



South Australian Housing Trust

Triennial Review
2021-22 to 2023-24

Final Report

—
17 June 2025



Acknowledgement of Country

KPMG acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of Australia. We pay our respects to Elders past, present, and future as the Traditional Custodians of the land, water and skies of where we work

At KPMG, our future is one where all Australians are united by a shared, honest, and complete understanding of our past, present, and future. We are committed to making this future a reality. Our story celebrates and acknowledges that the cultures, histories, rights, and voices of Aboriginal and Torres Strait Islander People are heard, understood, respected, and celebrated.

Australia's First Peoples continue to hold distinctive cultural, spiritual, physical and economical relationships with their land, water and skies. We take our obligations to the land and environments in which we operate seriously.

Guided by our purpose to 'Inspire Confidence. Empower Change', we are committed to placing truth-telling, self-determination and cultural safety at the centre of our approach. Driven by our commitment to achieving this, KPMG has implemented mandatory cultural awareness training for all staff as well as our Indigenous Peoples Policy. This sincere and sustained commitment has led to our 2021-2025 Reconciliation Action Plan being acknowledged by Reconciliation Australia as 'Elevate' – our third RAP to receive this highest level of recognition. We continually push ourselves to be more courageous in our actions particularly in advocating for the Uluru Statement from the Heart.

We look forward to making our contribution towards a new future for Aboriginal and Torres Strait Islander peoples so that they can chart a strong future for themselves, their families and communities. We believe we can achieve much more together than we can apart.

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This report has been prepared as outlined in the contract with the South Australian Housing Trust signed 6 December 2024. The services provided in connection with this engagement comprise an advisory engagement which is not subject to Australian Auditing Standards or Australian Standards on Review or Assurance Engagements, and consequently no opinions or conclusions intended to convey assurance have been expressed. The contents of this report is only indicative in nature. No warranty of completeness, accuracy or reliability is given in relation to the statements and representations made by the South Australian Housing Trust, and the information and documentation provided by the South Australian Housing Trust. KPMG has indicated within this status report the sources of the information provided.

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Glossary

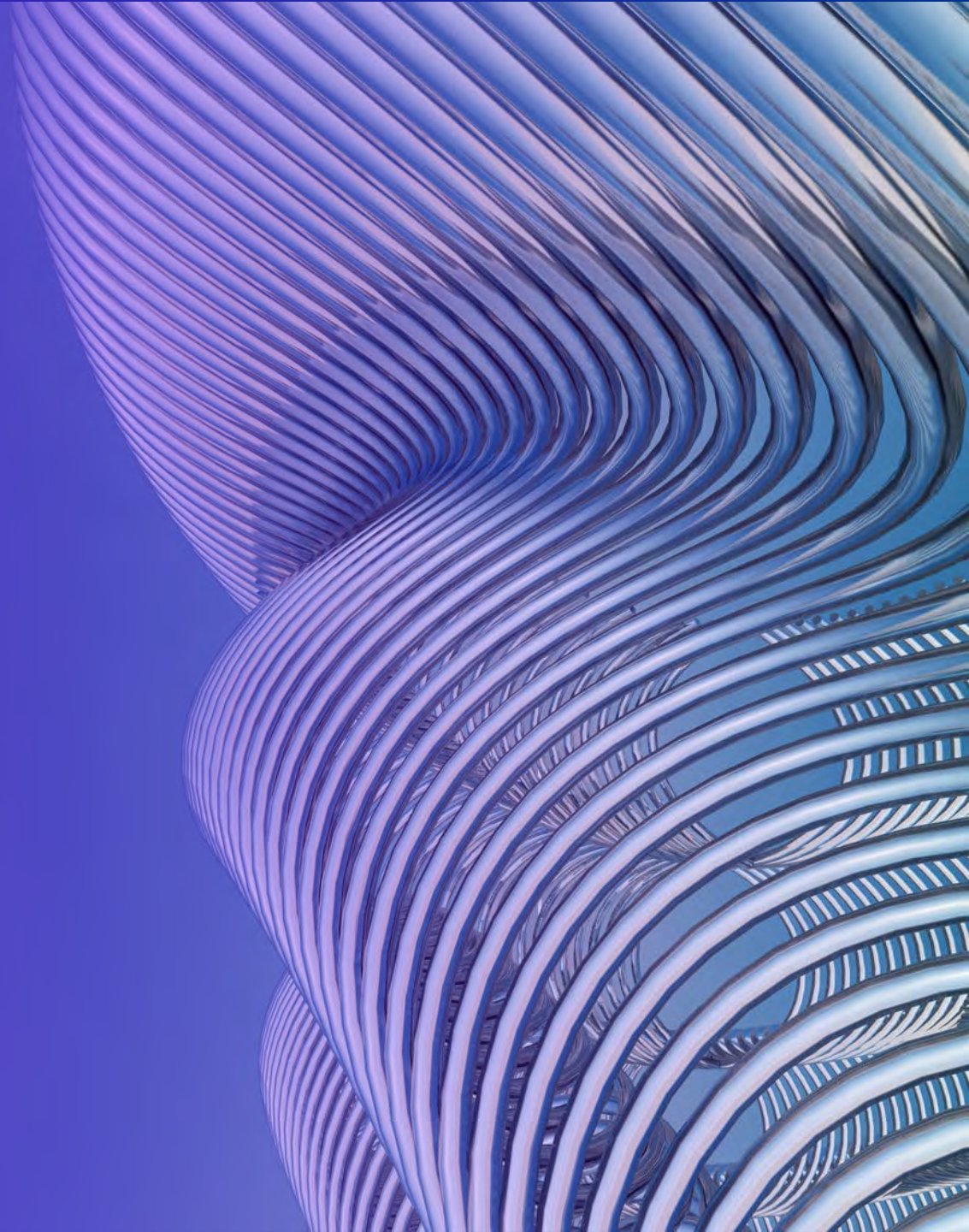
ACCO	Aboriginal Community-Controlled Organisation
ACHS	Aboriginal Community Housing Sector
AHS	Aboriginal Housing Strategy
AIHW	Australian Institute of Health and Welfare
AMP	Asset Management Plan
ASB	Anti-social Behaviour
BPAM	Best Practice Asset Management
CALD	Culturally and linguistically diverse
CBL	Choice Based Letting
CHP	Community Housing Provider
Customer	Anyone who receives a service from the Trust (although usually not used in replacement for tenant).
DHS	Department of Human Services
DHUD	Department of Housing and Urban Development
DVA	Department of Veterans' Affairs
GCCP	General Cultural Competency Profile
GFMAM	Global Forum on Maintenance and Asset Management
HNA	Housing Need Assessment
Household	Everyone living in the property and/or the collection of people on one registration (AIHW definition: either an individual or a group of 2 or more related or unrelated people residing in the same dwelling).
KPI	Key performance indicators
LAHC	Land and Housing Corporation
LEES	Lived Experience and Engagement Service
LERG	Lived Experience Reference Group
LGA	Local Government Areas
LOS	Levels of Service
Main tenant	Individuals who are identified as the reference person for the dwelling or the person responsible for the rent

MoG	Machinery of Government
MSDM	Maintenance Service Delivery Model
NATSIHA	National Aboriginal and Torres Strait Islander Housing Authority
Occupant	Individuals residing in public housing or Aboriginal Community Housing and are not the main tenant
PARIS	Property Assessment Reporting Information System
PCO	Primary Contact Organisation
PHO	Public Housing Organisation
RAMP	Regional Asset Management Plans
RAP	Reconciliation Action Plan
RLB	Rider Levett Bucknall
SA Implementation Plan	South Australia's first Implementation Plan for the National Agreement
SAACCON	South Australian Aboriginal Community Controlled Organisation Networks
SAHA	SA Housing Authority was the Business name for the South Australian Housing Trust from July 2018 to June 2024
SAHT	South Australian Housing Trust
SAMF	Strategic Asset Management Framework
SEIFA	Socio-economic Indexes for Areas
SLDM	Shared Local Decision-Making
SOMIH	State Owned and Managed Indigenous Housing
Tenant	Inclusive terms referring to main tenants and occupants combined
The Act	South Australian Housing Trust Act 1995
The Minister	Minister for Housing and Urban Development
The Register	Single Housing Register
The Trust	South Australian Housing Trust
TRRG	Triennial Review Reference Group

01

Executive summary

This chapter presents an Executive Summary of the full Triennial Review FY22 to FY24 report documented in subsequent chapters of this report.



Introduction

The South Australian Housing Trust (the Trust) enables South Australians to access housing that is both secure and safe in accordance with the *South Australian Housing Trust Act 1995* (the Act). The scope of the Trust's operations is broad, covering a range of responsibilities, that include, but are not limited to, the provision and management of public housing, the provision of private rental assistance, and supporting the development of affordable housing initiatives.

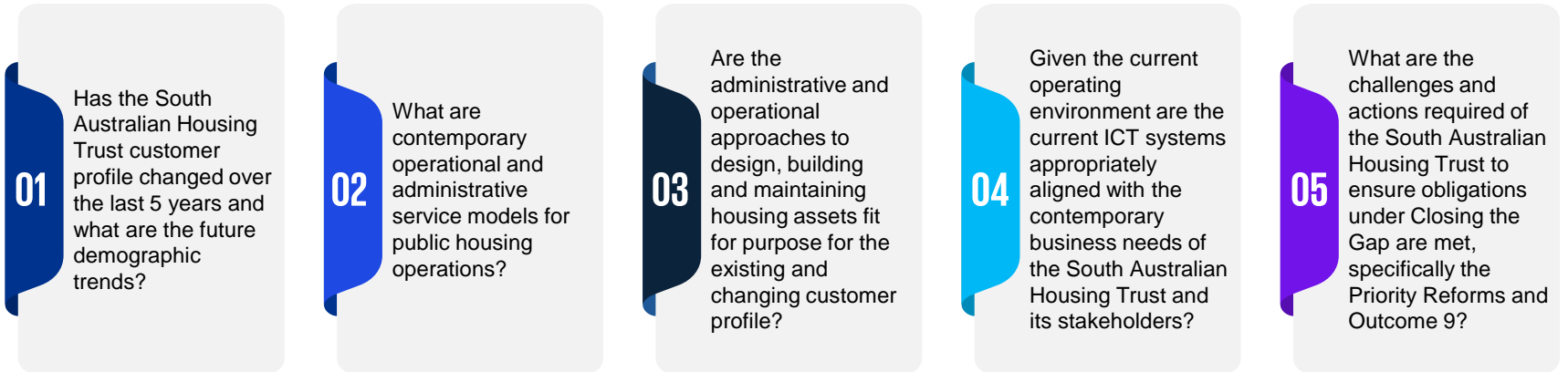
As mandated by Section 43 of the Act, the Trust is required to undertake a review of its operations every three years, to ensure accountability and transparency in the operations and administration of the Trust – referred to as the Triennial Review.

KPMG has been engaged by the Trust to undertake the Triennial Review for the period FY22 to FY24. The review has been undertaken in accordance with the Terms of Reference and endorsed by the Triennial Review Reference Group (TRRG). See [Appendix A](#) for the agreed Terms of Reference and TRRG membership.



Scope

The Terms of Reference articulates the following five key questions to be answered by this Triennial Review:



With consideration of the five review questions, this Triennial Review has a strong focus on the Trust's public housing operations.

In order to answer each review question, a mixed methods approach has been undertaken, drawing on both qualitative and quantitative sources. Data and information sources informing the review include:

- Stakeholder consultations. Consultations were conducted with a total of 41 individual stakeholders spanning the Trust's five portfolio areas and the Aboriginal Advisory Committee. See [Appendix B](#) for the exhaustive list of stakeholders consulted as part of this review;
- Internal data. A number of internal datasets have been analysed, including unit-record level tenant, household and dwelling data, Private Rental Assistance Program data, performance reporting data, and asset management and maintenance data;
- Internal documentation. A range of internal documents were reviewed, including performance reports, strategies and frameworks, implementation plans, procedural documents, meeting notes and internal reviews and audits; and
- Publicly available data and information. Publicly available data and documentation has been used throughout to supplement the review. All sources have been referenced accordingly.

The following section of this Executive Summary provides an overview of the key findings against the five review questions.

Customer profile



Demographic characteristics of the customer profile

A review of the Trust's unit level record data for the period FY20 to FY24¹ provides insight into the characteristics of public housing tenants (including Aboriginal Housing / State Owned and Managed Indigenous Housing tenants). Where values across the review period have remained unchanged, FY24 values are presented. The findings of this analysis indicate that:

Females made up the majority of main tenants².

Females in public housing consistently made up the majority of main tenants between FY20 to FY24, accounting for 58.9% in FY24.

Main tenants in younger age groups decreased, while older age groups increased.

Main tenants in public housing aged 29 and under decreased from 1,931 to 1,782 (-149 or -7.7%), while those aged 60 and over slightly increased from 15,990 to 16,422 +432 or +2.7%). The increase in main tenants aged 60 and over added to this age cohort accounting for the majority of main tenants, (47.1% in FY20 and 51.0% in FY24).

Aboriginal and Torres Strait Islander main tenant numbers increased.

Aboriginal and Torres Strait Islander main tenants in public housing increased from 3,746 to 4,015 (+269 or +7.2%) making up an increasing proportion of main tenants (11.0% in FY20 to 12.3% in FY24).

Most main tenants are single, with or without children.

The majority of public housing main tenants reported their relationship status as being single (from 85.8% in FY20 to 81.9% in FY24) followed by being in a relationship with another tenant (from 14.3% in FY20 to 11.9% in FY24).

Over one third of tenants are living with a disability.

A consistent proportion of main tenants in public housing were living with a disability (27.5% in FY24). When considering housing occupants more broadly this figure is higher, with 42.2% of households in FY24 having at least one person in them living with a disability - a figure that was consistent across the analysis period.

In addition to managing public housing within metropolitan and regional areas, the Trust also supports the management and maintenance of a number of tenancies and housing assets within remote Aboriginal communities – referred to as Aboriginal Community Housing. Some of the key characteristics observed within public housing are also seen in Aboriginal Community Housing households, including, females making up the majority of tenants³ (53.3% in FY24) and 'being single' was the most common relationship status reported (47.5% in FY24).

Broadly speaking, the historical characteristics of the customer profile are expected to persist to FY30, providing the Trust's current approaches to eligibility, categorisation and allocation are unchanged. This includes a high proportion of female tenants, growth in older people in public housing, growth in Aboriginal and Torres Strait Islander tenant numbers, and over one third of main tenants living with a disability.

1. The analysis of historical customer data has considered the period FY20 to FY24 to align with the review question and to allow for an extended period for which trends can be observed. More current datasets have been analysed to inform the view of the Trust's future customer profile, including data on individuals currently awaiting a social housing allocation, and individuals who accessed the Private Rental Assistance Program across FY22 to FY24.
2. A 'main tenant' refers to individuals who are identified as the reference person for the dwelling or the person responsible for the rent; an 'occupant' refers to individuals who reside in public housing or Aboriginal Community Housing however aren't the main tenant; and a 'tenant' is an inclusive term, reflecting combined main tenant and occupant numbers.
3. Aboriginal Community Housing data does not differentiate main tenants from occupants.



Customer profile



Increase in vulnerable and high-risk households

There is data to suggest that households are becoming more resource intensive for the Trust to manage, and this finding was supported by consulted staff. A more resource intensive household may require increased engagement and intervention from the Trust in order for the household to sustain its tenancy and require the Trust to coordinate with external agencies – such as agencies providing health and mental health support, family support, child protection and/or police.

The Trust collects and monitors 24 indicators to gain an insight into the risk profile of each household. Based on these indicators, each household (or tenancy) is flagged as either being stable, vulnerable or high risk. More specifically:

Vulnerable households reflect households requiring moderate-to-high levels of intervention and support in order for the tenancy to be sustained, to prevent the household from becoming high-risk, and presents moderate property and financial related risks.

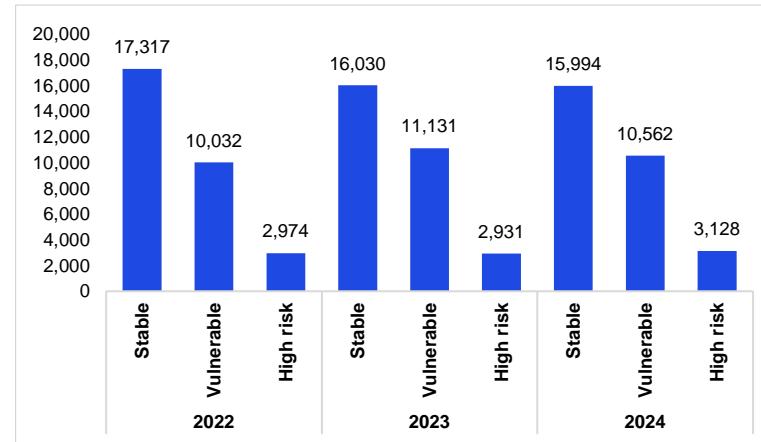


Stable households, reflect households requiring minimal intervention and/or support, and present no safety risk.

High-risk households, reflects households requiring intensive intervention and supports to prevent homelessness or risk to personal safety, and presents at least one of the following safety risk factors: domestic violence action flag, imminent safety risk flag, and/or the homelessness risk flag.

As shown in Figure E1, across FY22 to FY24, vulnerable and high-risk households increased by +685 (+5.3%), while stable households decreased (-1,323 or -7.6%). Similar to historical demographic characteristics, this observation is likely to persist in the coming years, as the Trust allocates housing to individuals with urgent housing needs (i.e. individuals experiencing homelessness). This need will be sustained by population wide factors including those relating to family and domestic violence and mental health (AIHW, 2023 and 2024e).

Figure E1: Risk profile of households, FY22 to FY24



When considering the key characteristics of the Trust's customer profile, the following considerations emerge:

- Many households have specialised housing needs – such as single female households, Aboriginal and Torres Strait Islander households, and households that include people living with a disability¹. These needs will need to be factored into the Trust's approach to asset design and build, in addition to ongoing property management and service delivery models;
- Households with more complex needs are unlikely to achieve positive housing outcomes without support from external agencies – such as those providing supports relating to health, mental health, family support services and/or disability services (Valentine et al. 2024). The Trust has an important role to play in coordinating these services, and formalised partnerships – documenting roles and responsibilities – are required to ensure sustainable and effective delivery; and
- Analysed data and consultation with staff from within the Trust indicates that there is an increase in resource intensive households. Efficient ways to manage more resource intensive households will be required in the coming years as the tenant base grows – this may include segmented service delivery approaches and the adoption of digital systems that enhances operational efficiency.

1. As discussed on page overleaf, The Trust is already working to ensure its housing assets meet the needs of tenants living with a disability and similarly, remote asset design has considered the cultural needs of Aboriginal people

Service delivery

Research indicates leading practice operational and administrative features of a public housing organisation include:

Single digital front door with local support for vulnerable populations.

Allocation processes are respectful of personal preferences and contextual factors, including safety and wellbeing, and enable individual choice.

Tenant service delivery is geared towards early intervention – stabilising challenges as they emerge. More intensive support and coordination is available to those who need it.

Front line staff have a high degree of cultural competency and capability in trauma-informed practice.

Tenant input informs asset design and service delivery, and digital systems enable real time feedback.

Tenant outcomes and KPIs are defined and measured and used to inform service improvements.

Asset management balances tenant needs, tenant outcomes, and financial sustainability.

Digital systems support customer self service across the tenant journey, enhance operational efficiency, and support the collation and strategic analysis of data.



The Trust's administrative and operational approaches to asset management and maintenance

Across the review period:

- The Trust has made a consistent effort to ensure housing assets meet the needs of tenants living with a disability and similarly, remote asset design has considered the cultural needs of Aboriginal people. However, explicit consideration has not been given over the review period to other customer segments, such as the needs of individuals with health and mental health challenges, single women, younger groups, or the needs of Aboriginal people living in metropolitan areas. This broader consideration is needed to ensure all tenants are provided housing that adequately meets their needs;
- There is no formal process for integrating tenant input into the development of asset management strategies or underpinning policies, which would help to ensure assets more effectively meet diverse tenant needs;
- The Trust has established mechanisms for collating feedback on tenant satisfaction with assets and maintenance services. There is an opportunity enhance these mechanisms, by enabling real-time feedback that feeds into ongoing service improvement; and
- There is evidence indicating that tenants are dissatisfied with maintenance services – with this dissatisfaction extending to areas of communication, wait times, and the quality of trades attending properties. As maintenance is a key touch point between the Trust and its tenants, ensuring tenants are satisfied with maintenance services is an important part of creating a positive tenant experience. It is acknowledged that the Trust is now making efforts to uplift customer experience as it relates to maintenance.



Alignment of the Trust's ICT systems with contemporary business needs

Across the review period, the Trust had a focus on data governance and developed a data strategy and associated action plan for the period 2024 to 2026. Consultation with staff from within the Trust indicates a continued short-term focus on uplifting data governance before moving to the development of a digital strategy.

The Trust has made investments into its application portfolio and is well placed to further enhance its existing platform capabilities by activating underutilised modular components and expanding workflow management and automation. In addition, there is an opportunity for the Trust to further leverage the data that sits within its existing systems to generate insights that support operational performance.

Initiatives that may help to enhance the Trust's operating model include:

- Enhancing foundational capabilities, through the digitisation of existing processes;
- Focusing on initiatives that improve the tenant experience, through enhancement of existing platforms and enabling greater self-service across the tenant journey;
- Strengthening systems that underpin asset management and maintenance, with consideration of systems that provide an end-to-end view of the asset base; and
- Exploring and embedding future fit capabilities, which may include trailing innovations such as a tenant assist agent.

Closing the Gap



Closing the Gap – Progress, enablers and challenges

Across the review period, the Trust has progressed a wide range of housing and associated support services to Aboriginal and Torres Strait Islander people, and delivered several projects and initiatives aligned to the four Priority Reforms. Highlights since FY22 include:

- Aboriginal and Torres Strait Islander tenants across public housing and Aboriginal Community Housing increased from 10,660 to 11,499 (+839 or +7.9%).
- Aboriginal and Torres Strait Islander main tenant numbers in public housing increased from 3,882 to 4,015 (+133 or +3.4%);
- The Trust implemented the Aboriginal Housing Strategy 2021-2031 and Strategic Implementation Plan, and renewed its Reconciliation Action Plan (RAP) 2024-2026;
- The Trust delivered 10 separate initiatives aimed at supporting Aboriginal and Torres Strait Islander housing outcomes, formalising partnerships and building the community-controlled sector;
- The Trust conducted a Cultural Competency Audit and Analysis, which sets a robust baseline for uplifting competency across the organisation; and
- The Trust formed a data and reporting working group to review internal data governance practices and explore improvements for culturally safe and respectful data sharing.

Identified enablers of Closing the Gap include the increasing support and collaboration at Executive levels, the Aboriginal Advisory Committee, and the delivery of some specialised service delivery models.

Identified challenges or barriers to progress related to Closing the Gap not being sufficiently embedded within all levels of the organisation relate to the pace of implementation, and specialised service models not extending to the full breadth of Aboriginal households. The full set of enablers and challenges identified through this review is highlighted adjacent.

To further drive progress forward in the years to come, the Trust would benefit from focused short-term project management, a focus on embedding Closing the Gap within all areas of the organisation, and considering the extension of specialised service delivery across all Aboriginal and Torres Strait Islander households.

Enablers

Specialised services reflecting the diverse needs of Aboriginal and Torres Strait Islander households are considered effective in driving positive housing outcomes – such as Wali Wiru and the Purkanaitya Aboriginal Elders Village.	The remote asset design and maintenance program is seen as a success, with design being reflective of environmental and cultural needs and maintenance being proactive in nature.
The Trust's cultural competency audit establishes a robust baseline for strengthening cultural competency across the organisation in the coming years.	Increasing collaboration and leadership at the Executive level has helped to drive progress.
The Aboriginal Advisory Committee plays an important role in the Trust's governance arrangements by advising the Board and broader organisation on strategic matters relating to Closing the Gap.	The introduction of the Aboriginal Interest Statement ensures that new initiatives and proposals align with the Closing the Gap Priority Reforms, Outcomes, and Targets.

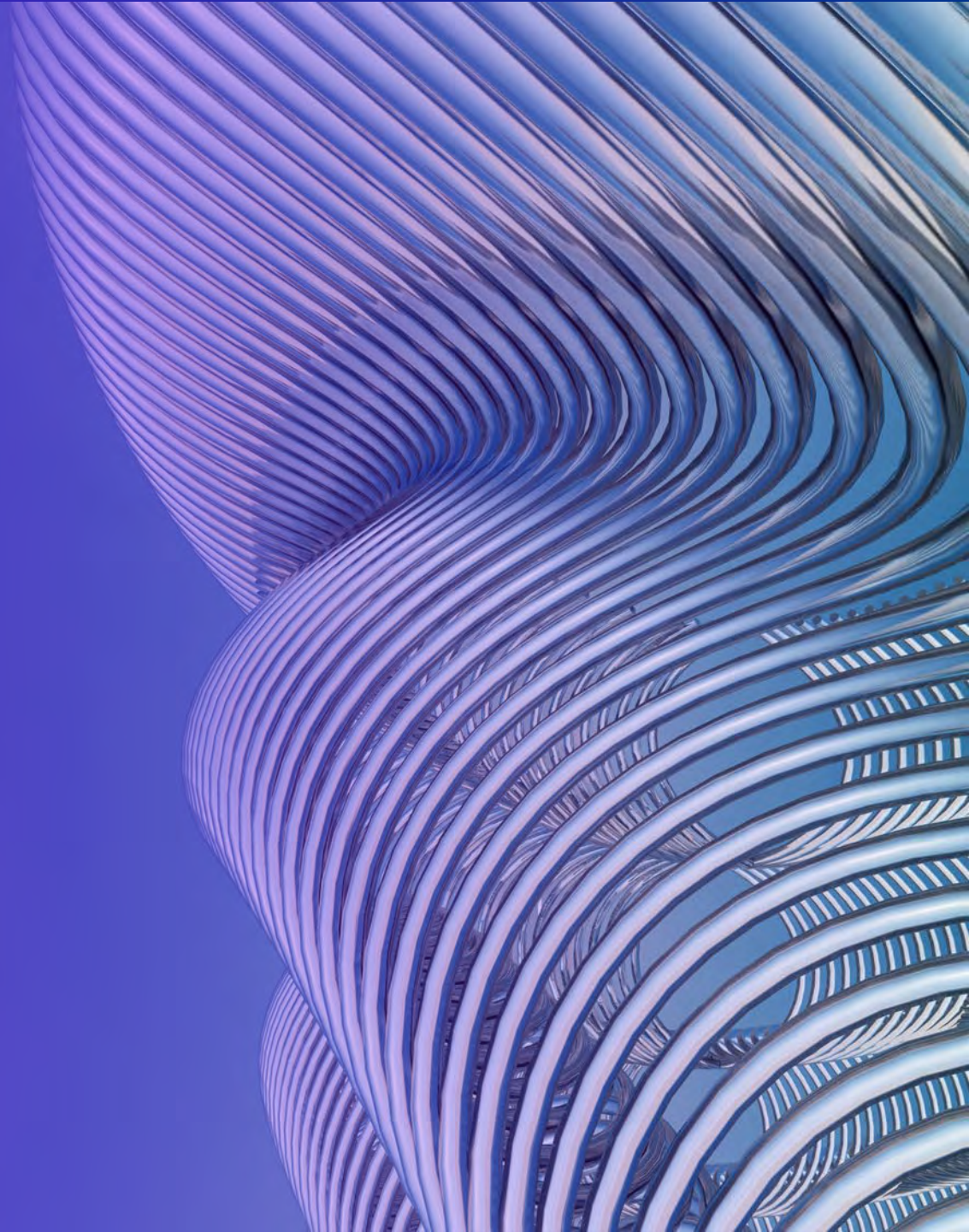
Challenges

Although specialised services and the approach to remote asset design and maintenance are considered enablers, they do not cover the full breadth of Aboriginal and Torres Strait Islander tenancies.	Many activities under Closing the Gap are reliant on sector maturity, and strong leadership and relationships – all of which take time and impact the pace of implementation.
Limited data on Aboriginal and Torres Strait Islander housing need impacts the Trust's ability to understand the full extent of housing demand.	Low levels of cultural competency have been identified across the organisation, informed by a survey of staff undertaken as part of a cultural competency audit.
The cultural load on internal and external Aboriginal and Torres Strait Islander stakeholders is high, which can see effective community engagement and capacity building take time.	Unique workforce challenges are felt within the Trust in relation to Aboriginal and Torres Strait Islander households – including housing officers living and working in remote communities finding it difficult to switch off from their responsibilities.
The Trust has encountered challenges in implementing the Aboriginal Housing Strategy, in part, due to strategic documentation and initiatives not including milestones and associated KPIs that would enable effective monitoring of implementation progress.	There is a need for greater understanding of Closing the Gap across all layers of the Trust, and a need for accountability and reporting to be embedded across portfolio areas.

02

Introduction

This chapter introduces the Triennial Review FY22 to FY24, providing an overview of the South Australian Housing Trust along with the review itself in terms of its scope and approach. This chapter goes on to provide a summary of the Trust's operations across the review period, along with highlighting key sector trends.



2.1

The South Australian Housing Trust and Triennial Review

This section provides an overview of the South Australian Housing Trust and Triennial Review FY22 to FY24.

The South Australian Housing Trust

The South Australian Housing Trust (the Trust) enables South Australians to access housing that is both secure and safe in accordance with the *South Australian Housing Trust Act 1995 (the Act)*. The scope of the Trust's operations is broad, covering a wide range of responsibilities, as summarised below.



Public housing. The Trust is responsible for the management of public housing, which includes Aboriginal housing and State Owned and Managed Indigenous Housing (SOMIH).¹ The Trust maintains a Single Housing Register,² where people register their interest in living in either a public housing property, an Aboriginal housing property, or a community housing property (SAHT, n.d.). The Trust is responsible for establishing and assessing eligibility and housing need, allocating public housing to those meeting the eligibility criteria, and ongoing tenancy and property management. Property management encompasses a wide range of activities, including maintenance, asset design and build, urban renewal programs, stock growth and replacement programs, modification of properties for people living with a disability, security provisions for people that have experienced or are experiencing domestic or family violence, and strategic management and planning for future public housing stock (SAHT, 2024a). As noted, in addition to managing public housing within metropolitan and regional areas, the Trust also supports the management and maintenance of tenancies and housing assets within remote Aboriginal communities (Aboriginal Community Housing). This includes working to address issues of overcrowding (SAHT, 2024a).



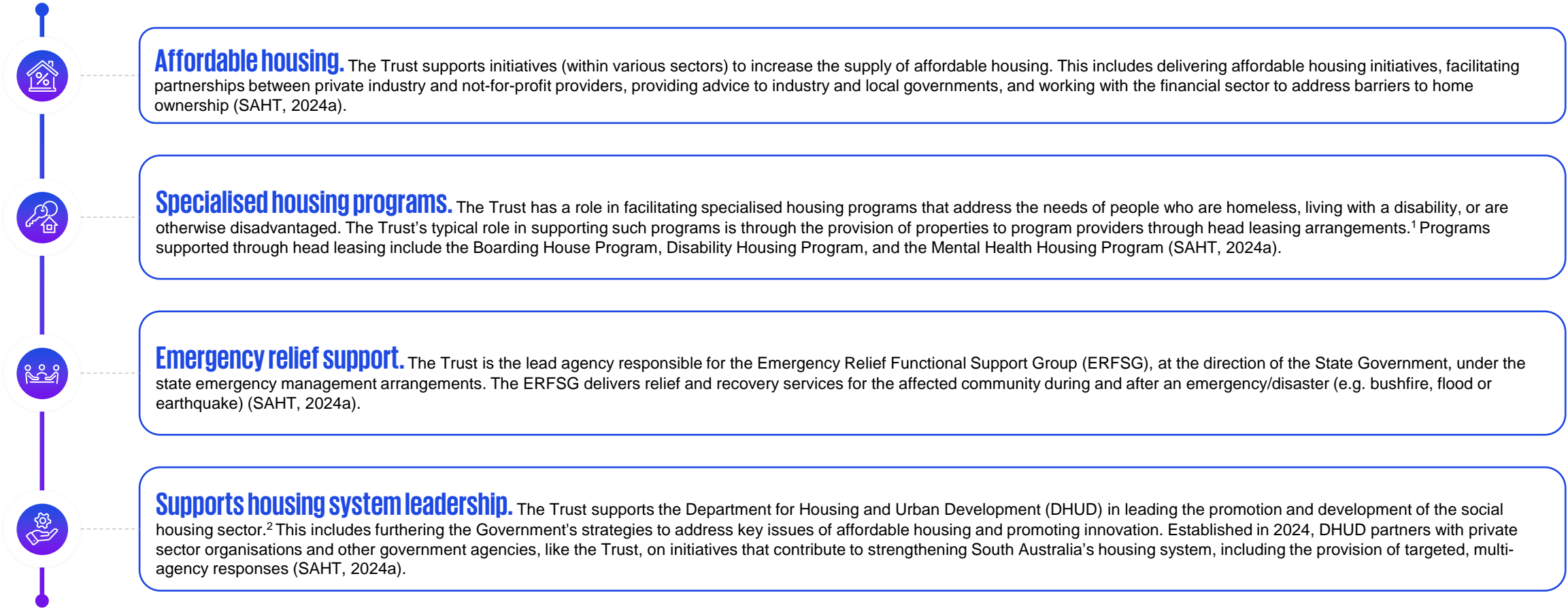
Community housing. The Trust is responsible for the development, support and promotion of programs and other initiatives within the community housing sector, and assisting in the establishment, regulation and administration of Community Housing Providers (CHP) (SAHT, 2024a).



