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A longitudinal study of the wellbeing of Amélie Housing Social and Affordable Housing Fund social housing tenants

Final Report

Prepared for the St Vincent de Paul Society NSW

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Hazel Blunden, kylie valentine



St Vincent de Paul Society
NSW

good works

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Research Team

kylie valentine, Hazel Blunden.

For further information:

kylie valentine: k.valentine@unsw.edu.au

Social Policy Research Centre

UNSW Sydney NSW 2052 Australia

T +61 2 9385 7800

E sprc@unsw.edu.au

W <https://www.arts.unsw.edu.au/sprc/contact>

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Glossary

AHO	NSW Aboriginal Housing Office
CHIA	Community Housing Industry Association NSW
DCJ	NSW Department of Communities and Justice
PWI-A	Personal Wellbeing Index - Adult
SAHF	Social and Affordable Housing Fund
SVDP NSW	St Vincent de Paul Society NSW (the “Company”)
SVDVH	St Vincent de Paul Housing

1 Executive Summary

The Social and Affordable Housing Fund (SAHF) is a key initiative of the NSW Government's 10-year vision for social housing *Future Directions for Social Housing in NSW*. The SAHF initiative provides access to social and affordable homes together with coordinated access to tailored support services that empower people to improve their lives and achieve greater security and independence.

St Vincent de Paul Housing (SVDPH), a special purpose community housing company owned by the Trustees of the St Vincent de Paul Society NSW (SVDP), is a contracted service provider under the SAHF. SVDPH subcontracts Amélie Housing, the St Vincent de Paul Society's national community housing provider to provide asset and tenancy management, tailored support coordination services, and performance and data reporting. Amélie Housing subcontracts tailored support coordination services to the St Vincent de Paul Society NSW (SVDP NSW, the 'Company').

SVDP NSW commissioned the Social Policy Research Centre at UNSW Sydney (the University of New South Wales) to conduct a longitudinal study tracking the wellbeing of its SAHF social housing tenants from 2019-2023. The study findings are presented in an earlier Baseline report (January 2023) and this final report (October 2023). This final report includes qualitative data from Wave 1 and 2 interviews with clients at the three case study sites of Campbelltown, Merrylands and Maitland and multi-year (2021-2023) survey data on tenant wellbeing and satisfaction with housing and support.

Interviews with tenants were designed to explore their experiences with Amélie Housing and the impact of receiving support from SVDP NSW on social participation and wellbeing. The first round focused on housing histories, moving into Amélie Housing, their experiences of housing and support, and their wellbeing. The second round focused on their current experiences of the housing and their wellbeing, and on what had changed since the first round of interviews (if anything). Tenant satisfaction survey data was used to provide comparison between selected tenant wellbeing outcomes for Amélie Housing tenants over time, and to compare this cohort with the broader community housing and social housing tenant populations, and the general Australian population, using common measures of wellbeing.

Findings

The Baseline report focused on housing history and transitioning to Amélie Housing. To recap:

- Most Amélie Housing tenants had a renting history, either in social housing or private rental. Very few had experienced home ownership in the past.
- Common experiences prior to entering into Amélie Housing were insecure and unsustainably expensive housing. Around half had experienced some form of homelessness including 'couch surfing' with friends or sleeping in their car.
- Loss of employment, accident, injury, mental health crisis, domestic and family violence and death were recurring topics.

Transitioning to Amélie Housing

- All tenants of Amélie Housing were eligible for social housing and on the NSW Housing Register prior to offer of tenancy¹.
- Once they got an offer, tenants described the process of moving as speedy and straightforward, from initial contact to moving in.
- Most tenants were impressed with the standard of the units and buildings and were generally very happy with the unit design and fit-out.
- Some older tenants had to adjust to living in a smaller space than they were used to.

Both interview rounds focused on their experiences of being an Amélie Housing tenant. The second round focused on what, if anything, had changed for them.

Experiences of Amélie Housing

Two waves of data collection at the three sites found that participants were overall, very satisfied with their housing in terms of location, amenity, and cost. Tenant survey data analysis 2021-2023 also reinforced this.

- Tenants continued to find the locations convenient, and close to everything.
- Tenants continued to say the apartments represented good value, although most also reported an increase in cost-of-living pressures – in particular, the rising costs of food and petrol.
- While employment boosted the income of people who had moved into work or increased work hours, it also resulted in upward adjustments to their rent, which they were very conscious of.
- Tenants still felt safe and secure in their homes, praising the security systems, notwithstanding complaints about incidences in specific underground car parks.
- There were strong feelings of satisfaction with housing and with the support provided, indicating that the practices of Amélie staff are fostering feelings of safety and trust. Feelings of being heard and having needs respected are strongly connected to feelings of satisfaction with support and housing, and vice versa.
- Some tenants were managing ongoing health issues and while their housing situation had little direct bearing on their health and wellbeing, stability of housing assisted them manage their conditions better.
- When a tenant's conflict with neighbours or feelings of insecurity detracted from their sense of control over their space, this had an impact on their overall feelings of satisfaction and wellbeing. Equally, tenants who described being able to make their space their own and felt they had control over their space reported positive wellbeing.
- Tenants continued to report varied social connections with other tenants, both through organised groups and activities, and incidental contact.
- Tenants had different aspirations towards moving or staying. The people who said that they would like to move talked about wanting to live in a house rather than an apartment and aspired to home ownership.

¹ The Register is a single list of approved applicants waiting for social housing, and lists applicants in order according to their required housing location, their approval category and approval date.

- Tenant comments on how Amélie staff managed requests for repair were varied. Some thought individual staff were very responsive, but others felt repairs were not actioned in a timely manner.
- Disputes over tenants parking in wrong car spaces continued to be an issue. Tenants who had intimidated others with their behaviour, and tenants who had kept pets that frightened people, had left or been removed.
- Tenants at Wave 2 again reported diverse experiences of support and described the responsiveness of their support coordinators in markedly different ways and with markedly different levels of satisfaction. The reasons for this diversity of experience can't be known from our data, but again those participants who reported feeling happy and secure in their housing, and connected to other people, were more likely to also report good relationships with staff.
- The variation between tenants' experiences of feeling supported is quite typical, and to be expected. It is possible that unhappy tenants had significant support needs that could not be met by Amélie or other services and, importantly, we did not interview support workers and so cannot report on their perspectives of events. The most significant implication for practice is that feelings of being heard and having needs respected are strongly connected to feelings of satisfaction with support and housing, and vice versa. There were strong feelings of satisfaction with housing and with the support provided in most of the data, and this indicates that the practices of Amélie staff are fostering feelings of safety and trust.
- More tenants re-interviewed at Wave 2 were in employment. Three interview participants had moved into paid employment and were paying market rent. Industries included education and aged care. Living in a social and affordable housing environment minimised disruption for these participants and their housing remained stable, as their rent had been adjusted in line with their income.

To summarise:

Positives experienced by Amélie Housing SAHF tenants surveyed included:

- Brand new apartments
- Having their own home
- Location - close to shops, services, transport
- Family in the area
- Security systems
- Stability and security of tenure
- Stability for children, less education interruption
- Affordable rent (and that rent will remain affordable)
- Pets allowed
- Friendly neighbours
- Social events (especially the Maitland complex)
- Accessibility and modifications for people with disability
- Balconies and outdoor common areas
- Repairs mainly done promptly
- Having a tailored support coordinator and support there if tenants need it
- Help with vouchers for financial difficulties
- Retaining tenancy as an affordable housing tenant even after moving into employment
- Management of anti-social behaviours, tenant evictions where neighbour safety has been compromised

Negatives experienced by Amélie Housing SAHF tenants surveyed included:

- Noise/nuisance caused by other tenants
- Disputes over smoking/ash/cigarette butts
- Disputes over car space allocation
- Anti-social and disruptive behaviour from neighbours, including non-residents
- Noisy vent system/cold air blowing
- Proximity of the halfway house at Maitland site
- Tailored support coordinators not returning calls or following things up
- Repairs not attended to promptly
- Cost of living pressures
- Market rents for employed tenants

Over the course of the study period, tenants consistently expressed relief at having a secure, safe, affordable and high-quality place to live in. There was no discernible change in attitude over time, with levels of satisfaction with Amélie Housing remaining high. While tenants referred to issues such as repairs, communication and some neighbour disputes, on the whole they were planning to stay and realised the great advantages of their current housing versus other options.

Satisfaction and wellbeing

The Personal Wellbeing Index – Adult tool (hereafter PWI) is used by SVDPH (and other housing provider) to measure tenant wellbeing. Over the study period, tenants remained highly satisfied with Amélie Housing overall, at around 87% to 90% satisfaction with service provided by Amélie Housing over time (2021-2023).

Analysis of PWI scores:

- PWI items for Amélie Housing tenants were examined for in 2021, 2022 and 2023. There was little significant difference in scores between years, but tenants' subjective wellbeing was at its lowest in 2021 at 71.61, rising to 74.07 in 2022 and then decreasing slightly to 73.78 in 2023.
- Most PWI item scores were over the 'normal' subjective level of wellbeing score of 70. Taking the average scores for three years (2021-2023), the highest scores were for feelings of safety (79.29) and standard of living (78.72), followed by future security (74.56), life as a whole (73.58), personal relationships (73.01) and feeling part of the community (70.34).
- Scores in the 'compromised' level of subjective wellbeing range included health (averaging 65.93 between 2021-2023). Slightly below 70 at the high end of the 'compromised' range was achievement in life (69.53). Feeling part of the community scored in the 'compromised' range for 2021 only at 68.83 - perhaps related to the impact of the COVID-19 pandemic.
- All regions scored 67 or above, but two sites were the 'compromised' subjective wellbeing category - Riverina and Inner West tenants had lower overall scores of 67 and 68 respectively. At the other end, Orana and Blue Mountains tenants had the highest overall scores at 82 and 80.
- By tenant status, (social or affordable housing), there was little difference in PWI item scores, except for health, where social housing tenants recorded a lower score than affordable housing tenants.

Compared to other social housing tenants and the Australian population:

- Amélie Housing SAHF tenants' wellbeing scores just below the Australian general population average (except for the standard of living and future security items which were right on the Australian average) and were slightly higher than community housing tenants.

- Amélie Housing SAHF tenants' wellbeing scores were noticeably higher than DCJ/AHO tenants (circa 10-15 points higher across all indicators). However, caveats must apply especially when comparing Amélie tenants to the general DCJ/AHO tenant and applicant population without more detailed demographic analysis, as DSCJ/tenants/applicants may be more disadvantaged and the housing stock in poorer condition.

Interviews with tenants indicated that wellbeing for most interview participants had improved after they moved in to Amélie Housing (Wave 1) and their wellbeing had stabilised (Wave 2). There were positive accounts of social capital and community inclusion.

At Wave 2, a number of tenants had moved into employment and had higher incomes which had a positive effect on wellbeing and allowed for planning for the future. However, most tenants referred to escalating cost of living pressures, compromising their ability to 'get ahead' as higher petrol, food and (and rents for these working) was eating into their weekly budgets.

Interestingly, despite Amélie Housing SAHF tenants' lower incomes and insecure histories, they were as satisfied with their standard of living, as well as future security, as the Australian population.

The regional data analysis indicates some interventions may be required to offer tenants' tailored support assessments at some regions, specifically at the Inner West and Riverina sites who completed the PWI items. Inner West tenants have 'compromised' scores in three domains (achievement in life, feeling part of the community and future security) and Riverina in two (health and personal relationships). These results may indicate a targeted place-based approach for SVDP caseworkers at these regions focussing on social connectivity and health and relationships.

In conclusion, the package of housing and support offered to these tenants is highly valued by tenants and their wellbeing is surprisingly close to the Australian population, notwithstanding their histories and lower incomes. While this may be in part attributable to the tenants' own attributes, the uptick in overall wellbeing scores between 2021-2022 may indicate the positive effects of settling into the high-quality apartments provided by Amélie Housing.

2 Introduction

2.1 Background

St Vincent de Paul Housing (SVDPH), a special purpose community housing company owned by the Trustees of the St Vincent de Paul Society NSW (SVDP), is a contracted service provider under the Social and Affordable Housing Fund (SAHF), a key initiative of the NSW Government's 10-year vision for social housing *Future Directions for Social Housing in NSW*. Future Directions is working to improve tenant satisfaction levels by attempting to achieve:

- a) increased customer satisfaction level for the public housing system
- b) a housing system that is flexible and responsive to different needs, ensuring everyone gets a better service at each point in the housing assistance journey
- c) improved effectiveness and efficiency of ongoing maintenance
- d) the replacement of old housing stock and adopting a contemporary approach to housing design
- e) a range of measures to support safe communities and help tenants to sustain stable tenancies (NSW Government, n.d.).

Amélie Housing is a national Community Housing company established in Australia to complement the other activities of the St Vincent de Paul Society. SVDPH and Amélie Housing as its nominated service provider are contracted through DCJ to the SAHF, which is intended to provide access to social and affordable homes together with coordinated access to tailored support coordination services. In NSW, Amélie Housing manages approximately 1,000 dwellings of which the SVDPH SAHF portfolio (502 dwellings) constitutes about 50%.

All references to Amélie Housing tenants in this report are to Amélie Housing SAHF tenants. Amélie Housing tenants who are not part of the SAHF program are not part of this study.

The SVDPH Amélie Housing SAHF service model provides support and facilitates access to services for tenants who need them, and in doing so provides case management. Amélie Housing provides the asset and tenancy management and performance and data reporting management services required under the SAHF contract. SVDP NSW provides the Tailored Support Coordination Service component. Further, general support is made available to the tenants through the charitable works of the SVDP conference member and volunteer network. This study aims to assess whether this support improves the lives of its tenants, and how this compares to that of other social housing tenants and the Australian population, across wellbeing and participation domains.

The program's target outcomes are to improve tenants' and household members' independence, including:

- stability, as the means to supporting individuals to live independently, and
- economic independence, including successfully transitioning from Social and Affordable Housing where possible.

Under the SAHF, SVDPH has delivered a total of 502 new dwellings in 12 sites across metropolitan Sydney and regional NSW. Of the new dwellings, about 60% were constructed and constructed on land owned by the Trustees of the St Vincent de Paul Society (the Trustees) and the remainder of the properties were acquired from the market. There is a contracted mix of 71% Social Housing and 29% Affordable Housing dwellings across the portfolio, helping those who cannot afford to rent in the private rental market to access homes that are affordable. Table 1 below summarises information on sites and units per site.

Table 1: SVDPH SAHF social and affordable housing units, by site

Site	Social housing units	Affordable housing units	Total	Date of Service Readiness
Dubbo	21	0	21	26/09/2018
Albury #1	38	0	38	4/12/2018
Albury #2	18	0	18	26/02/2020
Penrith	42	26	68	30/11/2018
Campbelltown	36	12	48	28/08/2019
Merrylands	48	30	78	26/02/2020
Lilyfield	0	22	22	15/07/2020
Burraneer	35	1	36	17/07/2020
Maitland	17	0	17	29/07/2020
Katoomba	26	0	26	12/08/2020
Jordan Springs	5	31	36	29/07/2020
Cardiff	69	25	94	27/11/2020
Total	355	147	502	

Source: Data provided by SVDPH.

3 Research Aims and Methods

Our approach to this study was developed in collaboration with the SVDP NSW project management team and is detailed in the Project Plan (2019). The Project Plan was developed following meetings between the research team and SVDP NSW and our review of program documentation and has been modified as new data became available.

The study took a mixed methods approach, utilising existing data sources, and undertaking two waves of primary data collection in 2019-2021 and 2022-2023. Data consists of:

- interviews with a sample of clients at the three case study sites (waves 1 and 2)
- administrative and demographic data on all Amélie Housing SAHF tenants across 12 sites (waves 1 and 2)
- selected tenant survey² data items for Amélie Housing SAHF tenants for years 2021, 2022, 2023
- selected survey items (Personal Wellbeing Index items) for Amélie Housing SAHF tenants, community housing tenants, DCJ/AHO tenants, and the Australian population

3.1 Data sources, caveats and limitations

3.1.1 Qualitative data

Qualitative data collection from tenants was conducted at three selected case study sites (Campbelltown, Merrylands and Maitland) in 2019-2021, and in 2022-2023 (an interval of approximately two years). The same tenants were approached in both waves. At the second wave, nine tenants (or former tenants) (29% of the original sample of 32) did not respond to requests or were not able to be interviewed due to health reasons.

Interviews with tenants provided further detail about life domains and general wellbeing. We used a semi-structured interview tool that allowed for exploration of tenants' experiences of the impacts that housing assistance is having (or has had), as well as across specific life domains of health, education, employment, social connectedness, and experiences of support. We also explored satisfaction with the housing and its location. The second interview also explored what had changed over the two-year period between interviews.

The timeline was designed to collect Wave 1 baseline data as close to when tenants first moved in as possible³. Wave 2 data collection took place approximately two years after the first interview, so tenants were more established by then.

Qualitative sample

Wave 1: Face to face fieldwork took place in Campbelltown in December 2019, Merrylands in October 2020 and at Maitland in February 2021. Most interviews were face to face on site, either in

² The annual tenant survey is conducted by the Community Housing Industry Association NSW (CHIA).

³ There were delays to data collection due to the COVID-19 pandemic which meant some tenants had been in situ for a few months before interviews occurred.

common areas (the garden) or in the participant’s home. Tenants were given a hard copy \$30 Coles/Myer voucher either by hand or via post in recognition of their contribution. Tenant contact details were recorded to allow for future re-contact. A total of 32 interviews had been completed by April 2021 (Campbelltown n = 13; Merrylands n = 11; Maitland n = 8).

Wave 2: Face to face fieldwork took place in Campbelltown in March 2022, Merrylands in October 2022 and at Maitland in April/May 2023. Interviews were conducted in the same manner as for Wave 1. Tenants were given a \$40 Coles/Myer or Woolworths⁴ gift card (in hard copy or electronically, depending on preference) in recognition of their contribution. A total of 23 interviews were conducted for Wave 2 (Campbelltown n = 11; Merrylands n = 7; Maitland n = 5) as outlined in Table 2.

Table 2: Tenant interviews

Site/Suburb	W1 interviews (n=32)	W2 interviews (n=23)
Campbelltown	13	11
Merrylands	11	7
Maitland	8	5
TOTAL	32	23

Sample demographics (commencement of study)

- Gender: 61% of interviewees identified as female and 39% as male (none identified as non-binary).
- Age: seven were aged between 20-30; four were aged 31-40; seven were aged 41-50; eight were aged 51-60; four were aged 61-70; one was aged 71-80.
- Ancestry: half (53%) had Anglo-Celtic or Australian-born backgrounds; 44% percent were from culturally and linguistically diverse backgrounds and 3% were Aboriginal.

