



Community Housing
INDUSTRY ASSOCIATION

Responding to the COVID-19 Crisis



What we learnt from talking to community housing organisations

The Community Housing Industry Association (CHIA) and the National Housing Finance and Investment Corporation (NHFIC) interviewed leaders from 30 community housing organisations during June and July 2020 to find out how they responded to the challenges of the first wave of the COVID-19 crisis which emerged in Australia in March 2020. This report outlines the key findings from those interviews as they relate to business continuity, financial impacts, general customer services, asset management, housing management, access and demand, human resources, learning from COVID-19.

BREAKDOWN OF PARTICIPANTS

We spoke to a range of organisations large (Tier1 NRSCH or Victorian Housing Association) and small, metro and regional based across all States and Territories. The organisations we interviewed self-nominated following a call-out from CHIA and other State housing peaks.

| | Number of providers | NRSCH Tier 1 | NRSCH Tier 2 | NRSCH Tier 3 | VIC Housing Assoc. | WA scheme |
|------------------|---------------------|--------------|--------------|--------------|--------------------|-----------|
| ACT | 2 | 1 | 1 | | | |
| National | 1 | 1 | | | | |
| NSW | 11 | 9 | 2 | | | |
| NT | 1 | | 1 | | | |
| QLD | 9 | 2 | 2 | 5 | | |
| SA | 2 | 2 | | | | |
| VIC ¹ | 2 | | | | 2 | |
| WA | 2 | | | | | 2 |
| TOTAL | 30 | 15 | 6 | 5 | 2 | 2 |

¹ The timing of our interview coincided with the beginning of the second wave in Victoria which may account for the lower than expected participation Victorian organisations.

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Key Themes

Overall, the community housing industry demonstrated significant resilience and agility in its response to the first wave of the COVID-19 crisis from late March to roughly the end May 2020. Resilient organisations are those that can quickly adapt to sudden changes, respond to long term challenges, and seize opportunities associated with change.

The Australian response to the first wave of COVID-19 was orchestrated through collaborative action by State, Territory, and the Australian Governments, involved uniform financial support measures for individuals and businesses, and required implementation of specific sanitary, social distancing and lockdown measures. So, it's not a surprise we found a degree of similarity in the responses and experiences of the organisations participating in the interviews. While we noticed some differences between larger and smaller organisations in their experience of responding to the first wave of the COVID-19 crisis, the responses and experiences did not seem to differ greatly between metro-based, regional and rural organisations of similar size.

The significant geographic variable was the period of lockdown implemented by the State and Territory governments and the degree to which COVID-19 was present in their community.² For example, while the eastern states were in lockdown for around 3 months, the lockdown in the Northern Territory was 6 weeks, meaning the impacts on service delivery and other operations were much more limited.

Organisations in more remote areas such as rural Western Australia and Far North Queensland experienced little threat from COVID-19 itself, but communities were affected by economic consequences of the loss of income from tourism.

A number of the organisations we interviewed identified increased collaboration as a positive effect of the crisis. Organisations discussed the development of more collaborative relationships between community housing organisations, between community housing organisations and sector peaks or government, and with local organisations such as support services. Most organisations directly related the impetus for increased collaboration to the complex process of working through government directions, supply and business continuity issues, to establish COVID safe service delivery and referral arrangements.

² In Australia, the initial response to the COVID-19 pandemic involved all States and Territories implementing uniform measures to from 23 March 2020. These measures included requirements to stay at home unless undertaking a limited range of activities such as shopping for goods or services, seeking medical treatment, attending work if working from home was not possible, and emergencies. These arrangements were colloquially known as a 'lockdown'. States and Territories controlled the implementation of lockdown arrangements and determined the end date based on the spread of COVID-19 within their jurisdiction. States or Territories with a lower incidence of COVID-19 ended lockdowns earlier.



The experiences that were common across all participating organisations were as follows:

Experience with business continuity planning.

All organisations were able to quickly plan and implement measures to keep their organisations running and maintain service delivery continuity.

Rapid move to 'remote' service delivery.

All the organisations we interviewed had rapidly and successfully changed their service delivery arrangements to reduce interpersonal contact in line with social distancing requirements and lockdown measures. All organisations experienced a high level of support for these actions from their workforce which made the implementation smoother than expected. For most organisations the measures involved the majority of the workforce working from home. Smaller organisations, particularly those in locations that experienced a shorter 'lockdown' period were less likely to have maintained these arrangements once the initial crisis passed in their location.