Private rental assistance and housing advice. The Trust is responsible for the provision of financial assistance, including bond guarantees, and grants including rent in advance and rent in arrears. The Trust also provides information, referral, advocacy and advice to assist eligible households to access appropriate housing. This includes assessments and eligibility checking and options appointments (SAHT, 2024a).

1. Aboriginal Housing / SOMIH is administered by state and territory governments and is specifically targeted to Aboriginal households. Consultation with staff from within the Trust indicates that they do not differentiate public housing and Aboriginal housing / SOMIH stock.
2. The Single Housing Register is where people register their interest in living in either public housing property, and Aboriginal housing property, or a community housing property.

The South Australian Housing Trust



1. The Trust does however provide the Integrated Homelessness Program through its Customer Specialisation portfolio.

2. Since its establishment in 2024, DHUD has led the development of the social housing sector in SA, with support from the Trust. Previously, this role was held by the Trust (formerly SAHA), and the shift occurred during the review period.

The South Australian Housing Trust

An overview of the Trust's stated purpose, vision, objectives and key operational activities is presented below (SAHT, 2024a).



Purpose

Facilitate better housing choices for South Australians.



Vision

South Australia has a world-leading housing system that removes the barriers to people finding a home.

By doing this, all South Australians will have access to appropriate and affordable housing, being part of an inclusive and economically connected community.

As the custodian of, and provider within, the affordable housing system, our organisation is a leader in customer service, innovation and partnerships with the housing, finance and services sectors.

Objectives

Model a **strong, fair and inclusive housing system** that delivers on community expectations.

Equip our people to provide **efficient and effective services** for our customers.

Invest in sustainable housing to **provide greater choice and better customer outcomes** that support State growth.

Make it easier for South Australians to get the **housing assistance they need**, when they need it, for the time they need it.

Design and deliver **new homelessness service models with our partners** to assist people to remain in or achieve sustained housing.

Key operational activities



Public housing



Community housing



Private Rental Assistance and Housing Advice



Affordable housing



Specialised housing programs



Emergency relief support



Supports housing system leadership

In FY24:

29,685

Total public housing households
-638 since FY22
 (Productivity Commission, 2023; 2025)

164,801

Maintenance works orders raised
-26,446 since FY22
 (Internal raised maintenance order report).

3,264

Aboriginal and Torres Strait Islander public housing households
+343 since FY22
 (Productivity Commission, 2023; 2025)

11,210

Customers assisted under the Private Rental Assistance Program
+472 vs FY22
 (SAHT, 2022a, 2024a).

358

Sales to eligible Home Seeker buyers, the highest annual sale number since project commencement
 (SAHT, 2024a)

The Triennial Review FY22 to FY24

The Triennial Review is a legal requirement for the Trust, mandated by Section 43 of *the Act*. Its purpose is to promote accountability and transparency in the Trust's operations and administration. Every three years, the responsible Minister must commission an independent third party to undertake the review. Once the Minister receives the report, they must ensure copies are presented to both Houses of Parliament within 12 sitting days.

KPMG has been engaged by the Trust to undertake the Triennial Review for the period FY22 to FY24. The review has been undertaken in accordance with the Terms of Reference and endorsed by the Triennial Review Reference Group (TRRG). See [Appendix A](#) for the agreed Terms of Reference and TRRG membership.

Approach and scope

The Terms of Reference articulates the following five key questions to be answered by this Triennial Review:

1. Has the South Australian Housing Trust customer profile changed over the last 5 years and what are the future demographic trends?
2. What are contemporary operational and administrative service models for public housing operations?
3. Are the administrative and operational approaches to design, building and maintaining housing assets fit for purpose for the existing and changing customer profile?
4. Given the current operating environment are the current ICT systems appropriately aligned with the contemporary business needs of the South Australian Housing Trust and its stakeholders?
5. What are the challenges and actions required of the South Australian Housing Trust to ensure obligations under Closing the Gap are met, specifically the Priority Reforms and Outcome 9?

A set of sub-review questions has also been developed and agreed with the Trust, to allow deeper insight within the context of each question to be canvassed. Sub-review questions are provided in [Appendix A](#).

With consideration of the five review questions, this Triennial Review has a strong focus on the Trust's public housing operations. This is driven by:

- Public housing tenants being the primary customer segment supported by the Trust in an operational sense (review question one);
- Leading practice specifying public housing operations as its focus (review question two);
- Asset design, building and maintenance relating to the Trust's public housing operations (review question three); and
- Gaps in technology capabilities having been identified with consideration of organisational opportunities and pain points canvassed across this review – which have largely related to public housing operations (review question four).

The fifth review question regarding Closing the Gap has considered the Trust's public housing operations and has looked more broadly at programs and initiatives delivered to drive progress towards Closing the Gap and the Trust's obligations under the South Australian Implementation Plan for the National Agreement on Closing the Gap.

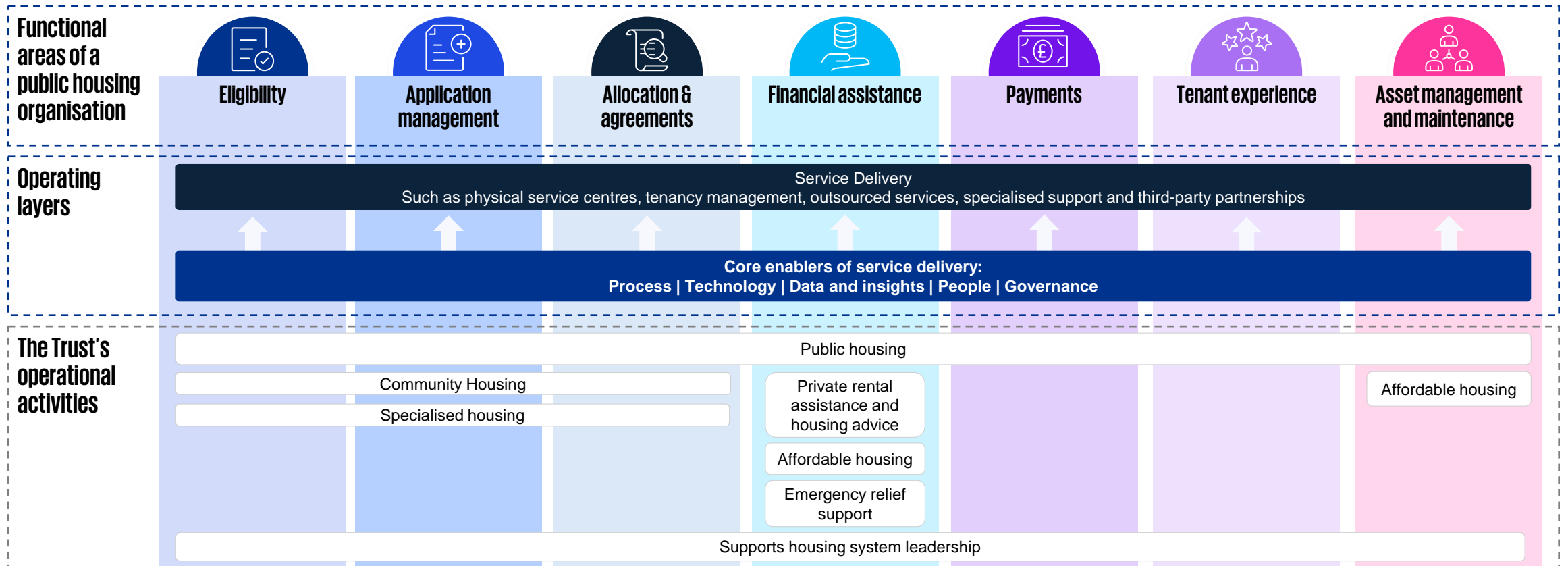
Data and information sources

In order to answer each review question, a mixed methods approach has been undertaken, drawing on both qualitative and quantitative sources. Data and information sources informing the review include:

- Stakeholder consultations. Consultations were conducted with a total of 41 individual stakeholders spanning the Trust's five portfolio areas and the Aboriginal Advisory Committee. See [Appendix B](#) for the exhaustive list of stakeholders consulted as part of this review;
- Internal data. A number of internal datasets have been analysed, including unit-record level tenant, household and dwelling data, Private Rental Assistance Program data, performance reporting data, and asset management and maintenance data;
- Internal documentation. A range of internal documents were reviewed, including performance reports, strategies and frameworks, implementation plans, procedural documents, meeting notes and internal reviews and audits; and
- Publicly available data and information. Publicly available data and documentation has been used throughout to supplement the review. All sources have been referenced accordingly.

The Triennial Review FY22 to FY24

To answer the five key review questions, the below operating model framework has been used. Developed and refined through KPMG’s work with similar organisations across Australia, this model separates out the functional areas of a public housing organisation and breaks each function down into a set of operating layers. This framework has been used to structure the response to most of the key review questions and has helped to ensure all operational aspects of the Trust have been considered. The framework has been used in a dynamic way - in some instances within the report, only functional areas have been used, while in other instances only operating layers have been referred to. The framework below highlights where the Trust’s core operational activities primarily sit against each functional area.



The Triennial Review FY22 to FY24

Review limitations

Key limitations relating to this review are as follows:

- Only staff from within the Trust having been consulted. This limits the reviews' ability to understand the impact of the Trust's operations on its key stakeholder groups – such as its customers and external partner agencies. Future Triennial Reviews may wish to undertake broader engagement, to enhance the robustness of insights and findings; and
- Effective July 1, 2024, as part of the South Australian Machinery of Government (MoG) changes, the responsibility for homelessness services was transferred to the Department of Human Services (DHS). As a result, the Trust no longer oversees these services, and homelessness was not included in the scope of this review (despite being delivered by the Trust across the review period). The Audit Office of South Australia reviewed the management of homelessness services for the same period as the Triennial Review.

Structure of this report

The structure of this review report is as follows:

- **Chapter 1: Executive Summary.** Presents key findings documented within subsequent chapters of the review report;
- **Chapter 2: Introduction (this chapter):** Provides an introduction to the Trust and the Triennial Review in terms of its purpose, approach and scope. This chapter goes on to provide further insight into the Trust's operational performance across the review period, presenting areas of opportunity identified through consultation with staff from within the Trust. The chapter goes on to present key sector challenges and statistics that influence the Trust and its operations;
- **Chapter 3: Customer profile analysis:** Presents the findings of review question one, providing an overview of how the customer profile has changed across the last five years, and how it is expected to change to 2030;
- **Chapter 4: Service delivery:** Presents the findings of the second, third and fourth review questions, documenting:
 - Leading practice administrative and operational service delivery models of public housing

organisations;

- An assessment of the extent to which the Trust's approach to asset design, building, and maintenance meets the needs of the current and changing customer profile; and
- Provides insight into the extent to which the Trust's current technology capability is aligned to its contemporary business needs.
- **Chapter 5. Closing the Gap:** Presents the findings to the fifth review question, highlighting areas of progress and challenge encountered by the Trust in meeting its commitments under Closing the Gap; and
- **Chapter 6: Findings and conclusions:** Summarises key findings of the review before concluding the report.



2.2

Operational summary FY22 to FY24

This section presents a summary of the Trust's key operational areas for the review period (FY22 to FY24), along with highlighting opportunities for operational uplift.

Operational summary

When considering the Trust's public housing operations, key metrics suggest that the Trust experienced both progress and challenge across the review period.



Across the review period, the Trust saw a reduction in overall dwellings (-129 dwellings). However, in 2023 the South Australian Government made a commitment in the "A Better Housing Future" plan to achieve a net increase of 1,144 households in public housing (SAHT, 2023b). This increase is attributed to the construction of new builds as well as the cessation of viability sales.

In addition, the Trust saw progress towards its commitments under Closing the Gap, with an increase in Aboriginal and Torres Strait households (+343) (See [Chapter 5](#) for further information on progress towards Closing the Gap).

Operational statistics also suggest challenges were experienced relating to tenancy management, with an increased number of tenancy visits on average per household (when considering the increase in visits alongside the reduction in households), a reduction in priority maintenance orders being responded to on time, and an aging asset base. These indicators were validated with consulted staff from within the Trust, who indicated that an increasing number of households are requiring more intensive tenancy management, and maintenance requests are becoming difficult to respond to on time due to the volume of requests and challenges attracting trades.

Table 1: Operational statistics FY22 to FY24

Activity	Metric	2021-22	2022-23	2023-24	Change	%
Public Housing	Total households (at 30 June) ¹	30,323	30,092	29,685	-638	-2%
	Aboriginal and Torres Strait Islander households (at 30 June) ¹	2,921	3,158	3,264	+343	+12%
	Total dwellings (at 30 June) ¹	31,591	31,577	31,462	-129	0%
	Tenantable dwellings (at 30 June) ¹	31,328	31,335	31,074	-254	-1%
	Untenantable dwellings (at 30 June) ¹	211	174	305	+94	+45%
	Dwellings undergoing major redevelopment (at 30 June) ¹	52	68	83	+31	+60%
	New allocations with the greatest need ² (at 30 June) ¹	86%	84%	90%	-	+4%
	Total applicants excluding applicants for transfer (at 30 June) ¹	15,402	14,335	14,043	-1,359	-9%
	Total applicants for transfer (at 30 June) ¹	2,224	2,126	2,033	-191	-9%
	Aboriginal Community Housing dwellings (at 30 June) ³	681	683	696	+15	+2%
	Aboriginal Community Housing households (at 30 June) ³	638	637	628	-10	-2%
	Tenancy visits conducted ⁴	27,879	28,843	30,033	+2,154	+8%
	Maintenance work orders raised across the review period ⁵	191,247	169,256	164,801	-26,446	-14%
Priority maintenance orders responded to on time ⁴	88%	79%	78%	-	-10%	

Average age of South Australia's public housing stock: 43 years

1. Reflects Productivity Commission, Report on Government Services Housing and Homelessness services sector overview data 2025.

2. Households in greatest need are defined as households that at the time of allocation are: homeless, in housing inappropriate to their needs, in housing that is adversely affecting their health or placing their life and safety at risk, or have very high rental housing costs.

3. Reflects unit record level data provided by the Trust and analysed for this Triennial Review.

4. Reflects data published within the Trust's annual reports for FY22, FY23 and FY24

5. Indicators include both Priority 1 and 2 orders. In line with the Trust's maintenance policy, a Priority 1 order refers to a maintenance issue that may affect someone's health and safety or makes a site unsafe, and work is required to start within 4 hours of it being reported and is completed within 5 business days, while Priority 2 orders reflect maintenance issues that cause serious inconvenience to the tenant, or has the potential to be dangerous (e.g. absence of power, partially blocked toilet, and is required to start within 24 hours of being reported and completed within 7 business days. Indicators reflect figures provided by the Trust for this Triennial Review.

Operational summary

Across the review period, the Trust expanded the Private Rental Assistance Program eligibility criteria, providing support to an increased number of people in the private rental market along with providing increased assistance to individuals during Code Blue and Code Red activations. Conversely the Trust supported a reduced number of individuals through emergency accommodation.



Across the review period, the number of people supported by Private Rental Assistance increased due to a widening of the eligibility criteria (+472) – specifically the eligibility criteria was adjusted by raising the maximum rent limit from \$450 to \$600 per week and increasing the household cash assets test limit from \$5,000 to \$62,150. The Trust also supported an increasing number of people during Code Blue and Code Red activations across the review period (i.e. instances of extreme cold or heat), and the number of Affordable Housing properties settled increased by +54.

Conversely, the Trust saw reductions in the number of Community Housing properties it has a financial interest in, in addition to a reduction in the number of individuals it supported through its Emergency Accommodation Program.

From a system leadership perspective, consultation with staff from within the Trust suggest that strong contractual mechanisms are in place with CHPs however further consideration could be given to how these mechanisms can better support growth and agility across the sector (noting that consultation with CHPs was not within the scope of this review).

Table 2: The Operational statistics FY22 to FY24 (SAHT, 2022a; 2023a; 2024a)

Activity	Metrics	2021-22	2022-23	2023-24	Change
Private Rental Assistance and Housing Advice	Customers assisted under the Private Rental Assistance Program to receive bond assistance or rent in advance/arrears	10,738	10,427	11,210	+472
Accommodation during Code Blue or Code Red activation	Instances of overnight accommodation provided during a Code Blue or Code Red activation	702	811	1,216	+514
Affordable housing	Number of settled Affordable Housing properties	40	33	94	+54
Community Housing	Community housing properties owned by the Trust and managed by a CHP and/or properties that the Trust has a financial interest in however are owned by a CHP	13,042	12,934	12,918	-124
Emergency Accommodation Program	Individual customers experiencing housing crisis or risk supported into emergency accommodation	4,720	4,663	4,693	-27

Operational summary

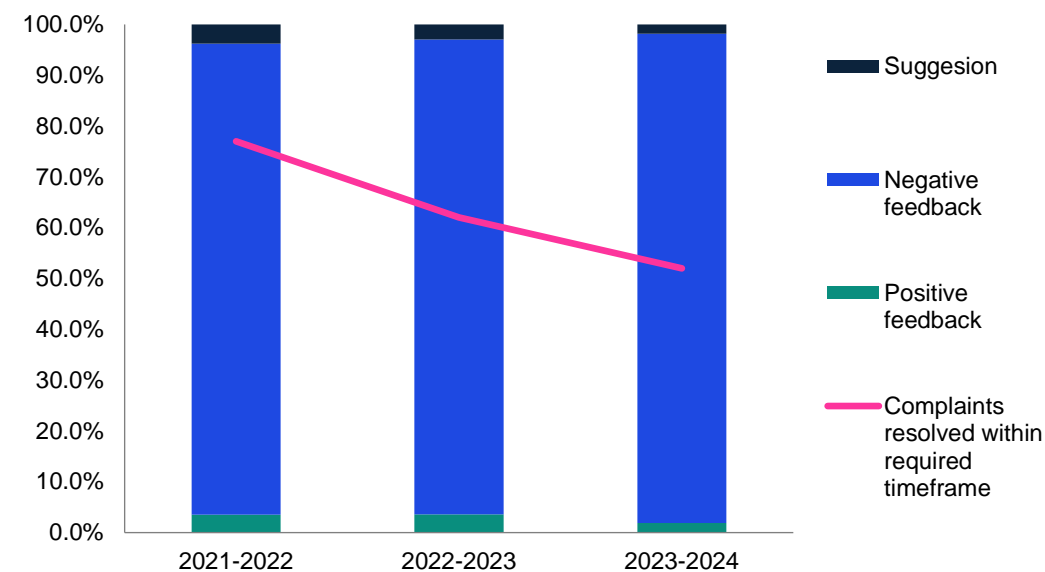
The Trust received an increased number of complaints over the review period, while the proportion of complaints resolved within the required timeframe reduced¹. When looking at specific complaint reasons across the review period, the highest proportion of complaints related to maintenance, in particular wait times.

The Trust’s feedback and complaints data shown below relates to all feedback and complaints received by the Trust – this includes feedback and complaints relating to customer service, specific programs, debt or eviction matters, property condition matters, community housing, affordable housing, and/or neighbour disputes – among a range of other reasons a customer – or the general public – may wish to provide feedback.

Table 3: Feedback and complaints metrics FY22 to FY24 (SAHT, 2022a; 2023a; 2024a).

Metrics	2021-22	2022-23	2023-24	Change
Number of positive feedback comments	61	82	61	-
Number of negative feedback comments (complaints)	1,613	2,121	3,059	+1,446
% complaints resolved within policy time-frames	77%	62%	52%	-25%
Number of suggestion feedback comments	66	67	57	-9
Total number of feedback comments	1,740	2,270	3,177	+1,319

Figure 1: Types of feedback as a proportion of total feedback (SAHT, 2022a; 2023a; 2024a).



1. As per the Department for Housing and Urban Development [webpage](#) on complaints and feedback the Trust works to respond to feedback and complaints within 10 business days.

Operational summary

This review has identified areas of the Trust's operations that present opportunity for enhancement. These areas are presented below – and on the page that follows – and have been identified through consultation with Trust staff, in addition to a review of available documentation and data.

#	Area of opportunity	Considerations to be addressed
1	Communication with individuals at the time of registration	There is opportunity to uplift customer awareness of application requirements to reduce the collation of unnecessary documentation.
		There is opportunity to enhance communication with individuals on the Single Housing Register. Currently, individuals have little clarity on the progress of their application, and in FY24, the median time spent on the Single Housing Register for public housing was 5 months for households allocated in that financial year (unchanged from FY22) (Productivity Commission, 2024).
2	Single Housing Register	With only Category 1 applicants being re-reviewed, and no established processes for cleansing the Single Housing Register, the Single Housing Register is not an up-to-date record of people with an interest in / need for social housing.
		The Trust increased the proportion of properties being allocated to individuals on the Single Housing Register categorised as Category 1 - from 86% in FY22 to 90% in FY24 (Productivity Commission, 2025). This demonstrates a commitment to providing housing to people with urgent housing needs and long-term barriers to accessing or maintaining private housing options. Category 2 and 3 registrations represent 75.4% of the total households on the Single Housing Register and resulted in only 10% of the total allocations in FY24 (Productivity Commission, 2025).
3	Allocation processes	There is opportunity for the Trust to enhance existing allocation processes, through the introduction of digital systems that can support in the shortlisting / matching of individuals with available properties.
4	Annual home visit	Annual home visits are guided by a paper-based form that asks tenants questions relating to their contact details, critical safety, and property use, and provides tenants with an opportunity to raise any concerns they may have regarding their tenancy. There is an opportunity to enhance the home visit, by improving referral pathways with external agencies, better leveraging remote digital applications, and investigating opportunities to gather data and information that can be used to enhance operational and strategic decision making (e.g. collection of maintenance data/information).

Operational summary

#	Area of opportunity	Considerations to be addressed
5	Tenancy management and experience	There has been an increase in households requiring more intensive tenancy management that is placing strain on the Trust's operations (as discussed on Page 32) as these households can require additional intervention and support and require the Trust to coordinate with external agencies.
		The antisocial behaviour of some tenants is putting surrounding households and front-line staff safety at risk. In FY24, 5% (161) of complaints were related to anti-social behaviour (SAHT, 2024a) and between FY22 to FY24, reported work health and safety events relating to 'violence and aggression' increased by +138 events (or +87.3%).
		As noted on Page 52 , there are indicators that suggest deteriorating levels of tenant satisfaction with the Trust's current approach to maintenance – this includes low levels of satisfaction with wait times and the quality of trades. It is acknowledged that the Trust is making efforts to uplift its approach to maintenance in response to the <i>Maintenance Service Delivery Model Phase 2 End Program Report</i> as discussed on Page 52 .
6	Asset management and maintenance	The Single Housing Register was designed to assess the needs of individual households and was not designed to assess demand. The Trust is able use data from the Single Housing Register to gain insights into expressed housing demand, including expressed demand by LGA, by Aboriginal and Torres Strait Islander status, by CALD status, and by disability status. There is an opportunity to enhance data collections on housing demand, to gain a more holistic picture of demand that extends to latent demand / need – or those individuals and households that would benefit from housing support but don't currently have access to it.
		The Trust does not have a view of the suburbs most in demand by people on the Single Housing Register as it does not collect a prioritised list of suburbs from people at the time of application. This limits the Trust's ability to undertake asset planning aligned to community needs.
		There are opportunities for the Trust to uplift approaches to asset management and maintenance, by investigating digital systems that can provide an end-to-end and integrated view of the asset base and tenant movements.
		The age, condition, and suitability of some properties might lead to vacancies and underutilised supply, prompting the need for ongoing maintenance and refurbishment.
		The Trust does not have a real time view of asset condition that is required to move towards a more preventative maintenance approach. This is driven by a lack of established processes for collecting asset condition data. The Trust holds historical maintenance records from 2018-2022, but these are underutilised in informing proactive strategies, such as preventative maintenance schedules that could reduce reactive costs and enhance long-term asset performance.
7	Head Contractors for Maintenance Services (HCMS)	Low trade availability in South Australia, combined with a 25.7% rise in construction costs from FY22 to FY24 (See Page 25), has left the HCMS contract rates below market rates. HCMS contract rates increased by 9.1% in FY23 to FY24 and 5.1% for FY24 and FY25, but the market rates have risen more substantially. This disparity undermines efforts to attract and retain tradespeople and contributes to challenges Head Contractors face in retaining staff (SAHT, 2024b).

Operational environment summary

Australian public housing organisations operate in an increasingly complex and pressured environment. A combination of housing market constraints, economic stressors, and workforce shortages are impacting the ability to meet housing demand and deliver high-quality services. Key themes highlighting structural and economic pressures are outlined below.

Housing supply shortages

South Australia has an undersupply of social and affordable housing. This is illustrated when considering individuals on the register for public housing relative to the number of individuals allocated a property across FY22 to FY24 (Figure 2). In addition, this is evidenced when considering total public housing dwellings having decreased across FY22 to FY24 from 31,591 to 31,462 (-129) (See [Page 20](#)). Limited stock results in individuals spending periods on the Single Housing Register and creates challenges for the Trust as individuals indicate a preference for a broad range of properties that may not fully meet their needs, resulting in applications for transfer.

Escalating house prices and affordability challenges

Median house prices and average weekly rents have been increasing (Figure 3 and Figure 4), with an estimated 18.0% of low-income Australians in the private rental market suffering rental stress (Coates & Moloney, 2023).¹ Rising housing costs drive demand for the Trust's services including private rental assistance and public housing.

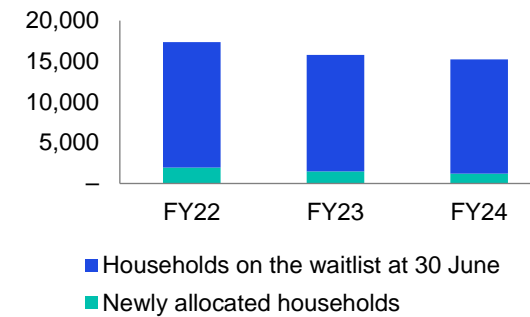
Rising construction costs and delays

Construction costs have risen in recent years. Across March 2022 to December 2024, South Australia's housing construction prices increased 25.7% (ABS, 2025), and the average duration from a new home being approved to constructed increased from 13.05 months to 15.87 months (Figure 5) (Master Builders, 2024). This results in an increase in the Trust's development costs and impacts the timeliness of building completion, along with the broader impact of making it difficult for developers to build affordable homes.

Trade availability and workforce shortages

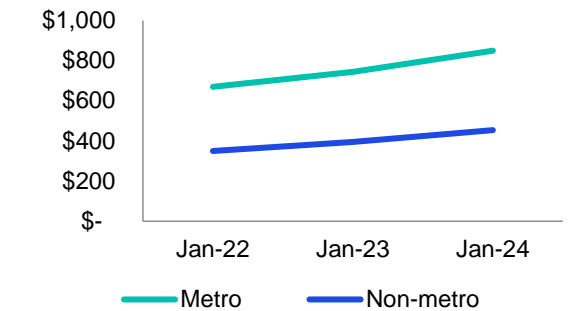
A shortage of construction and trade workers has contributed to the slowdown in construction and maintenance service delivery. In 2024 trades including plumbers, carpenters and joiners, electricians, and painters were all identified as being in shortage by Jobs and Skills Australia's Occupation Shortage List, with such trades also flagged as having a 'long training lag' meaning that there is a significant time lag involved in the training process (Jobs and Skills Australia, 2024). Similar to the above, this impacts the Trust's – and the systems – ability to build social and affordable housing in a timely way, in addition to impacting the Trust's ability to provide timely maintenance services to its tenants.

Figure 2: Public housing register and allocations FY22 to FY24



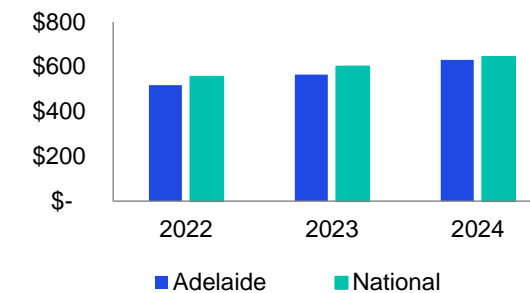
Source: Productivity Commission, 2024

Figure 3: Average house price ('000) in South Australia, metro and non-metro Jan 22 to Jan 24



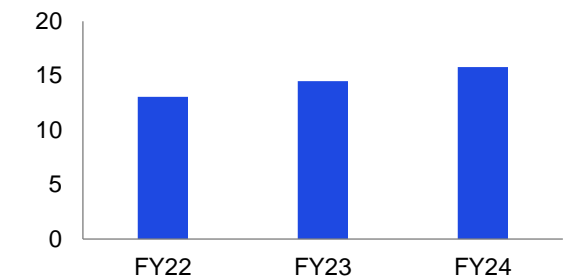
Source: Office of the Valuer General 2025

Figure 4: Median weekly rent, Dec 22 to Dec 24



Source: CoreLogic 2023 - 2025

Figure 5: Average time from approval to completion, South Australia, FY22 to FY24



Source: Master Builders 2024

1. Rental stress for low-income households is defined as the bottom 40 per cent of households with respect to equivalised disposable household income (excluding Commonwealth Rent Assistance), spending more than 30 per cent of gross income on rent.

Operational summary insights

When considering the Trust's operations at a high level across the review period, the following key insights emerge:



Operational progress

Progress has been made in operational areas. This includes commitments made to grow housing stock, increases in the number of Aboriginal and Torres Strait Islander people in housing and growth in people accessing the Private Rental Assistance Program.



Declining indicators of customer satisfaction

There are indicators of declining customer satisfaction – particularly in relation to maintenance when considering the increase in complaints, the proportion of complaints resolved within the required timeframe, and the reduction in urgent maintenance orders being responded to on time.



Opportunities for uplift

There are opportunities for the Trust to enhance its operations, in areas including, but not being limited to, communication with individuals as they register for, and await, a property allocation, processes surrounding the Single Housing Register, tenancy management and experience, and the delivery of asset management and maintenance.



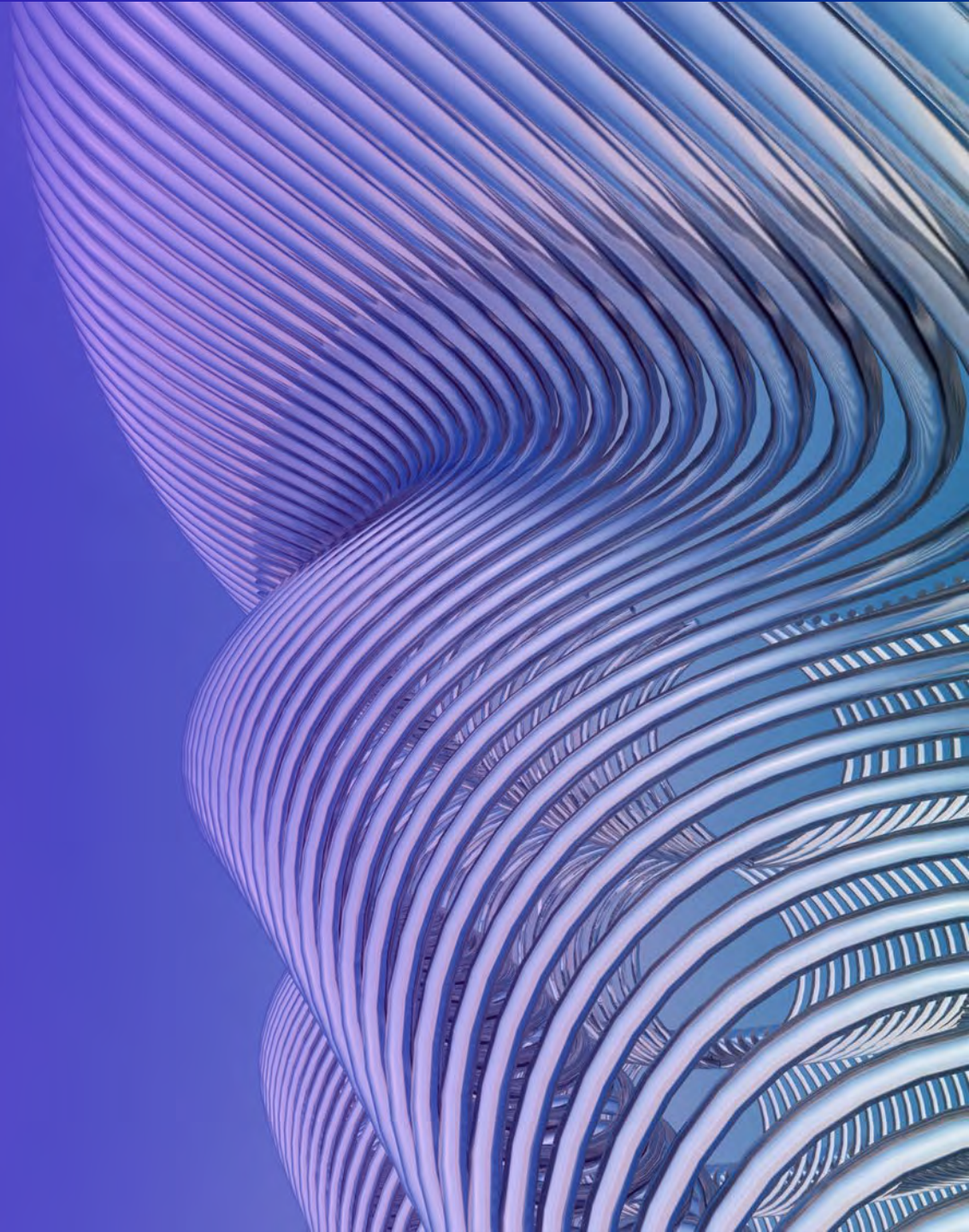
Increasingly challenging operating environment

A challenging operating environment has placed sustained pressure on the Trust across the review period, driven by limited supply and declining affordability of purchase and rental accommodation, a decline in stock, rising construction costs and trades shortages.