3.1.2 Quantitative data

The PWI is a standard measurement of subjective wellbeing (SWB). This scale measures SWB by asking people to rate their level of satisfaction with seven key areas of their life (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021). The PWI questions use an 11-point (0-10) End-Defined Response Scale (Jones & Thurstone, 1955) as this optimises respondent discriminative capacity and is simple to understand (International Wellbeing Group (IWG) 2013).

The PWI scale contains seven items of satisfaction. Each one corresponds to a quality-of-life domain: standard of living, health, achievement, relationships, safety, community connectedness, and future security. These seven domains are theoretically embedded, representing the first level deconstruction of the global question: ‘How satisfied are you with your life as a whole?’ (IWG, 2013).

⁴ Retail outlets varied based on site and tenant preference (and Maitland is closer to a Woolworths).

All registered community housing providers use the standard PWI wording in tenant surveys, ensuring consistency.

PWI data sources were:

- CHIA survey – Amélie Housing tenants (years 2021, 2022, 2021)
- CHIA survey – benchmark (all community housing tenants; 2021)
- Tenant survey – DCJ/AHO tenants (2021)
- PWI-A - Australian population (2021).

3.1.3 Caveats and limitations

DCJ/AHO data for public housing tenants is from the Housing and Support Services survey for 2021. No later DCJ data for social housing tenants was available as DCJ did not run the survey in 2022-2023. To compare tenant cohorts, 2021 data was used to ensure consistency.

There are differences in the two population groups from whom data is reported: SAHF tenants and DCJ/AHO social housing tenants.

- There are likely to be a difference in demographics and housing history between the SVDPH SAHF tenants and DCJ/AHO tenants/applicants. In addition, SVDPH tenants were housed in new and well-designed housing whereas DCJ tenants may be in older stock, and applicants may be in stressful housing and homelessness situations.
- The SAHF program incorporates a proportion of Social Housing dwellings and Affordable Housing dwellings in a 70/30% split, whereas the DCJ/AHO program consists solely of Social Housing dwellings. Eligibility criteria for social and affordable housing include an income test.
- Social housing is intended to provide a secure, affordable housing for people with a housing need on low incomes. All social housing tenants, including those in the SVDPH SAHF portfolio, are sourced from the NSW Social Housing Register operated by DCJ following the same selection criteria. Social housing tenants' rents may increase to affordable 'market' levels if they transition into employment.
- Affordable housing is intended for delivery to a range of income groups, including very low-, low- and moderate-income households. All affordable housing tenants, including those in the SVDPH SAHF portfolio, are sourced from the general rental market in accordance with the NSW Affordable Housing Ministerial Guidelines set by DCJ.
- The focus of this research is SAHF social housing tenants in social housing, rather than affordable housing tenants. However, the SAHF tenant survey does not disaggregate (except for some measures). Tenants also change status: some Amélie Housing tenants who were classified as 'social housing tenants' in Wave 1 had become 'affordable housing tenants' by Wave 2 after obtaining employment.

The impact of the COVID-19 pandemic delayed recruitment and qualitative data collection at two of three sites for Wave 1. Wave 2 interviews were carried out approximately two years after Wave 1, necessitating changes to the original timeline and final reporting date to allow for the planned two-year interval.

The tenants at one site (Merrylands) were less responsive to recruitment attempts than at the other two sites. Two letters were sent plus efforts were made by the on-site Amélie worker to create interest, but fewer tenants responded than was expected. This may have been partly due to

language difficulties. However, participants at all sites included tenants from a variety of culturally and linguistically diverse backgrounds.

Finally, there was attrition between Waves 1 and 2 for tenant interviews – 29% of tenants or former tenants were non-responsive or could not participate due to health reasons by Wave 2.

4 Housing and tenant profiles

4.1 The apartment complexes

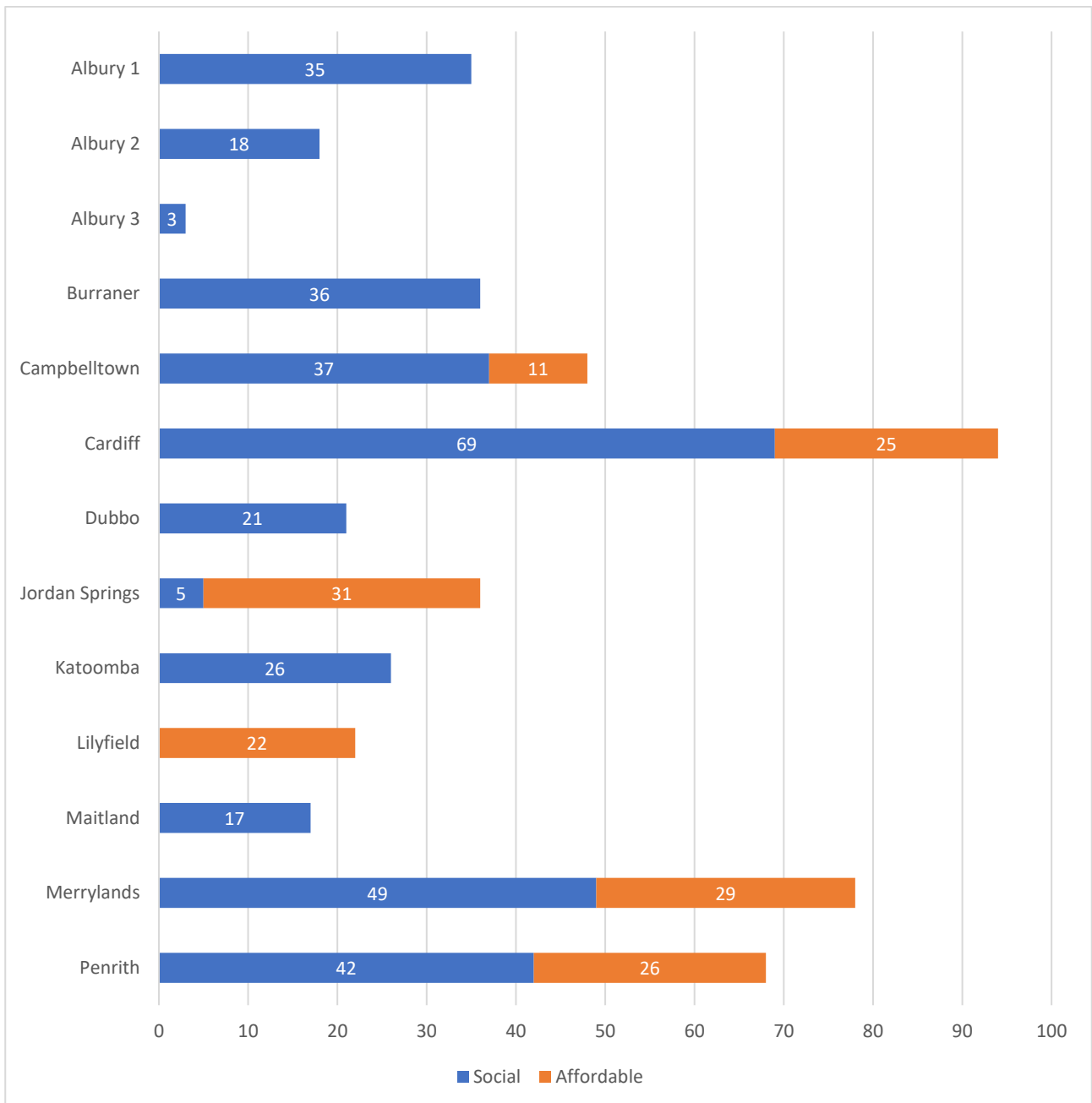
We conducted fieldwork at three sites operated by Amélie Housing – Campbelltown, Merrylands and Maitland. All complexes are new multi-unit developments. Further details about the apartment complexes are discussed in the 2023 Baseline Report.

4.2 Tenant housing and demographic information

The following provides information from SVDP on Amélie Housing SAHF tenants. We have presented figures for social housing tenants where possible, but this is not disaggregated by tenant status for all items. The CHIA tenant survey report presents data on social and affordable housing tenants separately for many items; however the DCJ-supplied SAHF tenant data is not disaggregated. In these figures, 'tenant' should be taken to refer to Amélie Housing SAHF tenants.

Figure 1 indicates the number of units by program for each development. Of 502 units, 358 are designated as social housing, and 144 are designated as affordable housing.

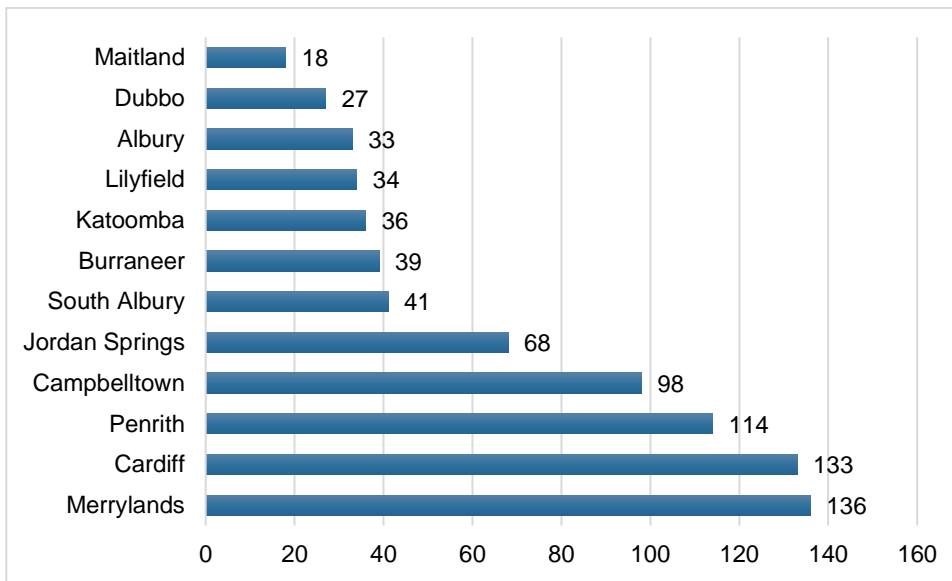
Figure 1: Units per development by program, 2023



Source: Data provided by SVDPH, 2023

Figure 2 depicts the total number of people receiving tailored support at each development. The Merrylands, Cardiff and Penrith complexes have the highest numbers of people receiving support.

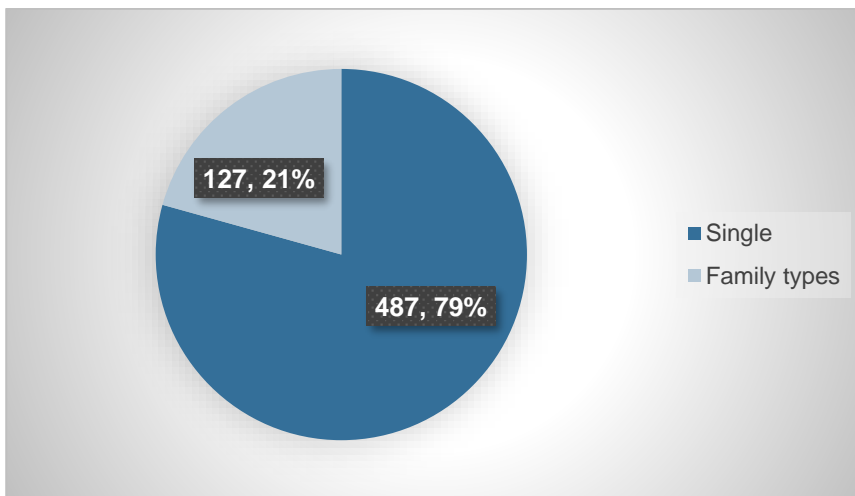
Figure 2: People supported at each development (n = 777)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

Figure 3 indicates household types in Amélie Housing SAHF social housing tenants - 79% are single households and 21% are families.

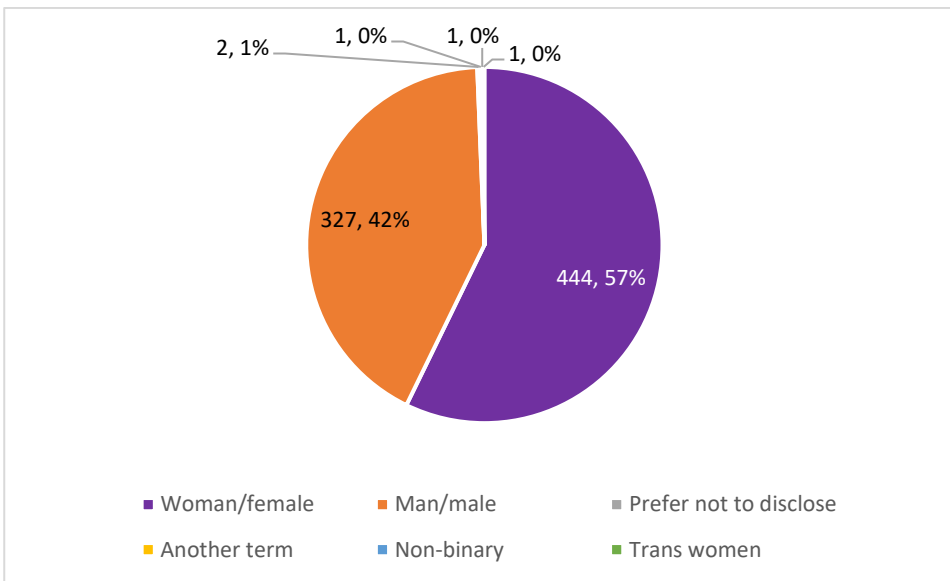
Figure 3: Household types (n = 614)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023.

Figure 4 indicates gender of tenants. Just over half (57%) are female.

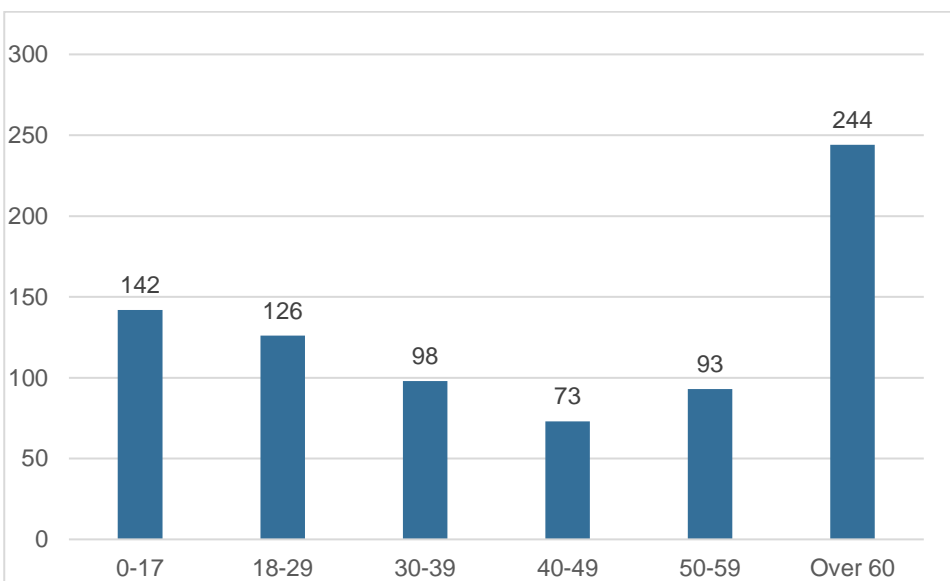
Figure 4: Tenant gender (n = 776)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

Figure 5 shows tenant age groups. This indicates there are a greater number of younger (0-29) and older (over 60+) tenants than those aged 30-59.

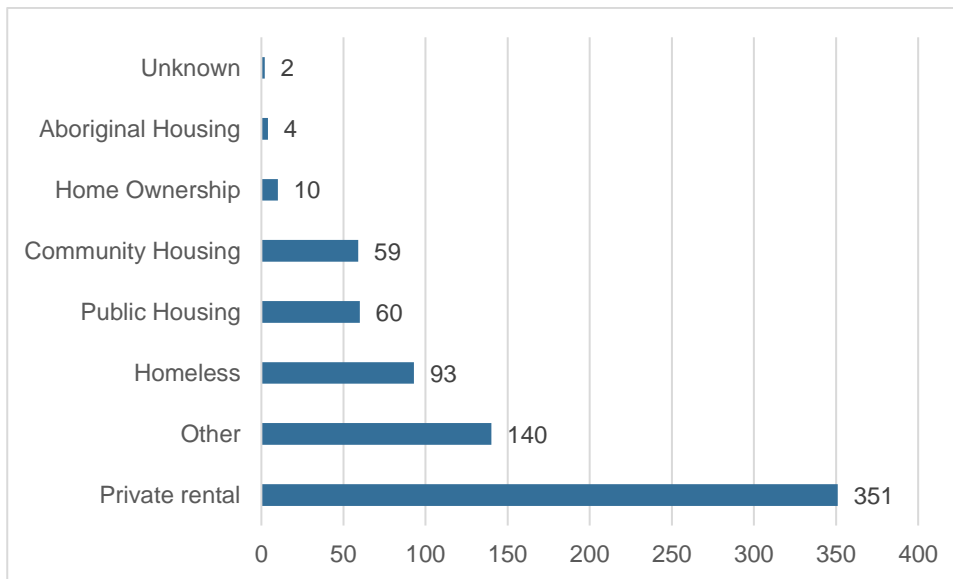
Figure 5: Tenant age at intake (all SAHF tenants) (n = 776)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

As Figure 6 indicates, tenants were most likely to have previously been in private rental, the rest were in 'other', homeless, or a form of social housing. Ten persons had previously been in a home ownership situation.

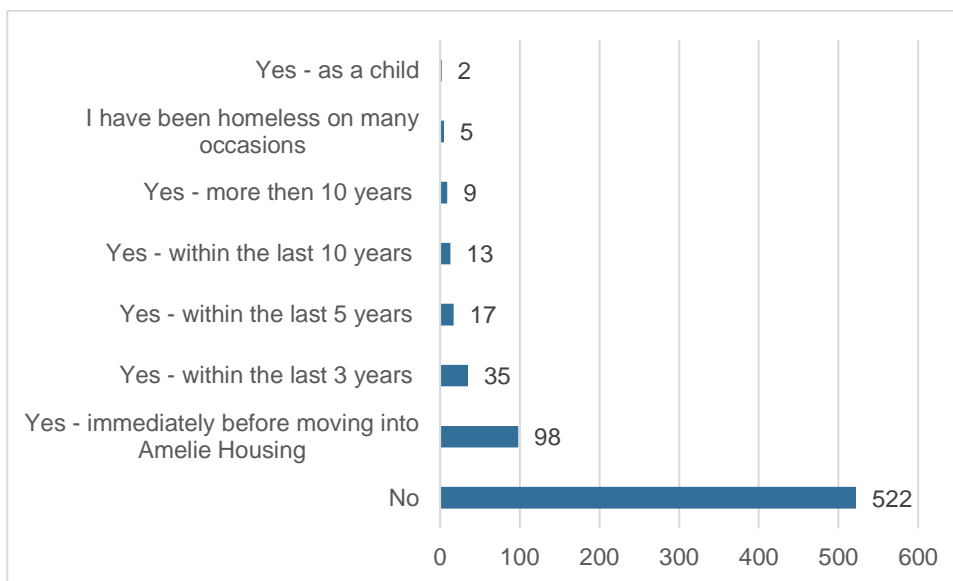
Figure 6: Previous tenure type (n = 719)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

Figure 7 indicates that most tenants (n = 522) had not experienced homelessness at any time, while 179 had at some point experienced homelessness.

