





Hand Up: financial inclusion for social housing tenants 13 August 2019

Rebecca Pinkstone, Chief Operating Officer

Who we are

3,500 properties

90 staff

4200+ residents

63% tenants are single person

60% head tenants are women

9% Aboriginal tenants

20 Local Government Areas – traditional inner city base – focus on homelessness

\$40m million bank debt facility through NHFIC

65% increase in property portfolio as a result of the Social Housing Management Transfer (1,200 new properties in Sydney's Northern Beaches added to portfolio)

83% Tenants who say life has improved since becoming a Bridge Housing tenant

84% Tenants who say they are satisfied with Bridge Housing services

House and Home



Our performance against the top 3 reported tenant priorities

87% Tenant satisfaction with their neighbourhood as a place to live

86% Tenant satisfaction with the condition of their home

> 77% Tenant satisfaction with repairs



Service experience

Our applicants and

tenants experience

customer service

good quality

90% Tenant satisfaction with responsive repairs-

96% Homes at or above LAHC property condition standard



Tenancy success Our tenants can sustain tenancies and get support



1.3%

Arrears as a

total of rent

Housing experience Our tenants experience good quality,

appropriate housing



Social and Community

1,260 Attendances at Building Bridges events*

Voluntary/Leisure Our tenants can engage in meaningful Housholds where activity

15 Tenant led initiatives'

at least 1 person

Empowerment Our tenants can take action to improve their lives and participate in decision making

78% Tenants who feel

connected to their family, friends & community

141

Bridge Housing

Tenant Advisory

Group members*



Community connections Our tenants feel socially connected with their friends, family and communities

bridge > housing linking people to a better future

THE DIFFERENCE **WE MAKE**

Health and Safety

88% Tenants who feel safe in their homes 88%

25%

volunteers*

Tenants who feel safe in their neighbourhood

Safety

Our tenants feel safe in their homes and neighbourhoods and feel culturally safe

454 **87**% Tenants working Tenants who say with support living in their home agencies" helps their health and well-being

243 Tenants attended good neighbour events*



Health Our tenants can better manage thei health outcomes



Work, Learning and Financial Wellbeing



80% Tenants who say

living in their home helps them manage money



Workforce participation Our tenants can engage in the labour market

27%

Tenants who report improvements in employment, study or training since becoming a Bridge tenant



Learning Our tenants can Tenants directly access education employed through and learning Bridge Housing initiatives*

96 Positive exits from Bridge social housing



Financial wellbeing

Our tenants can access financial resources when they need them

Our tenants

- Low income households
 - 88% Centrelink
 - 12% wages
- Low eviction rate
- Low arrears
- Most tenants have no arrears
 - Tenants generally good money managers
 - Proactive housing management for those in need



Hand Up – arrears management

• Who?

- Significant arrears and at risk of losing their tenancy
- Experiencing acute economic hardship and other risk factors

What?

Tenants work off debt through activities that address underlying issues

How?

- All participants undertake financial counselling and enter debt repayment plan
- A support partner works with participants to prepare a schedule of activities based on their needs
- Arrears written off as activities are completed

43 referrals since 2016

5 current participants

\$1128 av debt written off p/p



Hand Up – real stories

"The most significant impact of the Hand Up Agreement has been being able to get debt cleared and do it through doing something useful for me—financially, emotionally, and in terms of education."

"I've established a record of meeting obligations."

"I know now how to be happy and do good things for myself"

"Knowing that Bridge Housing thinks I'm worth investing in — worth working on... it made me think I'm worth working on myself. So I am, for the first time in I don't know how long."



Bridge to Work – employment

Who?

Working age tenants who are not working, or not in secure work

What?

Tenants receive one-on-one support to find a job or training/education opportunities that support employment

How?

Bridge Housing has partnered with CoAct to deliver the program

111 referrals75 ongoing participants

33 placements 18 placements 13+ weeks



Bridge to Work – case studies

"There was a lot of understanding. I felt reassured and I was being helped. With other organisations, like Centrelink, it comes across as a punitive system. They want you to get out of there. You have to get a job doing anything even though you are not interested in it."

"Just having someone there to support you. [My job search agency] doesn't do a lot to help me. Gavin covers a lot. It's more personal, one-onone. That makes me feel more than just a number, like he really wants to help me get a job that I want."



Start Work Incentive

Who?

Tenants who have recently started working after being out of work for at least
 12 months

What?

 Rent freeze of up to 26 weeks, before rent is re-calculated to include income from wages

How?

Tenants contact Bridge within 21 days of starting work

23 households involved

