria which focused on frequent users of TA or is broadened to include other users of TA as in its current operation. Whatever criteria are adopted, it is noted that Rapid Rehousing appears to be most suitable for clients who:

- Genuinely want private rental housing
- Would be unlikely to secure private rental housing without assistance
- Need support to establish a private rental tenancy
- Need short to medium term support to sustain a private rental tenancy
- Are capable of sustaining a private rental tenancy in the longer term

It is recommended that these parameters are included within the eligibility criteria to ensure the product is appropriately targeted and that service providers are not allocating resources to assessing clients who are unsuitable. All stakeholders agreed that Rapid Rehousing should not be confined to any household type such as single parents.

In relation to the issue of needs of clients, Rapid Rehousing appears most suitable for clients with low to moderate needs although a number of clients housed by Rapid Rehousing projects have had higher needs. Chronic homelessness including due to acute mental health conditions was provided as one example of clients unlikely to be able to sustain a private rental tenancy and therefore unlikely to be suitable for Rapid Rehousing.

9.2 24/48 hour turnaround time

The requirement to see clients within 24 hours and have a case plan in place within 48 hours appears to generally be achievable although it was acknowledged that there are times when this goal can't be met such as when there are a lot of client referrals from Housing and Rapid Rehousing is trying to house other clients in private rental housing at the same time. Acknowledging that the 24/48 turnaround may at times not be achievable, it is considered appropriate to retain this goal as a key component of the project in the future.

9.3 Locations

Future roll out would need to be informed by current TA demand data noting that policy changes to TA have reduced overall demand. Market affordability may also be a factor although this has not proved to be a barrier in the demonstration locations apart from for single clients. All locations have been able to secure private rental housing notwithstanding that Western Sydney's market is higher priced than Coffs Harbour as demonstrated in the following table which draws on data from the June 2013 *Rent and Sales Report* which reports rental movements by LGA. The table shows median rents across all dwellings types for the relevant LGA, noting that Mt Druitt is located within the Blacktown LGA.

Table 9.1 Median rents all dwelling types by LGA, June 2013

LGA	One bedroom	Two bedrooms	Three bedrooms
Blacktown	\$250	\$340	\$385
Penrith	\$215	\$300	\$380
Coffs Harbour	N/A	\$265	\$360

Source: Rent and Sales Report, June 2013

9.4 Targets

All Rapid Rehousing service providers considered they could house a higher number of clients per annum if they were to be funded for a second year - 80 clients was suggested by Coffs Harbour as an achievable target. For new services, time would be needed to establish the service – Coffs Harbour had the benefit of being able to build on existing real estate relationships but it took Western Sydney projects a few months to fully establish operations. New projects would however, be able to benefit from what has been developed by demonstration projects – this includes for example, various forms, checklists and case plan templates. Overall, it appears that 60 clients is a reasonable annual target for new services with a higher target potentially appropriate for existing services.

It is important that the operation of Rapid Rehousing is not dominated by the imperative to achieve targets within prescribed time frames. As discussed earlier, this imperative was a factor in the relaxation of the eligibility criteria for Rapid Rehousing over time. It would be preferable for Rapid Rehousing to have clear and consistent criteria with targets acting as an overall guide with any shortfalls on an annual basis either adjusted for in the funding model or rolled over to the next year. Evidence suggests that targets would be met rather than fall short but some flexibility is needed so that the need to achieve targets is not the driving force of referrals to Rapid Rehousing.

9.5 Funding model

Overall, it is considered that it would be difficult to sustain the Rapid Rehousing model without funding. Assessment and case management of Rapid Rehousing clients requires significant staff resources to enable a private rental tenancy to be secured and sustained. Brokerage is also a key component of supporting the establishment of a successful tenancy. Without funding it is unlikely that Rapid Rehousing projects would be able to continue or to be rolled out to other locations.

In relation to the outcomes based funding model, while there was overall support for this approach, a number of suggestions were made in relation to tying funding to the actual work load distribution including recognising that significant resources are expended on assisting clients who may not reach their four month sustainability mark. As one option, it was proposed that in addition to an upfront payment, funding could be structured to allow a payment on housing being secured with another payment at the four and/or six month intervals. It was also suggested that housing outcomes in addition to private rental be recognised in the funding structure as sometimes clients referred to Rapid Rehousing are more appropriately housed in other arrangements and securing such arrangements may require a significant investment of staff time.

9.6 Flexibility of the model

Variations with how Rapid Rehousing is delivered such as being based in Housing rather than with the service provider or different approaches to the service delivery model do not appear to have affected the outcomes of the project. All projects have successfully housed clients and a high proportion of clients in all locations have sustained their tenancy for at least four months. It is therefore suggested that this type of flexibility is retained – that is, each future Rapid Rehousing service be able to determine the service model that works best for them within an approved operating framework.

9.7 Length of support and transitional housing

The main change to Rapid Rehousing suggested by stakeholders was for a longer period of support to be provided to clients to ensure long term tenancy sustainability. It is difficult to say whether this is a critical need as the project is still in the early stages of development. More data over time would likely be needed to inform a decision on this issue.