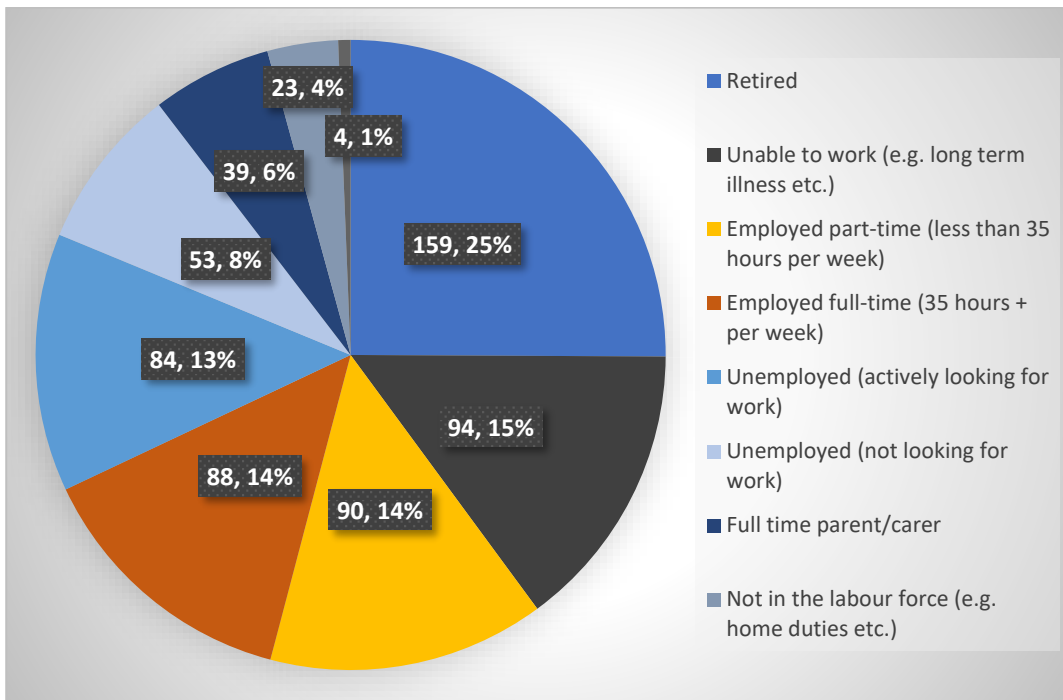
Figure 7: History of homelessness) (n = 701)



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

Being on a low income or on Centrelink payments is one prerequisite for social housing eligibility. As Figure 8 indicates, a combined 72% of tenants were not involved in any type of paid employment (21% unemployed and 51% not in the labour market/retired/other). About 28% were employed (either full or part time/casually).

Figure 8 Tenant employment status on intake (n = 634); number, %



Source: Social and Affordable Housing (SAHF) Tailored Support report October 2023

5 Views and experiences of social housing tenants

Wave 1 interviews focused on housing history, moving in, location, amenity and wellbeing in various domains including health, financial and social. Wave 2 interviews explored wellbeing again, and also, what had changed for tenants since the previous interview.

5.1 Housing histories and experiences of Amélie

5.1.1 Housing history

As we described in the baseline report, the social housing tenants we interviewed had diverse experiences of housing prior to moving into an Amélie property, and most had experience of social housing or private rental.

Most of those we spoke to had been in insecure housing situations prior to moving into Amélie Housing. Loss of employment, accident, injury, mental health crisis, domestic and family violence, death or separation from a partner or being asked to move out from a housing situation were common in their descriptions.

At the Wave 2 interviews, tenants reported diverse housing experiences since the first interview. Some had stayed in the same property, some had moved to another Amélie property at the same or a different site, and a few had moved into another form of housing such as renting with a partner or living with family.

Reasons for moving included moving in with a partner, pursuing studies and employment opportunities interstate, but some tenants who had moved did not respond to requests for a Wave 2 interview, so their reasons for moving are unknown.

Some tenants who had been looking for work, or to increase their hours of work, at first interview, had since started working. This was very positive for them, as discussed below, notwithstanding that their increased income has also increased their rent.

5.2 Satisfaction with Amélie Housing

5.2.1 Design and fit-out

At Wave 1, as we described in the baseline report:

- Interview participants enjoyed the newness of the apartments and fit-out, especially noting the air conditioning, kitchen with its new appliances, large bathrooms and balconies.
- The size of the apartment detracted from satisfaction with the property for a small number of interview participants, only because the size of the apartment was smaller than their previous homes.
- Interview participants with disabilities and mobility issues praised the accessible design and modifications made to fit their needs.

- Most interview participants were using their balcony, and tenants who liked gardening were enthusiastically using the outdoor space for plants. However, participants wanted sun and rain protection provided in the common areas (gardens, BBQ areas and rooftops), especially at Maitland where they actively used the rooftop for social events.

At Wave 2 two interviews, outdoor and common area spaces had been upgraded.

Participants continued to praise the apartment design and sense of community and express that they felt happy.

As I said before, I feel like I've hit the jackpot. It's a fantastic place, the people are fantastic. We're very, very fortunate here, so very much. (MT3)

Oh, it's more convenient, more happy. Everything - I feel more certain 100 per cent for my life... Maybe my rent up but we're still happy. (M3)

Participants who were unhappy spoke most often about noise, storage space and car parking. However, these complaints related not to design and fit-out as such, but the relationship between neighbours, and the extent to which people felt their needs and requests were being heard and responded to.

The use of the parking spaces in the garages, especially the disability parking spaces, recurred throughout interviews, with participants describing vividly and at some length what they saw as the mismanagement and/or misuse of these spaces. For one participant, arguments between tenants were heated enough that she avoided the garage; others reported spending significant time making complaints and providing photographic evidence of misuse to staff.

I have sent [caseworker] millions of photographs of people parking illegally all right? I know it's a difficult issue to see who they are, but I have stated the time, I took the picture and everything the day and everything. All he has to do is to look at the cameras, but he told me he hasn't got enough time to look at the cameras. (M4)

So, yeah, there is becoming a lot of drama in the garage to the point where I don't want to go down there anymore, I'll pick my times of day to go down there because it's getting that bad. (M2)

On the one hand, these disputes and grievances, and those about disposal of rubbish in the communal bins, are expected in any apartment block and seem fairly minor. On the other hand, 'drama' between tenants is affecting feelings of safety and security for some tenants, particularly those with experiences of violence or other trauma; and protracted disputes seem to be wearing away at feelings of trust and respect between some tenants and some support workers. Both of these have potentially serious implications, which could be more important than the immediate complaint.

5.2.2 Location

At Wave 1:

- Interview participants at all three locations (Campbelltown, Merrylands and Maitland) were satisfied with the location of their housing, which they described as close to shops and public transport.
- Public transport is practically at the front door at two of the locations and tenants were no more than a five- to 15-minute walk to a train station.

- Older participants liked being near the hospital and having easy access to city centres.

In Wave 2, tenants continued to find the locations convenient, and “close to everything” (M5), “it’s very good for me because it’s close to shopping, close to the hospital, those are the two things that I really need to be close” (M10). No one complained about the locations of the apartments, and those that had moved between Wave 1 and Wave 2 said that the location of their new housing was better than the previous.

5.2.3 Financial wellbeing and living expenses

At Wave 1:

- Interview participants thought the apartments were good value: they were cheaper and higher quality than private rentals they had been in before.
- Some participants on aged pensions and the Disability Support Pension (DSP) were reasonably financially comfortable and reported that they could make ends meet each week, and even save small amounts.
- The payment of the \$550 per fortnight Coronavirus Supplement for new and existing recipients of JobSeeker Payment from 20 March 20, 2020, until 31 March 2021 relieved some financial pressure for tenants.

Over the course of the study, while participants continued to say the apartments represented good value, most also reported an increase in cost-of-living pressures. By Wave 2 there were common complaints about the rising costs of, in particular, food and petrol.

On the other hand, a number of participants had moved into employment or increased their employment hours by Wave 2. This could be partly a reflection of positive labour market conditions but is also a significant positive outcome for those tenants, to which their housing stability contributes.

Interview participants managed their utility bills, using automatic deductions to set money aside to pay these. One said they did not use appliances like the air conditioning to keep costs down. Utility bills were reportedly \$150-\$250 a quarter but could be higher.

While employment boosted the income of people who had moved into work or increased their hours, it also resulted in adjustments to their rent and increased it to market rent. One employed tenant with dependent children was paying \$410 a week rent. She reflected:

[It is not that much] compared to the [private rental] market, I understand that but ...It is, it is a lot... Sometimes I think oh my God, it was better if I don’t work like because I was paying half. (M7)

Another had moved into full time work, and she reported she was saving up and had recently bought her son a bicycle, but that he contributed half of the cost from his after-school job. She was working up to 75 hours a week and had definite financial goals.

Those on Centrelink-only incomes continued to juggle expenses and found it very hard to save. One tenant on the Disability Support Pension (DSP) said after he paid for petrol, food, clothing and shoes, he could not save up - “Just enough to get by” (M9). Another tenant who had transitioned onto DSP felt better off: “I can now at least buy a coffee, whereas on JobSeeker there was no way” (M2).

Participants who were employed said that a lot of their earnings went on higher rent as it adjusted upwards with incomes, but that driving to work was a higher cost impost:

Petrol [is] number one. I mean, I work 19 kilometres away from where I live, one way. Nineteen kilometres. Petrol, repairs and whatever. (M4)

5.2.4 Safety and security

Most interview participants were satisfied with the building and their apartment's safety and security.

At Wave 1

- Interview participants described access and security measures, including: controlled access to the lobby, lift, and resident floors via electronic tags, restricted access for visitors, resident access to carparks with electronic gates that open and close via remote control, and secure buildings and CCTV cameras in common areas.
- Some participants had experienced domestic and family violence or lived with post-traumatic stress disorder. For these people, knowing their apartment was secure reduced stress.
- The Maitland units are right next to a post-release support service which houses offenders on parole who have been assessed as medium or high risk of re-offending, and this caused some fear and consternation for tenants at that site.
- At the Campbelltown complex, some participants mentioned people coming and going and 'hanging around', and suggested possible drug dealing activities were occurring.
- Another reported problems in the underground carpark with strangers coming in to the building. Where there were incidences in the underground carparks, such as a cage being damaged or theft, the CCTV cameras, which apparently work, were reportedly not used.

At Wave 2, the majority of participants still felt safe and secure in their homes, praising the security systems:

Security is high. All the locks and swipe cards, so that's good. (MT6)

I feel safe with them. And I'm comfortable. (M10)

Campbelltown tenants had more safety concerns than the Maitland and Merrylands tenants. A serious criminal enterprise was interrupted by police between rounds of data collection and a tenant sentenced to jail.⁵ One interview participant said they were happy that he had gone to jail, and they felt a lot safer. A dangerous dog was also reported, but the owner (and dog) had departed.

Now personally I think yeah by all means, pet friendly, if they don't bark 24/7, if they don't turn around and try to bite someone. Which we've had a dangerous dog live here and it's jumped off the balcony and tried to commit suicide itself. So, like, even the animals in this place don't like it. (C6).

⁵ See: <https://www.afp.gov.au/news-centre/media-release/three-men-charged-over-295kg-nsw-meth-import>

This tenant felt the Campbelltown complex did not provide safe or affordable housing. Another tenant had left, ascribing their decision to issues at the Campbelltown complex that produced feelings of lack of safety.

Nothing was done to stop the issues that were happening. There was no implementation of anything, no strategies. They should have been warned or kicked out. Something should have been done about it. I was told it was for women and children that came from domestic violence... It was meant to be a safe place for me and my [child]. It was fine at first, until them... (C8).

Merrylands tenants referred to incidences of cage break-ins in the underground car parks. The Maitland tenants were not concerned about safety within their apartment complex at all.

Disputes between neighbours had an impact on some interview participants and affected their sense of security and safety. The extent to which this affected people varied, and tenants who are vulnerable because of age, trauma experience or disability may also be vulnerable to the effects of the behaviour of others. In some cases, the behaviour of neighbours was a matter of amenity and inconvenience for interview participants:

There have been a few issues over the - since we've been here, there has been a few violent episodes where we've had the police here and the police smashed doors down and, yeah. But it is Merrylands so, you know, it's kind of what you expect kind of thing. But overall, a lot of the neighbours are really good, we all get along. We all know that we're kind of down and out, so we just try and do our own thing and not really irritate each other. But we're polite, hello, goodbye. So, yeah, it is a really good vibe actually. (M2)

However, in some cases it affected people's sense of autonomy and control over their own space.

I didn't want to be coming from domestic violence – it just didn't feel like a safe environment for me (referring to previous accommodation, prior to moving to Amélie). Management did nothing about it, so I had to take it into my own hands and left. I was homeless for about six or so months. [...] I have my trauma that I'm dealing with being a witness to murders. I was trying to cope with that. That was meant to be my safe place and it just turned into pretty much a crack den, just full of people on drugs down in the area where everyone shared a courtyard. It was just a nightmare. They were yelling out things over the balcony, yelling out from downstairs, offering us to fight them. (C8)

Tenants who had positive experiences reported, conversely, that it was because they were supported by Amélie that they felt safe:

Interviewee: Exactly. Yeah. And it's not only, this is the point ... the point is why I am, I want always to stay with them because it's very important for me. I always feel I'm safe.

Facilitator: Yeah.

Interviewee: You know? Even if you have a problem, for example, I don't want to mention some points with the maybe neighbours or... they take action, you know?

Facilitator: They do.

Interviewee: Yes. So, this point is very important for me. I'm pretty sure if I rent outside and I don't want to do it, no one will care. (M10)

The variation between tenants' experiences of feeling supported is quite typical, and to be expected. It is possible that unhappy tenants had significant support needs that could not be met

by Amélie or other services and, importantly, we did not interview support workers and so cannot report on their perspectives of events. The most significant implication for practice is that feelings of being heard and having needs respected are strongly connected to feelings of satisfaction with support and housing, and vice versa. There were strong feelings of satisfaction with housing and with the support provided in most of the data, and this indicates that the practices of Amélie staff are fostering feelings of safety and trust.

5.3 Effects of housing on wellbeing

5.3.1 Stability and security of tenure

In the Wave 1 interviews we asked tenants to reflect on how moving into Amélie Housing had affected their wellbeing. At Wave 2, we returned to discuss wellbeing again, and what had changed in the two years since we previously interviewed them.

At Wave 1:

- Interview participants reported positive changes due to moving into Amélie Housing apartments. Wellbeing also flows from security of tenure, which is a unique advantage of social housing. Tenants accounts included references to 'stability' and 'security'.
- It was important to some people (especially single parents) that they felt secure where they were living, so they could plan for their future and prepare for change.
- Stability of tenure allowed for social connections and planning for the future, and benefited interview participants, and their children. Older participants described having peace of mind and access to services because of their housing.

At Wave 2 some tenants were managing ongoing health issues and while their housing situation had little direct bearing on their health and wellbeing, stability of housing assisted them manage their conditions better.

Oh, it's a lifesaver, it's a lifesaver. As I said before, I feel like I've hit the jackpot. It's a fantastic place, the people are fantastic. (MT3)

That gives me reassurance. I've got a roof over my head no matter what. (*Facilitator: So does that make you sleep a bit better at night rather than being out there in the private rental market?*) Yes. Definitely. (MT6)

Those with aspirations to move out were looking to save and buy their own place at some future time, however none were seeking to move into private rental as they noted rents were higher, and Amélie offered them reasonable rents (market rents were acknowledged as lower than the surrounding area) and security of tenure.

5.3.2 Autonomy, control over space

At Wave 1:

- Having a home of one's own, and control over the space, was a novel experience for some participants who had been forced to stay with friends or relatives or had been living in an itinerant way (some had been rough sleeping or sleeping in their car).

- Being in Amélie Housing was not a 'magic wand' that solved all tenants' problems, but it did have positive effects.
- With permission, tenants can have pets, and many did.
- Parents/carers were glad of having the balcony space for their children to use.

At Wave 2 tenants' reported feeling settled. They showed their craft projects, interior décor, pets, children's play areas, and pointed to the improved outdoor common areas. The smell and noise of pets was sometimes troubling to participants, but those with pets were very happy to have them and described their pets as helping them feel at home. For example, one participant kept birds.

Interviewee: Yeah, I like them, they're nice birds, canaries. A friend of mine has got aviaries with birds in them, ringnecks and finch and cockatiels and budgies.

Facilitator: [...] it looks like you've made a real nice home here [...] You look like you've been here forever.

Interviewee: Yeah, I try to keep it clean and nice, because I've been brought up in a clean family, and I like it myself as well, to be clean. I clean as much as I can, dust, and vacuum. [...] I've got some stuff from my country, like souvenir when I went overseas years ago (C2).

The plantings had grown, and landscaping had improved since Wave 1, and playground equipment had been provided in one complex. At Maitland, tenants had been given full access to the downstairs common room (previously locked) and used it often.

As described above, when conflict with neighbours or feelings of insecurity detracted from people's sense of control over their space, this had an impact on their overall feelings of satisfaction and support. Equally, tenants who described being able to make their space their own and felt that had control over their space reported positive wellbeing.

5.3.3 Social engagement

At Wave, 1, we reported that tenants had social interactions mainly with family and friends, and to a lesser extent, with other tenants, and the local community.

- Some said that they had grown up in the area or spent a lot of time there, so felt familiar and connected to the neighbourhoods and had friends and family nearby. Everyone who mentioned a prior connection to the neighbourhood reported it as positive: even those who said that they didn't like the area very much were glad to be there.
- It was difficult for participants who had family overseas to see them due to the costs of travel at the best of times, and the additional restrictions caused by the pandemic.
- Some had developed 'hello' level relations with neighbours on their floor or talked to other people.
- Some participants knew a lot about what was going on in their block and made it their business to bring up issues or problems with tenancy managers. Others preferred to minimise interaction.

At Wave 2, tenants continued to report varied social connections with other tenants, both through organised groups and activities and incidental contact.

The Maitland complex continued to have higher levels of socialising and tenants were using the common areas regularly.