03

Customer profile analysis

This chapter presents the findings to the first review question:
Has the South Australian Housing Trust customer profile changed over the last 5 years and what are the future demographic trends?



Customer profile analysis



Introduction

This chapter presents the findings to the first review question:



Has the South Australian Housing Trust customer profile changed over the last 5 years and what are the future demographic trends?

The structure of this chapter is as follows:

- First, an overview of the Trust's customer profile from FY20 to FY24 is provided. As stated within the review's scope ([Page 16](#)) the focus of this customer analysis is on housing tenants given this segment is the primary customer segment supported by the Trust in an operational sense;
- The chapter goes on to provide insight into what the Trust's customer profile is expected to look like through to FY30; and
- Finally, a summary of insights is provided relating to how the anticipated customer profile may impact the Trust's operations moving forward.

The following should be noted when reading this chapter:

- It is acknowledged that differing analysis time periods are presented within this section. In particular, the analysis of historical customer data has considered the period FY20 to FY24 to align with the review question and to allow for an extended period for which trends can be observed. More current datasets have been analysed to inform the view of the Trust's future customer profile, including data on individuals currently awaiting a social housing allocation, and individuals who accessed the Private Rental Assistance Program across FY22 to FY24;
- Dwelling and household data presented in this section differs from what is presented on [Page 20](#). This is due to the data on [Page 20](#) reflecting data published by the Productivity Commission as part of its Report on Government Services data collection – which reports data at a point in time (30 June). The data presented in this section reflects unit level record data held by the Trust and includes all 'operational' dwellings and households across the review period (as opposed to only those 'operational' 30 June each year). This sees the data presented in this section including dwellings that may have been decommissioned and households they may have moved out of public housing across the review period; and
- Data has been presented on main tenant numbers (individuals who are identified as the reference person for the dwelling or the person responsible for the rent), occupant numbers (individuals who reside in public housing however aren't the main tenant), and tenants (which is an inclusive term, reflecting combined main tenant and occupant numbers). Aboriginal Community Housing data did not include information on main tenants, as such, tenant number have been included.

How has the customer profile changed over the last 5 years?

Public housing FY20 to FY24¹



- Public housing main tenant numbers decreased, while occupant numbers increased;
- With fewer occupied dwellings, average household size slightly increased;
- Females accounted for the majority of main tenants during the review period;
- Older main tenant numbers increased, while younger main tenant numbers decreased;
- Aboriginal and Torres Strait Islander main tenant numbers increased; and
- Most main tenants consistently reported their relationship status as single.

The data presented in this chapter reflects unit level record data on tenants, households and dwellings provided by the Trust for the period FY20 to FY24. It is acknowledged that part of this analysis timeframe falls outside of the review period and has been included to allow for an extended period for which trends can be viewed. Where values across the review period are unchanged, FY24 values have been provided.

Key observations relating to the Trust's customer profile from FY20 to FY24 are as follows:

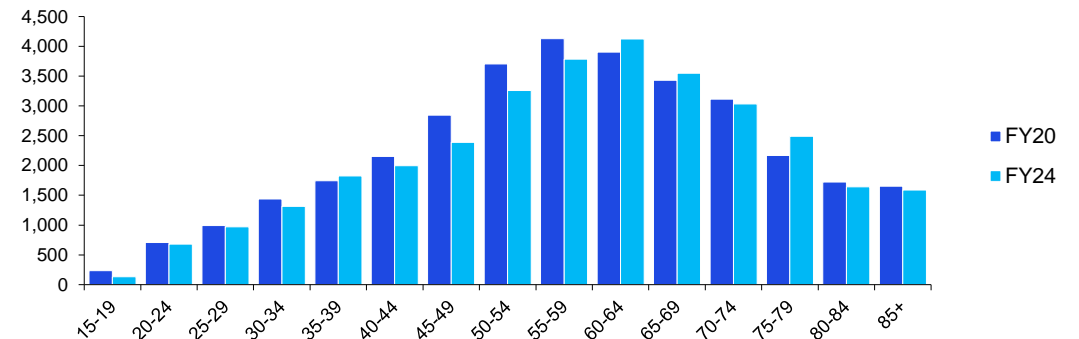
- Main tenants across public housing decreased from 33,938 to 32,768 (-1,170 or -3.4%);
- Occupants living in public housing increased, from 21,950 to 22,621 (+671 or +3.1%)²;
- Total public housing properties (including occupied and non-occupied) decreased from 33,535 to 32,822 (-813 or -2.4%);
- The average public housing household size remained at 1.8. This is due to tenants accessing public housing having decreased, alongside a decrease in the number of occupied properties from 31,805 to 30,958 (-847 or -2.7%); and
- When considering public housing main tenants:
 - Females consistently made up the majority of main tenants (58.9% in FY24);

1. Includes Aboriginal housing / SOMIH however excludes Aboriginal Community Housing.
2. Occupants have been calculated as the difference between main tenants and total tenants.



- Main tenants in younger age groups decreased, while older age groups increased (Figure 6). Main tenants aged 29 and under decreased from 1,931 to 1,782 (-149 or -7.7%), while those aged 60 and over increased from 15,990 to 16,422 (+432 or +2.7%). The increase in main tenants aged 60 and over, added to this age cohort accounting for the majority of main tenants (47.1% in FY20 and 51.0% in FY24);
- Aboriginal and Torres Strait Islander main tenant numbers in public housing increased, from 3,746 to 4,015 (+269 or +7.2%), making up an increasing proportion of main tenants (9.1% in FY24);
- Most households reported 'other cash income' (e.g., superannuation, compensation) as their primary income source across the review period (25.9% in FY24), followed by the Disability support pension (21.6% in FY24) and the Age pension (16.6% in FY24); and
- Across the review period, the majority of public housing main tenants reported their relationship status as single (from 85.8% in FY20 to 81.7% in FY24) followed by being in a relationship with another tenant (from 14.3% in FY20 to 11.9% in FY24).
- The proportion of households in public housing that had at least one person in them living with a disability remained constant across the review period – at 42.2% in FY24. When considering main tenants only, 27.5% were living with a disability in FY24.

Figure 6. Public housing main tenants by age, FY20 and FY24



How has the customer profile changed over the last 5 years?

Aboriginal Community Housing



- The total number of properties in Aboriginal Community Housing increased slightly;
- The number of tenants¹ in Aboriginal Community Housing decreased;
- With an increase in properties and a decrease in tenants, the average household size remained constant;
- Consistent with trends in public housing:
 - Females made up the majority of tenants;
 - Younger tenants (29 and under) decreased; and
 - The majority of tenants indicated their relationship status as being single (although far less than what is reported in public housing).

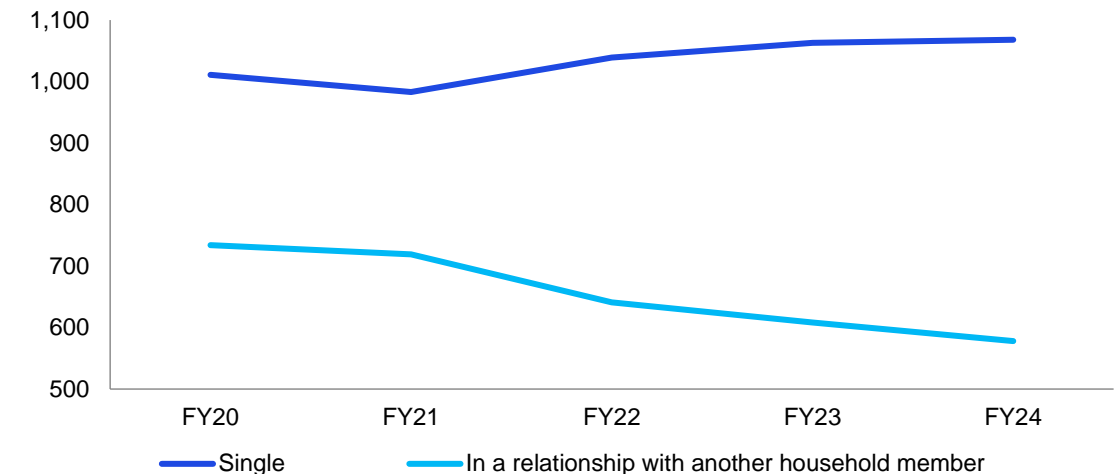
Aboriginal Community Housing is a subset of public housing where permanent properties are located in remote and non-remote areas. This includes properties in outer regional areas and very remote areas.² The data presented in this chapter reflects unit level record data on Aboriginal Community Housing provided by the Trust for the period FY20 to FY24 and analysed for this Triennial Review. Where values across the review period are unchanged, FY24 values are presented.

Key observations regarding Aboriginal Community Housing are as follows:

- The number of tenants living in Aboriginal Community Housing decreased from 2,510 to 2,249 (-261 or -10.4%);
- The number of Aboriginal Community Housing properties increased from 689 to 696 (+7 or +1.0%). Engagement with staff from within the Trust highlights a historical focus on replacing Aboriginal Community Housing stock as opposed to building new stock that results in a net increase;

- The average number of tenants per household remained at 3.6;³
- Females made up the majority of tenants across the review period, making up 53.2% in FY24, consistent with public housing;
- Younger tenants aged 29 and under slightly decreased from 1,053 in FY20 to 1,022 in FY24 (-31 or -2.9%), however those aged 14 and under increased from 337 to 411 (+74 or +22.0%). This is inconsistent with public housing trends, similarly, tenants aged 60 and over decreased from 308 to 245 (-63 or -20.5%); and
- Consistent with public housing, when considering relationship status, being single was reported by the greatest number of tenants (47.5% in FY24), followed by being in a relationship with a tenant (25.7% in FY24).

Figure 7: Total tenants in Aboriginal Community Housing by relationship status, FY20 to FY24⁴



1. Aboriginal Community Housing data provided by the Trust does not specify whether persons are the main tenant or an occupant.

2. The majority of dwellings are located in remote locations (ASGS5) (79.0% in FY24).

3. This figure considers the total number of tenants by the number of occupied properties (households). While the number of properties increased, the number of occupied properties slightly declined.

4. Data on tenant relationship status is collected primarily for the purposes of calculating household overcrowding.

Spotlight: Housing need within cultural and linguistically diverse communities



The Trust does not require tenants to disclose their cultural background, and therefore the Trust does not have a clear view of the CALD households it supports. However, data on the Private Rental Assistance Program and Single Housing Register does provide insight into CALD communities accessing the Trust's services, as described below.

Across FY20 to FY24, although making up the majority, the Private Rental Assistance Program saw a decline in the proportion of customers born in Australian from 12,435 to 7,701 (-4,734 or -38.1%). A similar decline has been observed for customer born in England (-140 or -35.4%) and those born in New Zealand (-55 or 37.7%). However, those born in Afghanistan (from 102 to 163, +61 or +59.8%) and Syria increased (from 56 to 72, +16 or +28.6%). The relative proportion of the top five countries of birth can be seen in Table 4, where the top five countries represent 96% of the Register on average across the period.

Table 4: Top 5 Private Rental Assistance Program customers by country of birth

Country	FY20	FY24	Change (#)	Change (%)
Australia	12,435	7,701	-4,734	-38.1%
England	395	255	-140	-35.4%
Afghanistan	102	163	61	59.8%
New Zealand	146	91	-55	-37.7%
Syria	56	72	16	28.6%

When analysing the main language spoken by Private Rental Assistance Program customers, similar findings are observed, with a reduction in English speaking customers from 14,174 to 8,658 (-5,516 or -38.9%) while non-English speaking customers comprise of an increased proportion in FY24 as seen in Table 5. This includes an increase from 39 to 131 (+92 or +235.9%) in those that speak Spanish and an increase from 33 to 76 (+43 or +130.3%) in those that speak Dari (language native to Afghanistan).

Table 5: Top 5 Private Rental Assistance Program customers by main language spoken, FY20 to FY24

Language	FY20	FY24	Change (#)	Change (%)
English	14,174	8,658	-5,516	-38.9%
Spanish	39	131	92	235.9%
Arabic	107	89	-18	-16.8%
Dari	33	76	43	130.3%
Swahili	48	44	-4	-8.3%

The Single Housing Register reveals the majority of applicant nationalities and languages to be Australian (80.0%) and English-speaking (90.0%). However, the remainder of the top ten proportions are mixed. Applicant nationalities include English (2.8%) followed by Afghanistan (1.4%) and then Vietnam (1.1%), excluding unknown / null and Australia. The language reported by applicants, similarly, excluding null values and Australia, includes Arabic (1.0%), Vietnamese (0.8%), Aboriginal (0.8%) and Dari (0.7%).

Figure 8: Top 10 Single Housing Register applicants by nationality as at 7 Feb 25, excluding 'Australian' and unknowns

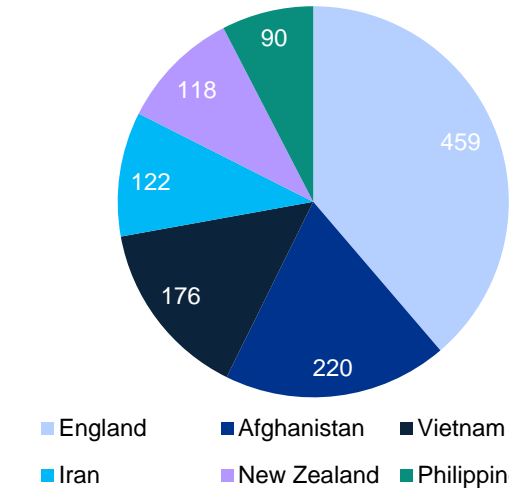


Figure 8 represents 7.3% of applicants in FY24.

Figure 9: Top 10 Single Housing Register applicants by language as at 7 Feb 25, 'excluding English' and unknowns

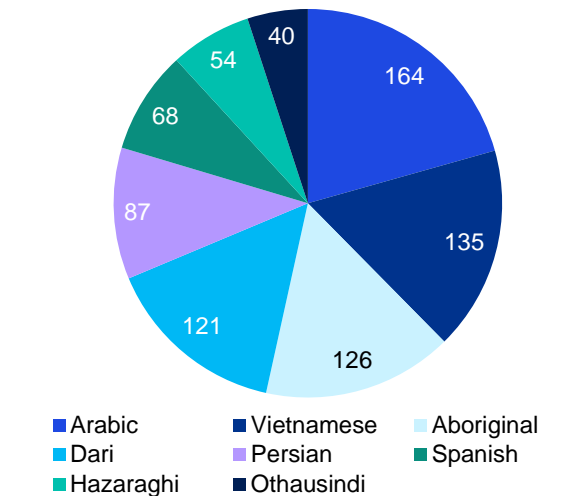


Figure 9 represents 4.9% of applicants in FY24.

While still a relatively small proportion of people, there has been an increase in people from CALD backgrounds accessing the Private Rental Assistance Program and seeking housing. Given the barriers CALD communities face — such as language difficulties, limited housing market knowledge, and systemic disadvantage (AIHW, 2024) — these individuals require culturally appropriate and sensitive service delivery approaches, to ensure positive housing outcomes can be achieved.

How has the customer profile changed over the last 5 years?

Indicators of resource intensive households



There is data to suggest that households are becoming more resource intensive to manage, a finding that has been supported by consulted staff from within the Trust. A more resource intensive household may require additional engagement and intervention from the Trust in order for households to sustain their tenancy, along with requiring the Trust to coordinate with external agencies.

The following information is restricted to FY22 to FY24 as customer segmentation analysis commenced in 2022 as data quality improved from implementation of the Trust's Connect system. The complexity-related data presented in this section comes from internal reports generated by the Connect system and has been analysed specifically for this Triennial Review. Results presented in this chapter should be interpreted with caution as the Trust has changed assessment and data collection methods across the review period, which may be responsible for changes across years.

The Trust collects and monitors 24 indicators to gain an insight into the risk profile of its tenancies. The indicators seek to reflect the risk and vulnerability of active tenancies, and cover experiences recorded across a tenant's life domains in a recent period (12 to 24 months). Indicators include personal, tenancy and property related issues identified by Housing Officers (e.g., during a home visit or needs assessment), referrals to supports, safety notifications (e.g., Intervention Orders), and/or actions impacting tenancy stability (e.g., debt accrualment, overcrowding).

Based on these indicators, each household is flagged as having either a stable, vulnerable or high-risk profile. More specifically:

- Stable tenancies, reflect a tenancy requiring minimal intervention and support, and present no safety risk;
- Vulnerable tenancies, reflect a tenancy requiring moderate-to-high levels of intervention and support in order for the tenancy to be sustained, to prevent the tenancy from becoming high-risk, and presents moderate property and financial related risks; and
- High-risk tenancies, reflect tenancies requiring intensive intervention and supports to prevent homelessness or risk to personal safety, and present at least one of the following safety risk factors: domestic violence action flag, imminent safety risk flag, and/or the homelessness risk flag.

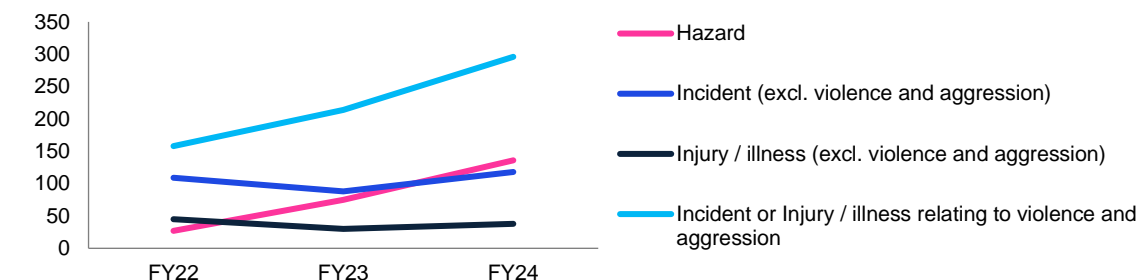
As shown in Table 6, across FY22 to FY24, vulnerable and high-risk households increased by +684 (+5.3%), while stable households reduced (-1,323 or -7.6%).

Table 6: Trust households by level of risk, FY22 to FY24 (Source: The Trust internal data)

Risk	FY22	FY23	FY24	Change	Change %
Stable	17,317	16,030	15,994	-1,323	-7.6%
Vulnerable	10,032	11,131	10,562	+530	5.3%
High risk	2,974	2,931	3,128	+154	5.2%
Total	30,323	30,092	29,685	-638	-2.1%

As noted, consultation with staff from within the Trust indicated that vulnerable and high-risk households can be more intensive to manage, and may require more frequent tenancy related services, require the Trust to coordinate with external agencies such as police and human services, and can impact the safety and wellbeing of frontline staff and surrounding neighbours. This impact on Trust staff can be seen when looking at reported work health and safety events across the review period, specifically those relating to 'violence and aggression', which increased by +138 events per year (or +87.3%).¹

Figure 10: Total work health and safety related events reported by Trust staff, FY22 to FY24



1. The Trust has indicated that the increase in reported events may be attributed to the 'drawing the line for safety' program that commenced in 2022. The program focuses on empowering staff to recognise behaviors, when to 'draw the line for safety' and respond appropriately to situations. Part of this is the requirement to report when the line has been drawn, contributing to an increase in reported events.

How has the customer profile changed over the last 5 years?

Key observations



When considering the Trust's customer profile over the period FY20 to FY24, the demographic proportions and characteristics align with national social housing trends.

The data presented in this section is intended to provide insight into the alignment of the Trust's customer profile with National characteristics. The data presented is intended to provide insight into current characteristics. The time periods differ between presented statistics in some instances, due to the nature of the data available.

National data illustrating broader trends in social housing include:

- Females making up 55% of the occupants in social housing programs (AIHW, 2024a);
- Over a third of occupants being aged 55 and over in public housing and community housing (AIHW, 2024a);
- The total number of Aboriginal occupants across public housing having grown in each year since 2017–18 (AIHW, 2024a); and
- 1 in 3 (36%) of social housing households as of June 2022 had at least one person with a disability (AIHW, 2024b); and.

With consideration of the historical customer profile analysis, two observations stand out when considering the Trust's customer profile alignment with national housing trends:

- The observation regarding the decreasing number of young tenants and increasing number in older tenants aligns with demographic trends towards an ageing population, and trends in state and national social housing (Power et al., 2023); and
- Although unsurprising, the increase in resource intensive households, that, in combination with a planned increase in net housing stock, will place increasing pressure on the Trust's operations in the coming years.

These observations are discussed further in the section that follows.



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Age

Australia's ageing population may be contributing to a growing number of older tenants in the housing system. As of 2021, individuals aged 55 and over represented 29.1% of the total population — a rise of nearly 25% over the past decade. However, while the number of older people living in social housing has increased by 11% nationally during the same period, this growth has not kept pace with the 34% increase in the broader 55+ population. As a result, older Australians now represent a decreasing proportion of people living in social housing (Stone, 2023). This can be seen in the Trust's data in tenants aged 55 and over (-10 or 0.0% from FY20 to FY24) which has not aligned to the growth in older people nationally.

Conversely, while the number of younger tenants is declining overall, they make up a significant share of high-need applicants. As of 7 February 2025, people aged 15–35 accounted for 41.3% of individuals on the Single Housing Register classified as Category 1 (the most urgent level of need), compared to just 11.7% for those aged 60 and over.

As per the Trust's Assessing Housing Needs Assessment guidelines (SAHT, 2022b), housing needs assessments are conducted by Specialist Homelessness and Domestic Violence Service Providers (online), the customer's supporting agency, or the customer's primary contact organisation (the Trust or CHP). The primary contact organisation is responsible for conducting a housing needs assessment interview to confirm the category. These assessments are mainly carried out by Access Workers. After completing the assessment, a person is placed into an appropriate category. The assessment asks a range of questions to ascertain a person's housing need, including questions relating to:

- A person's current accommodation status (e.g. sleeping rough, in short term emergency accommodation, share housing, or in institutional care);
- The reason the person needs to leave their current accommodation (e.g. domestic or family violence, natural disaster, being a victim of a major crime, or their housing situation poses an imminent and serious threat to life);
- Barriers to accessing accommodation (e.g. long-term health issues, long-term disability, discrimination, financial hardship, or leaving residential care); and
- Additional supports being accessed.

How has the customer profile changed over the last 5 years?

The outcome of this assessment will determine if a person is allocated to:

- Category 1: People who are homeless, at risk, and have long-term barriers to accessing or maintaining private housing options; or public housing tenants who are experiencing tenancy or specific cultural issues which make their current home unsuitable in the long-term;
- Category 2: People who have long-term barriers to accessing or maintaining private housing options; or public housing tenants who are experiencing tenancy issues that make their current home unsuitable in the long term;
- Category 3: People who don't have urgent housing need or long-term barriers to other housing options; or
- Category 4: People who register for a transfer are but haven't been approved for Category 1 or 2.

With a person's level of need taking into account factors such as if they are currently homeless and/or if they are experiencing family violence, it is likely that this is contributing to more young people being categorised as Category 1, given younger people experience higher rates of such circumstances compared to older cohorts. By way of example:

- When considering national rates of homelessness per 10,000 population on the basis of age, the 19 to 24 and 25 to 34 age groups have homelessness rates of 90.6 and 70.4 respectively. This compares to the 65 to 74 and 75 years and over cohorts experiencing lower rates at 24.8 and 12.2 respectively (ABS, 2021); and
- When considering women's exposure to violence, the prevalence of physical and/or sexual violence by a cohabiting partner declines with age. Data collected as part of the Personal Safety Survey FY21-22 (ABS, 2023) found that one in 39 (2.6%) Australian women aged 18 to 34 experienced partner violence in the two years prior to completing the survey, compared to 0.6% of those aged 55 years and over.

Resource intensive households

Another key observation relates to the growing number of resource intensive households that is placing pressure on the Trust, as these households may require additional support in order to sustain their tenancy.

It is likely that the Trust will continue to see an increase in resource intensive households, when considering the growth in stock and increasing housing allocations to individuals categorised as Category 1. Subsequently, this increase will place further pressure on the Trust, and require more efficient approaches to service delivery.

How is the customer profile expected to shift to 2030?



Broadly speaking, the characteristics that have been observed in the customer profile for the period FY20 to FY24 are expected to persist to FY30. This includes a high proportion of females and tenants who are single, an increasing number of Aboriginal and Torres Strait Islander tenancies, and a continued increase in resource intensive households.

To gain an insight into what the Trust's future customer profile will look like, the following data has been analysed:

- Single Housing Register data (inclusive of community housing), to provide insight into the profile of individuals 'next in line' for allocation. Point in time data provided by the Trust as at 7 February 2025 has been analysed;
- Private Rental Assistance Program data, provides insight into individuals experiencing rental stress who may require social housing in the coming years if there is an escalation in their level of need (i.e. they are no longer able to sustain their private rental). Data provided by the Trust has been analysed for the period FY22 to FY24; and
- Population projections and Socio-Economic Indexes for Areas (SEIFA) have been analysed to provide insight into longer term regions of need (PlanSA, 2023; and PHIDU, 2023).

It is acknowledged that the analysis periods used section differ to the analysis periods used in previous sections of this report. This is due to this section using more current data to inform the assessment of the Trust's future customer profile - as opposed to historical data.

The key findings from this analysis are as follows:



Females to continue making up a high proportion of tenants, with females making up the majority of applicants on the Single Housing Register, including Category 1 applicants (56.2% in FY24), along with making up the majority of people accessing the Private Rental Assistance Program (62.0% in FY24). This will have an implication for asset management design and tenancy allocation (e.g., safety requirements, shared-living spaces).



A large proportion of Category 1 applicants are younger tenants. Considering 41.3% of Category 1 applicants are 15 to 34, 47.1% are 35 to 59, and 11.7% are 60 years and over. Younger people (25 to 44 years) have also made up the majority of people accessing the Private Rental Assistance Program since FY22. A rise in young people relying on subsidised housing could indicate growing dependency from a younger age and potential intergenerational competition for tenancies.



Increased proportion of older people in public housing. Although the analysis of the Single Housing Register and Private Rental Assistance Program signals proportionally higher growth in younger tenant numbers, the State's ageing population and the Trust's ageing tenant base will sustain the number of older people requiring / within social housing, driving a continued need for housing suitable for older age groups.



Increasing number of Aboriginal and Torres Strait Islander tenants. There is a relatively high proportion of Aboriginal and Torres Strait Islander people on the Single Housing Register as Category 1, with 26.6% of applicants identifying as Aboriginal. In addition, there has been an increase in Aboriginal participation in the Private Rental Assistance Program since FY22. This will see a continued need for services that provide tailored support suitable for Aboriginal and Torres Strait Islander households.



Sustained number of tenants living with a disability. Just under one third of people currently on the Register as Category 1 are living with a disability (30.2%) and there has been an increase in the number of people with a disability accessing the Private Rental Assistance Program since FY22 (+15.7%). This will require the Trust to continue to design assets suitable for people with accessibility requirements and have strong engagement with the NDIA regarding eligibility for other federally funded supports.



While people who indicate their nationality as being 'Australian' will continue to make up the majority of tenants, there may be increasing demand from CALD communities. The majority of people on the Register identify as Australian (80.0%), with small proportions reporting their nationality as 'English' (2.8%) and being from Afghanistan (1.4%). These proportions are consistent with the Private Rental Assistance Program. However, as discussed on [Page 31](#), although making up a small proportion, individuals from CALD communities are increasingly accessing the Trust's services, which may result in an increase in tenants from CALD communities in the coming years.



Increasing number of single people with a one-bedroom housing requirement. The majority of applicants on the Single Housing Register – including those categorised as Category 1 - have indicated their status as / and a requirement for 'Being single with no others, with a one-bedroom requirement (58.9%).' This aligns with the state and national trend of people living alone and will necessitate the Trust to increase its stock of smaller dwellings.



Long-term demand in Local Government Areas that include Playford, Port Adelaide Enfield and Salisbury. Strong population growth is expected for Playford, Port Adelaide Enfield and Salisbury, with these LGAs also displaying relatively high rates of disadvantage and vulnerability relative to the State average. This will see demand for housing and support services in surrounding areas.

Customer insights

When considering the characteristics of Trust's customer profile, the following insights emerge:



Resource intensive households

Analysed data and consultation with staff from within the Trust indicates that there is an increase in resource intensive households. Efficient ways to manage more resource intensive households will be required in the coming years as the tenant base grows – this may include segmented service delivery approaches and the adoption of digital systems that enhances operational efficiency.



Specialised housing needs

Many households have specialised housing needs – such as single female households, Aboriginal and Torres Strait Islander households, and households that include people living with a disability. These needs will need to be factored into the Trust's approach to asset design and build, in addition to ongoing property management and service delivery approaches.



Integrated partnerships

Households with more complex needs are unlikely to achieve positive housing outcomes without support from external agencies across areas such as health, human services, family support services and/or disability services (Valentine et al. 2024). Partnerships with external providers are therefore needed to ensure tenants requiring additional support are linked into appropriate services.

04

Service delivery models

This chapter presents the findings to the second, third and fourth review questions:

- What are contemporary operational and administrative service models for public housing operations?
- Are the administrative and operational approaches to designing, building and maintaining housing assets fit for purpose for the existing and changing customer profile?
- Given the current operating environment are the current ICT systems appropriately aligned with the contemporary business needs of the South Australian Housing Trust and its stakeholders?

4.1

Leading practice service model review findings

This section presents the leading practice service model review findings.

Leading practice service model



Introduction

This section presents the findings to the second review question:



What are contemporary operational and administrative service models for public housing operations?

In presenting leading practice, consideration has been given to the key functional areas typical of a public housing organisation and, within each functional area, the specific operating layers of service delivery, process, technology and systems, data and insights, people and governance. This approach is aligned to the framework presented on [Page 17](#). In addition, this section provides a snapshot of the Trust's current approach to each functional area to provide a foundation for alignment with leading practice principles, along with providing a series of case studies that highlight instances where elements of leading practice are being delivered in practice.

In developing leading practice, a range of information has been drawn upon, including leading practice published by the Australian Housing and Urban Research Institute (AHURI) and the National Housing Federation. In addition to these sources, insights have been derived from a global public housing forum, where housing leaders from KPMG Australia, the United States, the United Kingdom, and Canada presented on the key challenges, emerging opportunities, and innovative solutions for enhancing the effectiveness and operational efficiency of public housing organisations.

Leading practice documented within this sub-section has considered operational approaches pursued by social housing providers broadly, beyond just public housing providers. This wider view has been taken to ensure a sufficient evidence base and given the commonalities in operational purpose, service delivery models and tenant characteristics typically encountered or employed by providers from across the sector.

Eligibility

The Trust

Centrally set eligibility criteria ensures consistency and staff are well-versed in the eligibility policy. There is opportunity to enhance the digital front door to enable real-time self-assessment of eligibility across products.

Eligibility is the first step in the public housing journey and is the point at which a person's eligibility for a particular housing product is established. This product could be public housing, community housing or an alternative product – such as private rental assistance or a portable bond. Across Australia, the eligibility criteria for public housing is relatively consistent, centred around a person's residency and household income (Aminpour et al., 2024). The following outlines best-practice approaches to delivering an effective eligibility function.

Service Delivery

Eligibility is centrally set, underpinned by a single digital front door that enables self-assessment and provides real-time information about eligibility for the range of available products. In person and telephone options for assessing eligibility or discussing more complex matters are also available.

Process

Processes are efficient and user friendly, supporting digital self assessment that acts as a pathway through to registration.

Technology

A single digital front door underpins eligibility assessments, provides real-time insight back to individuals, contains all relevant information, and supports the organisation to undertake strategic analysis of eligibility trends. Technology allows applicants to change or update information within permissible boundaries.



Performance Data & Insights

Data is collected as it relates to user demographics, service access trends, and housing product demand and can be aggregated by the housing organisation to analyse function performance and also gaps in available products or services or emerging eligibility issues.

People

Organisational staff have strong knowledge of housing policy, products and local areas, have a clear and compassionate communication style, are culturally competent and have a strong understanding of how to navigate available digital pathways.

Governance

The eligibility function is periodically reviewed to ensure service delivery and the associated processes are relevant, accessible and inclusive.

Application management

The Trust

Ability to self-register online, and systems undertake categorisation. Individuals with an urgent housing need are engaged in a housing appointment and referred to external support. One area for further development could be for the Trust to establish processes for cleansing the Single Housing Register.

Application management is the second step in the public housing journey and is the point at which an eligible person formally registers their interest, or applies, for public housing (or an alternative housing product). Those needing additional assistance can access support through a partner organisation. The following outlines best-practice approaches to delivering an effective application management function.