A few stakeholders were also of the view that there was a need for transitional housing prior to private rental housing as a mid way step for some clients particularly those with more complex needs. One view expressed was that transitional housing would enable a detailed assessment of clients to be undertaken and active connection to a job provider to be put in place - this would aim to ensure that the client was “job ready and had the capacity to move back into the community”. Other stakeholders did not consider that transitional housing was a necessary part of a Rapid Rehousing model and that if the target group was clients who have low to moderate needs, transitional support would not be required.

The issue here is determining who Rapid Rehousing is most suitable for – as discussed above, there was a view particularly from Rapid Rehousing service providers that the model is best targeted to clients with low to moderate needs. Other stakeholders felt that the model should be targeted to people with higher levels of need including people who have experienced crisis and are looking towards support to help them out of crisis. It is suggested that further research and testing of the model is needed to better assess these issues.

9.8 Continuing with an NGO operated model

While agreeing that Rapid Rehousing had had good outcomes, it was questioned by some stakeholders whether the same outcomes could not be achieved by Housing NSW if local offices had access to the same resources - under this approach, Rapid Rehousing would be delivered directly by Housing rather than a NGO. There were mixed views on this issue but most stakeholders were of the view that an NGO was better placed to deliver the model due to the capacity to operate more flexibly and being better placed to address the range of client presenting issues and to build the capacity of clients. There was also a view that clients are more likely to build trust with non government services. It is suggested that the model needs further testing before a decision was made to locate the project with Housing rather than continuing with the current NGO-based approach.

9.9 Rentstart

As noted earlier, Rentstart is a key component of enabling a Rapid Rehousing response. Rapid Rehousing service providers noted that the operation of Rapid Rehousing could be improved if a faster turnaround could be achieved for applications to Rentstart, noting that timing can be critical in securing a private rental tenancy in a competitive market. Some flexibility in the criteria was also sought - some Rapid Rehousing clients have been rejected for Rentstart due to marginal lack of affordability. More formal linkages between Rentstart and Rapid Rehousing could be developed for the future including for example, priority access to Rentstart for Rapid Rehousing clients.

9.10 Data and reporting

There were some difficulties in analysing data for the evaluation. HAP data portal reporting for Western Sydney projects was combined for the two projects so spreadsheet data collected by Housing NSW offices had to be analysed to enable data distinctions between Mt Druitt and Penrith. Additionally, Western Sydney projects provided totals only for some data portal items such as age and gender of the client without disaggregation so again, spreadsheet data was required to be analysed. There is a lack of consistency between spreadsheet data kept by the three offices

making comparisons difficult and it would be useful if this could be improved in the future through for example, the development of a standardised spreadsheet recording key data items. It would also be useful if the HAP data portal collected household type which it currently doesn't collect or this item is included in all spreadsheet data maintained by offices.

Some stakeholders considered that the weekly reporting process was onerous and unnecessary particularly as good communication existed between Rapid Rehousing service providers and local Housing NSW offices. It is considered that weekly reporting may not be necessary for future delivery of the project, perhaps replaced by monthly or quarterly progress reports.

9.11 Program guidelines

If Rapid Rehousing were to be continued and/or rolled out to other locations it is recommended that a set of Program Guidelines are developed to ensure there is clear guidance on issues such as eligibility and referral and consistency in overall approach while allowing for some flexibility in the operational model as discussed above. The findings from the evaluation might also inform the further development of the Private Rental Assistance Strategic Framework.

10 APPENDIX 1 INTERVIEWED CLIENTS DEMOGRAPHIC DATA

Table A1 Gender of interviewed clients

Gender	Penrith	Mt Druitt	Coffs Harbour	Total
Male	-	2	1	3
Female	4	6	7	17
Not stated			1	1
Total	4	8	9	21

Source: Client interviews

Table A2 Household type of interviewed clients

Type	Penrith	Mt Druitt	Coffs Harbour	Total
Single	-	-	3	3
Single parent	4	6	5	15
Couple	-	-	-	-
Couple with children	-	2	-	2
Not stated	-	-	1	1
Total	4	8	9	21

Source: Client interviews

Table A3 Age of interviewed clients

Age band	Penrith	Mt Druitt	Coffs Harbour	Total
18-25 years	-	2	2	4
26-35 years	-	3	2	5
36-45 years	3	1	2	6
46-55 years	1	2	2	5
Not stated	-	-	1	1
Total	4	8	9	21

Source: Client interviews

Table A4 Main income source of interviewed clients

Source	Penrith	Mt Druitt	Coffs Harbour	Total
Centrelink benefit	4	8	8	20
Wages part time	-	-	-	-
Wages full time	-	-	-	-
Not stated	-	-	1	1
Total	4	8	9	21

Source: Client interviews

Table A5 Aboriginality of interviewed clients

Source	Penrith	Mt Druitt	Coffs Harbour	Total
Aboriginal	-	1	5	6
Not Aboriginal	4	7	3	14
Not stated	-	-	1	1
Total	4	8	9	21

Source: Client interviews