Absolutely loving it. All the neighbours are great still. (MT6)

Another tenant mentioned the work of the support staff in organising events for the Hunter sites:

I think the way they do things is pretty good here. At Maitland it was always pretty good. They do social events, so for instance they're doing a State of Origin one here for Cardiff and they're probably doing one for Maitland, but I just don't get involved with State of Origin anyway, but they still do a lot of stuff... Like a dinner in the complex. (MT7)

Groups at the other, larger complexes, such as single mums or older residents, also tended to be on friendly terms. There were gatherings organised for occasions like Christmas/end of year.

5.3.4 Future intentions - stay or move

At Wave 1:

- Tenants who said that they would like to stay gave their reasons as being happy, in some cases very happy, with their situation.
- A few responded that they had little choice but to stay as they 'had nowhere else to go'.
- In some cases, a participant's expressed hope to move was because they did not like their current situation, because of disputes with neighbours, noise, or feeling unsafe.
- Few expressed a strong desire to move to the private rental market because they felt they could not afford it, or the sort of properties they could get at the same rent would be far inferior. Some cited previous negative experiences of private rental including increasing rents, repairs not being done or being in very small or substandard dwellings.

Asked about their intentions to stay at Amélie in the medium to long term, at both waves, interview participants wanted to stay, as they noted Amélie was a far better option than private rental alternatives, or they had no choice, having fallen out of home ownership.

At Wave 2, the people who said that they would like to move, in response to being asked that question, talked about wanting to buy their own house, or said that they were unhappy with Amélie's management of properties and tenants. Most participants, however, were acutely aware of the risks of moving, whether they wanted to stay or move. They noted the benefits of affordability were always a delicate balance with the lack of control over living space, location, and neighbours in public housing, and that moving may put them somewhere worse: more expensive, or more unsatisfactory housing, or both. Occasionally in an interview a participant would express a specific desire to move, because they were unhappy at Amélie (or in one case had moved out due to feelings of not being safe).

Most people who talked about moving, however, noted the conditionality of this wish: they would like to move if there were more sustainable or comfortable options.

Those who wanted to stay were sometimes emphatic about the importance of feeling secure. It was notable that people sometimes responded to the question of *intention* to move with how they would feel if *compelled* to move:

I'd be heartbroken if I had to leave here. (MT3)

[...] but you don't know what you'll get. You might get some old, ugly – I don't know, because I applied for public housing, they gave me rubbish. I wouldn't even live in the area, you know what I mean? (C2)

(Facilitator: So, do you feel like you're going to stay there long term?) I hope so. Don't kick me out, please. (MT5)

Yeah, if I have a choice I could move from here. (Facilitator: And to a 'house' house?) Into a house, because apartment I think it is generally a lot of problems... Neighbours sometimes. (C9)

There's always an excuse and there's always a justification as to why shit is not getting done, budget, understaffed – yea. (Facilitator: When you say you want out, do you mean you want to move out?) Yeah. I'd like to move out. (Where to?) I don't know. Well, I had actually asked [Amélie staff member] when I last had a conversation with her, "What other apartment blocks do you guys manage?" She said, "There's one in Cronulla, but it's for 55s and over" and I said, "Well, that's me. I turn 56 on my next birthday." She went on to say that the likelihood of that is near zero unless tenants that are there die. (C5)

But I was asking if I can swap with someone because they want – like they have – like they want to have three bedrooms, I live in three bedrooms and they live in two bedrooms and they were happy to swap with me, and like I was talking I want to save up but the rent is going up, so they say we don't mind living here, can we swap, but they didn't allow me to swap. (M7)

We were able to interview some people who had left Amélie Housing in the period since the first round of data collection. Some had moved locations, and one had moved in with a partner interstate. They were renting through a government social housing provider, but previously they had tried to rent privately, "but no-one would give us a house. We have no income, that's why" (C11). Another former tenant who had moved and was staying with friends cited unhappiness with Amélie Housing as the reason, but was looking for another social housing alternative:

I found the rent too expensive and also with the electricity as well was way too much and every month I just thought it was a bit silly and just the people in the building. There was always trash in the hallways and even in the lift it's really dirty and stuff, so I put in for a transfer to get something else and I'm still waiting for that. And yeah, I just moved in with some friends in the meantime until I get offered something else. (C3)

5.3.5 Property management and repairs

At Wave 1:

- Interview participants were, in general, very happy with the quality and amenity of their property and had few concerns, although, as we described in the Baseline report, a small number of complaints were also made about the time it took to attend to repair requests.
- Some compared the responsiveness of Amélie Housing for repair requests favourably with Housing NSW.

At Wave 2 there were still a small number of complaints about timeliness of repairs and communication with tenancy managers.

For example, an awning that had fallen off the Merrylands apartment building was the subject of complaint as it had been lying there for some time.

Lucky no one was under there. Very big and quite heavy and can kill someone. But it's still there. No one move. No one do anything. Even if they don't want to fix, they should move away. (M3)

Eventually, after months, it was removed.

As with responses to other questions, responses from tenants to interview questions about how Amélie staff managed requests for repair were varied. Some thought individual staff were very responsive, but others felt repairs are not actioned in a timely manner, for example blown lights in a common area. Interview participants said staff were approachable and accessible and promised action but sometimes this was not followed through.

Those interview participants who seemed to be most active in complaining about property upkeep and most frustrated with the response, also proposed solutions. They suggested meetings on site between management and tenants to discuss issues, or the formation of a tenant committee to communicate with management to constructively work on any issues. The latter suggestion would be akin to a strata committee, except constituted by tenants and management representatives.

5.3.6 Dispute handling

At Wave 1:

- Problems with amenity and noise that are fairly typical of apartment living were reported, with a small number of specific complaints recurring often.
- While these complaints are also expressed by people in other types of housing tenure, they affected some Amélie tenants significantly because of their health and other vulnerabilities.
- The car parking space allocations were a cause of disputes especially when tenants felt certain parking spots should go to tenants with disabilities.
- Interview participants with neighbours whose cigarette smoke or ashes blew into their units also wanted action on smokers' practices.
- Interview participants who smoked felt like they were sometimes being unfairly yelled at by other tenants (for example, for smoking) and wanted this to stop.
- Some interview participants thought that more could be done by tenancy managers to address access to the properties by non-residents, and suspected illegal activity such as drug dealing.

At Wave 2, the disputes over tenants parking such as as allegations of visitor cars being parked in places they were not supposed to and too close to emergency stairwell exits was mentioned at Merrylands.

Some participants said that disputes, and the way they were handled, were in keeping with the usual experience of apartment living.

But it's apartment, you know, you can't have too much, you know what I mean? People are complaining about noise of neighbours and all that. I know about the noises, people shouldn't do that, but what can you do? That's how apartment is, near people. (C2)

Occasionally, however, participants reported that the practices of neighbours and the failure of Amélie to effectively intervene, left them feeling unsafe and unable to stay.

Communication wasn't there. Nothing was done to stop the issues that were happening. There was no implementation of anything, no strategies. They should have been warned or kicked out. Something should have been done about it. [...] It was meant to be a safe place

for me and my son. It was fine at first, until then. I wasn't dealing with that, so I ended up homeless for six months. (C8)

The presence and use of CCTV cameras came up in a number of interviews, suggesting that these cameras have raised expectations of active surveillance of footage by support workers, and sanctions for people identified in the footage as misbehaving. One interview participant, for example, suggested that the CCTV cameras in the carparks did not ever seem to be used. They wanted people misusing car spaces identified and warned of consequences if they kept doing it.

Overall, the Campbelltown complex seemed to be quieter than before in terms of disputes, and Merrylands had ongoing gripes around car parking. As previously, the Maitland complex seemed the most harmonious.

5.4 Health, wellbeing and participation

5.4.1 Support from tailored support coordinators and service providers

At Wave 1:

- Interview participants talked about casework support in terms of their relationship with tailored support coordinators. Overall, tenants had positive relationships with their coordinator and positive views of the support available.
- For the most part, participants expressed general satisfaction with their support, and confidence that they could get help if they needed it.
- Support in the form of referrals to services or brokerage of service provision was not a strong topic of discussion. Participants generally did not receive this kind of tailored support from Amélie, either because they already received it from another agency, or because they did not need it.
- When asked about the support they received from casework, participants often did not distinguish between casework support tailored for their individual support needs, and attendance to repairs and other building matters.
- For many interview participants, ongoing unmet requests for repairs were their most significant, and in many cases only, criticisms of the support and communication they received.

At Wave 2, interview participants again reported diverse experiences of support, and described the responsiveness of their support coordinators in markedly different ways and with markedly different levels of satisfaction. The support provided by the same person, for example, was described by one participant as very helpful and by another as not.

[Support worker] came over I think it was a week or two ago and dropped some bread off. He was walking around the building with like Baker's Delight. (Facilitator: Does he sit down with you and talk to you every three or six months?) No. He did put me in contact with some place, it's like a job network agency. Because I was talking to him about going back to TAFE doing art, and he's like, 'well I can't really help you with that, but I can put you in contact with someone that will'. They still haven't fucking rung me. (C6).

People, they come through there and I talk to a lot like [support worker]. He's amazing. He's awesome. [...] I think I've seen him three times in the last month. He comes around even on

Fridays; he'll say he's got a mate at Michel's Patisserie, and he brings around [bread and cakes]. (C10)

The reasons for this diversity of experience can't be known from our data, but again those participants who reported feeling happy and secure in their housing, and connected to other people, were more likely to also report good relationships with staff. A couple of interview participants, for example, said that regular social support and contact, including with the support worker sometimes present, helped tenants with mental health problems.

A lot of us suffer from anxiety and depression, there's people with disabilities as well, and they're young and old. We have get togethers, which is fantastic. [Support worker] sometimes comes along, the support workers come once a week to sit downstairs, and we can go and talk to them if we want to. Yeah, it's wonderful. (MT3)

[Support worker]'s very, very helpful. [...] Like, like when the lockdown, I was living at my parents' house because like, I don't know how to cook. Right. And like, I haven't been home and [support worker] would call me up and say like, are you okay? You know, you haven't been home for like three months, six months or something. And like with the car park, like people parking in my parking and I would tell him, and he would, like, he would get me to take the picture of the car. He called them up straight away and got my parking back for me. (M9)

Conversely, another participant was dissatisfied with the way her rent had been recalculated after starting work and described the contact with the support worker as closer to property management than support.

I said, 'Look, I've been doing cleaning [as a contractor rather than an employee]. You've got your incoming and your outgoings.' [support worker] said to me, 'No, you've got to declare everything you've earned.' Rather than doing profit and loss, she wanted me to do before expenses. So, if I made \$400 but spent \$300 on supplies, 'You have to go off the \$400' which I believe is still incorrect. So, I was then paying a lot more rent for that, and it went higher. (MT4)

As with Wave 1 interviews, participants' responses to questions about tailored support often related to whether they were happy with responses to disputes between neighbours and requests for property repairs, rather than their own support program.

I used to live in housing commission for 20 years, and she goes, 'this is not like housing commission, we just don't dump you in there and leave you alone, we come and visit, and we check up on the property and we do this'. [...] And now I sit here, and go, 'I have never seen you'. [...] And because of all the drama downstairs too, like there's so much drama in the garage that like when my parents come down my dad refuses to go into the garage, I have to go down and meet him on the street, and that's because people are fighting down there. (M2)

5.4.2 Managing health issues

At Wave 1:

- Many interview participants were managing ongoing physical and mental health conditions.
- Tenants with mobility issues and disabilities described modifications to their apartments that had been completed and supported their capacity to make choices about their life.
- For some participants who were managing ongoing health conditions, moving into Amélie Housing had assisted to some extent, but the main things that made a difference were medications and clinical support.

At Wave 2, interview participants again described a range of health conditions, which were often long-term and sometimes difficult to manage. As noted above, the health and mental health problems of some participants were exacerbated, they felt, by the noise and conflict at Amélie, and by the limited effectiveness of responses to complaints and requests for intervention: C6, for example, said that: “I didn't have an easy childhood, so like I have a lot of triggers because of that. This building has set a lot of those triggers back into play”. However, this was reported only occasionally.

The strongest finding from responses in interviews to questions about health was that being at Amélie did not make a big difference to people's health, but that the security of tenure helped some participants, and the assistance of support workers in finding and using services also benefited some.

I've been recovering well [...] I've been good. I've been taking my medication. Getting injection and seeing my GP. And [support worker] from the housing is really very supportive. Like, if I have any problem, I call him up and he would help me straight away. So, I've been getting a lot of help and I'm very happy with how it's going. (M9)

Similar to the responses to interview questions about tailored support, the descriptions of health and healthcare from participants indicates that many of them have support needs and they have contact with services and practitioners that are independent of, and pre-date their housing with, Amélie.

5.4.3 Employment, education and training

At Wave 1:

- Some interview participants were not in the workforce because they had reached retirement age.
- Most interview participants of working age were not in paid employment, for a range of reasons, including health problems, injuries and caring responsibilities.
- The pandemic had affected employment opportunities throughout 2020.
- Participants who wanted to return to work described plans to find work in the future, or to resume education or training before looking for work.

At Wave 2, at least three interview participants had moved into paid employment and were paying market rent. Industries included education and aged care. Living in a social and affordable housing environment minimised disruption for these participants and their housing remained stable, as their rent had been adjusted in line with their income.

The employment and training pathways of participants were diverse, but for all of them the stability of their housing, as well as the increase in employment opportunities from 2022, contributed to the improvements in their circumstances.

I am working casual. This has really uplifted my spirit because I'm a little bit more - I think it's good to find a job if you can. I studied disability and I ended up getting a job. I had to go 120 hours for free, but eventually I got a job... It is a very complex position the one I'm doing because clients are very complex. But I love it. I really love it. (M4)

(Facilitator: Is having stable housing contributing to your state of mind and physical health, do you think?) Yeah, I know I have a place to stay without having to be worried that I'm going to lose a place. *(Has that created the chance for you to sort of make more plans for the future?)* Yeah, that's the reason why I moved back into [communications industry

company] instead of staying with the job that I had because the distance is a lot harder, where I knew I was closer to home and I'm safe in this job because of people I work with.

Also having a place where you can know you can stay in and enjoy and then also know that you're safe in it, so no matter what happens to your job you've still got a place to stay. (MT7)

Now I'm working fulltime and more happy. [...] Because my son is older now and he can support me a lot by looking after himself, make it easier for me. (M3)

Tenants working full time discussed the increased rent – however they knew it was lower than the private market but still felt the impact.

Sometimes I think oh my God, it was better if I don't work like because I was paying half [before going up to market rent]. [...] But here it's like – it's holding, like holding me back.... Can I actually say this because it's - I know it's not only Australia, it's like the global issue, everything is going up, so can they consider about the rent at this, like to help out the living, like the cost of living, because they can't really help with the cost of living but they can help with the rent, so can you mention that? (M7)

Another tenant similarly said:

So, when I start working, it was, I was very happy and I was excited because you will start, you know, you will do what you like, you want, you will start buy, you know? Buy everything. So, I start working and straight away my rent increase [...] but it's, this is the life, it's okay. They deserve it, you know I feel safe with them. (M10)

As noted above, participants who were working described the effect paying proportionally adjusted rent was having on their income, but the more significant burden was from increased costs of living, in particular having to own a car and drive to/from work. While they said they could save, some said they felt like they were not getting ahead as fast as they could be. Despite the massive increases in housing prices, those working sometimes mentioned home ownership as their aspiration.

In summary, little had changed between Waves 1 and 2, with most tenants feeling settled and still appreciating the positive qualities of their housing and support. The Campbelltown complex (the largest) had experienced some anti-social and criminal behaviour but had improved after the removal of threatening tenants. Merrylands tenants seemed mainly satisfied notwithstanding some isolated complaints about underground car park parking issues and a cage break-in, while the Maitland complex appeared the most harmonious with tenants feeling happy and agreeing that they got on well with neighbours. Maitland is also the smallest complex. Tenants were nearly all planning to stay, (with only a handful of departures from Wave 1). Some of the sample of tenants had moved into employment by Wave 2, which is part of the SAHF program goals.

6 Satisfaction and wellbeing scores by tenant status, by region and over time

The available survey data for SAHF tenants breaks down some results by tenant status (affordable or social). Analysis of survey results from 2023 shows little consistent difference based on tenant status. Tenants tend to move between statuses – i.e., some went from not working and paying rent based on percentage of income to being employed and paying rent based on the ‘market’ rate within the two-year study period.

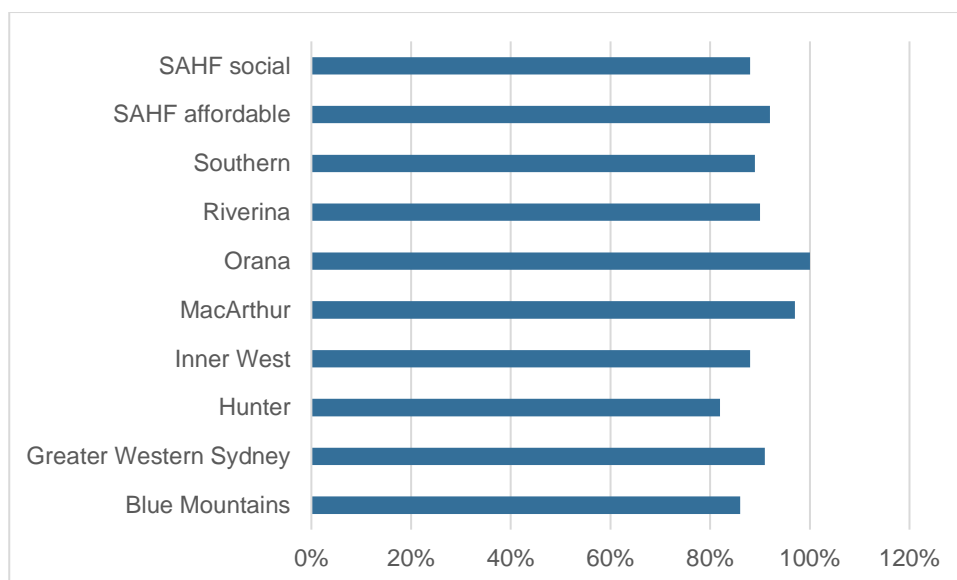
SAHF tenant survey data represents 100% of Amélie Housing tenants across all regions (whereas the qualitative data used in the report relates to only three sites). Selected SAHF tenant survey items are presented in disaggregated form showing tenant status and region, and time series, below.

6.1 Satisfaction with overall housing service

The following are selected items relating to tenant wellbeing from the Amélie Housing SAHF 2021, 2022 and 2023 tenant satisfaction survey data tables, by year, and by region (SVDP, 2023).

The following Figure 9 indicates satisfaction for all Amélie Housing SAHF tenants by tenant status (social or affordable) and by region in 2023. Satisfaction rates are consistently 80% or above across all sites.