Service Delivery

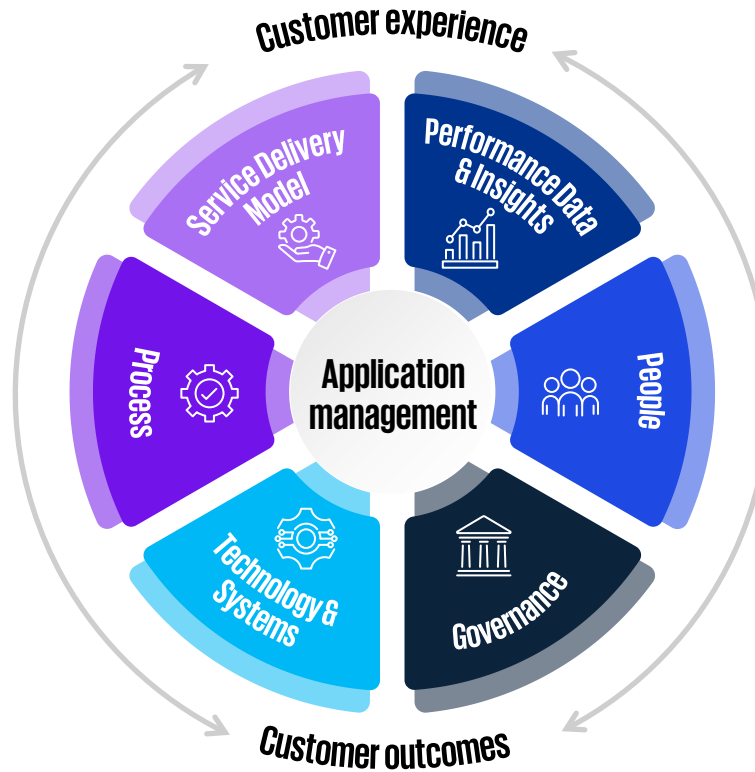
Registration forms are completed within a digital profile or in-person. Automated categorisation of individuals takes place and those with an urgent housing need have the option to attend a housing appointment where additional support requirements can be identified and coordinated. All individuals are placed on to a housing register that is periodically reviewed.

Process

Completion of registration is simple to navigate, enabled by a digital profile with built-in prompts and in-person support. Internal processes focus on individuals with urgent housing need and coordination with partner agencies. Internal processes are established for reviewing applicants and cleansing the housing register.

Technology

Technology enables a smooth transition from eligibility to registration. Digital profiles support completion of registration and ongoing monitoring, systems undertake automated categorisation of applicants, and system alerts prompt the organisation to undertake reviews.



Performance Data & Insights

Data is collected relating to detailed personal and household information, categorisation, housing plan content (e.g. relating to goals and support requirements), and review insights. Data can be aggregated and is analysed periodically to understand housing need and product requirements.

People

Organisational staff have strong knowledge of housing policy, products and local areas, strong interpersonal and trauma-informed skills, are culturally competent, have a strong understanding of how to navigate available digital pathways, and can coordinate effectively with partner agencies.

Governance

Registration and categorisation policies are defined and regularly reviewed. Performance is monitored to track function efficiency (e.g. time to register, % of completed applications) and performance (e.g. housing allocations by category). Working relationships with partner agencies can support individual applications are formalised, with roles and responsibilities clearly defined.

Allocation and agreements

The Trust

Shortlisting and allocation processes are undertaken by knowledgeable staff and are guided by established policies. There may be opportunity for the Trust to further enhance these processes, through the use of technology that can support in the initial matching of applicants with available properties.

Allocation and agreements represent the third step in the public housing journey, encompassing when an individual is matched with a suitable property and enters into a formal tenancy agreement with the housing organisation. This step marks the transition of an individual from being on the housing register to becoming a housing tenant. Given the complexities of balancing customer needs, organisational objectives, and limited housing stock, effective allocation and agreement processes are fundamental to achieving positive housing outcomes (Burke & Hulse, 2003). The following outlines best-practice approaches to delivering an effective allocation and agreements function.

Service Delivery

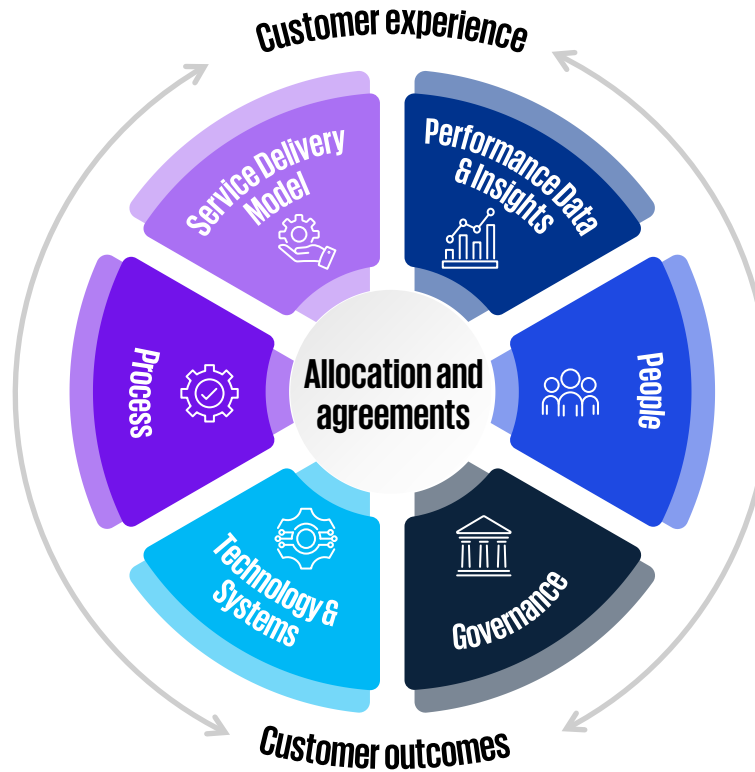
Underpinned by transparent policies, housing allocation is made with consideration of an individual's housing urgency, property suitability, and incorporates individual choice where feasible (such as through choice based letting). Tenancy agreements are balanced, clear and simple to understand, and ensure tenants are aware of their obligations.

Process

As properties become available, systems support automated shortlisting of individuals on the housing register based on pre-defined criteria, which staff then review and interrogate further. The property may then be advertised to a shortlist of individuals who can express interest, with the housing organisation ultimately making the final allocation decision.

Technology

Systems allow for an integrated view of properties and individuals on the housing register to support automated matching processes. Technology platforms allow properties to be advertised to individuals shortlisted, and digital systems support digital tenancy agreements and signing.



Performance Data & Insights

Property and housing register data is integrated to support automated shortlisting processes. Data is collected on offer acceptance and refusal patterns, in addition to housing satisfaction and outcomes (e.g. tenant satisfaction with their allocated property). Data is analysed to allow for an insight into the effectiveness and efficiency of allocations.

People

Organisational staff have strong decision making and analytical skills, strong interpersonal and trauma-informed skills, are culturally competent, have strong conflict and negotiation skills, and understand tenancy agreements and rights.

Governance

Allocation policies and processes are documented and transparent, and there are established escalation and appeal mechanisms to allow applicants to seek clarification on allocation decisions. Periodic analysis of performance is undertaken, considering metrics relating to effectiveness (e.g. tenant satisfaction and outcomes) and efficiency (e.g. time between registration and allocation).

Financial assistance

The Trust

A range of financial assistance products are provided to tenants and individuals living in private rentals that can be accessed online. Data is collected on individuals accessing these products, and there is opportunity to undertake predictive and trend analysis to inform the provision of assistance.

Financial assistance plays an important role in supporting the full spectrum of the customer base, including those not eligible for public housing (Levin et al., 2022). The function offers financial products, such as private rental support, to help low- to moderate-income households secure and maintain stable housing. The following outlines best-practice approaches to delivering an effective financial assistance function.

Service Delivery

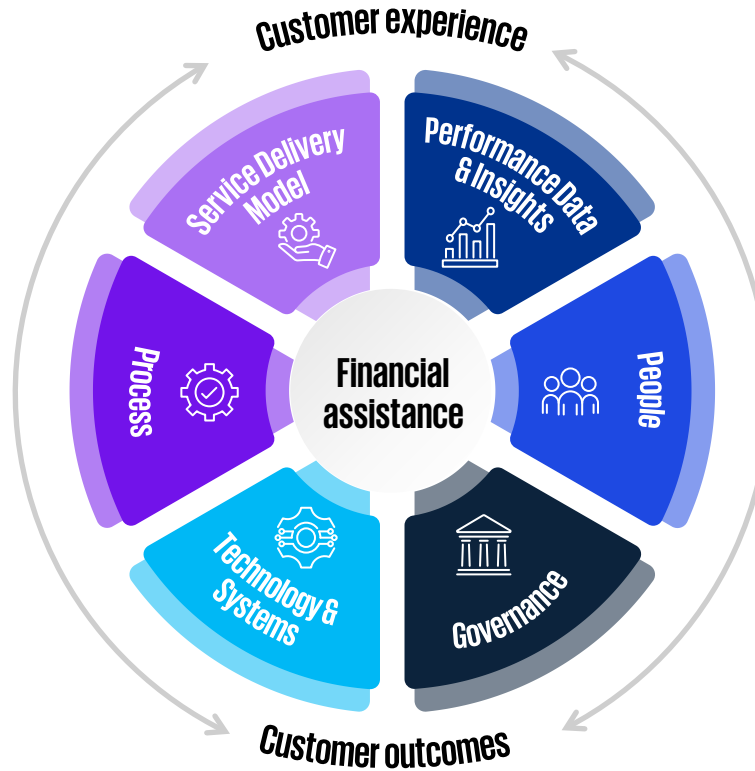
Assistance is tiered and focused on early intervention - providing assistance at an early stage to stabilise a person's living situation. Financial assistance includes subsidised rent for housing tenants, tailored payment arrangements, financial counselling, private rental assistance, portable bonds, and rental brokerage and navigation services.

Process

Access is supported by digital, in-person and telephone pathways. For assistance provided to housing tenants, tenancy reviews or data triggers (e.g. rent arrears) prompt the organisation to engage and initiate assistance. Clear referral pathways are in place with external agencies providing supports (e.g. financial counselling services).

Technology

Public facing systems and customer portals allow individuals to self-register for products. For tenants, systems enable a comprehensive view of each tenant's financial history and have an ability to identify and flag assistance requirements ahead of time (e.g. thorough income drops or arrears patterns).



Performance Data & Insights

Detailed data on individuals accessing different types of financial assistance is collected and analysed enabling a view of households in rental stress, levels of assistance being requested/provided and supporting the housing organisation to refine assistance offerings.

People

Organisational staff have strong financial literacy and an understanding of the breadth of support available, strong interpersonal and trauma-informed skills, are culturally competent, and have an ability to make referrals into external agencies.

Governance

Available financial assistance and eligibility requirements are documented and transparent, and there are established escalation and appeal mechanism to allow applicants to seek clarification on decisions. All financial decisions are documented and subject to internal quality assurance processes.

Payments

The Trust

A range of digitally enabled flexible payment options are available to tenants, and there is opportunity to undertake predictive analysis to identify early signs of rental stress.

The payment function enables collection of rent and other charges, and supports tenants through flexibility and streamlined payment options. The following outlines best-practice approaches to delivering an effective payments function.

Service Delivery

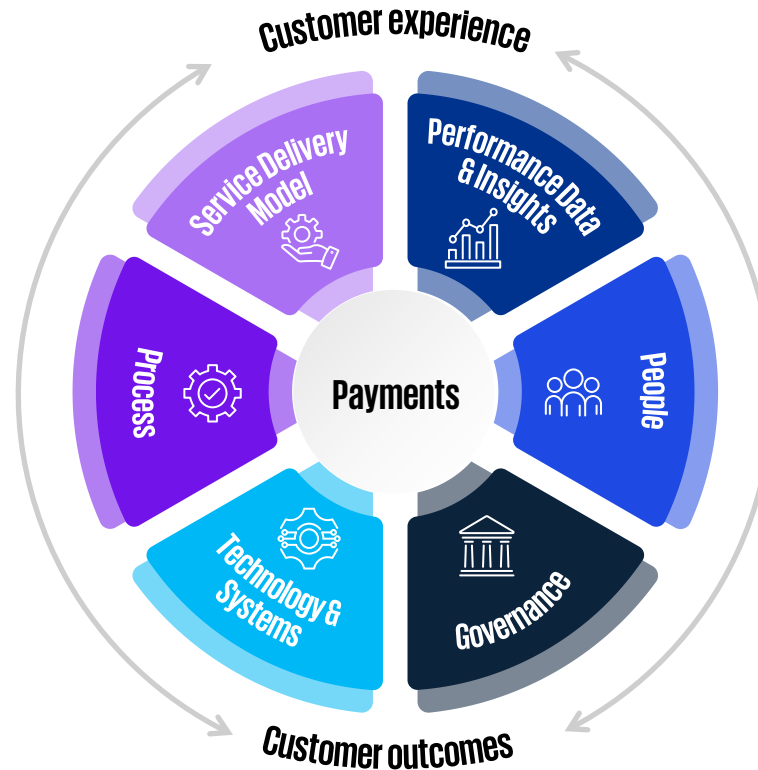
Tenants are supported to stay on top of their rent and other housing-related payments through the provision of personalised and flexible payment options. Housing organisations work to identify payment related stress early, providing proactive financial assistance as appropriate.

Process

Processes are standardised while allowing flexibility in terms of payment arrangements and referral/provision of financial assistance. Clear escalation pathways are in place for missed payments.

Technology

A centralised digital payment platform integrates rent account management with broader tenancy management systems, and allows tenants to make, view and track payments. Automated alerts prompt tenants when a payment is due and back end systems flag missed payments and early signs of rental stress.



Performance Data & Insights

Data is collected to allow real-time arrears tracking and early identification of rental stress. Data on tenant segments and trends as it relates to payments (e.g. early payers, frequent arrears) and financial assistance (e.g. assistance accessed) is collected and analysed to inform function improvement.

People

Organisational staff have skills in financial hardship engagement, strong interpersonal and trauma-informed skills and are culturally competent.

Governance

Clear policies and procedures guide the payment function aligned with regulatory and financial accountability frameworks. Ongoing monitoring and review of the function is undertaken (i.e. through internal audit processes) to ensure compliance and fairness.

Tenant experience

The Trust

Tenancy and property related services are distinct, and more intensive tenancy related support is available to households who require it. There is opportunity to incorporate tenant input into service design, enhance the focus on early intervention and coordination, and report on tenant outcomes.

Tenant experience plays an important role in tenant satisfaction, wellbeing and positive long-term housing outcomes. Leading practice public housing tenant service delivery is proactive, holistic and inclusive focusing on sustaining tenancies, supporting diverse needs, and fostering strong communities. It relies on integrated services, culturally safe engagement, and sustainable housing, underpinned by technology, skilled staff, and partnerships that place tenants and their needs at the centre. The following outlines best-practice approaches to delivering an effective tenant experience function.

Service Delivery

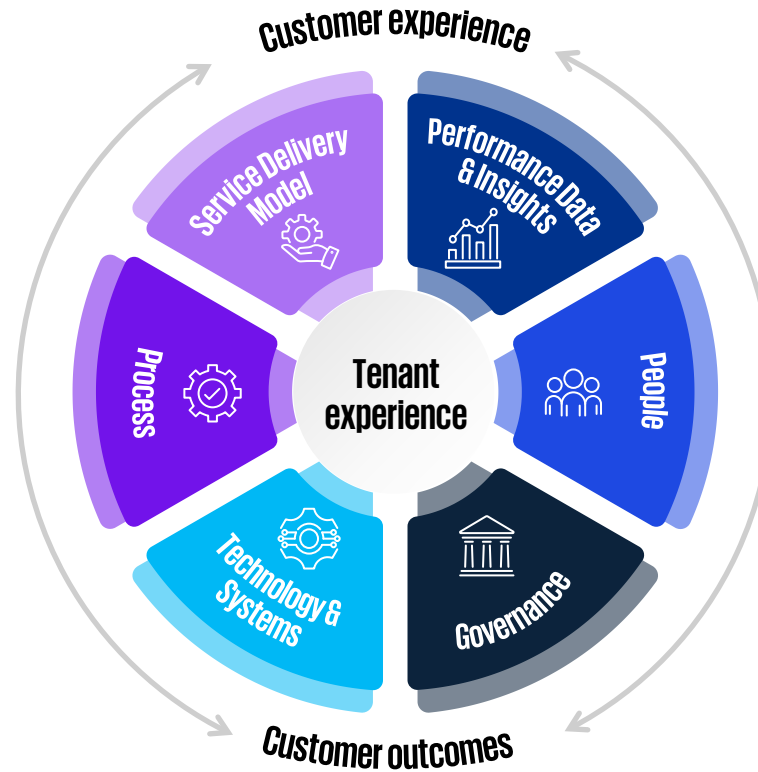
Housing organisations focus on creating positive and integrated tenant experiences that generate strong housing outcomes, geared towards early intervention. This is achieved by engaging tenants in service design, the provision of proactive and integrated tenancy and property management and providing coordinated case management to tenants with more complex housing needs.

Process

Tenants have clear, simple and digitally enabled pathways for requesting tenancy related services and supports (e.g. maintenance and/or support requirements). Housing organisations take a proactive approach to engagement, with regular home visits to identify early signs of challenge, established processes for referring tenants to external agencies, and established processes for providing ongoing case management.

Technology

Technology platforms and applications enable tenants to request tenancy services and support, along with enabling tenants to monitor the status of their request once raised. Systems provide the organisation with a comprehensive view of each household that subsequently informs targeting of more intensive support. Systems enable real-time tenant feedback on service provision.



Performance Data & Insights

Detailed data on each household is collected, relating to composition, income, demographics, household support requirements and other indicators that may indicate more intensive support is required for positive outcomes to be achieved. This subsequently enables the organisation to proactively engaging with identified households. Data on tenant services accessed, satisfaction, along with broader tenant outcomes, is collected and analysed, to gain insight into the effectiveness of service delivery.

People

Organisational staff have skills in property and tenancy management, strong interpersonal and trauma-informed skills and are culturally competent. Case managers are appropriately trained to ensure effective coordination of supports for tenants with complex needs.

Governance

Service standards and accountability frameworks are in place, tenant satisfaction and outcomes are monitored, and tenants have a voice in governance structures and decision making. Working relationships with partner agencies are formalised, with roles and responsibilities clearly defined.

Asset management and maintenance

The Trust

A suite of asset management documents, including the ISO 55001-aligned SAMF, support asset provision. The Trust is committed to meeting diverse tenant needs, though there are opportunities to better tailor services for specific segments. Tenant feedback and input is collected, but processes lack real-time capability. While maintenance satisfaction is low, ongoing efforts to enhance the customer experience reflect an organisational focus on continuous improvement in service delivery.

Asset management and maintenance is fundamental to providing safe, sustainable, and high-quality homes that meet tenant needs now and into the future. Guided by the Global Forum on Maintenance and Asset Management (GFMAM) and AHURI's 'An Australian social housing best practice asset management framework' (Sharam et al., 2021), this sub-section outlines best practice asset management and maintenance approaches with consideration of a public housing organisation's operating environment. For organisations like the Trust with an ageing asset base (73% pre-1989), a robust, long-term asset management strategy is critical.

Service Delivery

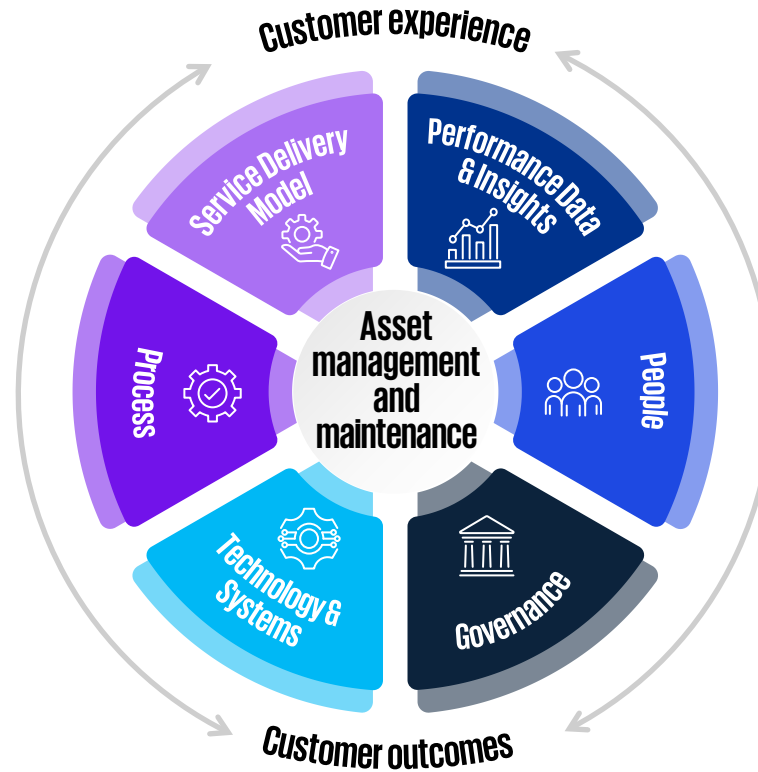
Leading practice asset management and maintenance takes a life-cycle approach that places tenants and their housing needs at the centre. Assets are planned and designed to meet current and future tenant needs, while maintenance services are proactive in nature, acting as a positive touch point between the tenant and the organisation.

Process

Asset design and build processes are developed with tenant input, are documented, and are reviewed periodically to ensure alignment with need and best practice asset management. Proactive maintenance processes are in place to support asset sustainability, and digital tools enable tenants to raise and track maintenance requests, along with enabling tenants to provide feedback on satisfaction and outcomes.

Technology

Integrated asset management systems provide real-time insight on housing demand and the associated asset requirements, asset condition and performance, along with providing a picture of tenant satisfaction and outcomes. Customer facing asset related systems provide a seamless interaction and enhance the tenant experience.



Performance Data & Insights

Data is collected on social housing demand across demographic groups and sub-groups, asset condition and performance, along with tenant satisfaction and outcomes. Data collected is used to inform continuous improvement of asset management and maintenance.

People

Internal facing staff balance financial outcomes with tenant needs and outcomes and have required skills in asset management and maintenance. Front line experience, tenancy expertise, and data-driven insights are integrated to address systemic issues and improve housing outcomes. Clear roles and responsibilities ensure accountability, while multi-disciplinary collaboration aligns practical solutions with social objectives, fostering a holistic approach to service delivery.

Governance

Robust frameworks underpin the asset life-cycle. These frameworks include a Strategic Asset Management Framework. Asset management policies are periodically reviewed with a commitment to continual improvement of the asset management system.

Governance structures provide oversight for significant investment decisions, risk management, and contractor performance. Governance structures and decision making includes tenant input.

Who's doing it well?

Examples of where leading practice features can be seen within existing organisations is provided below.

Eligibility

Homes Victoria's website acts as an intuitive front door to the broader social housing system. Its 'Housing Options Finder' tool enables users to self-assess their eligibility and identify suitable housing products and services, including public housing, shared equity schemes, and private rental assistance.

This user-friendly tool guides individuals through the self-assessment process and offers tailored recommendations. It empowers users and enhances efficiency by streamlining the initial eligibility assessment. With clear information and multilingual support, Homes Victoria ensures inclusivity and ease of access (Department of Families, Fairness and Housing, 2023).

Application management

Centrelink (Services Australia) provides a relevant benchmark for large scale, integrated digital application management via its platform MyGov/Express Plus apps. The prompt-based system guides applicants through complex processes and streamlines submissions.

Applicants utilise unified digital profiles to track application status, report changes, and manage documents, enhancing transparency and efficiency. Backed by multi-channel support, including phone services and digital assistants, the system balances digital efficiency with accessible human support for individuals with more complex needs (Services Australia, 2024; 2025).

Allocation and agreements

The IVY (I Visit You) Digital Tenancy Lease (DTL) is a user-centered tenancy management solution developed by the NSW Department of Communities and Justice (DCJ) to modernise public housing lease processes. It enables Housing Officers to complete tenancy agreements remotely and in real time, reducing administrative burden while improving accessibility for vulnerable tenants.

Tigerspike, the project creator, engaged with housing officers and tenants to design IVY's functionality. The resulting fully digitised lease process is reported to reduce administrative workload by approximately 50%, allowing officers to focus on tenant engagement. Recognised for its user-centered design, IVY won gold at the Better Future Awards 2020 (Better Future Awards, 2020)

Financial assistance

The NSW Portable Rental Bonds Scheme, administered by DCJ, addresses the financial barriers tenants face when moving between rentals. It provides a consumer-friendly mechanism reducing upfront costs and enhancing housing mobility and stability for renters.

This streamlined, often digital, process reduces administrative burden and delays for tenants, landlords, and authorities while maintaining landlord security. The scheme enhances housing mobility and stability, particularly for low to moderate income households and supports a broader housing assistance strategy (NSW Government, 2025).

Tenant experience

Addressing anti-social behavior (ASB) is a challenge for public housing providers in Australia, with no standard response (Martin et al., 2019). Specific examples of approaches to addressing ASB include:

- The High Density Housing Program (HDHP) in ACT, which sees an on-the-ground manager coordinates services, with a focus on improving community engagement and safety (Morgan, 2025). The program is reported to have prevented assaults, and enhanced resident access to support; and
- The inter-agency approach taken to address ASB in Collingwood, Victoria, which saw housing providers and police working together to address drug-related ASB through behavioral clauses, patrols, and eviction policies (Jacobs, 2010).

Payments

Pivigo, a data science consultancy, has developed an AI-driven platform that empowers housing providers to predict and manage rent arrears before they become critical. This tool supports early intervention, reduces administrative burden, and promotes stable housing outcomes - especially for vulnerable tenants.

Automated risk detection and reduced administrative burden allowing housing providers to focus on tenant engagement and support, promoting stable housing outcomes particularly for vulnerable tenants, and enhancing overall operational efficiency (Housing Technology, 2021).

Asset management and maintenance

The New South Wales Land and Housing Corporation (LAHC) manage and maintain a vast portfolio of housing assets while prioritising tenant satisfaction and long-term sustainability.

Combining historical data and Property Assessment Surveys, LAHC forms a comprehensive view of asset condition for proactive maintenance and lifecycle management. The predictor tool aids both daily operations and strategic planning through data visualisations, geospatial mapping, prioritising investment and proactive approaches to maintenance (Brightly Software, 2025).

4.2

Asset design, building and maintenance review findings

This section presents the asset design, building and maintenance review findings.

Asset design, building and maintenance



Introduction

This section presents the findings to the third key review question:



Are the administrative and operational approaches to designing, building and maintaining housing assets fit for purpose for the existing and changing customer profile?

To assess the extent to which the Trust's approach to asset design, building and maintenance is fit for purpose with consideration of the existing and changing customer profile, the Trust's operating approach for the period FY22 to FY24 has been compared to leading practice elements relating to tenant need, experience and outcomes. The adjacent table highlights these elements.

It is noted that the focus of this review question is on the Trust's approach to asset design, building and maintenance as it relates to tenants. More specifically it considers the extent to which the Trust's approach is developed with tenant input, considers the diverse needs of its tenant base, and collects and report on tenant outcomes.

The Trust undertook a broader review of its asset management function as part of its *2023-24 Internal Audit plan*. The Audit included an independent review of the Trust's asset management framework, strategy and associated business practices to assess the extent to which the Trust's *Asset Management Strategy* aligns with its *Strategic Asset Management Framework (SAMF)* and supports the Government's priorities and strategies for housing. The Audit reported gaps between key delivery areas across the asset lifecycle that the Trust is now working to address.

Operating layer	Leading practice element	Element description
Service delivery	Asset management planning	<ul style="list-style-type: none"> Strategic asset documentation is developed with tenant input, considers the diverse and changing needs of the tenant profile, and identifies desired tenant outcomes and associated KPIs. Guided by strategic asset documentation, service delivery reflects tenant input, caters to diverse tenant needs, and delivers tenant outcomes that are monitored and reported on.
Process	Context and stakeholders	<ul style="list-style-type: none"> Forums and surveys collect tenant input and feedback, that is used to inform asset planning and decision making across the asset lifecycle. Formal feedback loops between tenants, contractors, and frontline workers and the organisation supports continuous improvement and address emerging issues promptly.
	Delivery	<ul style="list-style-type: none"> Quality assurance processes ensure assets meet predefined standards and tenant needs and outcomes.
Technology	Value realisation	<ul style="list-style-type: none"> Integrated asset management systems provide real-time data on housing demand and the associated asset requirements, asset performance, along with providing a picture of tenant outcomes. Customer facing asset related systems provide a seamless interaction and enhance the tenant experience.
Data and insights	Data and information	<ul style="list-style-type: none"> Understanding of social housing demand across key demographic groups and sub-groups. Utilisation of asset condition and performance data, along with tenant outcomes data, to inform service delivery.
People	Leadership and people	<ul style="list-style-type: none"> Provision of training programs that support the effective social objectives of asset management, which ensure the delivery of services that are safe, appropriate, and responsive to tenant needs.
Governance	Governance	<ul style="list-style-type: none"> Governance structures and decision making includes tenant representation and input.

Service delivery

Operating layer	Leading practice	Summary of observations
Service delivery	<ul style="list-style-type: none"> Strategic asset documentation is developed with tenant input, considers the diverse and changing needs of the tenant profile, and identifies desired tenant outcomes and associated KPIs. 	<ul style="list-style-type: none"> Although the Trust's strategic asset documentation places the customer at the centre, documentation has not been developed with tenant input nor does it speak to the full breadth of tenant needs, desired outcomes or KPIs.

Strategic asset documentation

At a strategic level, the Trust employs a centralised asset management approach as described within its SAMF. The SAMF aligns the Trust's asset management system with the requirements set out in ISO55001. The SAMF outlines asset management practices across all Trust owned and managed assets from acquisition, to development, maintenance and divestment. It consists of a hierarchy of strategy, policy, procedures and plans which integrate with other management systems, including the Government's commitments prescribed in *Our Housing Future 2020-2030* (SAHT, 2020).

The SAMF is comprised of four key strategic documents, that align policy (the 'why'), strategy (the 'how'), and planning (the 'what') – consistent with leading practice. The documents include the SAMF, Asset Management Policies, the Asset Management Strategy and Regional Asset Management Plans (RAMP).

Tenants were not involved in the development of the Trust's key strategic asset documents, and although the documentation places the tenant at the centre, consideration is not given to the full breadth of tenants needs (see adjacent). Further, the KPIs included with the documents are output focused – and don't consider desired tenant outcomes or levels of satisfaction the Trust is seeking to drive through the provision of public housing.

As described within Chapter 1, specific tenant needs relate to:

- The needs of single female tenants, who continue to make up the majority of households needing public housing;
- The diverse needs of different age groups, including both younger and older tenants; and
- The unique housing needs of Aboriginal and Torres Strait Islander people.

Further, it is well established that social housing tenants have higher rates of physical and mental health challenges compared to the general population (Freund et al., 2023). As such, it is important that assets are designed with this in mind.

Service delivery

Operating layer	Leading practice	Summary of observations
Service delivery	<ul style="list-style-type: none"> Guided by strategic asset documentation, service delivery reflects tenant input, caters to diverse tenant needs, and delivers tenant outcomes that are monitored and reported on. 	<ul style="list-style-type: none"> Across the review period, the Trust worked to ensure its assets considered the needs of tenants living with a disability, along with ensuring new remote housing considers cultural and environmental needs. However, consideration of tenant need beyond this was not routinely considered, and tenant satisfaction with properties was not measured against defined outcomes or KPIs.

Asset design and building

Across the review period, the Trust had in place a range of different design guidelines under its *Design Guidelines for Sustainable Housing and Liveable Neighbourhoods*. The Guidelines set out requirements to guide the shape and form of future housing, and were informed by expertise from within the Trust and design principles for rental properties.

The guidelines in place across the review period were not developed with tenant input, however, did give consideration to the needs of tenants living with a physical disability – such as having stepless entries, enhanced doorway design, and accessible bathroom features. Tenant needs beyond those relating to physical disabilities were not routinely considered in asset design. The Trust’s approach to remote asset design and maintenance is an exception, as noted adjacent.

Across the review period, the Trust conducted post-occupancy surveys with tenants who moved into a newly built property. Despite collecting this information, it is not clear how this information was used to inform asset design, and the Trust did not measure or report against outcomes relating to tenant satisfaction with properties.

Enhancements to public housing design and accessibility outside of the review period

It is acknowledged that, since the review period, the Trust has invested in a new public housing design handbook. The updated *Design Guidelines for Sustainable Housing and Liveable Neighbourhoods* have incorporated tenant input from surveys and focus groups, alongside contributions from Customer and Services staff and CHPs.

Additionally, the Trust’s *Draft Public Housing Accessibility Reform Strategy* is being developed to further improve housing for people living with disability, with ongoing investments in safer, more accessible new builds. The Trust has also updated and improved the delivery of its post-occupancy surveys to gather further tenant feedback into newly constructed homes.

The Trust has taken an innovative approach to **remote asset design**, considering the cultural and environmental needs of Aboriginal households, and has included input from community. Key features include:

Cultural Sensitivity:

- Wrap-around verandas that allow tenants to roll out a swag without being exposed to rain or excessive sun;
- Multiple doors enabling discreet exits; and
- Kitchens are separated from living areas to help reduce the cultural and financial burden of feeling obligated to offer food to guests.

Environmental Considerations:

- Houses exceed building code standards with a 8.5-star energy rating. Features include heavy insulation, combustion heating, and evaporative ducted air conditioning; and
- Windows are placed 1.2 metres above the ground to reduce dust entry, while a step-down design in all wet areas helps contain leaks and prevent flooding of living areas.

Safety and Durability:

- Open living areas allow for passive surveillance;
- The use of stainless-steel benches, metal wardrobes, and bulletproof security screens enhances safety and durability; and
- Lockable cupboards provide secure storage for food and valuables, reducing the risk of break-ins.

Recognising the cultural and language differences in remote Aboriginal communities, the Trust has developed a specialised maintenance service delivery model, tailored to community-specific needs with a focus on preventative maintenance. Preventative routine checks include an 'A Check' for essential systems and a 'B Check' for fixtures, supported by on-site stockpiling for quick replacements, and regular pest control management.