Limited financial impacts.

All the organisations we interviewed reported experiencing relatively minor financial impacts on their community housing business during the first wave. For most organisations this was due to two factors - the timely intervention by the Australian Government in establishing the Job Seeker and Job Keeper payments, and the costs of implementing COVID-19 measures being balanced by reduced expenditure or increased income in other areas.

Scaling back of non-urgent maintenance.

Almost all organisations scaled back their non-urgent maintenance activities for a period in order to manage health risks to tenants, staff and contractors. Organisations re-introduced these activities at different rates influenced by the length of the lockdown period in their location and as they were able to implement COVID-safe processes and protocols.

Continuation of development activities.

All of the organisations with development programs had been able to continue with their scheduled programs. Some organisations experienced minor delays due to factors within the construction industry such as material shortages and productivity implications of COVID-safe work arrangements on building sites.

Additional support for tenant households.

All organisations implemented measures to support tenant households, especially the most vulnerable. The measures implemented included temporary rental discounts for tenants who had lost work, welfare calls, referrals for support and practical support, and direct delivery of practical support such as food hampers.



Detailed findings

BUSINESS CONTINUITY

All organisations either had a business continuity plan in place or were working on one when the COVID-19 crisis occurred. Several providers mentioned experience applying their business continuity plans when responding to natural disasters. Few, if any of the plans, contemplated a pandemic scenario. In that regard, all organisations were confronted with unprecedented circumstances that required the development of new processes.

Larger organisations discussed finding their existing plans useful for arranging the move to remote working and arrangements for separating staff with key skills to protect the organisation's operations against the spread of illness. Several larger organisations were already implementing improvements to their remote working capacity as part of business continuity planning when the crisis hit. Smaller organisations were more likely to have been unequipped for remote working, needing to source additional equipment or IT capacity in a short space of time.

TIER 1 PROVIDER – NSW

'From the very beginning we had three priorities. One was the wellness and wellbeing of our people. That was the first priority no matter what.... The second one was business continuity so we built a business continuity plan to ensure that business continues as best and as normal as it possibly can ... And the third one was about financial stability and monitoring rental arrears and revenue very, very closely while also managing costs.'

TIER 1 PROVIDER – QLD

'We didn't have any kind of plan that was going to help us in this situation. So, really, we were starting from scratch'

TIER 2 PROVIDER – NT

'We have business continuity as a part of our risk management plan. And pandemics was not one of the things we had listed as a potential risk...'

HOUSING ASSOCIATION - VICTORIA

'We did have a scenario in there around pandemics. And in terms of the plan, I suppose it offered us some guidance upfront, initially to get us going.'

TIER 1 PROVIDER – NSW

'We undertook a risk assessment of the situation, as it started to become apparent that the biggest risk to ... was loss of income arising from households circumstances changing in such a way that they wouldn't maintain their rent payments. We've put some mitigations in place to monitor that, perhaps more frequently than we would have done in normal business as usual.'

TIER 3 PROVIDER – QLD

'I've done risk management plans... My Risk plan never mentioned anything to do with COVID.'

TIER 1 PROVIDER – NSW

‘We went through a very organized but quite challenging move from office to work from home. And that took probably about three weeks to properly implement. Although people were starting to work from home prior to its full implementation, we needed to ensure the whole of the IT system worked properly and that access to all the information was absolutely the same as being able to work from the office.’

TIER 1 PROVIDER – SA

‘I got people home very quickly. That was aided by the fact that we were already working towards a more flexible work environment.’

TIER 1 PROVIDER – NSW

Some time ago, we created the ability that all our staff have laptops, fully mobile. And we have a mixture of cloud as well as server based computing resources. So, the ability to pivot to working from home was very straightforward because we’re already up & going on that basis.’

TIER 1 PROVIDER – QLD

‘I felt a really strong sense that the right thing to do from a community perspective was for people who could work from home and for services that could work remotely to do that, and to do that fast... And to just get in there and do it, not to wait to hear what the government had to say.’

TIER 2 PROVIDER – NT

‘We’re a small team, there’s only 12 or 13 staff. So the benefit, in these situations is obviously that we’re small and we can be pretty nimble.’

TIER 2 PROVIDER – NSW

‘The whole senior team basically went into urgent mode for a shut down by the end of that week’

TIER 1 PROVIDER – NSW

From an organisation that had 100% of its staff working from the office, we went to an organisation having 90% of its staff working from home, and 10% of staff coming into both offices because we needed to maintain a skeleton staff to provide both administrative support and manage any in-person queries.’