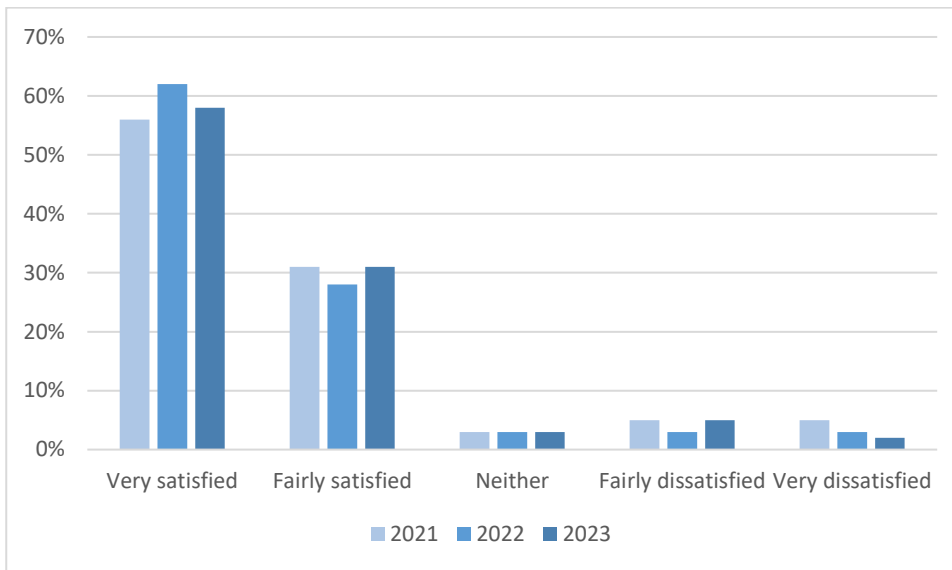
Figure 9 Amélie SAHF tenants overall satisfaction with the service provided by Amélie Housing by tenant status and region, 2023



Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=226

Over time, tenants remained highly satisfied with Amélie Housing overall. Figure 10 indicates SAHF tenants’ overall satisfaction with service provided by Amélie Housing over time (2021-2023). There was virtually no change over time (very satisfied + satisfied = 2021; 87%; 2022: 90%; 2023: 89%).

Figure 10 Amélie SAHF tenants overall satisfaction with the service provided by Amélie Housing, 2021-2023



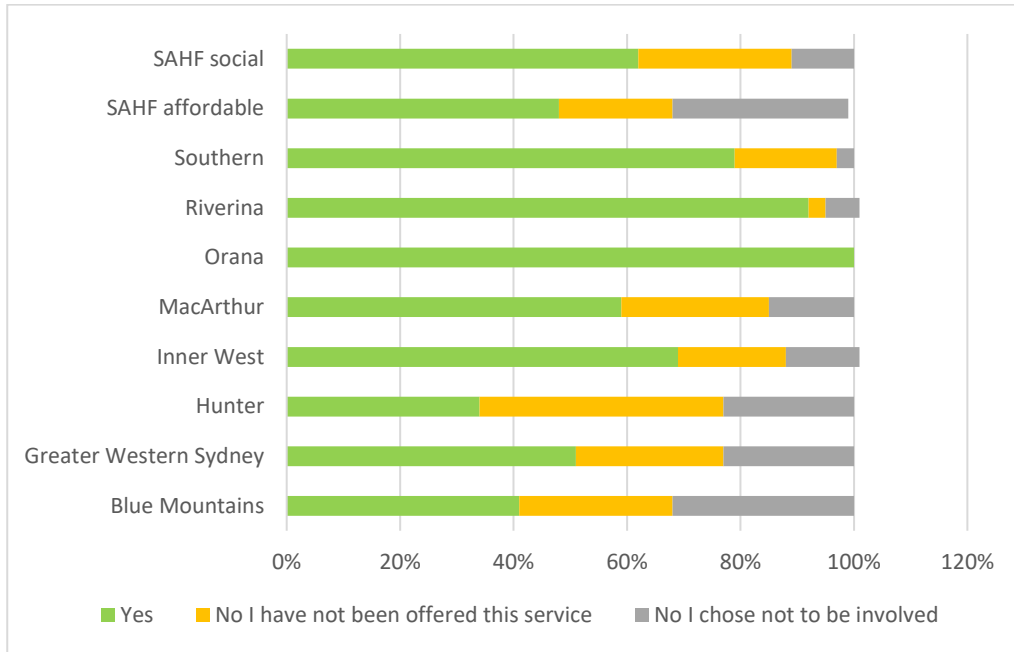
Source: SVDP, Amélie SAHF historical data 2023; numbers: 2021 n=296; 2022 n=417; 2023 n=391.

6.2 Support

6.2.1 Being offered support by SVDP

Figure 11 below indicates whether tenants had been offered a needs assessment (or re-assessment) for support by tenant status (social or affordable) and by region. Unsurprisingly social housing tenants had higher levels of being assessed or reassessed within the last 12 months while the lower-needs affordable housing tenants had a lower rate. Of the regions, Riverina (92%) and Orana (100%) tenants had the highest proportions of support needs assessments being done within 12 months, whereas the Hunter region had the lowest level (34%), but 43% stating they had not been offered this. A third (32%) of Blue Mountains tenants choose not to be involved.

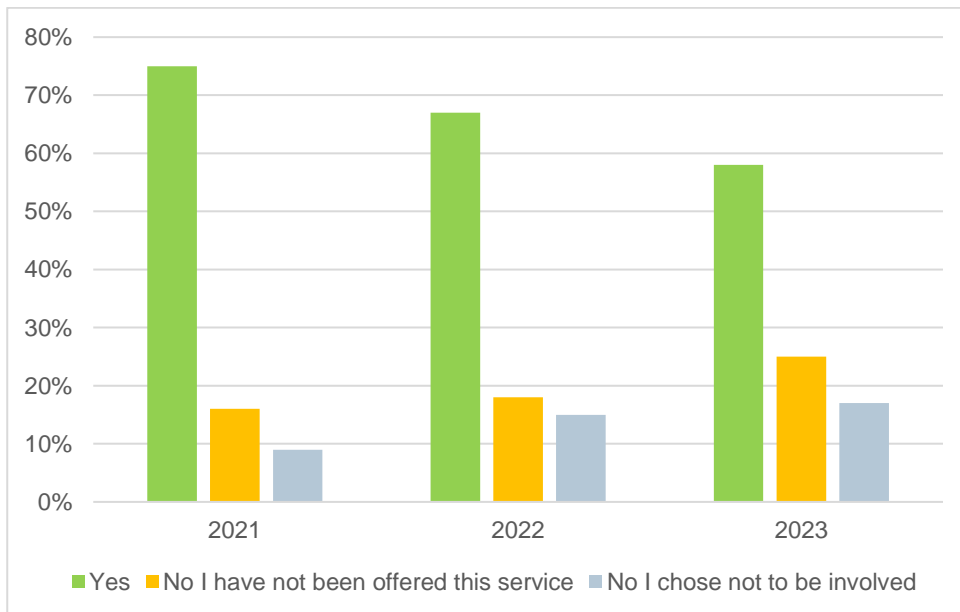
Figure 11 Amélie SAHF tenants assessment or re-assessment of support needs by their Tailored Support Coordinator in the last 12 months, by tenant status and region, 2023



Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=372.

Using the same survey question over time (2021-2023), Figure 12 below indicates a diminishing proportion of tenants had been assessed or reassessed (75%, 67%, 58%), while increasing proportions had not been offered this (16%, 18%, 25%) or chose not to avail themselves of this (9%, 15%, 18%).

Figure 12 Amélie SAHF tenants assessment or re-assessment of support needs by their Tailored Support Coordinator in the last 12 months, 2021-2023

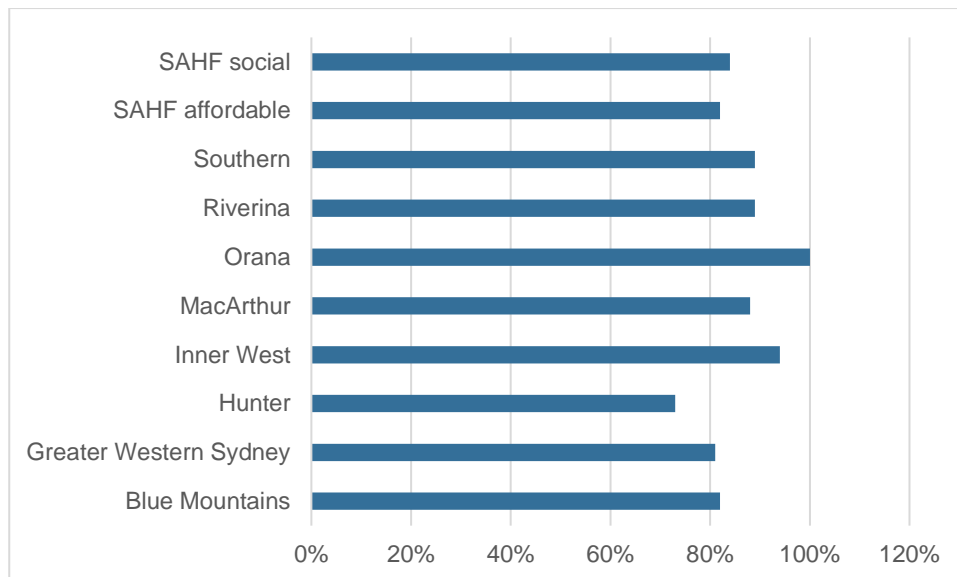


Source: SVDP, Amélie SAHF historical data 2023; numbers: 2021 n=286; 2022 n=405; 2023 n=372.

6.2.2 Quality of support from SVDP

Figure 13 below indicates overall satisfaction with the quality of Tailored Support Coordination provided by St Vincent de Paul Society NSW by tenant status (social or affordable) and by region in 2023. All regions had tenant satisfaction scores above 80%, with the exception of Hunter (73%).

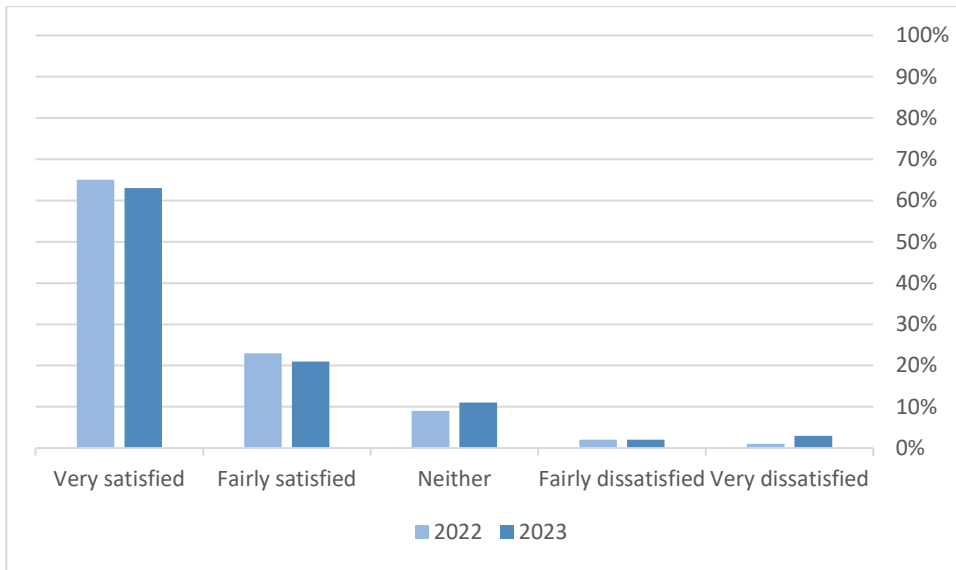
Figure 13 Amélie SAHF tenants overall satisfaction with the quality of the tailored support coordination from SVDP by tenant status and region, 2023



SVDP Amélie Housing program and region SAHF data tables 2023, n=380

Looking at the same survey data over time where it was collected (in 2022 and 2023), in excess of 80% of tenants for both years were either very satisfied (65% in 2022, 63% in 2023) or fairly satisfied (23% in 2022, 21%), with a slight decrease between 2022 and 2023 (Figure 14).

Figure 14 Amélie SAHF tenant satisfaction with quality of tailored support co-ordination from SVDP, 2022 and 2023

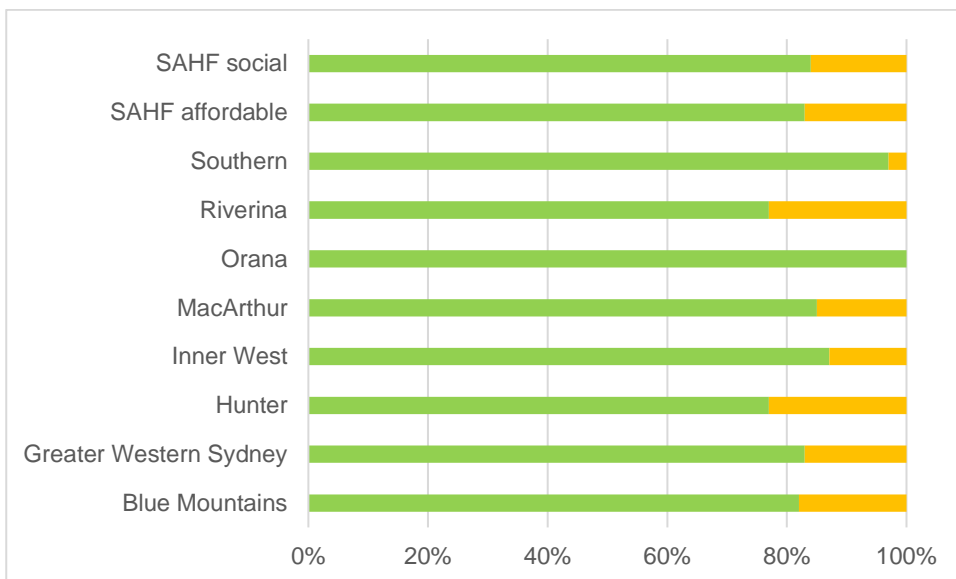


Source: SVDP, Amélie SAHF historical data 2023; numbers: 2021 n/a; 2022 n=405; 2023 n=380

6.3 Security

Tenants were asked if the safety and security within the home met their needs. There was very little difference by tenant status and region. In all regions, more than three quarters of tenants indicated the safety and security of their home met their needs. This ranged from 77% for both Riverina and Hunter, and up to 100% in Orana (Figure 15).

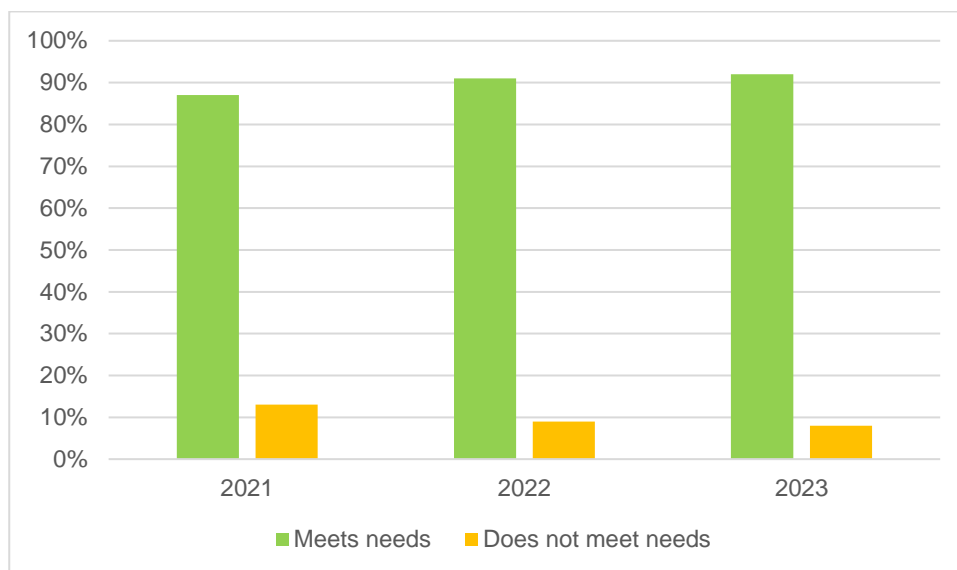
Figure 15 Amélie SAHF tenants - safety and security of the home meets their needs, by tenant status and region, 2023



SVDP Amélie Housing program and region SAHF data tables 2023, n=379

Looking at the same survey data over time (2021-2023), the majority of tenants agreed that the safety and security of the home met their needs, and this agreement increased over 2021-2023 (87%, 91%, 92%) as illustrated in Figure 16.

Figure 16 Amélie SAHF tenants - safety and security of the home meets their needs, 2021-2023

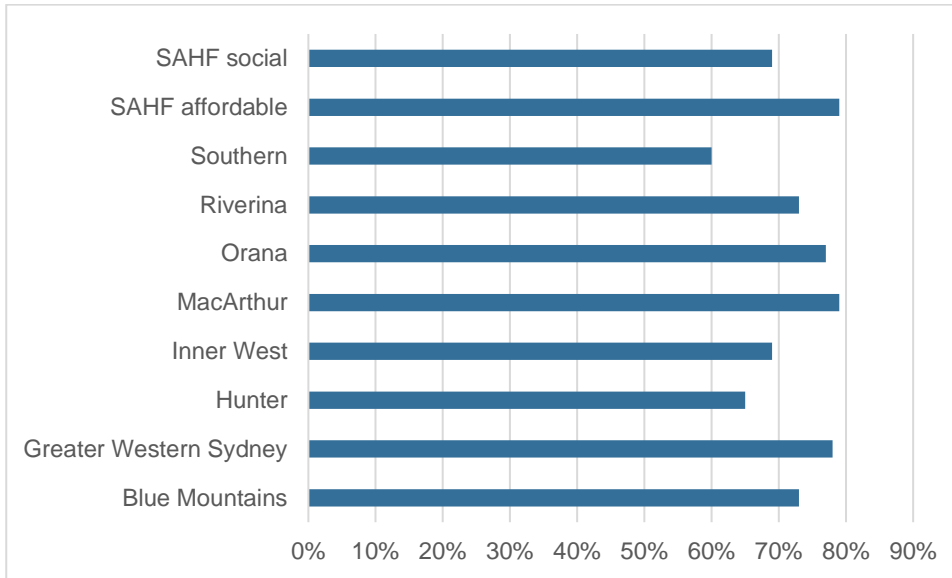


Source : SVDP, Amélie SAHF tenant surveys data. Numbers: 2021 n=288; 2022 n=407; 2023 n=379.

6.4 Repairs and maintenance

Figure 17 below indicated levels of satisfaction with repairs and maintenance. Although this is not strictly a 'wellbeing' survey question, this is a key concern for tenants and impacts directly on their tenancy experience. There was a ten per cent difference in satisfaction levels between social (69%) and affordable (79%) housing tenants. Southern region and Hunter region tenants were least satisfied out of the regions, while Macarthur and Greater Western Sydney were the most satisfied.