Service delivery

Operating layer	Leading practice	Summary of observations
Service delivery	<ul style="list-style-type: none"> Guided by strategic asset documentation, service delivery reflects tenant input, caters to diverse tenant needs, and delivers tenant outcomes that are monitored and reported on. 	<ul style="list-style-type: none"> Across the review period, the Trust introduced a new Maintenance Service Delivery Model, which sought to improve the tenant experience as it relates to maintenance service. Despite this, there is evidence that indicates persistent tenant dissatisfaction with maintenance services – an observation that the Trust is currently working to address.

Asset maintenance

In January 2023, the Trust introduced a new Maintenance Service Delivery Model (MSDM), employing three Head Contractors to oversee maintenance services across the State and being responsible for deploying sub-contractors to address maintenance requests. The new MSDM was developed without tenant input, however its objectives – as outlined in the Trust’s *MSDM Phase 2 End Program Report*¹ – include goals aimed at enhancing tenant engagement and customer experience.

Despite introducing the new MSDM, there are several indicators suggesting tenant dissatisfaction with maintenance services. This is evidenced when considering:

- According to the *Tenant Satisfaction Survey 2023-24 Maintenance Summary*, levels of tenant satisfaction across all Head Contractors is below established operational KPIs, with KPIs relating to the timely commencement of work, satisfactory interactions with sub-contractors, and overall cleanliness;
- The Trust’s *Annual Report 2023-2024* highlights maintenance-related issues as a source of tenant complaint. Among the top concerns, 13.0% of complaints were specifically about sub-contractors, such as their performance or conduct. Additionally, 28.0% of complaints related to maintenance services more broadly, particularly delays or extended wait times for service completion; and
- According to the Trust’s *MSDM Phase 2 End Program Report* the number of Ministerial requests related to maintenance increased by 25% in 2023 and 65% in 2024.

It is acknowledged that the Trust is working to uplift its approach to the delivery of maintenance services, through the delivery of activities focused on ensuring Head Contractors are meeting their obligations, and enhancing approaches to tenant communications, among other activities.

Since the implementation of the MSDM, the Trust has been conducting monthly tenant satisfaction surveys to assess the quality of maintenance services provided by the three main Head Contractors. The survey focuses on five ‘yes-or-no’ questions relating to reliability, communication, friendliness, and cleanliness of tradespeople. Although implementation of this survey is a step towards ensuring tenant feedback is being collected, there is room for the Trust to gather real-time feedback from all tenants receiving maintenance services (beyond just a sample) and for the survey to collect more nuanced information - such as more specific information on what went well, what the tenant was dissatisfied with, and/or what the tenant suggests could be improved into the future – that is then used to inform service improvement.

1. The *MSDM Phase 2 End Program Report* focuses on Stage 3 (Implementation), Phase 2 (Staged Improvements) of the MSDM initiative and assesses the performance of the project as well as documenting lessons learned to inform future projects within the Trust. Stage 3 (Implementation) follows Stage 1 (Model review and design) and Stage 2 (Procurement). Stage 3 was split into two phases: Phase 1- Fundamentals- which included the transition between old and new contracts and the implementation of core business change affected by the transition; and Phase 2- Staged Improvements- which included the implementation of further business process improvements and the realisation of benefits. The objectives of Phase 2 of the MSDM Implementation Program were to enhance maintenance services and contract management through improved capabilities, consistent practices, customer-focused design, and effective change management to foster long-term collaboration.

Process

Operating layer	Leading practice	Summary of observations
Process	<ul style="list-style-type: none"> Forums and surveys collect tenant input and feedback, that is used to inform asset planning and decision making across the asset lifecycle. Formal feedback loops between tenants, contractors, frontline workers and the organisation support continuous improvement and address emerging issues promptly. 	<ul style="list-style-type: none"> While The Trust considers tenant requirements in design, there are limited formal processes for incorporating tenant input into asset design, building and/or maintenance. Within the constraints of a public housing program, further tenant input into functional requirements could be sought during the asset design process. The Trust does however have established processes for collecting tenant feedback on satisfaction with allocated properties and maintenance services, and there are opportunities for these processes to be enhanced, and for the information collected to inform ongoing service improvement.
	<ul style="list-style-type: none"> Quality assurance processes ensure assets meet predefined standards and tenant needs and outcomes. 	<ul style="list-style-type: none"> The Trust has quality assurance processes in place, notably asset management system performance audits, and is looking to establish a preventative maintenance program.

Tenant input and feedback processes

The Trust does not have established processes for routinely incorporating tenant input into the development of asset management strategies, or the subsequent service delivery models pertained to design, building and maintenance. Within the constraints of a public housing program, further tenant input into functional requirements could be sought during the asset design process.

Although not established as a routine process, as described on [Page 51](#), the Trust has demonstrated progress in recent years, having engaged tenants in a one-off review of the *Design Guidelines for Sustainable Housing and Liveable Neighbourhoods*. According to the Trust, work has also been done on the *Walk up Flat Upgrade Evaluation*, which included focus groups and surveys with tenants residing in the flats.

As noted, the Trust has established processes for collecting tenant feedback on their level of satisfaction with allocated properties and maintenance services. Specifically:

- The Trust administers an annual post occupancy survey to tenants who have moved into a newly constructed home. In 2024, URPS was engaged to refine and modernise the survey, which can now be distributed electronically via email and text; and
- The Trust administers a quarterly maintenance satisfaction survey to a sample of tenants who have recently received a maintenance service.

Both feedback processes could be enhanced, by allowing all tenants to provide feedback on their level of satisfaction with allocated properties and maintenance services in real-time.

Further, although the Trust has feedback processes in place, consultation with staff from within the Trust suggests that there is no strategic analysis of feedback undertaken to identify common themes and/or agree

action plans to address consistent and persistent issues.

Quality assurance processes

The Trust undertakes performance audits to ensure the quality of its services. As part of its *2023/2024 Internal Audit Plan*, the Trust underwent an independent review of its asset management framework, strategy, and associated business practices.

Other observations relating to the Trust's quality assurance processes include:

- While the *Asset Management Strategy* has been designed with the tenant at the centre of provision, the KPIs in the strategy are not attached to predefined levels of service that have been co-designed with tenants; and
- A key quality assurance measure in leading practice is the implementation of a preventative maintenance program. Currently, the Trust does not have a preventative maintenance schedule to manage the lifecycle of its assets and prevent failures, nor does it utilise historical maintenance data to move towards a more preventative approach. The Trust has indicated a desire to move towards a more preventative maintenance approach. Similar to asset design, the approach to remote asset maintenance is an exception, being notably more proactive with approximately 66.0% of maintenance being planned or programmatic, and only 34.0% classified as responsive. In contrast, 9.0% of non-remote property maintenance is planned and 91.0% classified as responsive.

Technology and systems

Operating layer	Leading practice	Summary of observations
Technology and systems	<ul style="list-style-type: none"> Integrated asset management systems provide real-time data on housing demand and the associated asset requirements, asset performance, along with providing a picture of tenant outcomes. 	<ul style="list-style-type: none"> Current systems could be enhanced and integrated to provide a clearer picture of asset related insights and trends that supports decision making.
	<ul style="list-style-type: none"> Customer facing asset related systems provide a seamless interaction and enhance the tenant experience. 	<ul style="list-style-type: none"> Despite offering customer facing digital systems to support access to maintenance services, there is little tenant uptake, with tenants instead favoring the call centre.

Asset management systems

The Trust has a range of technology applications underpinning its delivery of asset design, building and maintenance, including:

- AssetIQ, a web-based mapping application that manages the Trust’s public housing assets and tenancies along with neighbourhood developments;
- NEC Connect, that supports property services, along with broader tenancy and customer management;
- Connect Contractor Portal and the bespoke API Repairs, that enable interface with contractors;
- Property Assessment Reporting Information System (PARIS), that enables the assessment of property compliance with minimum housing standards and regulation of rent of non-compliant houses accompanied by an Inspection App;
- Capital Project Application, that allows capital works programs to be tracked (among approximately 18 related applications); and
- The Asset Condition Database is used for reporting asset condition, house maintenance programs, tenancy placement and asset planning.

It is understood that the Trust’s core systems – such as NEC Connect, AssetIQ, and its Asset Condition Database – could be used to support the Trust in gaining a clearer view of demand and the associated asset needs, asset performance (including maintenance), along with providing a picture of broader housing outcomes. However, despite this capability, a common theme that has emerged across this review is that the current configurations of existing systems are creating information silos that don’t enable integrated views of operational data – including property related data – that is required to inform both operational and strategic decision making. This challenge is also felt in relation to data as the Trust collects a wide range of data and

information that is stored in NEC Connect, however doesn’t feed through to decision making.

Customer facing systems

The Trust provides a digitally enabled customer facing platform, through Housing Connect, that allows tenants to log and track non-urgent maintenance requests. However, the capability of the digital platform is limited as tenants are unable to log urgent maintenance requests or provide immediate feedback once the work is completed.

Data provided by the Trust indicates that, regardless of level of urgency, most maintenance requests are submitted through the maintenance call centre rather than the Housing Connect platform. This is evident when considering the *February 2024 Corporate Performance Dashboard*, which indicates that the maintenance call centre received approximately 14,326 calls, while the Trust reported a total of 2,509 inbound contacts received through online channels.

Tenant dissatisfaction with the quality of maintenance services and past experiences with service delays (See [Page 52](#)) may contribute to tenants favoring raising a request through the call centre over the digitally enabled system. Staff within the Trust have indicated that tenants prefer direct interaction with a person, believing it increases the likelihood of their request being addressed efficiently.

Data and insights

Operating layer	Leading practice	Summary of observations
Insights and data	<ul style="list-style-type: none"> Understanding of social housing demand across key demographic groups and sub-groups. 	<ul style="list-style-type: none"> While the Trust uses population and household formation insights to inform its approach to planning, consideration is not given to more granular aspects of demand.
	<ul style="list-style-type: none"> Utilisation of asset condition and performance data, along with tenant outcomes data, to inform service delivery. 	<ul style="list-style-type: none"> The Trust does not have an up-to-date view of asset condition and has limited insight into tenant outcomes and satisfaction that can be used to inform ongoing service improvement.

Understanding of demand

From a data perspective, consultation with staff from within the Trust indicates that the Trust predominately uses population projections in combination with the Single Housing Register data (which provides insights into household formation trends) to inform its approach to asset planning – with population growth and household formation being the key drivers of long-term housing demand (Housing Australia, 2020).

It is understood that the Trust does not routinely collect or utilise additional datasets that could provide further insight into emerging demand and/or the breakdown of this demand by various population groups and/or sub-groups. Additional data that could provide such insight includes:

- Broader datasets that would help to provide a more accurate picture of public housing demand across the State, such as geospatial data on payments for JobSeeker, Age Pension, the Disability Support Pension and/or the Single Parent Payment; and/or
- More granular data on demographics (including Aboriginal and Torres Strait Islander and CALD status) and/or overlaid prevalence rates relating to health conditions, disability and/or other factors that may have an impact on the types of housing and associated services a tenant may require.

Of note, the Trust does not have any data on what suburbs are most in demand from people seeking public housing, as it does not collect a prioritised list of suburbs from people at the time of application.

Data to inform service delivery

The Trust does not have an up-to-date repository of data on the current condition of its housing assets, nor does it have an established process for collecting this information, such as information on current building conditions, current condition and age of building fixtures and fittings, inspection reports (maintenance, health and safety, fire safety), or planned or projected repair and replacements requirements.

This is seen by consulted Trust staff as a key barrier to the Trust moving towards a more preventative maintenance approach, and the property team is now looking to establish regular Asset Condition Inspections. The Trust has previously undertaken Asset Condition Inspections (most recently in 2021) however, the data was not kept up to date and therefore has not been used.

While the Trust does not have up to date information on current asset condition, it is also not utilising the historical maintenance data that it does have to inform its approach to asset maintenance. This historical data could be investigated, to understand if it could inform proactive maintenance approaches through predictive modelling.

As previously noted, the Trust collects data on tenant satisfaction with allocated properties (via the post-occupancy survey) and maintenance services. Beyond this, the Trust reports on a range of operational metrics each month as part of its corporate performance reporting with KPIs relating to social housing, maintenance, customer service, affordable housing, homelessness and rental assistance. However, the KPIs are operational in nature, with those relating to customer experience limited to the total volumes of compliments and complaints, total call volumes and timeliness of maintenance orders. There is also separate KPI reporting related to customer sentiment on the reliability, communication, friendliness and cleanliness of maintenance tradespeople.

Further, as previously noted, the Trust does not have processes in place for strategically analysing collated data, that can then be used to inform service delivery and improvement.

People

Operating layer	Leading practice	Summary of observations
People	<ul style="list-style-type: none"> Provision of training programs that support the effective social objectives of asset management, which ensure the delivery of services that are safe, appropriate, and responsive to tenant needs. 	<ul style="list-style-type: none"> Although there is limited asset management and maintenance specific guidance and training that relates to the needs of tenants, there is evidence that staff from within the Trust consider tenant needs alongside commercial aspects of asset management. With consideration of front-line tradespeople providing maintenance services, there is evidence that tradespeople are not providing high-quality customer service.

Available training and staff competency

Within the Trust, several resources are provided to support staff to deliver services that are safe, appropriate, and responsive to tenant needs. However, these resources are not specific to asset management, and no formal training is provided to ensure consistent implementation in practice.

These documents include:

- The Trust's *Practice Framework, Service Delivery Guide*, includes trauma-informed approaches to tenant engagement (last updated in 2017); and
- The Trust's *Communication Strategy – Public Housing (Communication Strategy)*, emphasises the importance of designing communication materials for maximum accessibility, catering to individuals with visual impairments, low English literacy, and CALD backgrounds – in line with leading practice. It proposes a formal tenant communications plan, which includes customer profiling to better understand tenants' communication needs, translation requirements, and concerns. Additionally, the Digital Strategy, which is currently being drafted, will aim to strengthen connections with public housing tenants, increase engagement and feedback opportunities. The *Communication Strategy* emphasises that front-line staff are encouraged to enhance digital literacy to support tenants in navigating digital platforms, including initiatives like digital learning sessions for tenants requiring extra assistance.

Despite limited training being provided, there is evidence to suggest that staff from within the Trust are aware of the social objectives of asset management, specifically when considering what is needed for long-term tenant stability:

- According to the *Rider Levett Bucknall (RLB) Presentation - Public Housing Cost Review*, the Trust prioritises delivering housing with features designed to meet long-term tenant needs. The review report indicates that the Trust considers several enhancements when determining housing construction costs.

These include stepless entries, reinforced walls to allow for future disability modifications, enhanced security measures, and six-star energy efficiency standards, including additional insulation; and

- The *Engagement Summary on the South Australia Housing Trust Design Guidelines* (See [Page 51](#)) indicates that staff interviewed as part of the engagement process expressed an understanding of the social objectives of asset management specifically the importance of the provision of homes that are safe, secure, comfortable, and well-located near essential services such as public transport, schools, and hospitals. Trust staff also identified additional values aligned with these objectives, including those relating to affordability, sustainability, robustness, privacy, durability, and functional amenity.

While there is evidence indicating that the Trust's asset related staff are aware of the social objectives of asset management – and approaches to embedding this into practice – there is evidence indicating that maintenance staff (sub-contractors / tradespeople engaged via a Head Contractor) are not providing adequate levels of customer service when considering the indicators of tenant dissatisfaction presented on [Page 52](#).

Governance

Operating layer	Leading practice	Summary of observations
Governance	<ul style="list-style-type: none"> Governance structures and decision making includes tenant representation and input. 	<ul style="list-style-type: none"> The Trust has no established mechanisms for including tenant perspectives within asset related governance arrangements.

Available training and staff competency

The Lived Experience Reference Group (LERG) was initially established within the Trust by the SYC Lived Experience and Engagement Service (LEES). SYC is a not-for-profit organisation dedicated to helping individuals achieve independence and wellbeing through housing, education, employment, and community support.

The LERG provided feedback on the homelessness system, with many members also being tenants of public or community housing. The Trust engaged LERG members for input on specific homelessness and public housing projects. A key aspect of the SYC's LEES service was facilitating the development of the Lived Experience Framework, intended by the Trust to embed lived experience into housing and homelessness policy, service design, and delivery as part of broader sector reforms. Under SYC's leadership, a publicly available, sector-wide Lived Experience Framework was co-designed with individuals who had firsthand experience of housing insecurity and homelessness in South Australia (see adjacent).

The LERG transitioned to DHS on 1 July 2024 following the MoG change. As such, the Trust no longer has any specific governance mechanisms to ensure the voice of tenant is embedded within decision making regarding public housing services, including asset planning, design or maintenance. It is acknowledged that the Aboriginal Advisory Committee does provide advice to the Board on housing challenges and priorities across the State's housing system, and acts as a conduit for direct engagement with Aboriginal stakeholders. While there are currently no broader tenant, customer, or lived experience reference groups involved in shaping the functional design and delivery of housing services, incorporating such perspectives could help better address cohort-specific needs, such as those of single female tenants.

Lived experience framework for SA's housing and homelessness system

The Framework outlines guiding principles and practices for integrating lived experience into service design and systems reform, highlighting the value of such contributions in shaping housing and homelessness services.

"Elevating the voice of lived experience in South Australia's Housing and Homelessness reform will create:

- 1) *More humane and empathetic services, organisations, and systems*
- 2) *More efficient systems by building on and utilising client and community assets and strengths*
- 3) *More effective systems by designing, delivering, and evaluating systems with people who have experience with the system."*

Asset design, building and maintenance insights

When considering the observations relating to the extent to which the Trust's approach to asset design, building and maintenance are fit for purpose with consideration of the customer profile, the following insights emerge:



Consideration of need

The Trust has made a consistent effort to ensure housing assets meet the needs of tenants living with a disability and similarly, remote asset design has considered the cultural needs of Aboriginal people. However, explicit consideration is not given to other customer segments, such as the needs of individuals with health and mental health challenges, single women, different age groups, or the needs of Aboriginal people living in metropolitan areas. This broader consideration is needed to ensure all tenants are provided housing that adequately meets their needs.



Tenant input

There is no formal process for integrating tenant input into the development of asset management strategies or underpinning policies, which would help to ensure assets more effectively meet diverse tenant needs.



Tenant feedback

The Trust has established mechanisms for collating feedback on tenant satisfaction with assets and maintenance services. There is an opportunity to enhance these mechanisms, by enabling real-time feedback that informs service improvement.



Maintenance services

There is evidence indicating that tenants are dissatisfied with maintenance services – with this dissatisfaction extending to areas of communication, wait times, and the quality of trades attending properties. As maintenance is a key touch point between the Trust and its tenants, ensuring tenants are satisfied with maintenance services is an important part of creating a positive tenant experience. It is acknowledged that the Trust is now making efforts to uplift customer experience as it relates to maintenance.

4.3 Technology

This section presents the technology review findings.

Technology



Introduction

This section presents the findings to the fourth review question:



Given the current operating environment are the current ICT systems appropriately aligned with the contemporary business needs of the South Australian Housing Trust and its stakeholders?

The structure of this chapter is as follows:

- An overview of the Trust's technology landscape is summarised;
- Gaps in the Trust's technology capability are then highlighted, with consideration of leading practice and areas of the Trust's operations that present opportunity for enhancement; and
- A set of considerations for addressing the gaps in the Trust's technology capability is then been presented.

Technology capabilities of the Trust



Strategic environment

Across FY22 to FY24, the Trust had a focus on data governance and the development of a data strategy. The Trust undertook an internal audit of its foundational data capabilities in 2021, with the audit's key finding being that the Trust's business units lacked an enterprise approach to data governance resulting in little leverage or alignment across data governance programs and investment. In response to this finding, the Trust developed a data strategy and associated action plan for the period 2024 to 2026. The strategy is underpinned by an Information Governance Framework which defines the purpose, principles, capabilities, enablers and alignment for guiding the governance, management and use of data, records and information. Consultation with staff from within the Trust indicates a continued short-term focus on uplifting data governance before moving to the development of a broader digital strategy.



Observations

The Trust's technology stack is notably extensive, comprising **approximately 128 applications**, reflecting the complexity and breadth of the operations it supports. Within the technology stack, various application categories exist. Strategic applications constitute 9.0% of the footprint, point solutions account for 18.0%, and other business support applications make up 9.0%. Out of the 128 applications, 22 have been flagged for replacement, 9 have been flagged for reengineering, and 7 have been flagged for retirement. Recent investment has been made in strategic applications, with **NEC Connect at the core**. NEC Connect is the Trust's primary system for property, tenancy, service and customer management. Other platforms in the Trust's technology stack that act as a solid foundation for housing services include:

- Salesforce: Known for its customer relationship management and mobility solutions, currently supporting property conditions;
- Outsystems: A low-code platform excelling in workflow management, decision rules, and automation;
- PowerBI: An analytical dashboard tool providing comprehensive data insights; and
- Microsoft Azure: The infrastructure layer supporting the entire technology stack.

The Trust's application portfolio



128
Applications

12

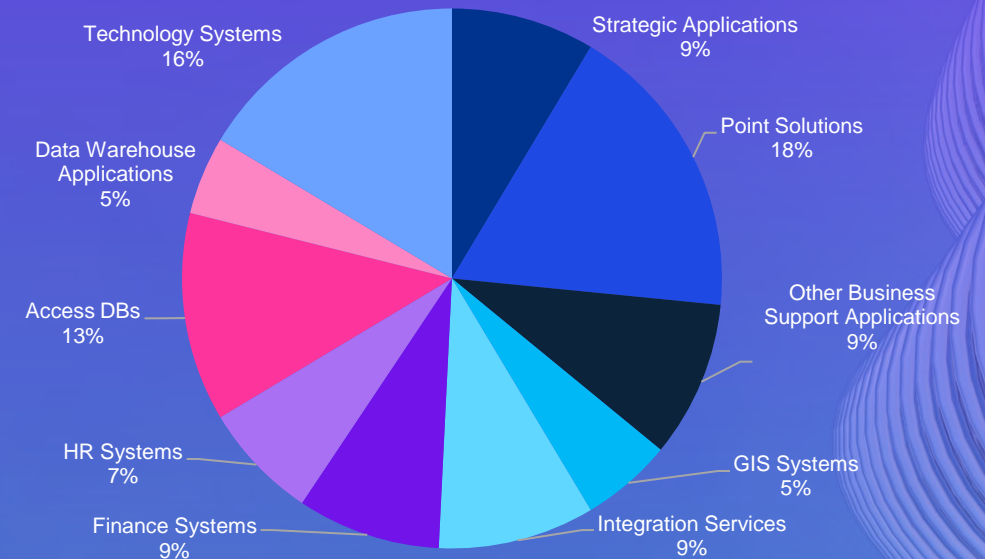
Strategic Apps

21

On-Premise Apps

12

Apps for Replacement



Key applications are shown on [Page 117](#).

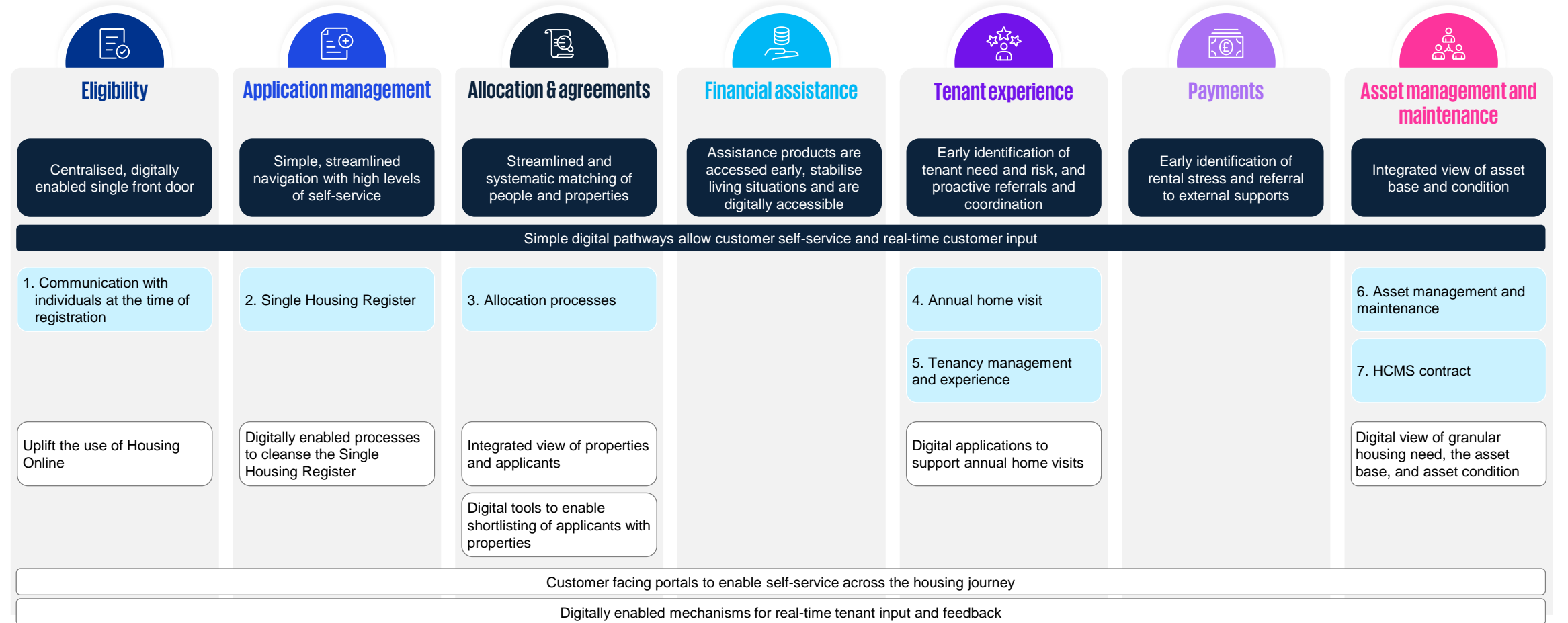
Gaps in the Trust's technology capability

Leading practice technology capabilities

Operational areas of opportunity

Technology opportunities

Instances where the Trust's technology capability is misaligned with its business needs can be seen when considering the leading practice technology capabilities of a public housing organisation and areas of identified opportunity. An overview of leading practice technology, areas of operational opportunity, and identified technology gaps is provided below.



Possible way forward

Given the significant recent investment in the current application portfolio - including NEC Connect, OutSystems, Salesforce, PowerBI - as well as infrastructure such as Microsoft Azure, the Trust is well placed to further leverage this ecosystem. There is an opportunity to enhance platform capabilities by activating underutilised modular components, expanding workflow management and automation, and drawing on data that sits within (along with other sources) to generate insights that support operational performance. Initiatives that may help to enhance the Trust's operating model are highlighted below.



05

Closing the Gap

This chapter presents findings of the fifth review question:

What are the challenges and actions required of the South Australian Housing Trust to ensure obligations under Closing the Gap are met, specifically the Priority Reforms and Outcome 9?



Closing the Gap



Introduction

This chapter presents the findings to the fifth key review question:



What are the challenges and actions required of the South Australian Housing Trust to ensure obligations under Closing the Gap are met, specifically the Priority Reforms and Outcome 9?

The structure of this chapter is as follows:

- An introduction to Closing the Gap in terms of its background and policy context, along with the Trust's requirements under Closing the Gap across the review period;
- An overview of what the Trust has achieved across the review period (FY22 to FY24) in relation to its requirements; and
- An overview of the challenges and enablers encountered across the review period in implementing actions required under Closing the Gap. Consistent with other chapters of this report, these challenges and enablers have been aligned to the operating layers outlined on [Page 17](#).

Closing the Gap background, context and requirements

Aboriginal and Torres Strait Islander people account for 2.9% of South Australia's total population and face contemporary inequalities across areas that include housing, health, education, employment and justice (AIHW, 2024a). These inequalities are faced by Aboriginal and Torres Strait Islander people across Australia.

Over the past two decades, Australia has implemented a series of reforms to address this disadvantage. In 2008, the Council of Australian Governments introduced the first iteration of Closing the Gap targets. A significant milestone was achieved in July 2020 with the implementation of the National Agreement on Closing the Gap, marking the first time targets were co-developed with the Coalition of Peaks.* This National Agreement represents a true partnership and collective commitment from all Australian governments and the Coalition of Peaks to improve outcomes for Aboriginal and Torres Strait Islander people.

The National Agreement includes four Priority Reforms that focus on transforming the way governments engage with Aboriginal and Torres Strait Islander people, specifically through:

1. Formal partnerships and shared decision-making;
2. Building the community-controlled sector;
3. Transforming government organisations; and
4. Shared access to data and information at a regional level.

In addition to the Priority Reforms, the National Agreement sets key socio-economic outcomes and associated targets to drive progress in areas that influence the life outcomes of Aboriginal and Torres Strait Islander people. The following page presents these outcome areas.



33% of Australian Aboriginal and Torres Strait Islander households live in dwellings with **one or more major structural problem** (AIHW, 2024a)



In 2021, **homelessness** among Aboriginal and Torres Strait Islander people **was 8.8 times greater** compared to non-Aboriginal people (AIHW, 2024b)



Nationally, the disease burden among Aboriginal and Torres Strait Islander people is **2.3 times greater** than it is for non-Aboriginal people (AIHW, 2016)



In 2022, **suicide was the leading cause of death** among Aboriginal and Torres Strait Islander people aged 15-44 (AIHW, 2024c)



In 2021, 64.6% of South Australian Aboriginal and Torres Strait Islander people had completed Year 12 or equivalent, compared to 88.6% of non-Aboriginal people (Productivity Commission, 2021)



Nationally in 2021, the Aboriginal and Torres Strait Islander **labour force participation rate was 55.7%**, compared to **77.7%** for non-Aboriginal people (AIHW, 2025)



In 2021-2022, Aboriginal and Torres Strait Islander youth were **17 times more likely than non-Aboriginal youth to be under community-based supervision** (AIHW, 2024d).

Across the review period, the Trust progressed a range of housing and associated support services to Aboriginal and Torres Strait Islander people, and delivered several projects and initiatives aligned to the four Priority Reforms. Highlights include:

Aboriginal and Torres Strait Islander households increased from 2,921 to 3,264 (+343 or +11.7%) (Productivity Commission, 2025).

The Trust implemented the Aboriginal Housing Strategy 2021-2031, the Strategic Implementation Plan, and renewed its RAP 2024-2026.

The Trust progressed initiatives aimed at formalising partnerships and building the community-controlled sector.

The Trust conducted a Cultural Competency Audit and Analysis, which included 19 key recommendations to improve Aboriginal and Torres Strait Islander housing outcomes.

The Trust formed a data and reporting working group to review internal data governance practices and explore improvements for culturally safe and respectful data sharing.

*The Coalition of Peaks: are national and state and territory non-government Aboriginal and Torres Strait Islander Peak bodies, and certain independent statutory authorities, which have responsibility for policies, programs and services related to Closing the Gap. Authority governing boards are elected by Aboriginal and Torres Strait Islander communities and / or organisations accountable to that membership.

Closing the Gap background, context and requirements

The below provides an overview of the Closing the Gap Priority Reforms and Outcome areas under the National Agreement. The purpose of the outcome areas in particular is to support the achievement of measurable and quantifiable outcomes that can be monitored at State and National levels.

Priority reforms

- 1 Formal partnerships and shared decision-making**
- 2 Building the community-controlled sector**
- 3 Transforming government organisations**
- 4 Shared access to data and information at a regional level**

Socio-economic outcomes areas

- 1 Everyone enjoys long and healthy lives.
- 2 Children are born healthy and strong.
- 3 Children are engaged in high quality, culturally appropriate early childhood education in their early years.
- 4 Children thrive in their early years.
- 5 Students achieve their full learning potential.
- 6 Students reach their full potential through further education pathways.
- 7 Youth are engaged in employment or education.
- 8 Strong economic participation and development of people and their communities.
- 9 People can secure appropriate, affordable housing that is aligned with their priorities and need.
- 10 Adults are not overrepresented in the criminal justice system.
- 11 Young people are not overrepresented in the criminal justice system.
- 12 Children are not overrepresented in the child protection system.
- 13 Families and households are safe.
- 14 People enjoy high levels of social and emotional wellbeing.
- 15 People maintain a distinctive cultural, spiritual, physical and economic relationship with their land and waters.
- 16 Cultures and languages are strong, supported and flourishing.
- 17 People have access to information and services enabling participation in informed decision-making regarding their own lives.

Closing the Gap background, context and requirements

The South Australian Implementation Plan and role of the Trust

As Parties to the National Agreement, all State and Territory Governments are required to develop an Implementation Plan that sets out the policies, programs and associated actions it will take to drive progress towards the Priority Reforms and Outcomes. Implementation plans also set targets and milestones for measuring progress, and document funding requirements, timeframes, and responsibilities.

South Australia's first Implementation Plan for the National Agreement (SA Implementation Plan) was launched in 2021 and covered the period from 2021 to 2023. In this plan, the Trust was the lead agency responsible for Outcome 9 - Target 9a and its associated actions. The Trust was also a supporting agency for Outcome 9 - Target 9b, and several actions under Outcome 17 - Target 17 and Priority Reform 2. A summary of the Trust's responsibilities under the SA Implementation Plan 2021-2023 is provided in Table 6 below. Information on the Trust's progress against these outcomes and reform areas is provided on the following page.