TIER 1 PROVIDER – QLD

‘I said, I want us to immediately start to put in place the things that we need to be working effectively from home, because I know that’s not going to be able to be done with a click of the fingers.’

TIER 2 PROVIDER – WA

‘And because we’d recently done an IT upgrade, we were able to push through a working from home arrangement within a week. Basically, once I made the decision, we had everyone home in three days, set up and working.’

TIER 2 PROVIDER – NT

‘I don’t know how we would go about [remote working] because some of our Indigenous staff live outside of town, like on out-stations and things like that. So, they don’t have internet access, because there’s no internet...’ (23:21)

Detailed findings

FINANCIAL IMPACTS

The larger organisations felt that the costs flowing from the COVID-19 crisis had been manageable for their organisations to date. Some organisations had been able to offset the cost of additional expenditures with considerably reduced expenditures on staff travel and accommodation or other office related expenditures.

The smaller organisations we interviewed also considered the overall financial impact of the COVID-19 crisis to be minor. Unlike the larger organisations, they had less opportunity to offset initial costs with reduced expenditures. The initial need to manage sudden unplanned expenditure to equip their workforce to work from home and a fund sanitary measures such as additional cleaning, provision of hand sanitiser and personal protective equipment had clearly been very challenging for at least some smaller organisations. Several organisations noted they had attempted, unsuccessfully, to arrange financial assistance from their state government to help with these expenditures. One organisation explained they would have been unable to equip their staff to work from home had it not been for assistance from a local philanthropist. On the other hand, almost half of the smaller organisations we interviewed had successfully leveraged financial support from government or elsewhere which covered some aspect of their additional COVID-related expenses or helped them to fund COVID-19 related tenant support activities.

All organisations recognised that Job Keeper and increased Job Seeker payments had supported their financial situation and expressed concerns about the potential impacts of any steps to phase out or reduce these schemes. Overall, there seemed to have been little disruption to social housing rental incomes. A few organisations, both larger and smaller, mentioned challenges managing tenant expectations relating to the eviction moratorium and potential income loss associated with being asked by State government to hold back scheduled rent reviews.

Organisations with Affordable Housing noted some tenants had lost income due to COVID-19, but less than initially feared.³ Tenants with casual work were mainly affected. These organisations had all instituted hardship related rent reduction policies for their Affordable Housing portfolio and some had taken additional steps to support affected tenants.

TIER 2 PROVIDER – NSW

‘We had a big upfront expenditure in making sure that staff had the equipment as much as it was available’

TIER 3 PROVIDER – QLD

‘When we first went down into isolation mode, it was very hard to find hand sanitizer, gloves, masks, things like that.’

TIER 1 PROVIDER – QLD

‘We set up a team, which was a specific resource ... So if you were experiencing financial difficulty as a result of COVID-19, then housing managers could just directly refer people to this Resident Connect team. Over the period of time, we’ve had something like 80 households out of about...1800 tenancies, so about 80 households that have come to us and said, “You know, we’ve got some issues”.’

TIER 1 PROVIDER – QLD

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³ Affordable Housing is rental housing appropriate for the needs of very low, low, and moderate income households where rent is set below market rent. It is not social housing or state funded homelessness responses such as crisis or temporary accommodation.

TIER 2 PROVIDER – QLD

'We didn't have to spend much from a technology perspective. I was quite surprised at how our systems were able to very easily be adapted.'

HOUSING ASSOCIATION – VICTORIA

'I suppose from an operations perspective, it's been a little bit lacking in terms of what the policy around raising rents and freezing evictions has cost us, and there's been no compensation coming back.'

HOUSING ASSOCIATION – VICTORIA

'In low skilled employment options, we expected to see quite a few lose their jobs. And we have only had, I think 25 or 30 tenancies where people have applied for a reduction in their rent because of a reduction in their income.'

TIER 1 PROVIDER – ACT

'One of the things we did institute was a tenant hardship policy or COVID hardship policy. So that if anyone's income was impacted by COVID, we adopted a policy whereby from the time they lost their job or got reduced hours, we immediately reduced their rental payments to \$5 a week until such time as they restarted receiving Centrelink benefits. And then at that point in time, we then re-set their rent based on an income based model, so that their rent would be no more than 30% of their new reduced income level.'

TIER 1 PROVIDER – NSW

'We did see an increase in rental arrears, however staff managed to get this back on track overall. There hasn't been a significant change in infrastructure to assist us in continuing to operate, so we needed to adapt and be flexible.'