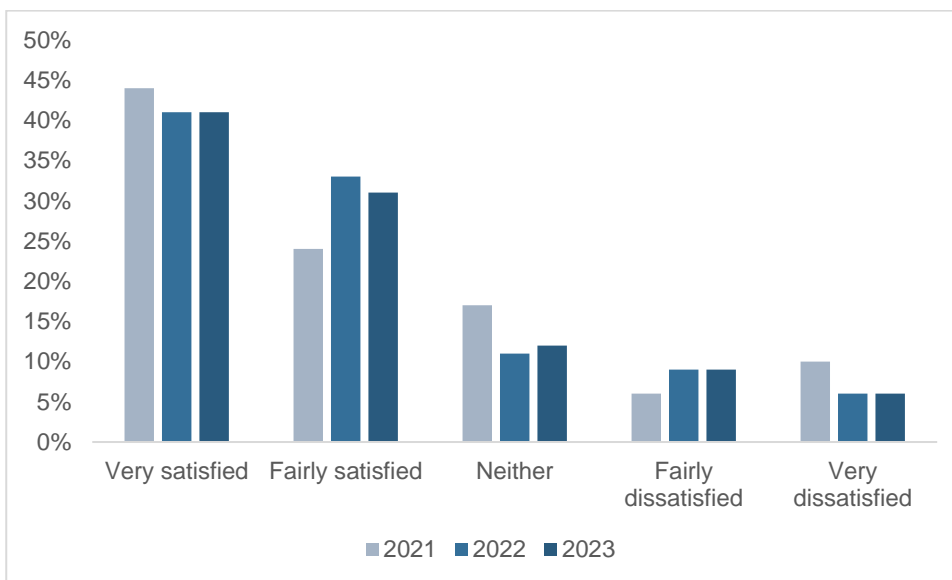
Figure 17 Amélie SAHF tenants' satisfaction with repairs and maintenance, by tenant status and region, 2023



SVDP Amélie Housing program and region SAHF data tables 2023, n=385

Looking at the same survey data over time (2021-2023) in Figure 18, below, tenants' level of satisfaction, on average, was fairly static with a small decrease in 'very' satisfied and an increase in 'fairly' satisfied. However, overall satisfaction ('very' and 'fairly' satisfied) increased from 68% in 2021 to 72% in 2023. Overall dissatisfaction ('very' and 'fairly' dissatisfied) stayed around 16-15% over time.

Figure 18 Amélie SAHF tenants' satisfaction with repairs and maintenance, 2021-2023



Source : SVDP, Amélie SAHF tenant surveys data. Numbers: 2021 n=280; 2022 n=409; 2023 n=385.

As we note in Section 5.3.5 these results align with some interview data with tenants, who reported delays in responsiveness to requests for repairs in some cases.

6.5 Satisfaction and well-being: Personal Wellbeing Index

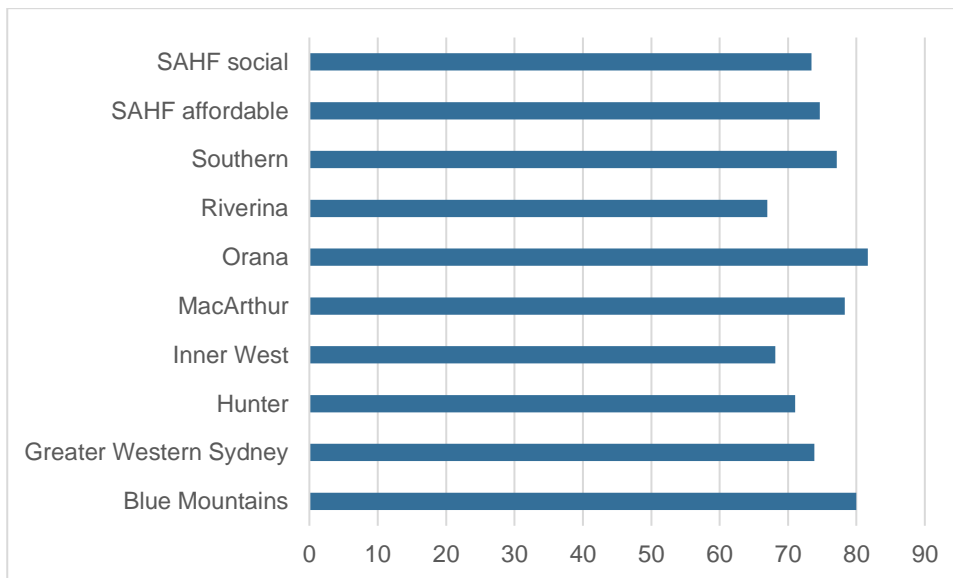
The SVDPH SAHF tenant survey contain standard PWI items and some other items that reflect on wellbeing. For this report we analysed PWI survey data items from 2021, 2022 and 2023.

These are presented below by tenant status and region, and over time (2021-2023).

6.5.1 Tenant wellbeing scores by tenant status and region

Overall aggregate averaged scores (all wellbeing indicators combined) are displayed by region and tenant status (social or affordable) below in Figure 19. Overall, all regions scored 67 or above, but two sites had indications of lower subjective wellbeing - Riverina and Inner West tenants had lower overall scores of 66.97 and 68.13 respectively. At the other end, Orana and Blue Mountains tenants had the highest overall wellbeing scores at 81.67 and 80.00.

Figure 19 Amélie SAHF tenants' personal wellbeing scores (mean, all items) by tenant status and region



Source: SVDP Amélie Housing program and region SAHF data tables 2023, Numbers: 2023 n=320.

Table 3 shows a further breakdown by region and tenant status, showing each PWI item's mean scores. Inner West tenants have 'compromised' scores in three domains (achievement in life, feeling part of the community and future security) and Riverina in two (health and personal relationships).

Blue Mountains and Orana tenants had particularly high scores in three domains each (standard of living, feeling safe and feeling part of the community, and Standard of living, personal relationships and future security respectively). Social and affordable housing tenants had little differences in PWI item scores, except for health.

Table 3 Amélie SAHF tenants Personal Wellbeing Index (PWI) - scores by question by tenants status and site, 2023

	Blue Mountains	Greater Western Sydney	Hunter	Inner West	Macarthur	Orana	Riverina	Southern	SAHF affordable	SAHF social
Standard of living	86.67	76.98	78.16	76.88	80.69	86.25	70.61	80.97	78.74	78.36
Health	69.33	69.27	63.42	68.13	76.9	62.92	59.7	63.55	73.47	63.56
Achievement in life	70.67	73.13	67.37	63.13	77.24	77.08	65.45	72.9	72.74	70.27
Personal relationships	80	74.9	69.34	70.63	81.72	86.25	63.33	74.19	76.84	72.53
Feeling safe	85.33	79.27	77.11	81.88	83.79	90	71.82	86.13	80.84	80.04
Feeling part of the community	86.67	69.69	70.26	65	69.66	82.5	68.18	74.52	70.42	72.18
Future security	76.67	74.9	73.42	52.5	82.76	85.83	69.7	84.52	70.32	77.6
<i>Your life as a whole (mean)</i>	84	73.44	74.08	61.25	79.66	80	66.06	74.19	73.47	74
Average overall	80	73.85	71.05	68.13	78.28	81.67	66.97	77.1	74.63	73.42

SVDP Amélie Housing program and region SAHF data tables 2023, numbers vary by item - circa n=320. Note: scores between 50-69 (that is, 'compromised' wellbeing) are coloured yellow while scores in excess of 85% are coloured green.

6.5.2 Tenant wellbeing average scores over time

Table 4 shows the averages for all PWI-A items for Amélie Housing tenants in 2021, 2022 and 2023. There is little difference in average combined scores between years 71.61 (2021), 74.07 (2022) and 73.78 (2023).

Most PWI item scores⁶ were over the 'normal' subjective level of wellbeing score of 70. Taking the average scores for three years (2021-2023), the highest scores were for feelings of safety (79.29) and standard of living (78.72), followed by future security (74.56), life as a whole (73.58), personal relationships (73.01) and feeling part of the community (70.34).

Scores in the 'compromised' level of subjective wellbeing range included health (averaging 65.93 between 2021-2023). Slightly below 70 at the high end of the 'compromised' range was achievement in life (69.53). Feeling part of the community scored in the 'compromised' range for 2021 only at 68.83 - perhaps related to the impact of the COVID-19 pandemic.

Table 4 Amélie SAHF Personal Wellbeing scores over time

	2021	2022	2023	Average 2021-2023
Life as a whole	73.06	73.84	73.84	73.58
Standard of living	77.66	80.03	78.47	78.72
Health	64.68	66.61	66.5	65.93
Achieving in life	68.47	69.12	71	69.53
Personal relationships	71.94	73.28	73.81	73.01
Feeling of safety	75.85	81.75	80.28	79.29
Feeling part of the community	68.83	70.54	71.66	70.34
Future security	72.94	75.31	75.44	74.56
<i>Wellbeing Index - combined values</i>	71.61	74.07	73.78	73.15
Total numbers	n=248	n=354	n=320	

Source: SVDP, Amélie SAHF historical data 2023, PWI-A items. Note: scores between 50-69 (that is, 'compromised' wellbeing) are coloured yellow while scores in excess of 75% are coloured green.

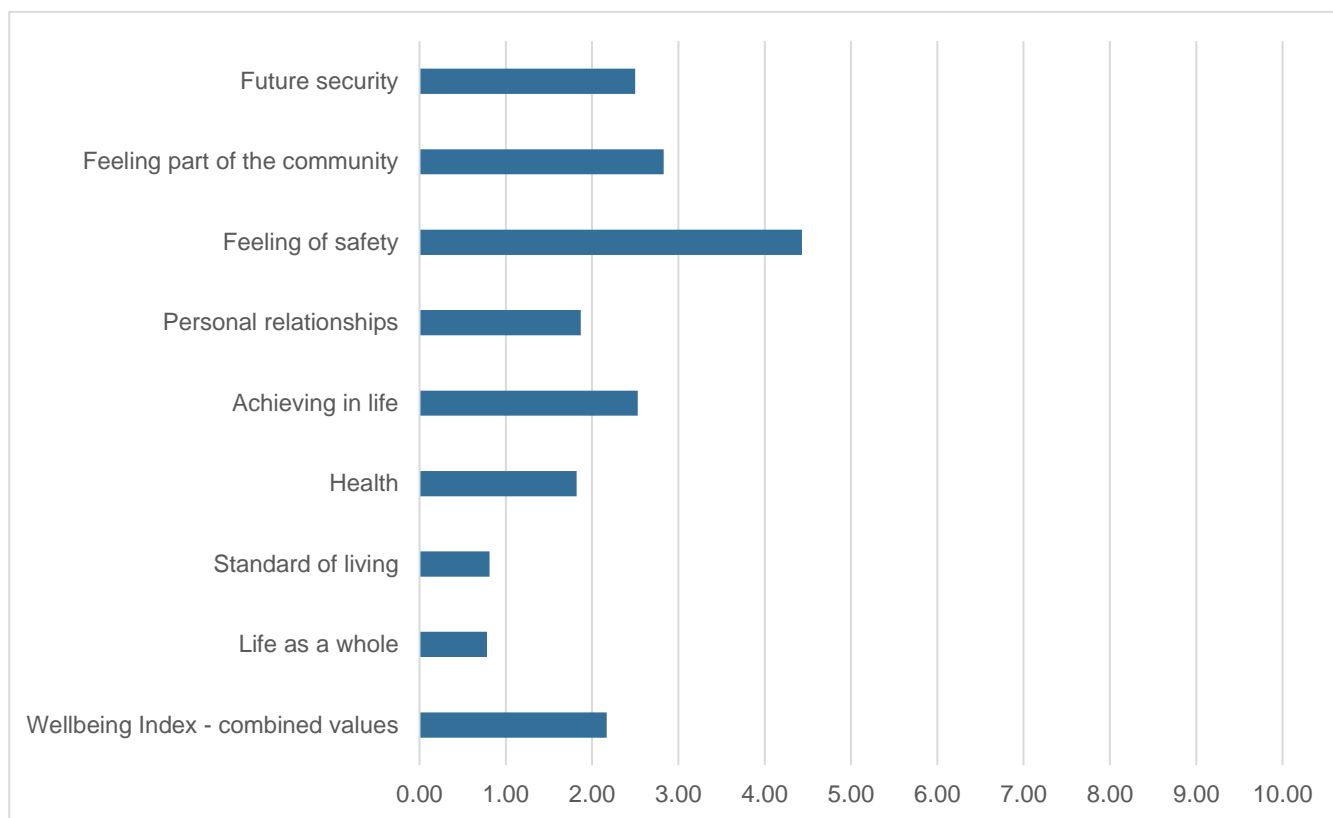
Figure 20 indicates *variances* in scores over time (that is, which items had the greatest change between scores, and which, the least. Using three averages (one for each item for each year), it indicates by how many points scores varied. Feeling of safety showed the biggest variance, increasing by 4.43 points. The least variance was for life as a whole item which varied 0.78 and the standard of living item score which varied 0.81 points.

⁶ Individual scores on the PWI can be interpreted using the following guidelines (Tomy, Weinberg, & Cummins, 2015):

- 70+ = 'normal' levels of Subjective Wellbeing.
- 50 – 69 = 'compromised' levels of Subjective Wellbeing
- 49 or less = 'challenged' level of Subjective Wellbeing

An individual with compromised wellbeing scores (69 or less) is likely to be experiencing challenges to their level of subjective wellbeing, possibly due to life circumstances or current challenges (e.g., to their health, work status, or relationships, etc), or due to the presence of symptoms of mental ill-health (e.g., depression).

Figure 20 Amélie SAHF tenants' Personal Wellbeing scores variances (2021-2023)



Source: SVDP, Amélie SAHF historical data 2023, PWI-A items. Numbers: 2021 n=248; 2022 n=354; 2023 n=320.

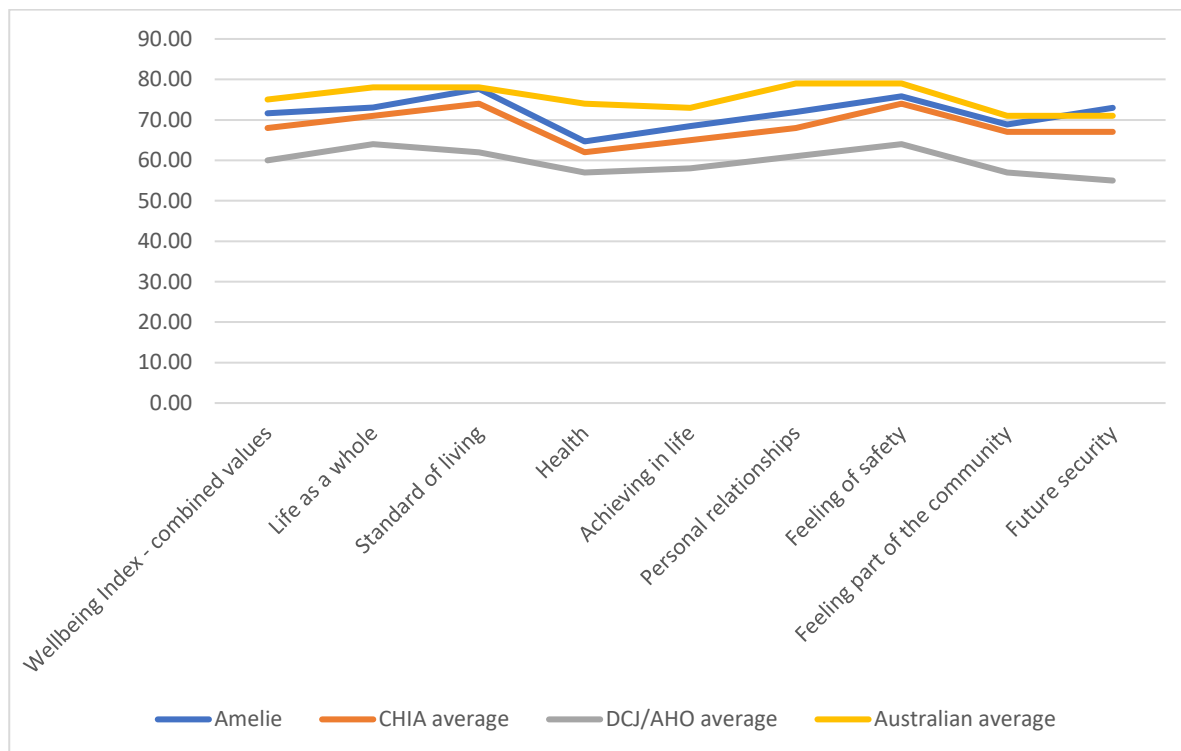
6.5.1 Amélie SAHF tenants' wellbeing compared with other cohorts (PWI)

The Amélie SAHF tenant survey, as well as community housing and DCJ tenant surveys, all contain standard PWI items, and there is an Australian population benchmark, making it possible to compare Amélie SAHF tenants to similar cohorts, and the entire population. Note: the DCJ/AHO tenant survey was undertaken in 2020-2021, but not in 2023, so when comparing cohorts across PWI items, 2021 data has been used.

Amélie Housing SAHF tenants scored higher wellbeing than both DCJ/AHO tenants and other community housing tenants. As Figure 21 shows, Amélie Housing SAHF tenants (the blue line) score just under the Australian population average for most items, very close to other community housing tenants, and slightly higher than DCJ/AHO tenants, who had the lowest scores.

The most significant difference between Amélie Housing SAHF tenants and the Australian average was for the health item. The greatest similarity was for the standard of living, feeling part of the community and future security items.

Figure 21 Amélie Housing tenants PWI items compared to other social housing cohorts and the Australian population (2021)



Source: SVDP, Amélie SAHF tenant survey data. Numbers: Amélie SAHF tenants 2021 n=248; CHIA benchmark 2021; DCJ/AHO 2021 n=10,838; Australian population benchmark 2021. Note: Data from 2021 was used to ensure consistency as DCJ do not conduct an annual tenant survey.

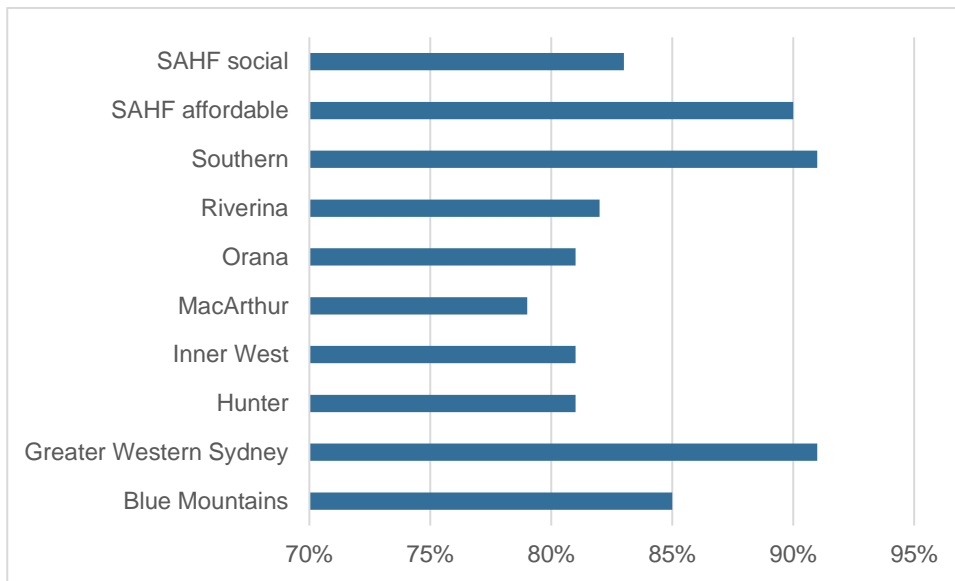
6.6 Satisfaction and well-being: other indicators

The Amélie SAHF tenant survey contains additional questions that reflect on wellbeing to the standard PWI items, and these have been presented below.