Table 7: The Trust's responsibilities under Closing the Gap 2021 to 2023 (South Australia's Implementation Plan for the National Agreement on Closing the Gap, 2021)

Outcome	Target / reform	Role of the Trust	Description
Outcome 9	Target 9A	Lead Agency	By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88 per cent.
	Target 9B	Supporting Agency	Target 9b: By 2031, all Aboriginal and Torres Strait Islander households: <ul style="list-style-type: none"> • Within discrete Aboriginal and Torres Strait Islander communities receive essential services that meet or exceed the relevant jurisdictional standard. • In or near to a town receive essential services that meet or exceed the same standard as applies generally within the town (including of the household might be classified for other purposes as part of a discrete settlement such as a 'town camp' or 'town based reserve').
Outcome 17	Target 17	Supporting Agency	By 2026, Aboriginal and Torres Strait Islander people have equal levels of digital inclusion.
N/A	Priority Reform 2	Supporting Agency	Building the community-controlled sector.

It is noted that, in November 2024, the SA Implementation Plan for the period 2024-2026 (2024) was launched, and with that, the Trust's responsibilities changed. Please see [Appendix E](#) for a summary of the Trust's current responsibilities under the renewed SA Implementation Plan.

Progress towards Closing the Gap FY22 to FY24

Progress toward Outcome 9 – Target 9A

When considering Outcome 9 - Target 9a, the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized housing within South Australia has increased from 82.5% in 2016 to 82.8% in 2021, with these two periods being the only periods for which data is currently available and reflects progress published by the Productivity Commission.¹ As noted in Table 7 below, as of 2021, South Australia is performing above the national average.

Tenant, household and dwelling data collected by the Trust on Aboriginal and Torres Strait Islander households across the review period partly reflects the Productivity Commission’s findings. The Trust’s data indicates that across FY22 to FY24:

- There was an overall increase in the number of Aboriginal and Torres Strait Islander tenants across public housing and Aboriginal Community Housing (+839 or +7.9%) from 10,660 to 11,499². However, this increase was not consistent across the State. While tenant numbers increased in public housing (+902 or +10.8%), tenant numbers in Aboriginal Community Housing decreased (-63 or -2.7%); and
- The average size of Aboriginal and Torres Strait Islander in Aboriginal Community Housing remained at 3.6 driven by the combination of reducing properties (-10 or -1.6%) and reducing tenants.

Consultation with staff from within the Trust noted that overcrowding is a persistent issue among Aboriginal and Torres Strait Islander households, particularly in remote communities where there is a lack of smaller properties that enable people to live independently. Currently, 69.6% of remote Aboriginal dwellings are three-bedroom dwellings, and only 4.9% are one-bedroom dwellings. It was highlighted in consultation that there is a particular need for smaller dwellings that can enable young families and older family members to live independently, away from larger households.

Table 8: The Trust’s progress toward Outcome 9 - Target 9a

Outcome 9	South Australia assessment (2016 baseline)	South Australia assessment (2021)	National assessment (2016 baseline)	National assessment (2021)
Target 9A: By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88%.	82.5%	82.8% - Improving	78.9%	81.4% - Improving but not on track

1. The Productivity Commission is the agency responsible for publishing information that informs reporting on progress against the Agreement.
2. This figure aggregates the number of tenants across both public housing and Aboriginal Community Housing identifying as Aboriginal and/or Torres Strait Islander where all tenants in Aboriginal Community Housing are considered Aboriginal and/or Torres Strait Islander. This has not been previously presented in this report.
3. Dwelling data provided by the Trust has been used as a proxy to calculate the number of Aboriginal and Torres Strait Islander occupied households in public housing. This has used the number of Aboriginal or Torres Strait Islander identified persons in public housing to calculate the average household size. As such there may be additional households not considered, and the figure may be overstated.
4. Figures differ to those presented on in Chapter 3 due to the difference in analysis periods.
5. Occupants have been calculated as the difference between tenants and main tenants, consistent with other sections in the report.

Across FY22 to FY24:⁴

- Aboriginal and Torres Strait Islander tenant numbers in public housing increased from 8,348 to 9,250 (+902 or +10.8%);
- Aboriginal and Torres Strait Islander main tenant numbers in public housing increased from 3,882 to 4,105 (+133 or +3.4%);
- Aboriginal and Torres Strait Islander occupants in public housing increased from 4,466 to 5,235 (+769 or 17.2%);⁴
- Aboriginal and Torres Strait tenant numbers in Aboriginal Community Housing decreased from 2,312 to 2,249 (-63 or -2.7%);
- Total Aboriginal Community Housing dwellings increased from 681 to 696 (+15 or +2.2%);
- The number of dwellings in very remote locations (ASGS5) increased from 377 to 550 (+173 or +49.5%); and
- Average Aboriginal and Torres Strait Islander household size (Aboriginal Community Housing) was unchanged at 3.6.

Progress towards Closing the Gap FY22 to FY24

Progress toward Outcome 9 – Target 9A

To achieve Outcome 9 - Target 9a, the Trust, as the lead agency, was responsible for implementing a range of actions as documented within the SA Implementation Plan. The actions required of the Trust across the review period were centred around the implementation of the Aboriginal Housing Strategy. The table below (and continued on the following page) presents the actions required of the Trust to progress Outcome 9 - Target 9a, along with highlighting the progress made against each action, as identified in consultations and as reported by the Trust (SAHT, 2022a; 2023a; 2024a).

Table 9: The Trust's progress toward Target 9a (SAHT, 2022a; 2023a; 2024a).

Actions:	Progress made across FY22 to FY24 includes
Implementation of the Aboriginal Housing Strategy (including the sub-actions below).	The Aboriginal Housing Strategy 2021-2031 was launched in May 2021. The Trust has encountered some difficulty in driving the Strategy forward. In December 2023, an internal audit of the Strategy was undertaken and concluded that the Strategy was not on track to meet its 2031 implementation target. In response, the Trust developed a Strategic Implementation Plan in November 2024. A review of this plan undertaken as part of this Triennial Review indicates a need for greater specificity to enable monitoring of progress.
Launch of the Strategy and implement Local Decision-Making Frameworks.	The Trust began working with three Aboriginal Community Controlled Organisations (ACCOs) to develop and implement individualised local decision-making frameworks. Piloting of shared local decision-making approaches commenced with Point Pearce Aboriginal Community, Far West Community Partnerships, and Neporendi Aboriginal Forum Inc.
Aboriginal people can move from social housing to home ownership.	The Trust led the Aboriginal Affordable Homes Regional Project Working Group to pilot affordable housing products and packages in Port Augusta and Narungga Nations (Yorke Peninsula), with key contributions from Indigenous Business Australia and HomeStart. In May 2024, the Aboriginal Staff Forum provided staff the opportunity to learn about home ownership opportunities and strengthen inter-agency relationships and cultural connections.
Investigate opportunities for longer term investments and expansion of transitional accommodation to support a sustained response for remote visitors to Adelaide and Port Augusta.	The Trust has procured research to inform supply and demand mobility patterns for the Adelaide Transitional Accommodation Centre. Additionally, the Lakeview Transitional Accommodation Centre in Port Augusta and the Wangka Wilurrara Transitional Accommodation Centre in Ceduna continues to provide services supporting Aboriginal cultural mobility throughout regional South Australia.

Progress towards Closing the Gap FY22 to FY24

Progress toward Outcome 9 – Target 9A

Table 9 (continued): The Trust’s progress toward Target 9a (SAHT, 2022a; 2023a; 2024a).

Actions	Progress made across FY22 to FY24 includes
<p>The provision of \$4m in grant funding to Aboriginal Community Housing Ltd towards the delivery of 40 targeted long-term housing outcomes in Bedford Park for Aboriginal Elders (Elders Village).</p>	<p>On January 30, 2024, the Purrkanaitya Elders Village was announced and is due for completion in 2026.</p>
<p>Embed housing and homelessness goals and targets across mainstream government policies. Undertake cross-agency consultation and co-link investment of Aboriginal housing and homelessness services. Develop a project plan which includes formalised monitoring, evaluation and reporting frameworks.</p>	<p>The Trust implemented and continued collaborating with the Aboriginal Advisory Committee as a sub-committee to the Trust’s Board to ensure Aboriginal voices are central to decision-making (Page 77). The Trust launched the second Innovate RAP (2024-2026), which includes actions such as building relationships with Aboriginal and Torres Strait Islander stakeholders and enhancing accountability through reporting on achievements and challenges. As part of this commitment, a Cultural Competency Audit and Analysis Survey was conducted to establish a baseline for effective monitoring, evaluation, and reporting of progress, aligning with service reform and changing government operations.</p>
<p>Aboriginal communities, service providers and government will work together to ensure that responsive and appropriate services are established to assist Aboriginal people experiencing homelessness.</p>	<p>The Trust procured research to inform supply and demand mobility patterns for the Adelaide Transitional Accommodation Centre. The Lakeview Transitional Accommodation Centre in Port Augusta and the Wangka Wilurrara Transitional Accommodation Centre in Ceduna continued to provide services that support Aboriginal cultural mobility throughout regional South Australia. Additionally, Tika Tirka was a provider of culturally safe city accommodation for Aboriginal tertiary students from remote and regional locations.</p>

Progress towards Closing the Gap FY22 to FY24

Outcome 9 – Target 9b

In addition to being the lead agency for Outcome 9 - Target 9a, the Trust supported Outcome 9 - Target 9b. This target aims to ensure that Aboriginal and Torres Strait Islander households have access to essential services that meet their needs. As noted by the Productivity Commission, there is no formal data source or baseline year for measuring progress toward Outcome 9 - Target 9b. Consequently, no formal assessment of national or state progress is available. Consultations with staff from within the Trust did provide some anecdotal insight into this Target, noting that some properties in remote areas remain vacant due lack of essential services like telecommunications and basic infrastructure and / or opportunities.

Outcome 17 – Target 17 and Priority Reform 2

The Trust had a joint-responsibility for actions under Outcome 17 - Target 17 along with actions under Priority Reform 2. The table below summarises these actions and the progress / contributions made by the Trust across the review period.

Table 10: The Trust's progress / contribution towards Target 17 and Priority Reform 2 (SAHT, 2022a; 2023a; 2024a).

Target / Reform	Actions	Progress made FY22 to FY24 includes
Target 17	Greater access for all tenancy services for community members.	Expansion to Housing Connect was implemented in December 2021, allowing tenants to view and update their account and tenancy details online, as well as register for housing and other services.
	Enhanced data reporting and collating software, with greater emphasis and focus on Aboriginal and Torres Strait Islander data indicators.	An Aboriginal Data Reporting Working Group has been established to focus on data governance within the organisation and to explore the mechanisms for data sharing, including software and sharing trends, both internally and externally with other organisations. The Aboriginal Engagement, Partnership and Strategy team – in partnership with the Aboriginal Data Reporting Working Group – explored solutions for improved centralised access to Aboriginal housing related data, while adhering to principles of Indigenous Data Sovereignty. Since the review period (i.e. post 1 July 2024), further developments include the employment of a data analyst, the development of KPIs to measure the Aboriginal Housing Strategy progress, and the introduction of the Aboriginal Interest Statement that requires all new initiatives to demonstrate alignment with Closing the Gap.
Priority Reform 2	Representatives from respective agencies will represent their sector and participate in Working Groups during the development of the National Sector Strengthening Plans, which aim to provide a national framework for a joined-up approach to build a strong community-controlled sector across areas of health, early childhood and development, housing and disability.	The Trust advanced its partnership with the South Australian Aboriginal Community Controlled Organisation Network (SAACCON) and explored the creation of both a South Australian Housing Peak Body and the South Australian Aboriginal Community Controlled Housing Sector. Shared Local-Decision Making (SLDM) partnerships are being piloted with three ACCOs as stated: Point Pearce Aboriginal Community, Far West Community Partnerships, and Neporendi Aboriginal Forum Inc. A formal partnership with Point Pearce is nearing completion.

5.1 Closing the Gap – Challenges and enablers

This section presents enablers and challenges encountered by the Trust in driving progress towards Closing the Gap across the review period. Identified enablers and challenges relate to service delivery, data and systems, people, and governance.

Service delivery

Enablers and challenges encountered by the Trust in driving progress towards Closing the Gap across the review period are presented below and on the pages that follow. Enablers and challenges have been identified through consultation with staff from within the Trust, along with a review of relevant documentation and data.



Enablers

- E1. Specialised services reflecting the diverse needs of Aboriginal and Torres Strait Islander households are considered effective in driving positive housing outcomes. Examples of this include the Trust's Wali Wiru 'good homes' program as described below; and
- E2. The remote asset design and maintenance program is seen as a success, with design being reflective of environmental and cultural needs and maintenance being more proactive in nature.

Wali Wiru 'good homes' program

Wali Wiru is a housing program for Aboriginal occupants from the APY Lands and remote communities, that supports individuals to transition and maintain housing in Adelaide and Port Augusta. The program manages 65 tenancies, focusing on early intervention and respectful living on Kaurna land. The team educates tenants on respectful living practises, reporting maintenance issues, and managing overcrowding. The program includes four staff members, ensuring culturally sensitive support through a "by Anangu, for Anangu" approach. While Wali Wiru supports Anangu tenancies, it recognises the need for tailored responses for other Aboriginal groups, like the Kaurna and Ngadjuri people. Discussions are underway with Kaurna elders to better support non-Anangu tenancies.



Challenges

- C1. Programs such as Wali Wiru are considered successful in driving positive outcomes for remote and visiting Aboriginal and Torres Strait Islander tenants, however they don't cover the full breadth of tenancies and/or cultural differences among Aboriginal and Torres Strait Islander peoples. There is an opportunity to extend such offerings, to support outcomes for a greater number of Aboriginal and Torres Strait Islander people. Similarly, the remote asset design and maintenance program is seen as a success, however it is only delivered in remote communities. Applying this delivery approach to metropolitan and regional areas would generate further benefit for Aboriginal and Torres Strait Islander households;
- C2. Overcrowding is a persistent issue among Aboriginal and Torres Strait Islander households (Page 69). Consulted staff from within the Trust highlighted a particular need for smaller homes in remote communities to allow both younger and older generations to live independently; and
- C3. Activities undertaken to formalise partnerships and shared decision making, along with building the community-controlled sector, are reliant on sector maturity, strong leadership, and strong relationships – all of which take time and can impact the pace of implementation.

Data and insights



Enablers

E3. The Trust's current and ongoing commitment to improving data governance and reporting through the establishment of an Aboriginal Data and Reporting Working Group will support in the Trust in developing a clear picture of Aboriginal and Torres Strait Islander housing need in the years to come.



Challenges

C4. There is a need for more granular data on Aboriginal housing need that can be used to inform service design and delivery – such as data on Aboriginal people in need of housing and/or housing related support, in addition to the number of Aboriginal people currently in social and private housing (at an LGA level of similar). In addition to data on housing need, there is a requirement for deeper insight on the unique challenges faced by Aboriginal people when accessing housing in the private market and social housing, and for this insight to feed into service design and delivery; and

C5. Across the review period, the Trust did not have in place KPIs linked to the various initiatives and programs progressed under Closing the Gap. Establishment of such KPIs is now being undertaken, and will support the Trust in monitoring progress and driving greater accountability across the organisation.

The Trust's data working group

The Trust is currently working to uplift its data capability, and it is understood that this work is still at an early stage, with the Trust currently identifying what's available, storage and sharing requirements. The Trust is mapping and reviewing all available data on Aboriginal housing and communities, and exploring ways to store data related to the Aboriginal Housing Strategy and Closing the Gap initiatives, including case studies and other less structured data. The aim is to create a centralised collection point for this information, making it accessible across the organisation.

People



Enablers

E4. The Trust's cultural competency audit provides a set of actionable recommendations that the Trust can take to uplift cultural competency across the organisation, in addition to providing a cultural competency baseline that the Trust can measure progress against.



Challenges

C6. With the cultural competency audit considered an enabler to uplifting cultural competency across the organisation, the audit did find low levels of cultural competency across the organisation currently;

C7. The cultural load and impact on internal and external Aboriginal and Torres Strait Islander stakeholders is high, which can see effective community engagement and capacity building taking time;

C8. Unique workforce challenges are felt within the Trust in relation to Aboriginal and Torres Strait Islander households, including:

- Aboriginal and Torres Strait Islander Housing Officers living and working in remote communities may find it difficult to switch off from their responsibilities. Similarly, non-Aboriginal staff are often travelling long distances from metropolitan regions, facing demanding rosters that require staff to be away from home for several weeks at a time. A study by Topp et al. (2018) supports these anecdotal insights, with the study reporting that Aboriginal and Torres Strait Islander Healthcare Workers experience significant cultural burdens and feel a deep responsibility to assist their communities. These workers often face challenges in balancing cultural and community obligations with the clinical and administrative aspects of their roles. Many feel pressured to be "everything to everyone" and fear being blamed when things go wrong;
- Staff in remote communities are required to 'do everything', including acting as Housing Officers, tenancy practitioners and allocation officers (compared to staff based in Adelaide who focus on a certain function); and
- Similarly, the Aboriginal Engagement, Partnership and Strategy team have been responsible for a wide range of programs at an operational level that they do not necessarily have expertise in (e.g. procurement and contract management). This is impacting their capacity to develop strategic approaches to evidence-based policy development and improvement and improve cultural approaches to drive better operational processes and outcomes.

Governance



Enablers

E5. There has been increasing collaboration and leadership at the Executive level to progress Closing the Gap which is seen by staff as an enabler to driving progress forward;

E6. The Aboriginal Advisory Committee has continued to play an important role in the Trust's governance arrangements by advising the Board and broader organisation on matters related to Closing the Gap, ensuring that Aboriginal and Torres Strait Islander voices remain at the centre of decision-making; and

E7. The embedment of the Aboriginal Interest Statement across the organisation ensures that new initiatives and proposals align with Closing the Gap Priority Reforms, Outcomes, and Targets. By requiring individuals from across the organisation to consider how their proposed initiatives will support Aboriginal outcomes, the Trust is embedding the principles of Closing the Gap within organisational processes. This approach ensures that such considerations are integrated into the organisation's operations rather than being left to the discretion of individual staff members or driven predominantly by personal relationships.



Challenges

C9. The Trust has encountered challenges in implementing the Aboriginal Housing Strategy. This was identified through an internal review, with the findings of this review suggesting the Trust was not on track to implement the Strategy by 2031. In response, the Trust developed and implemented a Strategic Implementation Plan. There is room to further enhance the implementation plan, with the inclusion of additional detail, clear and stated milestones, and KPIs that allow progress to be monitored and reported against;

C10. The Trust has a high volume of actions required of it under various strategic initiatives – including the Aboriginal Housing Strategy, the RAP, the findings of the cultural competency audit, and the State Implementation Plan. There may be an opportunity to enhance progress by consolidating actions that sit across the varying initiatives; and

C11. With an understanding of Closing the Gap at the executive level, there is an opportunity to embed greater accountability within subsequent layers of the organisation, and across portfolio areas.

The Aboriginal Advisory Committee

In 2019, the Trust's Board established the Aboriginal Advisory Committee to advance reconciliation by ensuring Aboriginal perspectives are central to decision-making (SAHT, 2024c). This Aboriginal-led committee advises the Trust's Board and the broader organisation on housing challenges and priorities, facilitates direct interaction with Aboriginal stakeholders, and provides guidance to ensure Aboriginal voices and perspectives are included in policy decisions (SAHT, 2024c; stakeholder consultations). As identified in consultations, some committee members bring lived experience and historical knowledge, having worked in housing previously. Further, the chair of the committee also serves on the Trust Board, creating an avenue for quality oversight and enabling other directors to present papers and proposals to the committee.

Closing the Gap insights

When considering the review findings relating to the Trust's approach to Closing the Gap, the following insights emerge:



Progress made towards Closing the Gap

Across the review period, the Trust has delivered a wide range of housing and associated support services to Aboriginal and Torres Strait Islander people, and delivered several projects and initiatives aligned to the four Priority Reforms. This includes increasing the number of Aboriginal and Torres Strait Islander households, implementing the Aboriginal Housing Strategy and an associated action plan, and delivering 10 separate initiatives aimed at supporting housing outcomes for Aboriginal people.



Operational enablers and challenges impacting progress

Identified enablers of Closing the Gap include increasing support and collaboration at Executive levels, the Aboriginal Advisory Committee, and the delivery of some specialised service delivery models. Identified challenges or barriers to progress relate to Closing the Gap not being sufficiently embedded within all levels of the organisation (i.e. beyond the executive level), challenges in driving initiatives forward in a timely way due to project management approaches, and specialised service models not extending to the full breadth of Aboriginal households.



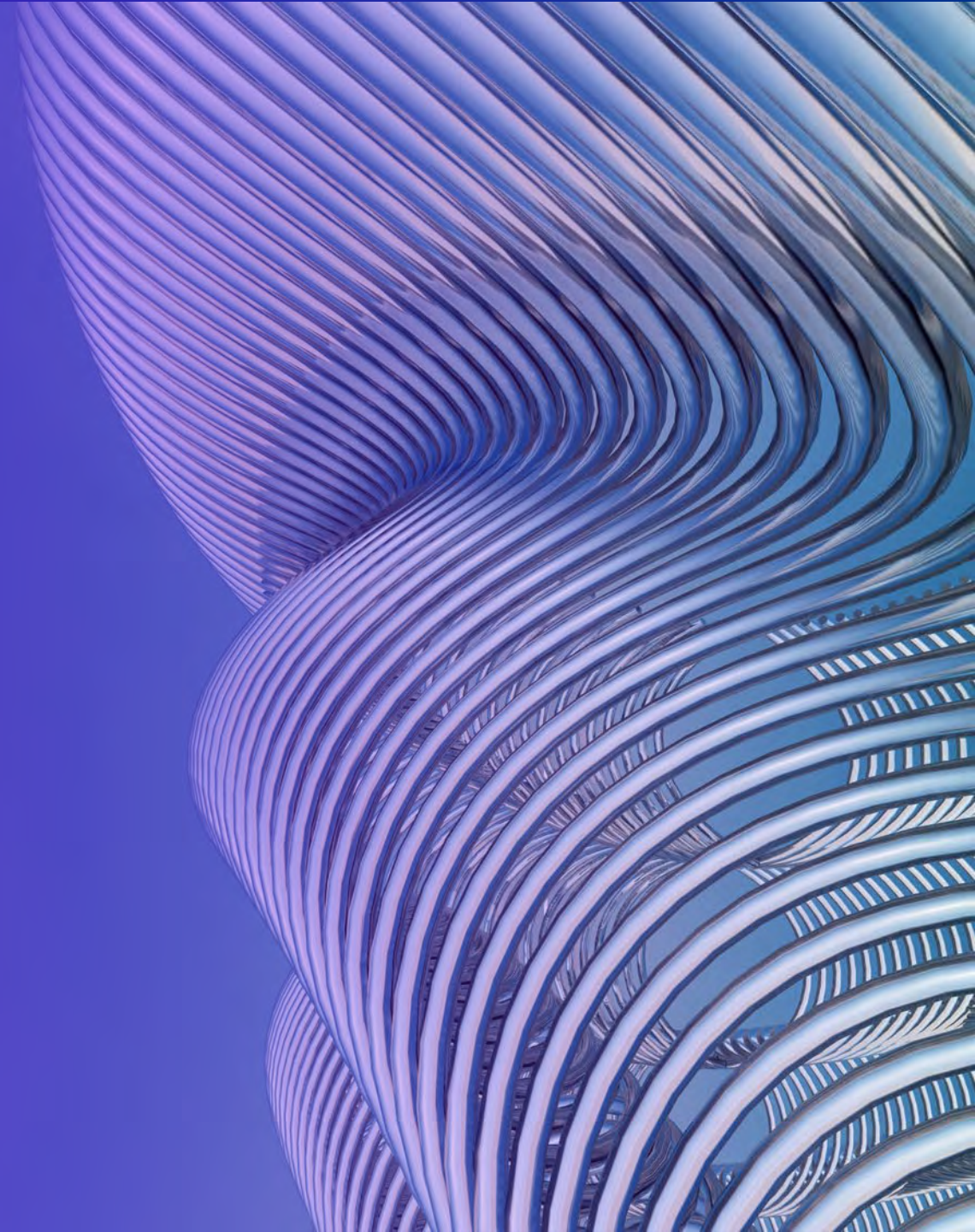
Considerations for driving progress forward

With considerations of the identified enablers and challenges, actions to support progress towards Closing the Gap may relate to refining approaches to project management, consolidating strategic documentation and actions, establishing program reporting mechanisms, working to embed Closing the Gap within all areas of the organisation, and extending specialised service delivery models.

06

Findings and conclusion

This chapter presents a summary of key findings uncovered through the review for consideration, before concluding the report.



Findings and conclusions

This Triennial Review, covering the period FY22 to FY24 has provide insight into the Trust's operations. These insights are summarised in the section that follows.



Operational progress and opportunities

The Trust has made progress in key areas of its operation across the review period, including making commitments to grow housing stock following a period of decline, increasing the number of Aboriginal and Torres Strait Islander people in housing, and seeing growth in the number of people accessing the Private Rental Assistance Program. Such progress has been made despite broader challenges across the Trust's operating environment, such as external challenges relating to rising construction costs and internal pressure associated with a rise in resource intensive households.

This review has identified areas of the Trust's operations that present opportunity for enhancement, including:

- Communication with individuals at the time of registration and while on the Single Housing Register, to reduce time spent by applicants collecting unnecessary documentation and ensuring individuals are informed in regard to how their application is progressing;
- The Single Housing Register, to ensure it stands as true reflection of housing demand;
- The annual home visit, by enhancing referral pathways to external agencies and better leveraging remote digital applications;
- Tenancy management and experience, by considering efficient ways to provide coordinated support to households that require it, further working to address antisocial behavior, and uplifting maintenance service delivery; and
- Asset management and maintenance, by incorporating greater tenant input into design, considering diverse tenant needs, uplifting technology systems to provide an integrated and end-to-end view of the asset base, and taking steps to move towards a more preventative maintenance approach.



Consistent trends in the customer profile

With consideration of the customer profile, key characteristics include:

- Females account for the majority of main tenants;
- There has been a reduction in younger main tenants and an increase in older main tenants;
- Aboriginal and Torres Strait Islander main tenant numbers have increased; and
- The majority of main tenants consistently reported their relationship status as being single.

These characteristics are expected to persist into the near term and provide insight into the type of housing that will be required along with broader service delivery approaches.

Findings and conclusions



Resource intensive households

There are indicators that the Trust's customer profile is becoming more resource intensive to manage. This is evident when considering the increase in annual home visits across the review period and the increase in vulnerable and high-risk households.

This finding reinforces a need for strong partnerships with external service providers, with the Trust playing a central coordination role. With consideration of the leading practice principle of early intervention – a segmented approach may be required, with the Trust providing more intensive intervention to certain households at risk of poor housing outcomes, while providing less intensive intervention to others.



Strong foundational technology capability

From a technology and data perspective, the review has identified core systems and applications that could be enhanced to support the Trust's operations, along with identifying that rich data and information exists that could be further analysed and used in decision making.

In particular, given the recent investment in the current application portfolio - including NEC Connect, OutSystems, Salesforce, PowerBI - as well as infrastructure such as Microsoft Azure, the Trust is well placed to further leverage this ecosystem. There is an opportunity to enhance platform capabilities by activating underutilised modular components, expanding workflow management and automation, and drawing on data that sits within (along with other sources) to generate insights that support operational performance. Initiatives that may help to enhance the Trust's operating model include:

- An initial focus on defining target state data architecture and platform requirements, exploring the feasibility of deploying a modern data platform, and developing a long-term plan to modernise the Trust's technology stack;
- Enhancing the Trust's foundational capabilities, including digitising existing processes such as those relating housing allocations and maintenance of the Single Housing Register;
- Focusing on initiatives that improve the tenant experience, through enhancement of existing platforms and enabling greater self-service across the tenant journey;
- Strengthening systems that underpin asset and portfolio management, with initial consideration of the capabilities that sit within NEC Connect; and
- Exploring and embedding future fit capabilities, which may include trialing innovations such as a tenant assist agent.

Findings and conclusions



Uplift in customer-centric asset management and maintenance

When considering the Trust's approach to asset design, building and maintenance, there has been a commitment to ensuring housing meets the needs of tenants living with a disability, along with meeting the cultural needs of Aboriginal people in remote housing.

In addition, areas for uplift have been identified that would further enhance the role of the tenant in decision making and contribute to positive tenant outcomes – particularly in relation to maintenance. This could include:

- Involving tenants in the development of asset related strategies and policies;
- Providing mechanisms for all tenants to provide real-time feedback on their property and maintenance services, that feeds into routine and strategic decision making; and
- Considering how the Trust's approach to maintenance could be enhanced from a tenant perspective.



Progress and challenge in driving towards Closing the Gap

The Trust has made progress towards Closing the Gap across the review period having, among other activities:

- Increased the number of Aboriginal and Torres Strait Islander people in housing;
- Implemented the Aboriginal Housing Strategy and subsequent Implementation Plan; and
- Delivered ten separate initiatives focused on supporting Aboriginal and Torres Strait Islander housing outcomes, formalising partnerships and building the community-controlled sector.

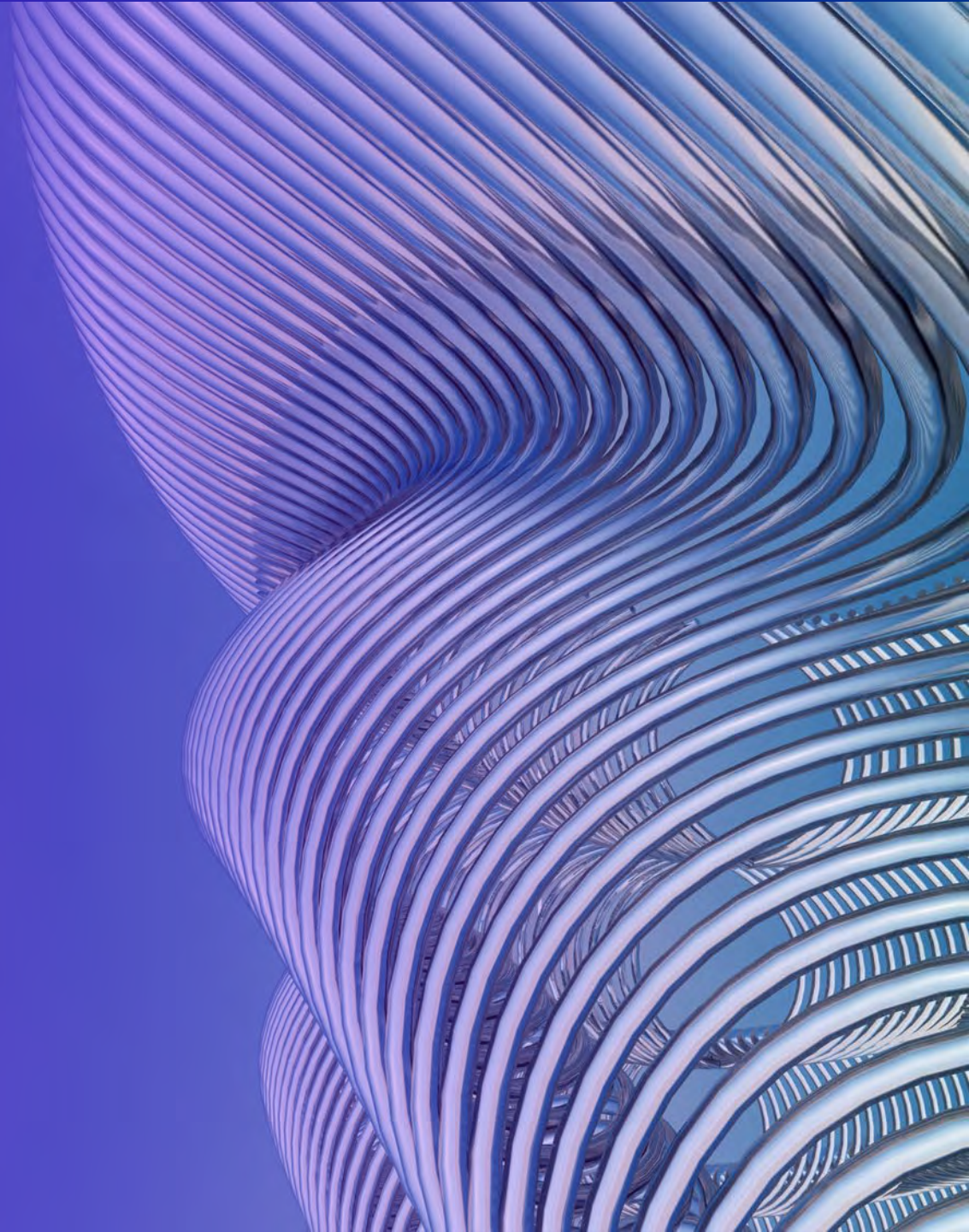
To further drive progress forward in the years to come, there are opportunities for the Trust to focus on short-term project management to plan and drive initiatives forward, a focus on embedding Closing the Gap within all areas of the organisation, and considering the extension of specialised service delivery across all Aboriginal and Torres Strait Islander households.

It is acknowledged that these findings sit alongside an extensive housing reform agenda that will flow through to the Trust and its operations in the years to come. To ensure activities can be effectively progressed the Trust will require strong foundations in areas of both project and change management to ensure timely and effective implementation.

07

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The chapter presents the publicly available information and data sources used throughout this review.



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Appendices

This chapter presents the following:

Appendix A: Triennial Review Reference Group Terms of Reference

Appendix B: Stakeholder Consultations

Appendix C: Leading practice by functional area

Appendix D: Key applications

Appendix E: Closing the Gap requirements 2024-2026

Appendix F: List of figures

Appendix G: List of tables



Appendix A

Triennial Review Reference Group- Terms of reference

Appendix A: Triennial Review Reference Group- Terms of reference

The below and the following page sets out the terms of reference, as endorsed by the Triennial Review Reference Group, that has guided and informed this review.

Purpose and responsibilities

The Triennial Review Reference Group (TRRG) will provide guidance to KPMG, as the Reviewer responsible for undertaking the Triennial Review (Review) of SA Housing Trust.

The TRRG will:

- Provide assurance on the methodology, assumptions and observations of the Review; and
- Review reports and recommendations.

Context

Section 43 of the *South Australian Housing Trust Act (1995) (SAHT Act)* stipulates:

1. The Minister must once in every 3 years cause a report to be prepared on the operations and administration of SAHT.
2. The report must be prepared by a person who is independent of SA Housing Trust.
3. The Minister must, within 12 sitting days after receiving a report under this section, have copies of the report laid before both Houses of Parliament.

Scope of the Review

The Review will include data from 2021-22 to 2023-24.

Previous Reviews have highlighted the changing social housing customer profile, which is increasingly more complex and higher risk, and therefore more likely to need ongoing support, resulting in asset, service and financial implications for SA Housing Trust.

The scope is to review SA Housing Trust's performance over the previous three financial years and will consider the following:

- Has the SA Housing Trust customer profile changed over the last 5 years and what are the future demographic trends?
- What are contemporary operational and administrative service models for public housing operations?
- Are the administrative and operational approaches to design, building, and maintaining housing assets fit for purpose for the existing and changing customer profile?
- Given the current operating environment are the current ICT systems appropriately aligned with the contemporary business needs of the SA Housing Trust and its stakeholders?
- What are the challenges and actions required of the SA Housing Trust to ensure we meet obligations under Closing the Gap, specifically the Priority Reforms and Outcome 9?

Homelessness is out of scope for this Review.



Appendix A: Triennial Review Reference Group- Terms of reference

Membership

The agreed membership of the TRRG is as follows:

Name	Position and Organisation
David Reynolds (Chair)	Chief Executive, SA Housing Trust
Mary Patetsos	SA Housing Trust Board Member
Shane Pritchard	Executive Director, People and Strategy, SA Housing Trust
Nicholas Symons	Chief Financial Officer, SA Housing Trust
Gemma Wallace	Executive Director, Policy, Coordination and Land Titles, Department for Housing and Urban Development
Adam Pamula	Director, Account Management, Department for Treasury and Finance
Ben Wilson	Director, Economic and Environmental Policy, Department for Premier and Cabinet

KPMG will attend the TRRG meetings to provide progress updates.

TRRG Administration

Governance: The SA Housing Trust Board will be responsible for endorsing the proposed recommendations and actions from the Review. The Audit Finance and Risk Committee will provide oversight on behalf of the Board.

Meeting schedule: The TRRG will meet monthly from January 2025.

Meeting minutes, agendas and support: Secretariat functions will be provided by SA Housing Trust.

Confidentiality: TRRG members will be required to sign a Confidentiality Agreement.

Media and public comment: All media enquiries will be directed to the TRRG Chair.



Appendix A: Triennial Review Reference Group- Terms of reference

The below table lists the five key review questions and sub-review questions that this review has responded to.

Table 11: Key review questions and sub-review questions

Key review questions	Sub-review questions
<p>Has the South Australian Housing Trust customer profile changed over the last 5 years and what are the future demographic trends?</p>	<ul style="list-style-type: none"> • How has the customer profile changed over the last 5 years? • How is the customer profile expected to shift to 2030? • What are the factors driving the demand for public housing? • With consideration of current and future state customer profile characteristics, what are the complexities associated with the customer profile? • With consideration of customer complexities, what housing assets and services are required to effectively support customers to achieve positive housing outcomes?
<p>What are contemporary operational and administrative service models for public housing operations?</p>	<ul style="list-style-type: none"> • How does a leading practice public housing operation ensure that their service delivery model remains accessible, equitable, and responsive to changing needs of their customer base? • How do high-performing public housing organisations streamline workflows to improve practices for more effective outcomes in asset management, customer service, and performance? • How does the operating model leverage technology and data and analytics to adapt to evolving customer preferences and expectations? What innovative practices or technologies (e.g., AI, automation) are being explored to improve service delivery and customer experience? • How does a leading practice public housing operation leverage data to drive continuous improvement, respond to suboptimal outcomes, and identify emerging trends in customer demographics and needs? • How do leading public housing organisations foster a culture of adaptability among employees to effectively respond to operational changes driven by evolving customer needs? • How does effective governance in leading public housing organisations facilitate cross-functional decision-making and align operations with the broader organisational goals and strategic objectives? • How does a leading practice housing organisation effectively respond to and implement change and reform?
<p>Are the administrative and operational approaches to design, building and maintaining housing assets fit for purpose for the existing and changing customer profile?</p>	<ul style="list-style-type: none"> • How do the Trust's current asset management approaches support the needs of the changing customer profile, with consideration of the Trust's key operational layers (i.e., process, people, service delivery model, technology, performance insights and data, and governance)? • How does the current approach to asset management align to leading practice and where are the gaps? • Are the Trust approaches to housing design inclusive of and informed by client preference and/or lived experience?
<p>Given the current operating environment are the current ICT systems appropriately aligned with the contemporary business needs of the South Australian Housing Trust and its stakeholders?</p>	<ul style="list-style-type: none"> • What are the current technology capabilities of the Trust? • What are the gaps in the technology capabilities to appropriate service the customer profile and achieve leading practice? • Do current ICT systems enable the Trust's operating model? (in terms of its current model and likely future directions)
<p>What are the challenges and actions required of the South Australian Housing Trust to ensure obligations under Closing the Gap are met, specifically the Priority Reforms and Outcome 9?</p>	<ul style="list-style-type: none"> • What policies and programs are in place within the Trust to drive progress against Closing the Gap? • How appropriate, effective and efficient are these programs? • What are the key challenges and enablers to improving progress against Closing the Gap? • What practices and governance arrangements are present and what are the gaps?



Appendix B

Stakeholder consultation list

Stakeholder consultation list

Across the review period, consultations were held with a total of 41 individual stakeholders internal to the Trust, spanning six different groups within the organisation. While most consultations took place as small group discussions, a limited number of one-on-one interviews were conducted. The table below provides an exhaustive list of stakeholders consulted as part of the review.

Group	Stakeholders	Group	Stakeholders
Customer and Services	<ul style="list-style-type: none"> Fiona Curnow, Executive Director Customers and Services Suraya Naidoo, Director Customer Operations Shannon Paulson, Regional Manager Dominic Jacob, Director Customer Specialisation Colin Nielson, Senior Manager Specialist Aboriginal Programs David Holmes, Senior Manager Interagency Customer Response Suela Caporale, Manager Contact Centre 	Finance and Partnerships	<ul style="list-style-type: none"> Nicholas Symons, Chief Finance Officer + Exec Director Finance and Partnerships Sally Kingsborough, Director, Partnerships and Market Solutions Anna-Kate Chervatin, Director, Strategic Policy and Reform Kym Evans, Manager, Corporate Financial Management Simone Ong, Manager, Financial Accounting Nick Kavvathas, Manager, Taxation and Capital Services Erin Rice, Managing Solicitor
Property Services	<ul style="list-style-type: none"> Mark Hayward, Executive Director Property Services Joe Noone, Director Capital Programs Tom Currie, Director Major Projects and Housing Initiatives Craig Patterson, Director Maintenance and Remote Housing Peter Fernee, Manager Maintenance Contracts Marie Blight, Senior Contracts Manager Mario Vitagliano, Senior Manager, Asset Services Daniel Harries, Asset Management Specialist Shari Fielke, Asset Strategist Clayton Reeves, Remote and Aboriginal Housing Property Services 	People and Strategy	<ul style="list-style-type: none"> Shane Pritchard, Executive Director People and Strategy Tanya Albanese, Director, People Culture and Resilience Natalie Gibson, Senior Manager Communications and Engagement Kellie Lambert, Senior Manager Strategy and Analysis Jason Thomas, Director Digital and Business Services and CIO Susan Rose, Manager Health Safety and Wellbeing Elisse Marcola, Manager Organisational Development Owen Mullner, Strategic Program Manager
Aboriginal Engagement, Partnerships and Strategy	<ul style="list-style-type: none"> Cheryl Axleby-Keefe, Head of Aboriginal Housing Anthony Minniecon, Manager Aboriginal Engagement, Partnerships and Strategy Sara Booker, Principal Project Officer Charlene Crothers, Senior Project Manager Trischia Ritchie, Principal Project Officer Joshua Stewart, Principal Project Officer 	Aboriginal Advisory Committee	<ul style="list-style-type: none"> Glenise Coulthard, Chair of AAC and Trust Board member Klynton Wanganeen David White



Appendix C

Leading practice by functional area

Eligibility



Eligibility is the first step in the public housing journey and is the point at which a person's eligibility for a particular housing product is established. This product could be public housing, community housing or an alternative product – such as private rental assistance or a portable bond. Across Australia, the eligibility criteria for public housing is relatively consistent centred around a person's residency and household income (Aminpour et al. 2024). Leading practice in eligibility is built on clear, standardised, and equitable criteria, supported by efficient digital systems, accessible service delivery, transparent decision-making, and continuous data-driven refinement to ensure fairness, responsiveness, and ease of navigation for all customers. The following outlines best-practice approaches to delivering an effective eligibility function.

Service delivery

From a service delivery model perspective, determining eligibility for various housing products is centrally determined and underpinned by policies that align with organisational direction, and drive consistency and transparency by acting as a standardised framework for assessment.

A single digital front door enables self-assessment of eligibility, contains all relevant information, and eliminates the need for individuals to navigate multiple webpages or portals. Clear wayfinding supports people to navigate the eligibility process and to identify the housing product most suited to them.

In addition to the single digital front door, staff are based within local offices to enhance accessibility and allows the organisation to have a deep understanding of local issues. Telephone assistance is also available.

Once a person has undertaken self-assessment, information is provided back in real-time on their eligibility for certain products. This initial information does not preclude a person from being able to move through to registration, and information on the broader suite of products is still provided, allowing individuals to pursue a product that they feel best meets their needs, while also having a realistic expectation of the potential outcome.

Process

From a process perspective, eligibility is:

- Clear and standardised, underpinned by centrally-set policies and procedures that ensure equitable, consistent, and transparent decision-making across housing products;
- Efficient and user-friendly, allowing individuals to self-assess their eligibility online and receive real-time information without needing to interact with multiple systems or staff unnecessarily;

- Guided and supportive, with intuitive wayfinding and prompts that help users understand their options and navigate toward the most suitable housing product for their circumstances;
- Inclusive and flexible, enabling individuals to continue through to registration even if their eligibility for a specific product is uncertain, promoting access; and
- Locally responsive, with in-person and phone-based supports available to assist people with complex needs, digital barriers, or unclear circumstances.

Technology and systems

The eligibility function is supported by:

- A single digital front door, acting as a central entry point where users can access information, conduct self-assessments, and receive real-time feedback on product eligibility;
- Decision logic embedded within the digital front door to guide people through eligibility criteria and provide tailored housing product information based on their inputs;
- Integrated content and design, ensuring all relevant policies, FAQs, and support tools are housed in one place, eliminating confusion caused by siloed webpages or documentation;
- Real-time system feedback, allowing immediate confirmation of self-assessment results and reducing delays in progressing through to registration; and
- Back-end system interoperability, enabling sharing of information between eligibility systems and internal organisational systems to enable strategic analysis of collected data.

Eligibility

Data and insights

The eligibility process generates and uses data on:

- User demographics and service entry trends, such as age, income level, household type, and location, to understand who is engaging and where demand is emerging;
- Pathways through the system, tracking how individuals move from eligibility to registration and eventual allocation, identifying drop-off points or areas for improvement;
- Demand for different housing products, allowing organisations to align eligibility settings and program planning with current and future demand;
- Digital engagement and support needs, helping to identify individuals who may require assisted support, translation services, or offline options; and
- Policy effectiveness, using aggregate data to review whether eligibility settings are fair, accessible, and appropriately targeted.

People

Staff supporting the eligibility function demonstrate:

- Strong knowledge of housing policy and products, enabling them to clearly explain the range of available options and pathways;
- Clear and compassionate communication, particularly when explaining complex or sensitive eligibility decisions, ensuring people feel respected and informed;
- Customer service and digital literacy, to support people navigating the digital system in person or over the phone, particularly those with barriers to access;
- Local area knowledge, allowing staff to contextualise eligibility discussions with an understanding of local housing market conditions, service availability, and cultural context; and
- Commitment to inclusion and accessibility, ensuring eligibility information and support is available to everyone, regardless of language, ability, or digital proficiency.

Governance

Leading practice governance for eligibility includes:

- Centralised policy development and maintenance, ensuring eligibility criteria are consistent, fair, and aligned with broader organisational objectives;
- Regular policy review and audit, to monitor the impact of eligibility settings and ensure they remain relevant, inclusive, and non-discriminatory;
- Clear decision-making protocols, including escalation pathways for complex or borderline cases and internal review mechanisms;
- Monitoring of equity and access, using data to assess whether eligibility processes are equitable across diverse groups, including First Nations peoples, people with disability, and CALD communities; and
- Feedback and improvement loops, with mechanisms in place to gather user and staff feedback on the eligibility experience and make iterative improvements to the system and process.

Application management



Application management is the second step in the public housing journey and is the point at which an eligible person formally registers their interest, or applies, for public housing (or an alternative housing product). Across the review period within South Australia, the percentage of households on the waitlist allocated housing decreased from 13.0% in FY22 to 9.0% in FY24, evidencing that a large portion of households on the housing register are awaiting allocation, creating a need for application management processes and systems that are proactive, efficient, and transparent. Leading practice in application management is seamlessly integrated with the eligibility process and supports streamlined and digitally enabled applications that are accessible and inclusive. The following outlines best-practice approaches to delivering an effective application management function.

Service delivery

Once a person has determined that they are eligible for public housing they move through to formal registration before reaching the housing register. More specifically, application management includes:

- **Completion of a registration form.** Completion of a registration form is undertaken within an individual digital profile, with profile set-up accessed via the same single digital front door supporting eligibility. In addition, in-person registration options are also available. The registration form and its requirements are clear and simple to navigate. For those individuals undertaking digital registration, built in prompts and clear wayfinding support successful completion of the form, and allows for supporting documentation to be attached. The registration form collects detailed information on each individual, allowing the organisation to have an in-depth understanding of their housing requirements;
- **Categorisation.** Based on the information collected via the registration form, individuals are then categorised (or prioritised). Within South Australia, individuals are categorised based on their level of housing need and urgency. This approach is considered to be 'the most just approach' within a strained housing system (Levin et al. 2023). The process of categorisation is digitally enabled, with back-end systems having an ability to undertake initial categorisation using the information collected via the registration form. Where a person has a low level of housing need categorisation is automatically assigned. However, for individuals assessed as having an urgent housing need, staff from within the housing organisation review the registration form, assess the assigned category, and proceed with scheduling a housing appointment. Although all registrants would benefit from a housing appointment, given the volume of registrants, focusing on those with more urgent need is required;
- **Housing appointment.** Individuals with an urgent housing need engage in a face-to-face housing appointment. At this appointment, a personalised housing plan is developed (Aminpour et al. 2024). Information captured in the registration form is reviewed by staff to avoid unnecessary duplicative

questioning. Using information collected via registration, the housing appointment allows the housing organisation to gain a deeper understanding of individuals housing and support requirements, with this information then being documented within the plan.

Individuals assessed as having a low housing need are categorised into a 'non-urgent' category and are not automatically offered a face-to-face housing appointment. These individuals are instead presented with alternative housing options to better suit their circumstances. These individuals are also able to request a housing appointment if they feel their categorisation is misaligned to the urgency of their housing need.

- **Placement on the housing register.** All registrants, regardless of categorisation, are placed on the housing register. The register is an integrated jurisdictional register, encompassing all public and social housing options in recognition that many people apply for multiple types of housing;
- **Self-service.** While on the register, a person has an ability to track and monitor the status of their registration via their digital profile, along with making any necessary updates if their circumstances change. A person's position on the housing register is clearly communicated through their digital profile. Profile integration with other government platforms may be enabled, to allow for some information to be updated automatically and enable easier referrals to external agencies;
- **Proactive support provided to individuals who require it alongside formal partners.** For individuals with an urgent housing need, the housing organisation works to coordinate linkage in with other support agencies through formal partnership models. This may include working alongside health, mental health, disability, and/or family service providers. These partnerships improve outcomes for registrants by coordinating casework across sectors and delivering more holistic, person-centred support (Valentine et al. 2024). In cases where urgent intervention is necessary - such as family violence situations - authorised case workers can liaise directly with the housing organisation to expedite housing options. This approach shifts the focus away from an individual 'sitting on the register' to instead being proactively managed while they await a property allocation (Aminpour et al. 2024).

Application management

Service delivery (cont.)

- **Annual re-review.** An annual re-review is undertaken of all individuals on the housing register. For individuals with an urgent housing need, this re-review may take place in person, however for those with a less urgent need, this may take place via phone or email. In instances where a person's needs have changed, staff update housing plans accordingly, and make any necessary referrals to external supports, with an objective of preventing individuals housing and support needs from deteriorating. The housing organisation has documented processes for actioning any changes within internal systems. In instances where a person's situation has changed in a way that means their housing need has increased/decreased, or they are no longer suitable for a certain housing product, this is reflected on the housing register. In instances where a person is no longer considered eligible for a social housing product, they are removed from the register to ensure the register is a true reflection of housing need.

Process

From a process perspective, application management is:

- Seamlessly integrated, with the same single digital front door used for eligibility, ensuring a consistent and simple user journey from eligibility to registration;
- Accessible and inclusive, offering both digital and in-person pathways to register, ensuring no one is excluded due to digital literacy, language, or other barriers;
- Guided and supportive, with built-in prompts, help functions, and clear wayfinding that support users to complete the registration form accurately and confidently;
- Tiered and needs-based, with digital systems conducting initial categorisation, followed by staff validation and deeper review for individuals with complex or urgent needs;
- Person-centred, incorporating a housing plan appointment for registrants with urgent needs for deeper engagement, goal setting, and holistic assessment, ensuring individuals with urgent needs are supported while waiting;
- Ongoing and dynamic, with regular updates (e.g., through annual re-reviews) and mechanisms for individuals to self-manage and update their profiles as circumstances change; and

- Proactive and coordinated facilitation of cross-sector partnerships supports registrants with complex needs, rather than leaving people passively 'on the waitlist'.

Technology and system

Application management is supported by:

- A single digital front door, enabling a smooth transition from eligibility to registration and centralising user engagement;
- Digital housing profile portals, enabling users to register, track application status, update their details, and view their housing plan;
- Digital registration forms, with dynamic fields, document upload capabilities, and embedded guidance to simplify completion and reduce administrative burden;
- Automated triage systems, capable of flagging urgent need and conducting initial categorisation based on data submitted through the registration form;
- Integrated system architecture, supporting real-time information sharing between the registration system and housing register; and
- System alerts and workflows, prompting annual reviews, referrals, or reassessments as needed.

Application management

Data and insights

Data captured and leveraged during application management includes:

- Detailed household and personal information, including income, living circumstances, and support needs;
- Categorisation and housing priority data, used to inform equitable allocation;
- Housing plan content, offering insight into broader tenant goals and barriers such as housing, financial, health and wellbeing, and social and community participation outcomes (Aminpour et al. 2024) which can inform service coordination and future planning;
- Engagement patterns, such as application activity, housing plan updates, and interaction with digital systems, helping to identify disengagement or unmet needs;
- Annual review insights, which capture how individual housing needs change over time and support strategic asset planning and housing product design; and
- Cross-sector data, gathered through integrated systems or partnerships (e.g. with health, disability, or child protection), to support holistic service planning.

People

The workforce supporting application management demonstrates:

- Deep knowledge of housing systems and eligibility pathways, allowing them to guide individuals through registration with accuracy and care;
- Strong interpersonal and trauma-informed skills, particularly in conducting housing plan appointments, where trust-building and sensitivity are essential;
- Digital confidence, able to assist users in navigating the online registration system or resolving technical issues;
- Collaboration and coordination skills, essential for working across teams and with external agencies

and formal partners to support complex cases;

- Cultural safety and responsiveness, understanding and respecting diverse needs, including language barriers, cultural housing preferences, and lived experiences of trauma or displacement; and
- Commitment to person-centred practice, treating every interaction as an opportunity to understand the whole person, not just their housing need.

Governance

Governance arrangements for application management include:

- Centrally defined registration and prioritisation policies, ensuring transparency, consistency, and fairness across all applicants;
- Documented assessment and review protocols, guiding staff on how to validate, categorise, and update applications and housing plans;
- Performance monitoring and reporting frameworks, tracking system efficiency (e.g. time to register, % of completed applications) and outcomes (e.g. housing allocations by category);
- Data quality management, ensuring the integrity of information entered through registration and updated through annual reviews; and
- Partnership governance structures, supporting shared protocols and coordination across agencies providing wraparound support to registrants with complex needs.

Allocations and agreements



Allocations and agreements represent the third step in the public housing journey, encompassing when an individual is matched with a suitable property and enters into a formal tenancy agreement with the housing organisation. This step marks the transition of an individual from being on the housing register to becoming a public housing tenant. Given the complexities of balancing customer needs, organisational objectives, and limited housing stock, effective allocation and agreement processes are fundamental to achieving positive housing outcomes (Burke & Hulse, 2003). Leading practice in allocations and agreements supports efficient use of housing stock while delivering equitable outcomes; and tenants are offered clear and fair agreements that balance meeting the objectives of the housing organisation and sustaining their tenancy. The following outlines best-practice approaches to delivering an effective allocations and agreements function.

Service delivery

Leading practice approaches to housing allocation are underpinned by a clear policy framework that balances a range of key objectives for individuals and communities, such as:

- Fairness through prioritising need;
- The safety and wellbeing of the tenant;
- Considerations of the community or neighbourhood where the property is located; and
- Incorporating tenant choice where feasible.

This framework moves housing allocations beyond being a first come, first served approach and, in practice, sees allocation determined by considering need and suitability. As such, referring to a housing register as a 'waitlist' may be misleading (Aminpour et al., 2024). In addition to balancing individual and community objectives, allocation approaches are aligned with strategic organisational objectives. This alignment helps to ensure efficient use of stock while delivering equitable outcomes (Levin et al., 2022).

In the context of tenancy agreements, the service delivery approach focuses on establishing clear, fair, and understandable tenancy terms. This outlines mutual rights and responsibilities, fosters positive tenant relationships, and includes provisions for future flexibility, such as transfers if needs change significantly (Alves et al., 2021).

The allocations and agreement stage in the public housing journey commences when a suitable property becomes available and includes:

- **Initial shortlisting:** This involves identifying an available property (in advance of it becoming vacant) and generating a shortlist of suitable applicants. This process is enabled by an integrated housing register and property data that generates an initial shortlist that organisational staff can use as a starting

point for subsequent matching;

- **Providing choice to individuals on the housing register:** Shortlisted individuals are given an opportunity to view an offered property and are aware of the guidelines and timeframes for acceptance or rejection, including processes for handling reasonable grounds for refusal (Levin et al., 2022). Alternatively, a Choice-Based Lettings (CBL) approach may be employed which sees available properties advertised to an eligible short-list who then express interest in preferred options (Levin et al., 2022). This method gives customers, especially those seeking property transfer, greater agency and choice in their housing outcomes compared to direct allocation; and
- **Tenancy agreements that balance tenant and organisational needs and establish a basis for proactive tenancy management:** Once a match is confirmed, the tenancy agreement establishes a framework for fair and successful tenancies, using simple, straightforward language to ensure tenants understand their rights and responsibilities. At the point of signing, tenants have a clear understanding of their obligations, including behavioral expectations, accountability for visitors, paying rent, and property upkeep, and what constitutes a breach of the agreement. Supporting agencies may be involved at sign-up to assist tenants in comprehending these terms (Alves et al., 2021).

Allocations and agreements

Process

The allocations and agreements process is:

- Needs-based and strategic, ensuring properties are matched to applicants based on assessed need, suitability, and alignment with both individual and community considerations;
- Policy-guided, with a transparent framework balancing fairness, efficiency, choice, and tenant and neighbourhood safety;
- Enabled by shortlisting tools, which integrate applicant and property data to generate a refined pool of potential matches;
- Choice-based, with opportunities for applicants to view properties before accepting and alternatives such as CBL;
- Grounded in clear agreements, with tenancy contracts that use accessible language to outline mutual rights and responsibilities; and
- Future-oriented, with provisions built into agreements that allow for flexibility (e.g. transfers) and proactive management through scheduled tenancy reviews.

Technology and systems

Technology and systems supporting allocations and agreements include:

- Integrated data platforms, linking the housing register with property data to generate automated shortlists for staff to review and match;
- CBL platforms, to advertise properties and allow eligible tenants to express interest in available properties;
- Digital tenancy agreement systems, which streamline agreement generation, enable digital signing, and incorporate guidance or support materials for tenants;
- Support tools at sign-up, such as screen readers, multilingual options, or explainer videos ensure

tenants understand tenancy terms and their responsibilities —supporting the housing organisation in fostering a successful and sustainable tenancy from the start; and

- Scheduling and workflow tools, to manage and monitor tenancy reviews, flexible transfer options, and early warning flags for potential tenancy issues.

Data and insights

Allocations and agreements generate and rely on:

- Individual and property data, including applicant needs and preferences and property characteristics, to support tailored matching and fair allocations;
- Offer acceptance and refusal patterns, which can be analysed to improve stock suitability, refine matching algorithms, and assess the impact of choice models;
- Tenancy agreement data, tracking key clauses, breaches, and successful sustainment, providing insight into agreement effectiveness and areas needing tenant education;
- Tenancy management outcomes, including data on transfers, tenancy duration, complaints, and successful interventions, to inform continuous improvement; and
- Customer feedback, particularly around choice, communication, and understanding of agreements, to assess tenant experience and optimise engagement.

Allocations and agreements

People

Staff involved in allocations and agreements require:

- Strong decision-making and analytical skills, able to assess shortlists and determine best-fit allocations balancing multiple objectives;
- Empathy and cultural competency, especially when supporting individuals in high-stress situations or managing expectations around limited choice;
- Clear, compassionate communication, to explain tenancy offers, agreement clauses, and expectations in a respectful, trauma-informed manner;
- Negotiation and conflict resolution skills, useful when supporting tenants through disputes or addressing rejection of offers;
- Understanding of legal and policy frameworks, particularly tenancy law, housing allocation policy, and breach procedures; and
- Capacity to coordinate with support agencies, ensuring tenants understand and are supported in upholding agreement terms, particularly when complex needs are involved.

Governance

Governance arrangements for allocations and agreements include:

- Clear and transparent allocation policies, ensuring consistency and equity across allocation decisions and protecting the credibility of the process;
- Defined escalation and appeal mechanisms, allowing applicants to challenge or seek clarification on allocation decisions;
- Choice management protocols, particularly in settings using CBL or where refusals are common, including clear rules on offer limits and valid refusal grounds;
- Agreement compliance monitoring, with structured tenancy reviews and mechanisms to escalate issues early and fairly;

- Cross-functional governance structures, aligning allocations, support services, and asset teams to ensure properties are effectively utilised and tenants are supported to succeed; and
- Performance metrics, including vacancy turnaround times, refusal rates, tenancy sustainment rates, and tenant satisfaction with the matching and agreement process.

Financial assistance



Financial assistance plays an important role in supporting the full spectrum of the customer base, including those not eligible for public housing (Levin et al. 2022). From this point onward, the functional areas discussed are not sequential steps - instead, they form part of routine services provided by a housing organisation to its customers. The financial assistance function offers financial products, such as private rental support, to help low- to moderate-income households secure and maintain stable housing. Leading practice in financial assistance is timely, proactive and meets the diverse needs of the customer base to ensure inclusive support depending on financial need. The following outlines best-practice approaches to delivering an effective financial assistance function.

Service delivery

A leading practice public housing organisation offers tiered financial assistance. This helps to drive housing stability and affordability across a broad customer base, extending beyond those in public housing.

By taking a proactive and early intervention approach to the provision of assistance, public housing organisations are able to provide financial assistance at an early stage, helping to stabilise a person's living situation and giving them time to engage with support services before reaching crisis point. This may include identifying a person in need of private rental assistance via the registration process or referring a public housing tenant if they start experiencing rental stress.

Financial assistance offered by public housing organisations include:

- Subsidised rent for public housing tenants, determined by a centralised rent policy. For public housing tenants, rent is typically set at 25 to 30 percent of household income, with consideration given to household composition (AHURI, 2023). Rent contributions are reviewed regularly to ensure they align with a tenant's current financial situation;
- Tailored payment arrangements (See [Page 106](#) for further information);
- Financial counselling to assist with budgeting, managing rent arrears, and building financial resilience – this extends across both public housing tenants, individuals on the housing register, and the community more broadly;
- Private rental assistance to support individuals sustain tenancies in the private market, available to individuals on the housing register and the community more broadly;
- Portable bond schemes that allows tenants to transfer bonds between rental properties; and

- Rental brokerage, navigation and support services, to support vulnerable tenants accessing a rental property. This may include the housing organisation offering incentives to landlords to provide housing to more vulnerable populations through incentive payments to mitigate perceived risk associated with vulnerable cohorts. (as well as support for vulnerable tenants) by assisting with application, landlord engagement and short-term financial support.

Process

Financial assistance processes are:

- Tiered and inclusive, offering different levels of support depending on a person's housing situation and financial need. This ensures assistance extends beyond current public housing tenants to include those on the housing register and members of the broader community at risk of housing insecurity;
- Proactive and preventative, with early identification of individuals experiencing - or at risk of - rental stress. This may occur at multiple service touchpoints, including during registration for housing, tenancy management reviews, or through data triggers (e.g., rent arrears or income changes), enabling staff to intervene before a person reaches crisis point;
- Customer-centred and responsive, tailoring supports to individual circumstances and ensuring people are offered the right level and type of assistance. This may include subsidised rent for public housing tenants, tailored payment plans, financial counselling, or private rental assistance, depending on their situation;
- Integrated and supportive, embedding financial assistance within a broader wraparound service approach. Individuals receiving financial help are also supported to engage with other services - such as financial counselling, brokerage, or housing navigation;

Financial assistance

Process (cont.)

- Equitable and transparent, with clearly communicated eligibility criteria, simple and fair application processes, and access to review mechanisms. All individuals are treated with respect and dignity, and decisions are made consistently and in line with established policies;
- Efficient and data-informed, using digital systems to streamline eligibility checks, automate routine assessments (e.g., rent contributions), and flag when reviews or reassessments are needed. This ensures timely support and reduces administrative burden on both staff and customers; and
- Adaptive and regularly reviewed, with processes in place to evaluate effectiveness, ensure rent contributions reflect current income and household composition, and adjust the type or level of support as individual circumstances change.

Technology and systems

The financial assistance function is supported by:

- Integrated customer relationship and case management systems, allowing staff to view a comprehensive profile of each individual, including tenancy history, financial history, payment history and previous assistance provided;
- Partially automated and proactive eligibility and review tools, enabling the system to flag individuals who may be eligible for assistance (e.g. through income drops or arrears patterns) and prompt scheduled rent reviews in line with policy;
- Digital application and referral pathways, allowing individuals to apply for assistance online or be referred through a streamlined internal workflow (e.g. from tenancy or registration teams), with real-time case status updates;
- System interoperability with external services and agencies, including Centrelink and other government systems, to streamline data verification and income assessment; and
- Secure digital payment platforms, to facilitate efficient and transparent disbursement of financial assistance such as brokerage payments, private rental assistance, or bond payments.

Performance insights and data

Data collected through the financial assistance function includes:

- Household financial profile data, including income levels, arrears history, and rent-to-income ratio, enabling assessment of financial stress and tailored assistance;
- Type and frequency of assistance provided, such as rent subsidies, bond loans, or financial counselling, allowing for evaluation of program reach and effectiveness;
- Tenure and housing stability indicators, including tenancy duration and sustainability of private rental arrangements following assistance, helping to assess long-term outcomes;
- Referral and support engagement data, capturing whether individuals are linked to broader support services, including financial counselling or mental health services; and
- Demographic data, including cultural background, Aboriginal and Torres Strait Islander status, and disability-related needs, supporting equitable service design and delivery.

This data is stored in a centralised data warehouse and is used to monitor demand, evaluate program impact, and inform strategic planning and service design, including resource allocation and early intervention strategies.

Financial assistance

People

Leading practice delivery of financial assistance is supported by individuals with:

- Strong financial literacy and advisory capabilities, enabling staff to accurately assess financial need, discuss affordability, and explain the implications of different assistance types (e.g. rent subsidies, payment plans, or bond loans) in plain language;
 - Empathy and trauma-informed practice, recognising that financial stress is often tied to broader issues such as domestic and family violence, mental health challenges and / or homelessness. Staff respond with sensitivity, avoid re-traumatisation, and prioritise building trust and safety in conversations;
 - Cultural competency and inclusive practice, ensuring financial assistance is provided in a way that respects cultural values, language needs, and community contexts. Staff demonstrate cultural humility and adapt support to meet the unique needs of First Nations peoples and those from CALD backgrounds;
 - Collaborative and service-oriented mindset, working closely with colleagues across housing, tenancy, and support roles to ensure holistic, coordinated service delivery. Staff are skilled in making appropriate referrals and working as part of multidisciplinary teams; and
 - Strong ethical foundations, acting with integrity, fairness, and discretion in the assessment and distribution of financial assistance, and maintaining the confidentiality and dignity of all individuals seeking help.
- Delegated decision-making with appropriate checks and balances, empowering frontline staff to respond quickly within a defined framework while escalating complex or higher-value cases for review or approval;
 - Data-driven monitoring and evaluation, using real-time data to track assistance provision, identify trends, and inform continuous improvement. Governance frameworks support adaptive learning and innovation; and
 - Cross-sector coordination, with governance structures enabling collaboration with other agencies and services (e.g. homelessness services, financial counselling providers, and private rental market actors), ensuring financial assistance is part of an integrated response to housing instability.