6.6.1 Feeling life has improved

Figure 22 shows over 80% of Amélie tenants agreed that life had improved after moving in. However, there were differences between the social and affordable housing tenants, with a lower proportion of social housing tenants (83%) agreeing life had improved compared with affordable housing tenants (90%). The Macarthur site (Campbelltown) tenants had the lowest level of agreement, but this was still high at 79%.

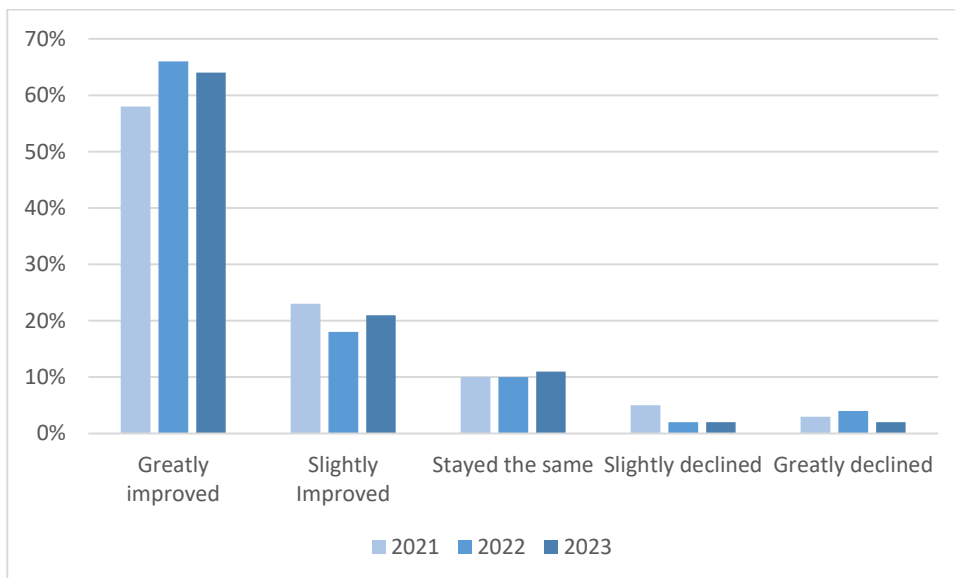
Figure 22 Amélie SAHF tenants' life improvement since moving in, by tenant status and region, 2023



Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=378

Looking at the same survey question over time (2021-2023), Figure 23 shows a small increase in 'greatly' improved from 58% to 64%; with the majority of tenants (85% in 2023) saying life had improved either greatly or slightly since moving in to Amélie housing.

Figure 23 Amélie SAHF tenants' life improvement since moving in, 2021-2023

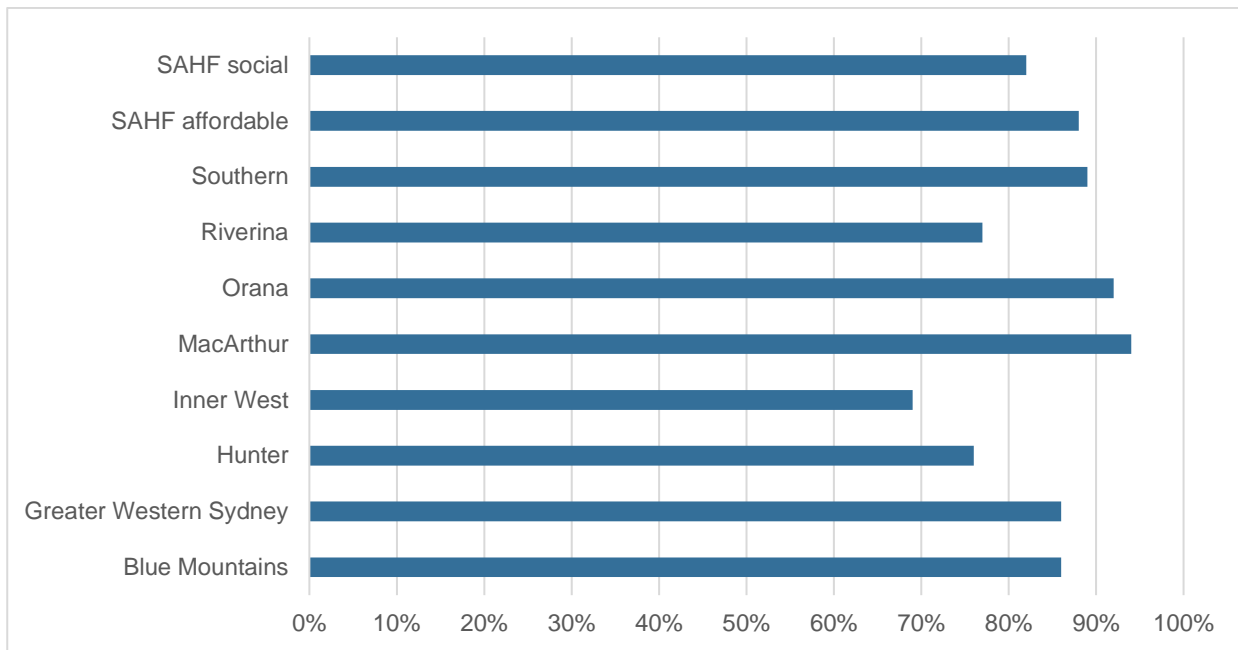


Source: SVDP, Amélie SAHF historical data 2023. Numbers 2021: n=287; n=408; n=378

6.6.2 Having a positive outlook on life

Figure 24 below shows the proportions of tenants that agree that they have a positive outlook on life by tenant status and region for 2023. Again, the difference between scores from social and affordable tenants is fairly small: 82% and 88% respectively. Inner West tenants were the least likely to agree they had a positive outlook at 69%, whereas Macarthur tenants were the most likely to agree they had a positive outlook at 94%.

Figure 24 Amélie SAHF tenants' positive outlook on life, by tenant status and region, 2023

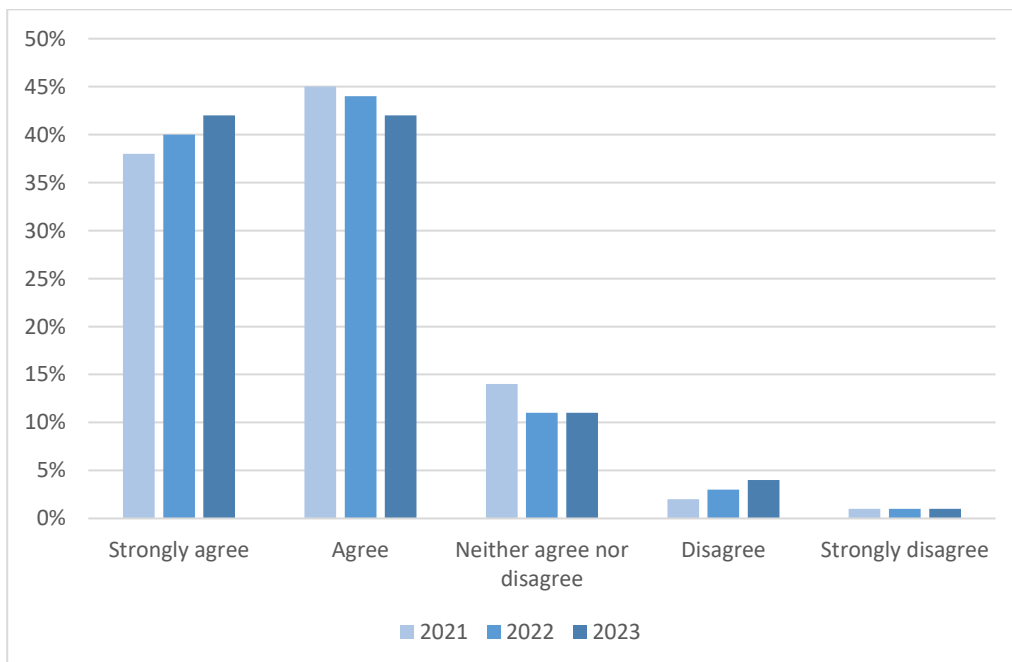


Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=381

Figure 25 shows the same tenant survey item over time (2021-2023) indicating little change in overall agreement: an increase in 'strong' agreement, a concomitant decrease in agreement, and a slight increase in the very low proportion of people indicating disagreement.

Strongly agree and agree combined represent a positive rating of 83% in 2021, 84% in 2022 and 84% in 2023.

Figure 25 Amélie SAHF tenant positive outlook on life, 2021-2023

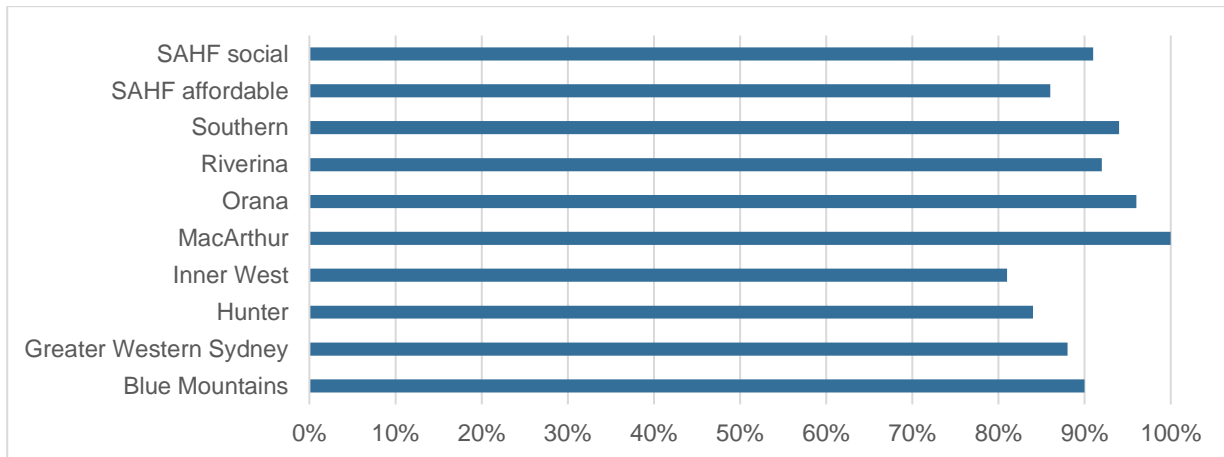


Source: SVDP, Amélie SAHF historical data 2023. Numbers 2021: n=290; n=406; n=381.

6.6.3 Choice

Tenants were asked whether they agreed or disagreed that they could choose how to live their life. Figure 26 shows over 80 per cent of tenants agreed with this statement. Inner West tenants again had the lowest scores at 81% and Macarthur tenants had the highest at 100%.

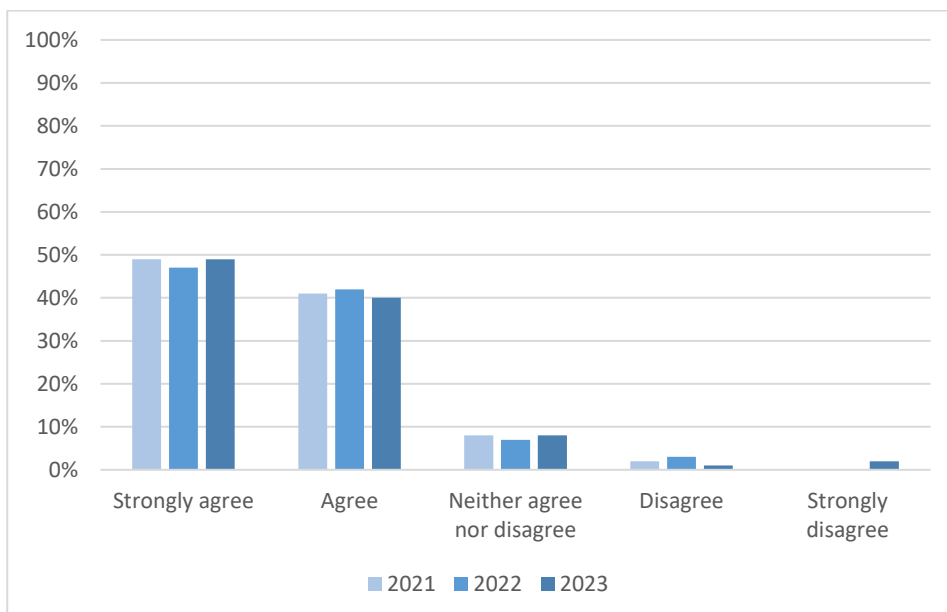
Figure 26 Amélie SAHF tenants' choosing how to live their life, by tenant status and region, 2023



Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=378.

The same tenant survey item over time (2021-2023) is depicted in Figure 27, which shows little fluctuation over time. Combining the agreement categories showed strong positive agreement by tenants that they chose how to live their life (90% in 2021, 89% in 2022 and 89% in 2023). Those that expressed any form of disagreement were 3% or less.

Figure 27 Amélie SAHF tenants' choosing how to live their life, 2021-2023

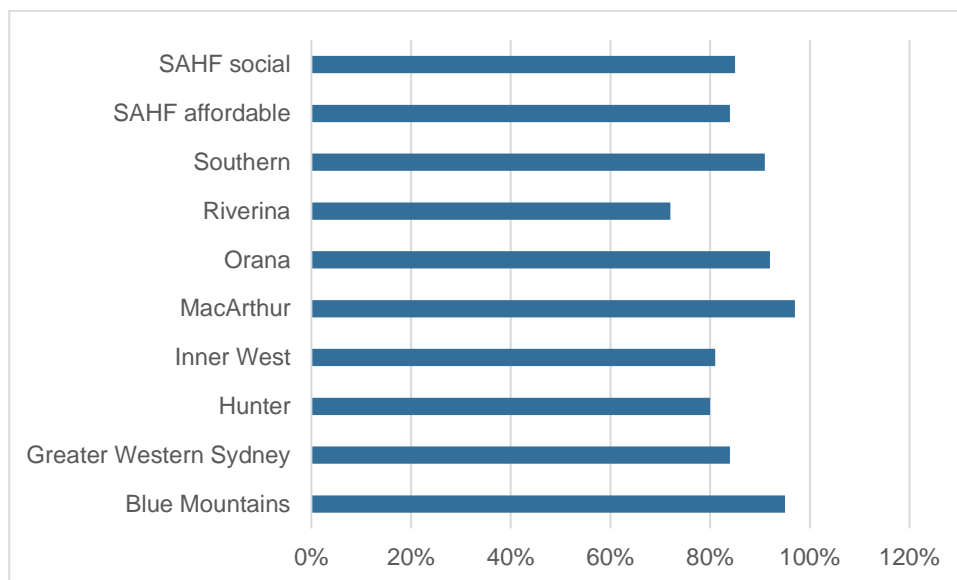


Source: SVDP, Amélie SAHF historical data 2023. Numbers 2021: n=284; n=403; n=378.

6.6.4 What I do myself/when I rely on others

Tenants were asked if they felt comfortable about the balance between what they did themselves and what they relied on others for. Figure 28 shows at least 80% agreement by tenant status and region, except for Riverina, which was 72% agreement. Again, there was almost no difference between social and affordable tenants.

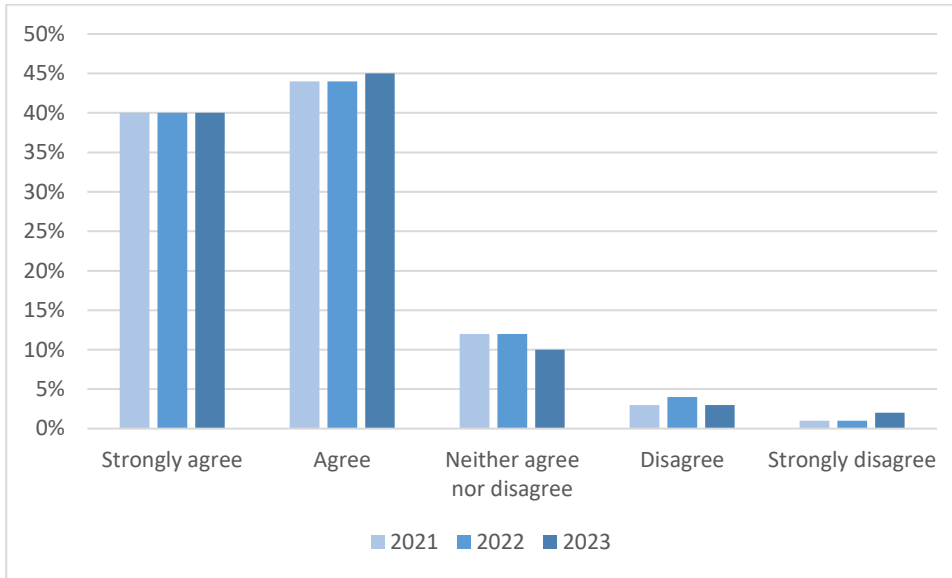
Figure 28 'I feel comfortable about the balance between what I do myself and what I rely on others for'



Source: SVDP Amélie Housing program and region SAHF data tables 2023, n=378.

Figure 29 shows scores for this item remained stable for the period 2021–2023. Combining the agreement categories showed strong positive agreement by tenants that they were comfortable about the balance between what they did for themselves and what they relied on others for (84% in 2021, 84% in 2022 and 85% in 2023). Those who expressed any form of disagreement were 5% or less.