Governance

Leading practice governance for financial assistance includes:

- Clear and consistent policy frameworks, underpinning all types of financial assistance, including eligibility, assessment criteria, and review processes. These are regularly reviewed to ensure relevance and equity;
- Robust oversight and accountability mechanisms, ensuring all financial assistance decisions are documented, transparent, and subject to internal quality assurance and external audit where appropriate;



Payments



The payment function enables collection of rent and other charges and includes methods used to collect payment. Leading practice in the payments function supports vulnerable populations by being adaptable, forward-thinking, and powered by advanced technology to ensure efficient and accessible service delivery. The following outlines best-practice approaches to delivering an effective payments function.

Service delivery

The payment function of leading practice public housing organisations are efficient, transparent, and responsive - ensuring tenants are supported to meet their financial obligations while fostering long-term housing stability and trust in the housing system.

At its core, the service delivery model enables tenants to stay on top of their rent and other housing-related payments, reduce financial stress, and access early intervention support when needed. Leading practice balances a centralised and streamlined payment infrastructure with localised, person-centred support for tenants at risk of arrears or facing financial hardship.

Key features of a leading practice payments function include:

- **Having multiple payment options and inclusive access.** Tenants are provided with a range of payment options that accommodate different preferences, digital literacy levels, and access needs. This includes digital self-service platforms, direct debit and automated payments, in-person payment options and telephone support;
- **Personalised and flexible payment arrangements.** For tenants experiencing financial pressure or short-term hardship, flexible and compassionate payment arrangements are available. This includes instalment plans, temporary payment pauses or reduced payments, and clear communication and co-designed repayment strategies;
- **Proactive.** To identify early signs of financial difficulty. This is supported by automated payment monitoring systems, risk segmentation, referral pathways to internal or external supports, and localised support officers; and
- **Financial wellbeing and tenant empowerment.** The payment function aims to enhance financial resilience and wellbeing by delivering financial literacy programs, often in collaboration with community partners. It also prioritises providing consistent and transparent communication. Instead of using punitive measures, the approach frames arrears as a shared problem that can be resolved through engagement and support.

Process

Payment processes are:

- Standardised ensuring consistency across the organisation, while enabling flexibility for tenants through streamlined procedures for setting up or modifying payment arrangements;
- Accompanied by clear escalation pathways for missed payments that ensure early intervention. This includes automatic triggers for support referrals or engagement from local tenancy teams;
- Include integrated case management processes, allowing Housing Officers and payment support teams to collaborate when financial difficulty is linked to broader vulnerability (e.g., family violence, mental health, or income loss);
- Co-designed with tenants to ensure hardship policies are trauma-informed and respectful, guiding staff in offering repayment plans and engaging tenants constructively; and
- Include clear referral pathways to financial counsellors and support services, embedded into operational procedures and tailored to local service availability.

Payments

Technology and systems

Payments are supported by:

- A centralised digital payment platform that integrates rent account management with the broader tenancy management system, enabling tenants to make, view, and track payments in real-time;
- Automated alerts and prompts (e.g. SMS, email) for missed payments or upcoming due dates, helping tenants stay on track;
- User-friendly portals and apps, including multilingual support and accessible design features to cater to a wide range of users;
- Integration with income systems (e.g., Centrelink deductions), enabling automatic and reliable rent contributions for tenants on government payments; and
- Back-end dashboards for staff to monitor payment status across cohorts, flag high-risk tenants, and track outcomes of repayment arrangements.

Data and insights

Data and monitoring collected relating to payments includes:

- Real-time arrears tracking, allowing staff to respond early to emerging risks and avoid debt escalation;
- Tenant segmentation based on payment behaviours and support needs (e.g., early payer, frequent arrears, high-risk) to tailor engagement and resource allocation;
- Trend analysis on arrears and hardship to identify systemic issues, track the impact of interventions (e.g. payment plans), and inform continuous improvement;
- Feedback data from tenants on their experience with payment systems and arrears support, informing refinements to service design; and
- Reporting at multiple levels (e.g. local, regional, organisation-wide) to support operational performance and executive oversight.

People

Leading practice payment support by staff includes:

- Specialist payment support officers or tenancy officers trained in financial hardship engagement, trauma-informed practice, and referral to external services;
- Customer service and call centre staff equipped to provide payment guidance and troubleshoot technical issues via multiple channels (phone, online chat, in-person);
- Frontline staff capacity-building to identify and respond to early warning signs of financial stress;
- Partnerships with financial counsellors and community services, with protocols in place to ensure smooth referral pathways and shared accountability for outcomes; and
- Workforce diversity and lived experience representation to enhance the accessibility and responsiveness of payment services to vulnerable populations.

Governance

Leading practice payment governance includes:

- Clear policies and procedures guiding payment operations, hardship management, and escalation for non-compliance;
- Delegation frameworks that enable frontline staff to approve flexible arrangements within defined boundaries;
- Monitoring and compliance structures to ensure fairness in debt management and prevent punitive practices;
- Cross-functional governance committees (e.g. arrears working group, tenancy sustainment panel) to oversee systemic issues, review arrears trends, and drive continuous improvement; and
- Alignment with regulatory and financial accountability frameworks, ensuring transparency in revenue management and integrity in interactions with vulnerable tenants.

Tenant experience

Tenant experience plays an important role in tenant satisfaction, wellbeing and positive long-term housing outcomes. Leading practice public housing tenant service delivery is proactive, holistic and inclusive focusing on sustaining tenancies, supporting diverse needs, and fostering strong communities. It relies on integrated services, culturally safe engagement, and sustainable housing, underpinned by technology, skilled staff, and partnerships that place tenants and their needs at the centre. The following outlines best-practice approaches to delivering an effective tenant experience function.



Service delivery

A leading practice tenant experience enables tenants to achieve stable, sustainable housing outcomes, as well as supporting them to achieve broader health, wellbeing and community outcomes. Leading practice combines tenancy and property management with wraparound supports, community development, and strong back-end systems.

Leading practice services delivered to public housing tenants include:

- **Tenancy and property support.** At its core, the service delivery model provides quality tenancy and property management. This includes regular home visits that support early identification of issues, ensures property standards, and helps to create a positive relationship between the housing organisation and the tenant. Maintenance systems are accessible, responsive, and transparent - offering 24/7 access to emergency repairs and digital platforms for routine maintenance logging and tracking. Tenancy sustainment is supported through proactive risk management - flagging early warning signs (e.g. rental arrears, antisocial behaviour) and engaging tenants with preventative support. Housing officers are trained to balance enforcement with empathy, adopting a trauma-informed approach to engagement;
- **Supporting tenants with complex needs.** For tenants facing more complex needs – such as mental health challenges, disability, family violence, or alcohol and/or other drug challenges – integrated, person-centred support is provided. Public housing providers act as connectors to the broader ecosystem of health and social services, offering case management, outreach, and/or co-located support workers. As described by AHURI (Pawson et al., 2023), successful service delivery models emphasise collaborative case planning, shared data protocols, and housing staff trained to recognise complexity and make ‘warm’ referrals to specialist services;
- **Management of anti-social behaviour.** Addressing anti-social behaviour (ASB) is a challenge for public housing providers across Australia, with no established best practice for response (Martin et al., 2019). According to Jacobs (2010), ASB can be interpreted in two main ways: structuralist and underclass. The structuralist view addresses underlying factors like poverty and unemployment, while the underclass perspective focuses on punitive measures and law enforcement. The literature identifies that successful partnerships require clear communication, adequate resources, and realistic objectives (Jacobs, 2010). Further, effective inter-agency collaborations requires strong internal rationale from all

parties due to the additional workload on staff, and externally imposed partnerships are unlikely to be effective (Jacobs, 2010).

- **Community building and placemaking.** Community development is essential to combat social isolation, foster belonging, and create safe, thriving environments. Leading practice includes tenant-led initiatives, community hubs, and place-based activities - such as gardening projects, art programs, and skill-sharing events - that reflect the cultural and demographic makeup of tenants. Placemaking is also supported through design: incorporating accessible green space, safe communal areas, and well-maintained public infrastructure. Community development officers or local coordinators help activate spaces and foster tenant participation. While this leading practice is primarily implemented by Community Housing Providers, its elements can also be adapted and applied more broadly across public housing settings.
- **Cultural safety and inclusion.** Service delivery models allow tenants to feel respected, valued and free from discrimination. Leading practice embeds cultural competency across all aspects of service delivery, including:
 - Providing tailored tenancy supports, recognising different cultural norms regarding household size, family structure, and housing use;
 - Recruiting a diverse workforce, including having a strong lived experience workforce;
 - Co-designing services with tenants to ensure programs are effective, culturally relevant and safe; and
 - Providing culturally responsive engagement approaches, such as using community elders or multicultural liaison workers to build trust and support communication.

An outcome is the change or impact resulting from a service or intervention. In social housing, measuring outcomes provides insight into how housing affects tenants' wellbeing, stability, and economic participation. This ensures accountability, informs service improvements, and demonstrates value to funders, policymakers, and communities. The Australian Social Value Bank (2022) published a wide range of outcomes that align with leading practice, across domains of housing, social and community, health, crime, employment and education. An outcome differs from satisfaction, which typically measures more immediate feelings in response to a service or intervention.

Tenant experience

Service delivery (cont.)

- **Tenants as partners.** Embedding the voice and lived experience of tenants into decision making processes is a core feature of leading practice. This includes:
 - Tenant advisory committees that provide strategic input, along with input into the design of services and guidelines. This includes tenant involvement in the design of housing developments (The Better Social Housing Review, 2022);
 - Peer support models, where tenants provide mentorship and informal support to new tenants; and
 - Tenant apprenticeship opportunities.
- **Sustainability.** Environmental sustainability is becoming an increasingly important aspect of leading practice service delivery, helping to reduce operational costs, improve tenant wellbeing and address climate risk. Key elements include:
 - Energy efficiency upgrades such as insulation, double-glazed windows, LED lighting, and energy-efficient appliances to reduce tenant utility bills;
 - Solar panel installations on public housing properties to lower household costs and emissions;
 - Sustainable design principles, incorporating passive heating/cooling, natural light, and ventilation; and
 - Water-saving measures, including drought-resistant landscaping and low-flow fixtures.

Processes

Tenant experience processes are:

- Person-centred and holistic, integrating tenancy and property management with support for health, wellbeing, and social connection. Tenants are treated as individuals with strengths and preferences, not just service recipients;
- Proactive and preventative, with regular home visits and tenancy reviews that identify early signs of

challenges (e.g. rent arrears, property condition) and allow for timely intervention before issues escalate;

- Responsive and accessible, ensuring tenants can easily request repairs, seek assistance, or raise concerns through multiple channels (phone, digital, in-person), with timely follow-up and clear communication;
- Collaborative and integrated, particularly for tenants with complex needs. Housing staff coordinate with support services through shared case planning and warm referrals, ensuring tenants receive joined-up, continuous support; and
- Community-focused, embedding opportunities for tenant leadership, participation, and placemaking within housing communities to build belonging, reduce isolation, and support safety and pride in place.

Technology and systems

Tenant experience is supported by:

- Centralised digital tenancy systems, allowing staff to manage tenancy records, track interactions, flag risk indicators, and log property inspections or maintenance issues in real time;
- 24/7 maintenance platforms, offering tenants digital tools to log, track, and provide feedback on maintenance requests, with integration into contractor systems for timely response;
- Client management and case coordination tools, which support collaboration across tenancy, support, and community development roles, including shared notes, referral pathways, and alerts;
- Analytics dashboards, helping teams visualise emerging trends (e.g. rising arrears or repair requests by area) to inform decision-making and enable early intervention; and
- Tenant feedback systems, including online surveys, polls, or community voting platforms, ensuring that the tenant voice is embedded in service development and placemaking.

Tenant experience

Data and insights

Data collected relating to tenant experience includes:

- Tenancy health, including arrears, rent-to-income ratios, property condition, frequency of maintenance requests, and tenancy sustainment outcomes;
- Tenant demographics and support needs, including disability, mental health needs, household size and structure, and cultural or language considerations;
- Service use and referral outcomes, such as engagement with support services, case management metrics, or peer support initiatives;
- Community development participation, including attendance and impact of tenant-led activities or community initiatives; and
- Sustainability outcomes, such as reductions in energy bills, uptake of solar or appliance upgrades, and feedback on environmental upgrades.

Collected data is stored securely, used for continuous service improvement, supports strategic investment (e.g. in sustainability or co-location of services), and is key to tenant experience monitoring and reporting.

People

Staff delivering the tenant experience demonstrate:

- High emotional intelligence and relational capability, able to build trust, engage meaningfully with tenants, and de-escalate conflict while maintaining clear boundaries;
- Trauma-informed and culturally responsive practice, understanding how to work sensitively with people who have experienced adversity, and engaging respectfully with diverse cultural groups using appropriate language and/or liaison workers;
- Skills in tenancy and property management, including knowledge of legislation, tenancy rights and responsibilities, and responsive property maintenance practices;

- Collaboration and systems thinking, working effectively within interdisciplinary teams and across systems to support tenant wellbeing and housing outcomes; and
- Empowerment-oriented practice, supporting tenants to set goals, connect with peers, and take leadership roles in their community.

Governance

Leading practice tenant experience governance includes:

- Clear service standards and accountability frameworks, ensure consistent, equitable delivery of services across teams and locations, with mechanisms for tenant feedback and complaints;
- Embedded tenant voice structures, including tenant advisory groups, co-design panels, and peer involvement in governance forums, contributing to continuous improvement;
- Cross-functional governance committees, bringing together tenancy, support, community, and asset leads to guide integrated service planning and risk management;
- Cultural safety governance, including diversity targets, cultural audit tools, and monitoring of outcomes for Aboriginal and Torres Strait Islander and CALD tenants; and
- Sustainability governance frameworks, ensuring environmental initiatives are tracked, funded, and embedded in asset planning and tenant engagement strategies.

Asset management and maintenance



Asset management and maintenance is fundamental to providing safe, sustainable, and high-quality homes that meet tenant needs now and into the future. Guided by the Global Forum on Maintenance and Asset Management (GFMAM) and AHURI's 'An Australian social housing best practice asset management framework' (Sharam et al. 2021), this section outlines best practice asset management and maintenance approaches with consideration of a public housing organisation's social objectives and operating environment. For organisations like the Trust with an ageing asset base (73% pre-1989), a robust, long-term asset management strategy is critical.

Service delivery

Leading practice asset management and maintenance takes a life-cycle approach that places tenants at the centre. This approach recognises that well-maintained, appropriately located and designed housing is critical to tenant wellbeing, community outcomes, and organisational sustainability.

Leading practice is structured around a Strategic Asset Management Framework (SAMF), which provides a transparent foundation for aligning policy (the 'why'), strategy (the 'how'), and planning (the 'what'). Central to the SAMF is the Asset Management Plan (AMP) - a dynamic, operational document that links asset-related decisions to higher-order objectives.

Strategic asset documentation – such as the SAMF and AMP – is developed with tenant input and considers the diverse and changing needs of the tenant profile, desired tenant outcomes and associated KPIs. This ensure services are subsequently delivered in alignment with such practice.

In line with the Global Forum on Maintenance and Asset Management (GFMAM) standards, the AMP takes a life-cycle approach to service delivery, covering:

- **Asset creation (design and build):** Asset creation begins with needs analysis and future demand modelling. This is followed by:
 - Feasibility assessments that consider social, financial, and environmental impacts;
 - Design processes that prioritise accessibility, cultural appropriateness, and sustainability through co-design approaches with tenants;
 - Site selection that favors well-connected, amenity-rich locations to promote inclusion and social outcomes;
 - Developments that are funded through a mix of government funding, innovative financing (e.g.,

public-private partnerships), and reinvested capital, that optimise value / the use of public funds; and

- Quality assurance and regulatory compliance is embedded throughout the construction process (Stoker, 2024).
- **Asset management (maintenance and upgrades):** This phase encompasses the ongoing maintenance and renewal of assets to ensure safety, liveability, and performance. Leading practice includes:
 - The adoption of a planned maintenance approach, reducing reliance on reactive repairs;
 - Maintenance approaches that are co-designed with tenants and frontline staff (including contractors) (The Better Social Housing Review, 2022);
 - Workflows that are standardised for efficiency and delivered through a network of outsourced contractors, supported by digital scheduling and reporting tools. Regular asset condition inspections are used to assess condition, identify issues early, and inform lifecycle planning;
 - Lifecycle costing underpins maintenance decisions, considering the long-term cost of ownership against asset performance, condition, and risk; and
 - Targeted upgrades - such as energy retrofits and modernisation of kitchens and bathrooms - are prioritised based on condition data, energy efficiency benchmarks, and tenant feedback. These investments help improve comfort, reduce environmental impact, and extend asset life (Logan et al. 2021).

Asset management and maintenance

Service delivery (cont.)

- **Asset Disposal (decommissioning, sale, or redevelopment):** Assets identified for disposal are evaluated based on performance, location, tenant need, and maintenance burden. The disposal process includes environmental and social impact assessments, and engagement with tenants and communities. Disposal pathways include sale, transfer to CHPs, or redevelopment. All proceeds are reinvested into the housing portfolio, supporting renewal and growth aligned to the long-term asset strategy;
- **Tenant-Centred Governance and Levels of Service (LOS):** Developed in collaboration with tenants, levels of Service (LOS) define standards for asset performance and service delivery, setting benchmarks for quality, safety, and amenity. They also serve as performance indicators, connecting asset decisions to tenant satisfaction and strategic priorities (Logan et al., 2021); and
- **Annual improvement plans:** To promote adaptive, responsive service delivery, organisations actively collect tenant feedback and outcomes and assess asset data to inform annual continuous improvement plans. These plans prioritise areas for innovation or redesign and ensure that the asset function evolves in line with changing tenant needs, policy environments, and housing market conditions. A tenant-led, data-informed asset management approach ensures that public housing stock delivers long-term value, promotes wellbeing, and remains aligned to the mission and objectives of the organisation.

Processes

Leading practice asset management includes well-defined, repeatable processes that place tenant voice at the centre of decision-making. This includes:

- Regular tenant forums, interviews, and surveys capture feedback that directly informs asset planning, design, maintenance priorities, and disposal decisions;
- Formal feedback loops between tenants, contractors, and frontline workers inform continuous improvement and resolves emerging issues early;
- A continuous improvement cycle links inspections, tenant feedback, and maintenance reviews to adaptive planning;
- Embedded quality assurance processes, including audits, preventative maintenance schedules, and regular asset condition inspections to ensure that completed works meet required standards and tenant expectations; and
- Use of service-level reviews and process evaluations identify inefficiencies and adapt approaches based on tenant experiences and changing needs.

Asset management and maintenance

Technology and systems

Asset management and maintenance is supported by:

- Integrated asset management system(s) that capture real-time data on asset attributes, condition, maintenance needs, contractor performance, scheduled works, tenant satisfaction and outcomes;
- Systems linked to customer relationship management tools and field service platforms, allowing coordination between maintenance staff, contractors, and tenants;
- A system that provides an interface between asset and customer teams, that details asset programs, upcoming availability, amenity, condition, and accessibility features (Logan et al., 2021);
- Mobile applications that allow real-time reporting of repairs and maintenance by tenants and field workers. This may include field data collection devices – such as a tablet with SIM card - to undertake component-level condition assessments and assessment of amenity (Logan et al., 2021);
- Project management and contract management software;
- Predictive analytics used to forecast maintenance needs based on real-time usage patterns, age, and asset condition;
- Asset tagging to support efficient inspections, data accuracy, and improved traceability;
- GIS systems that enable collection and monitoring of spatial data for each asset, such as distance to health services, public transport, etc. - these can also aid spatial demand modelling and overlaying zoning maps to determine highest and best use;
- A system capable of aggregating data to portfolio level and filtering at all levels down to an individual asset; and
- A system capable of reporting performance against target benchmarks.

Asset management and maintenance

Data and insights

Important to the asset creation phase is the analysis of geospatial demand data that considers the need for housing across different demographic groups and sub-groups. This includes geospatial data on socio-economic status, disability prevalence, and other health and social indicators, as well as data on income support payments and suburbs most in demand by individuals on the housing register.

The demand data is then fed through to considerations regarding the required dwelling typologies and locations to inform asset planning and development (Sharam et al., 2021). This includes understanding the new capital, or supply, needed to meet demand and must be considered alongside competing capital projects in long-term forecasting and cashflow analysis.

Acting as a foundation for strategic, efficient and tenant-focused asset management, leading practice requires an asset register. The following information should be managed within the register (Sharam et al., 2021):

- Whether dwellings are owned or managed and, if managed, the term of the headlease and its conditions;
- Property descriptions;
- Critical components;
- Condition of buildings;
- Functionality of buildings;
- Utilisation of buildings; and
- Strategic land holdings.

To support effective asset management, detailed land and dwelling data is collected that enables individual asset lifecycle forecasts, including rent, expenses, maintenance backlog, and capital renewal projections. This information allows for strategic decision-making at the individual asset level, as each asset can be evaluated and assigned a status: long-term hold, redevelop, or sell.

Tenant satisfaction data is also collected following maintenance or upgrades to assess performance and identify opportunities to enhance assets and the quality of service.

Systems are capable of aggregating this data and supporting subset analysis across categories such as number of bedrooms, property type, location, and tenure. This level of granularity enhances strategic planning and helps housing organisations identify properties that fall short of LOS targets. Regular assessment against LOS standards ensures that asset condition, tenant satisfaction, and broader social outcomes are considered in evaluating asset value. As asset-related programs are implemented, performance data will change over time. Ongoing monitoring is essential for tracking progress and reporting achievements. Ideally, a system should be in place to report on outcomes at any given time using data collected from tenants, contractors, and audit inspections.

Asset management and maintenance

People

As defined in GFAM, asset management leadership promotes a comprehensive life-cycle approach to delivering strategic asset management plans. Required asset management and maintenance competencies depends on the organisational objectives and operational context, and bringing together the right mix of competencies through an asset management team is central to asset management strategy and planning (GFAM, 2024).

Other key asset management and maintenance workforce considerations include:

- Frontline staff are trained in tenant engagement, trauma-informed practice, cultural competence, and accessibility needs, recognising the diverse tenant base;
- Frontline workers, contractors, and asset planners collaborate regularly to identify systemic issues and propose practical solutions based on experience;
- Internal facing staff involved in asset management are aware of the social objectives of asset management, and use this to inform their decisions;
- Roles and responsibilities are clearly defined to promote accountability and ensure every team member understands their contribution to tenant outcomes;
- Multi-disciplinary teams bring together asset, tenancy, and data specialists to ensure holistic service delivery;
- Tenancy lived experience panels regularly brief asset teams to help surface emerging needs and priorities;
- Professional development includes career pathways and certification to support staff capability and retention; and
- Contractors and staff receive training in cultural safety and trauma-informed practice to support respectful service.

Governance

Robust frameworks underpin leading practice across the asset life-cycle. These frameworks include the SAMF, as discussed earlier, as well as other asset management policies. Asset management policies are periodically reviewed with a commitment to continual improvement of the asset management system. The AMP, which defines how asset management aligns supporting asset management documents, guide decision making, ensuring alignment with broader organisational objectives, legislative requirements, and safety standards. Governance structures provide oversight for significant investment decisions, risk management, and contractor performance.

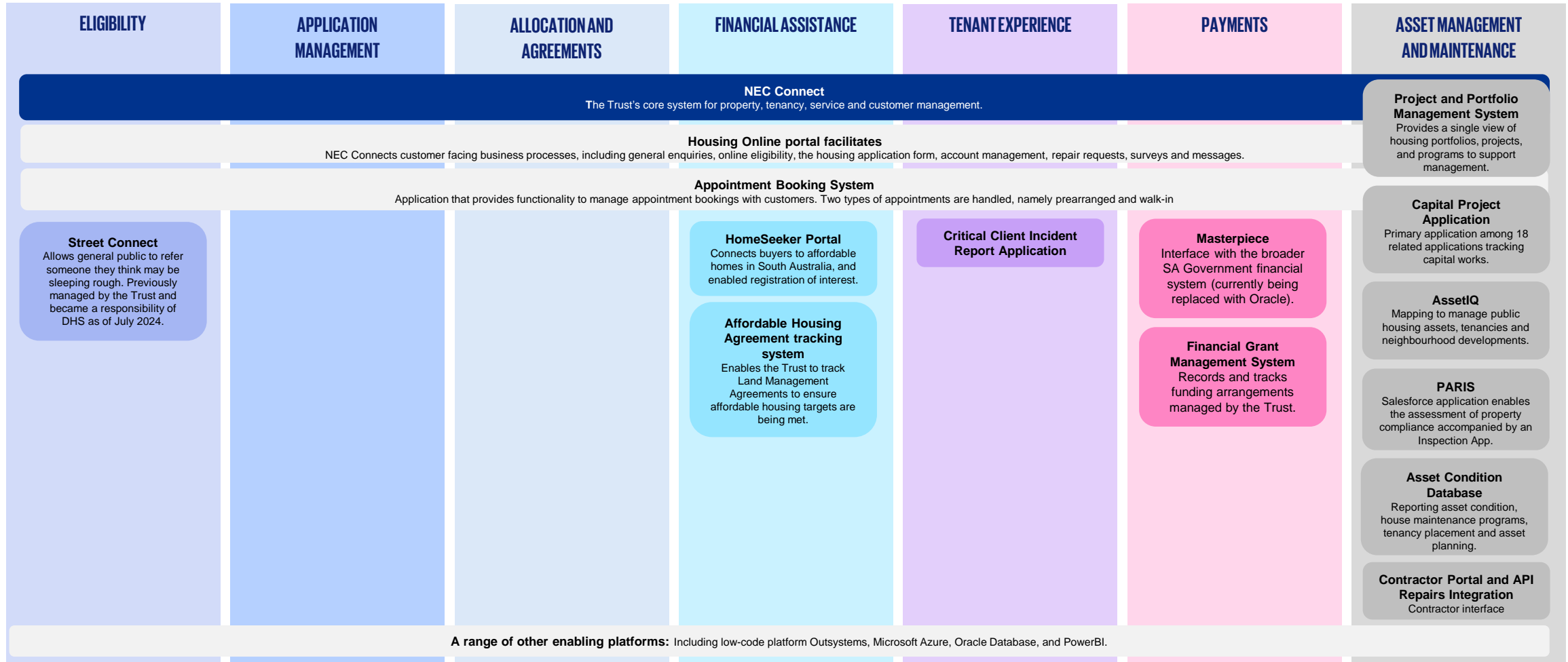
Leading practice governance incorporates mechanisms for meaningful tenant feedback and involvement, ensuring maintenance practices align with tenant expectations and contribute to social value (The Better Social Housing Review, 2022). This may include tenants holding volunteer positions and/or having representation on the housing organisation's board.



Appendix D

Key applications

Technology capabilities of the Trust - key applications





Appendix E

Closing the Gap requirements 2024-2026

The Trust requirements under Closing the Gap 2024-2026

Chapter 7 of this report describes the Trust’s role and responsibilities under the National Agreement on Closing the Gap (See [Chapter 5](#)), as it is described in the SA Implementation Plan 2021-2023. As noted in this report (See [Page 68](#)), in November 2024, the SA Implementation Plan for the period 2024-2026 was launched, and with that, the Trust’s responsibilities changed. The below and the following pages provide an overview of the Trust’s renewed responsibilities and actions as described in the renewed 2024-2026 State Implementation Plan.

Outcome	Target / reform	Role of the Trust	Description
Outcome 9	Target 9A	Lead Agency	By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88 per cent.
	Target 9B	Lead Agency	Target 9b: By 2031, all Aboriginal and Torres Strait Islander households: <ul style="list-style-type: none"> • Within discrete Aboriginal and Torres Strait Islander communities receive essential services that meet or exceed the relevant jurisdictional standard. • In or near to a town receive essential services that meet or exceed the same standard as applies generally within the town (including of the household might be classified for other purposes as part of a discrete settlement such as a ‘town camp’ or ‘town based reserve’).

Action	Lead Partners
Review existing actions under Pillar 4 of the AHS to work in culturally responsive services (with a view of being an ACCO led service delivery model). This action will be undertaken in Partnership with SAACCON.	SAHT, DHS, SAACCON
Improve / increase referral pathways and specialist supported infrastructure eg crisis accommodation and supported accommodation for people who require these services.	SAHT, DHS, SAACCON
Collate existing data and research and partner with SAHMRI on Environmental Health Impacts to inform Community Infrastructure needs to facilitate conversations with Aboriginal Communities for Healthy Housing outcomes.	SAHT, DHW, SAACCON
Review and consolidate the Return to Country to be Aboriginal Community Controlled, led and delivered to ensure consistency.	SAHT, DHS, SAACCON
Improved integration and coordination of assertive outreach, culturally responsive support within Housing and Homelessness services.	SAHT, DHS, SAACCON
Develop a Strategic Implementation Plan to embed and progress Closing the Gap activity across the agency. The Strategic Implementation Plan aims to ensure the National Agreement on Closing the Gap is emedded agency wide into business as usual.	SAHT

The Trust requirements under Closing the Gap 2024-2026

Target / reform	Role of the Trust	Description
Priority Reform 1	Supporting Agency	Design and test a reporting framework that measures progress against the elements of the South Australian Aboriginal Housing Strategy 2021-2031 to ensure agencies / statutory authorities are accountable for implementation.

Action	Lead Partners
Design and test a reporting framework that measures progress against the elements of the South Australian Aboriginal Housing Strategy 2021-2031 to ensure agencies / statutory authorities are accountable for implementation.	SAHT, SAACCON
<i>Following establishment of the SAPC, regular reporting will commence.</i>	SAHT, SAACCON
<i>SAHT and SAACCON will enter into joint discussions to determine how the Strategy fits into, and is funded as part of, the State and Commonwealth level housing and homelessness strategies and funding agreements.</i>	SAHT, SAACCON
<i>Place-based partnerships are necessary to support the planning and transition of Aboriginal Housing and related services to the Aboriginal community-controlled sector. The Sector Reform strategies contained in the South Australian Aboriginal Housing Strategy are: • Implement Shared Local Decision-Making partnerships. • Prioritise the growth of the Aboriginal Community Housing sector (ACHS).</i>	SAHT, SAACCON
<i>For shared local decision-making (SLDM) partnerships to be successful, government agencies must recognise the different leadership structures and networks within individual Aboriginal communities, especially in relation to how leaders acquire, exercise, transfer and sustain their authority. This requires government agencies to adopt a sustained commitment to working with and respecting Aboriginal community arrangements, relationships, shared connections and representative structures. SLDM partnerships are being piloted in three communities: one each in remote, regional and metropolitan settings where the Aboriginal community is defining the governance structures and the process of decision-making for the SLDM partnerships as well as deciding the composition of 'community' for this purpose.</i>	SAHT, SAACCON

The Trust requirements under Closing the Gap 2024-2026

Target / reform	Role of the Trust	Description
Priority Reform 2	Supporting Agency	Building the Community-Controlled Sector

Action	Lead Partners
SA Government will support the establishment of a South Australian Aboriginal Housing Peak Body, aligned to Aboriginal governance structures in South Australia, to support capacity and growth of the Aboriginal Community Housing Sector. The Peak Body will seek membership of the National Aboriginal and Torres Strait Islander Housing Authority (NATSIHA). The peak body's purpose is to facilitate access to quality, accessible, affordable and culturally appropriate housing to help empower Aboriginal individuals, families and communities to optimise their health and wellbeing and improve their employment opportunities, access to education, connection to the community and sense of home. Initial steps to establish a Peak Body will include a formal partnership agreement between SAACCON and SAHT.	SAHT, SAACCON
<i>On the establishment of the Peak Body, SA Government and Peak Body will partner to establish an Aboriginal Community Controlled Housing Organisation (ACHO) operating with financial independence and explore a range of community models as determined through shared local decision-making and co-design.</i>	SAHT, SAACCON
<i>The Peak Body and SA Government will partner to strengthen the ongoing sustainability of a housing sector ACCO. The partnership will develop capability assessment criteria to enable the Peak Body to make decisions about the delivery of services within community housing models.</i>	SAHT, SAACCON
<i>Undertake audit of houses targeted for establishing the Peak Body, including full examination of the status of the housing and associated repairs and maintenance.</i>	SAHT, SAACCON
<i>The South Australian Aboriginal Housing Strategy 2021 – 2031 contains several commitments related to economic participation. This will explore strategic funding models for community based training to build long-term capability and viability with the plan developed in partnership with Aboriginal Community Councils and ACCOs.</i>	SAHT, DSD SAACCON
<i>National Sector Strengthening Plans – Early Childhood and Development, Health, Housing and Disability. Representatives from respective agencies will represent their sector and participate in Working Groups during development of the Plans, which aim to provide a national framework for a joined-up approach to build a strong community-controlled sector.</i>	DE, DHW, SAHT, DHS SAACCON



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This report has been prepared as outlined in the contract with the South Australian Housing Trust signed 6 December 2024. The services provided in connection with this engagement comprise an advisory engagement which is not subject to Australian Auditing Standards or Australian Standards on Review or Assurance Engagements, and consequently no opinions or conclusions intended to convey assurance have been expressed. The contents of this report is only indicative in nature. No warranty of completeness, accuracy or reliability is given in relation to the statements and representations made by the South Australian Housing Trust, and the information and documentation provided by the South Australian Housing Trust. KPMG has indicated within this status report the sources of the information provided.

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