Figure 29 'I feel comfortable about the balance between what I do myself and what I rely on others for'



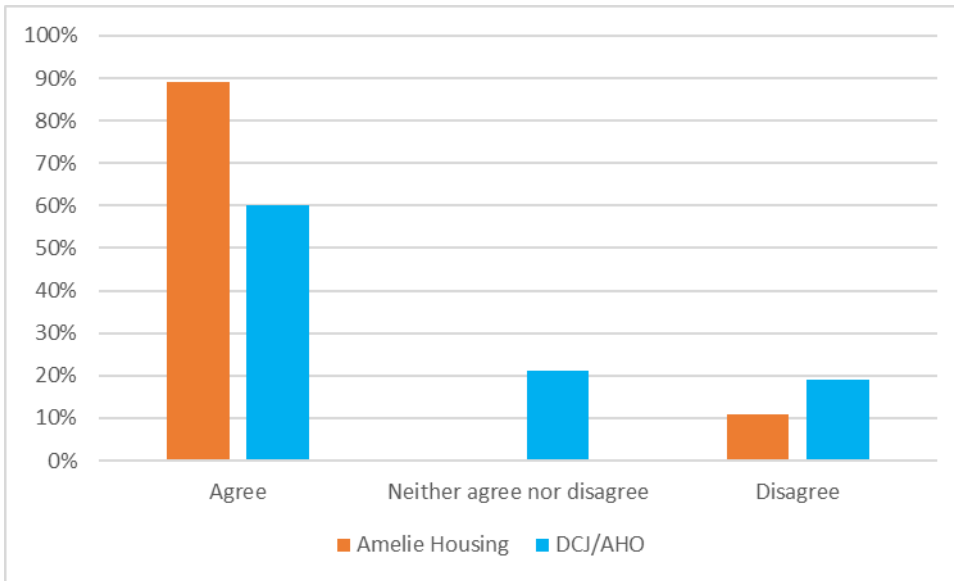
Source: SVDP, Amélie SAHF historical data 2023. Numbers: 2021 n=286; 2022n=406; 2023 n=378.

Apart from the standard PWI items, housing providers also survey tenants on other issues, including whether housing has made a difference to them, whether they feel in control of their life, can seek help, as well as on other factors such as locational amenity. Wording can vary as can scales, however similar items have been compared where possible (for example, by equating similar answer options or by combining categories – see notes below each figure).

6.6.5 Feelings of control over life

Tenant surveys include the propositions 'I choose how to live my life' in the Amélie Housing tenants and 'I feel in control of my life' in the DCJ/AHO survey. The 2022 survey report for the Amélie Housing item only reports 'agree/disagree' whereas the DCJ item for 2021 has data for five possible responses. These response categories were collapsed into three. Figure 30 indicates that in general Amélie Housing tenants were more likely to agree that had control of their life/could live their life the way they wanted compared to DCJ/AHO tenants (90% and 60% respectively). Amélie Housing tenants were less likely to disagree they had control over their lives (10% versus DCJ/AHO tenants at 20%).

Figure 30: Feeling of control over life - Amélie Housing tenants and DCJ/AHO tenants (%)

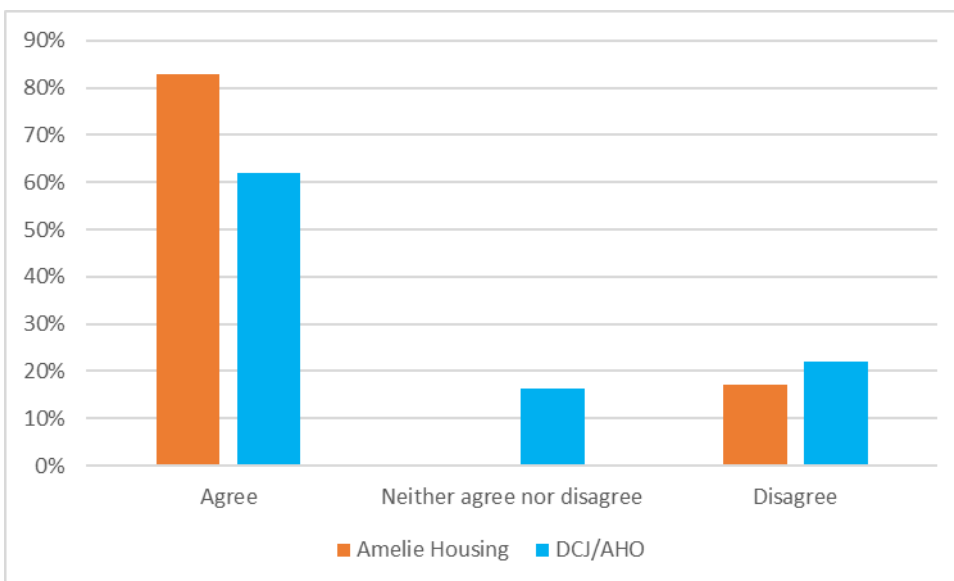


Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,540; Amélie Housing tenants n = 413.

6.6.6 Being able to ask for help if needed

Another comparable item is whether tenants feel they can seek help when needed. The Likert scale question in the Amélie Housing tenant survey is 'I feel comfortable about the balance between what I do myself and what I rely on others for' while the DCJ/AHO survey proposition is 'I feel like I can ask for help when I need it'. Again, the 2022 survey report for the Amélie item only reports 'agree/disagree' whereas the DCJ item has data for five possible responses. The response categories were collapsed into three. Figure 31 indicates that in general Amélie Housing tenants were more likely to agree that they were comfortable being able to ask for help compared to DCJ/AHO tenants (81% and 61% respectively). However, the percentage disagreeing was fairly similar between Amélie Housing and DCJ/AHO tenants at 18% and 21% respectively.

Figure 31: Feeling able to seek help - Amélie Housing tenants and DCJ/AHO tenants (%)

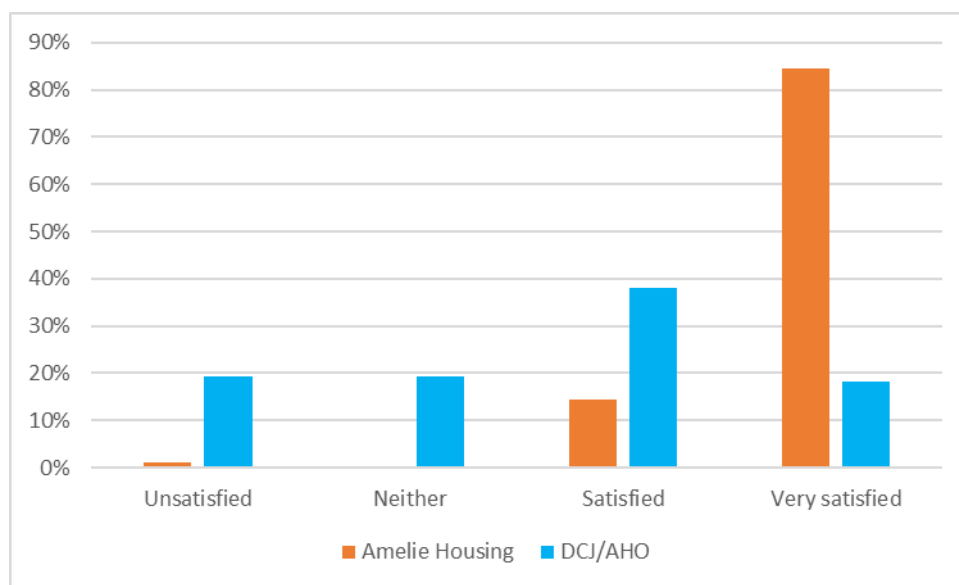


Source: Authors calculation from data provided by DCJ. DCJ/AHO tenants n = 10,506; Amélie Housing tenants n = 413.

6.6.7 Satisfaction with location/neighbourhood

Figure 32 indicates how satisfied or dissatisfied tenants were with their neighbourhood as a place to live, comparing Amélie Housing tenants with DCJ/AHO tenants. Here, we can see a stark difference in the 'very satisfied' category between the cohorts, with Amélie Housing tenants much more satisfied with the neighbourhood compared with DCJ/AHO tenants (94% and 58% respectively). DCJ/AHO tenants were more likely to be 'unsatisfied' (20%) and 'neither' (20%) compared to 1% and zero for Amélie Housing tenants.

Figure 32 Satisfaction with location/neighbourhood, Amélie Housing and DCJ/AHO tenants (%)



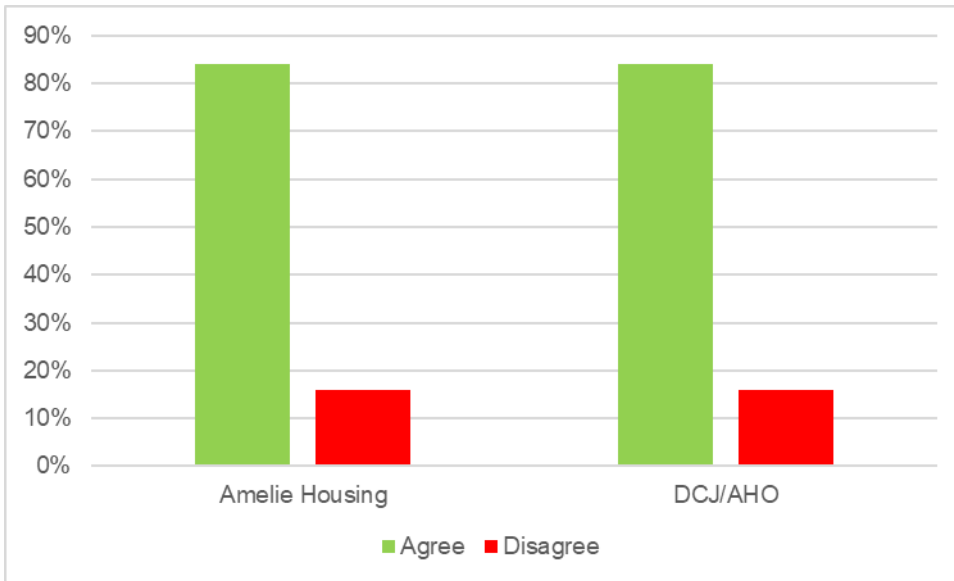
Source: Authors calculation from tenant survey data provided by DCJ. DCJ/AHO tenants n = 10,390, Amélie Housing tenants n = 413.

6.6.8 Improvement in life after moving in

A further question in both the DCJ and CHIA tenant surveys (worded slightly differently) asks whether life had improved for tenants after moving into the social housing.

Figure 33 indicates that in general, there was no difference between Amélie Housing tenants and DCJ tenants: 84% of both agreed that life had improved after moving in and 16% disagreed.

Figure 33: Life has improved after moving in, DCJ/AHO and Amélie Housing tenants (%)



Source: Authors calculation from tenant survey data provided by DCJ. DCJ/AHO tenants n = 10,212, Amélie Housing tenants n = 413.

While this analysis shows that Amélie Housing tenants appear to have higher levels of wellbeing than DCJ/AHO tenants and community housing tenants, and close to average levels of wellbeing compared to the Australian population, it should be remembered that these results pertain to all SAHF tenants in Amélie Housing, in both social and affordable housing. It was not always possible to separate out affordable housing tenants scores from the general SAHF population. In addition, without better matching based on demographics and other attributes, the results need to be interpreted carefully as SVDPH tenants may be more advantaged than DCJ/AHO tenants and applicants. As noted elsewhere, the DCJ survey had a low response rate of 13.5% whereas the SVDHP tenant survey had around 65% response rate. Fifty-two per cent of the DCJ/AHO survey respondents are public housing tenants, a further 27% are renting privately, perhaps in housing stress, and a further 6% are in temporary, crisis or emergency accommodation (DCJ, 2024). In addition, DCJ housing stock is older and not as well designed.

7 Conclusion

Over the course of the study period, tenants consistently expressed relief at having a secure, safe, affordable and high-quality place to live in. There was no discernible change in attitude over time, with levels of satisfaction with Amélie Housing remaining high. While tenants referred to issues such as repairs, communication and some neighbour disputes, on the whole they were planning to stay and realised the great advantages of their current housing versus other options. The only other aspirational option mentioned was home ownership. None wanted to move into public housing or private rental.

Quantitative tenant survey findings both show that Amélie Housing SAHF tenants' experiences are largely positive. Tenants showed little differences in reported wellbeing in the survey results by status (social or affordable tenants - 73.42 and 74.63 respectively). The health item was an exception, where social housing tenants reported lower scores than affordable tenants (63.56 and 73.47 respectively).

Region played some part in scores, but it varied by wellbeing item. When scores across PWI were averaged, some regions appeared to have higher levels of wellbeing, in particular Blue Mountains and Orana, while Inner West and Riverina regions had the lowest.

In terms of PWI benchmarking, Amélie Housing SAHF tenants' wellbeing scores were just below the Australian general population average and were slightly higher than community housing tenants and significantly higher than DCJ/AHO tenants. There was a noticeable gap between DCJ/AHO tenants and these other cohorts, reflecting significantly lower scores for items (circa 10-15 points lower), however caveats must apply especially when comparing Amélie tenants to the general DCJ/AHO tenant and applicant population without more detailed demographic analysis. We note there may be greater levels of disadvantage among DCJ/AHO survey respondents, and that the response rate (13.5%) was poor. In addition, DCJ tenants may be in housing stock that is older and not well-designed, and applicants may be experiencing instability and housing stress or be homeless.

Interestingly, despite Amélie Housing SAHF tenants' lower incomes, they were as satisfied with their standard of living, as well as future security, as the Australian population. The level of amenity provided by the relatively new Amélie Housing apartments may be a significant factor, as well as security of tenure on offer.

Qualitative accounts of tenants on their experiences of Amélie Housing, especially its effects on wellbeing, show that overall tenants were highly satisfied with their physical surroundings. They continued to be appreciative and grateful for their tenancy. Some of the complaints about staff responsiveness for repairs, and complaints about car parking spaces and smoking/cigarette butts continued, but major anti-social threats had been dealt with, either by Amélie Housing or the police. Timely, proactive and effective responses were valued by tenants.

Wellbeing for most interview participants had improved after they moved in and had continued. There were positive accounts of social capital and community (especially at the smaller Maitland complex). At Wave 2, a number of tenants had moved into employment and had higher incomes. However, most tenants referred to escalating cost of living pressures, in particular the cost of food

and petrol, as well as for those working, the proportionally increased or market rent levels they now had to pay. Those on Jobseeker were juggling bills and could not save, while those on aged pensions and working, could.

The PWI data supplemented the interviews with Amélie Housing SAHF tenants and provide insights into whether and which components of the Amélie Housing service model make a difference to social housing tenants' lives. Over a twenty-year period, studies of Australian wellbeing using the PWI show personal wellbeing scores are relatively stable over time (Cummins, Mead & the Australian Unity-Deakin University Wellbeing Research Partnership, 2021). Survey data continued to show little change in scores over time for the PWI (and other wellbeing-related) items for Amélie Housing SAHF tenants, reinforcing the theory of wellbeing homeostasis (i.e., a 'set point').

Overall, there was little evidence of major changes for tenants in their wellbeing between baseline and Wave 2, with tenant accounts and PWI and other tenant survey items remaining remarkably stable.

While aggregated mean PWI scores were fairly close to the Australian average, for two regions, Inner West and Riverina, they were noticeably lower than for other regions. Although scores were usually high (over 79% agreement that life had improved since moving in across all regions), the Macarthur, Inner West sites Orana and Hunter regions were the lowest. These results may indicate a targeted place-based approach for SVDP caseworkers at these regions, recognising that there are a range of factors affecting tenants' wellbeing that impact on them such as their health status, personal relationships and income.

In conclusion, the package of housing and support offered to these tenants is highly valued by tenants and their wellbeing is surprisingly close to the Australian population, notwithstanding their histories, lower incomes, and this may be in part attributable to the quality of community housing offered via Amélie Housing, as well as their own attributes.

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Appendix A Interview Guide

Study of St Vincent de Paul Housing tenants' wellbeing and trajectories over time

Interview schedule – Waves 1 and 2

Hi. My name is..... and I am from Social Policy Research Centre, UNSW.

[Explain research]

[Explain what consent form says verbally]

[Administer consent form]

1. Household

Who else lives here? (household type/size)

How long have you been living here?

2. Previous housing

- Where were you living before?
- What type of place was it? (house, flat)?
- Was it private rental, social housing? (or other)
- How would you describe it? Was it a good place to live?
- Was it expensive, cheap?
- Was it well located?

3. Becoming a tenant of St Vincent de Paul Housing

How did you come to be a tenant of St Vincent de Paul Housing?

- When did you move here?

4. Since moving in – effects

Thinking about since you have moved here, has it been a change for the better, worse or about the same?

- What are the good things about living here?
- What are the bad things about living here?

I'm going to ask you some more details questions now about how living here and any support you are getting and how this has affected different aspects of your life.

Firstly, are you linked in with support services? Which one(s)?

- Were you already in touch with them or did Vinnies help you get in touch with them?

Thinking about how stable your housing situation is, how has moving here affected your sense of stability?

- Do you feel settled?
- Do you feel like you will stay here in the longer term?

How has it affected the way you manage your money?

- Is it affordable?
- Can you buy what you need?
- Are your electricity, gas, water bills affordable?
- Can you save up?

How has it affected your wellbeing in general?

- Your sense of happiness?
- Your physical health?

How has it affected your employment? (if working age)

- Is it close to jobs, transport?

Has it affected any further education you might do?

- [If applicable] How has it affected your children's education?

Are you involved in the local community?

- Are you friendly with your neighbours?
- Have you got friends and family around this area?
- Do you like this area?

5. The housing provider

How would you describe your housing provider, St Vincent de Paul Housing?

- Do they manage the properties well?
- Are they easy/hard to communicate with?
- How do they manage disputes?
- Do they help you with other things you need – for example refer you to other services?

6. Final questions

What are three words you would use to describe the benefits of living here?

Do you have anything else to tell me about how moving here has affected you /and your kids?

Appendix B Tenant survey questions used for this report

Personal Wellbeing Index – Adult items	
How satisfied are you with your life as a whole?	Scale 0-11, same scale used by all
How satisfied are you with your standard of living?	
How satisfied are you with your health?	
How satisfied are you with what you are achieving in life?	
How satisfied are you with your personal relationships?	
How satisfied are you with how safe you feel?	
How satisfied are you with feeling part of your community?	
How satisfied are you with your future security?	
Other tenant survey items	
I choose how to live my life (Amélie Housing)	Strongly Agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (Amélie Housing)
I feel in control of my life (DCJ/AHO)	Strongly Disagree, Disagree, Neither, Agree, Strongly Agree (DCJ/AHO)
I feel comfortable about the balance between what I do myself and what I rely on others for (Amélie Housing)	Agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (Amélie Housing)
'I feel like I can ask for help when I need it. (DCJ/AHO)	Strongly Disagree, Disagree, Neither, Agree, Strongly Agree (DCJ/AHO)
How much, if at all, has your life improved since living in an Amélie Housing property? (Amélie Housing)	Greatly improved, Slightly improved, Stayed the same, Slightly declined, Greatly declined (Amélie Housing)

<p>How much, if at all, has your life improved since living in a DCJ housing property (public housing)? (DCJ/AHO)</p>	<p>Very much, A lot, Moderately, Slightly, Not at all (DCJ/AHO)</p> <p>[Note: compared data for three scales only: very much/greatly improved, slightly/slightly improved, not at all/stayed the same].</p>
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