TIER 1 PROVIDER – NSW

'The financial impacts have been really minimal. There's been some increase in costs being quoted on things like cleaning and maintenance and the delay in some stock. So an example of that is the process of fitting out a new development that's coming to completion, one in which we would provide furniture and bedding and things like that. The supply chains in those areas have been really affected. But in terms of ... the financial stability of the business, it's incredibly immaterial.'

TIER 1 PROVIDER – NSW

'There's been pretty minimal impact in terms of our Affordable Housing tenants. We've got probably 241 tenancies. 21 tenants came back saying "we may have issues", but only eight have actually come and said, "Look, we do need to rearrange our rent payments"'

TIER 1 PROVIDER – NSW

'We've forecast most probably a 5% reduction in Affordable Housing rents over the coming year. And we basically took a flat line approach to social housing rents'

Detailed findings

GENERAL CUSTOMER SERVICES

All the organisations we interviewed discussed taking steps of some type to restrict face to face interaction with customers while still maintaining service delivery. None of the smaller organisations we interviewed had closed their offices entirely, but some took measures to restrict unplanned visits by keeping the doors locked to the general public.

Some larger providers reduced the number of offices they kept open, usually choosing to close smaller site or outreach offices. Some reconfigured teams and processes to respond to an increased volume of contact by phone or internet/ email. Others implemented no contact offices where entry was enabled remotely and the customer was greeted and interviewed remotely. This was seen as a reasonable compromise allowing the organisation to provide a similar level of customer service for all customers while protecting the health of their staff.

In general, organisations felt their customers had accepted and complied with arrangements limiting face to face contact, noting that some customers were also keen to avoid unnecessary personal contact.

HOUSING ASSOCIATION - VICTORIA

'And the message came from the Premier that if you can work from home, you must work from home. We were able to have our entire workforce operating reasonably seamlessly from pretty much the day after. Whilst that was disruptive and chaotic, we were able to continue functioning in all areas of our business. But what we did not do was, we did not close the doors.'

TIER 1 PROVIDER – NSW

'We kept a skeleton crew in most offices to deal with drop-in customers. The drop-in customers were dealt with remotely even when they dropped in... They would connect with us by an intercom and guided through electronically opening doors into an interview room. And then an interview would be conducted by video conference or telephone from outside the office.'

TIER 3 PROVIDER – QLD

We've actually gone into lockdown at the office itself. We have an intercom service at the front which people just ring the bell, but most of our services to our client base are by email or by phone. It is completely different.'

TIER 1 PROVIDER – ACT

'It's far more efficient for people to be in the office. So we've got procedures for staff, ... to stay in the office for certain things - they might be handing out the keys to tenants, or getting keys back or new tenancy signups. We've got procedures whereby at any given time, there might be 2 or 3 people in the office at most.'

TIER 2 PROVIDER – QLD

'And the doors were closed. We did have a few people behind locked doors and we still made sure we're available by appointment. So, if people didn't have the ability to communicate effectively via phone or something, we would open up the office door.'

TIER 3 PROVIDER – QLD

'With lot of the phone check ins, particularly for young people or women that are in domestic violence situations, we found that they were very hesitant to talk on the phone or screen to screen because they had someone over at the side we couldn't see who was watching them or threatening them. So, we opened up a little bit earlier in the office for the very critical situations where tenants needed to come in and see someone. We decided that we would open up just for those people who were really at risk. And that's just call I made.'

TIER 2 PROVIDER – NT

'The impacts that we felt were fairly mild. We had to make some changes to our service delivery in that we stopped doing house inspections.'

Detailed findings

ASSET MANAGEMENT

Health and safety concerns drove many organisations to make changes to the delivery of their maintenance programs. Amongst smaller providers the typical response was to stop property inspections, non-urgent responsive maintenance and cyclical maintenance for a number of weeks until new protocols to manage safety could be implemented. Almost all larger organisations suspended or changed some part of their responsive maintenance program. A number of organisations, both larger and smaller accelerated planned maintenance programs. For some this was to take advantage of stimulus funding (NSW) and for others it was to support local contractors. Many organisations, both larger and smaller saw change in tenant behaviour with repair requests reducing and tenants preferring not have contractors visit their homes.

Organisations with development programs generally experienced little impact from the COVID-19 crisis. Where disruptions occurred, they were linked to the general disruption of the building industry caused by material shortages early in the crisis and lower productivity associated with COVID-safe work practices. Several larger organisations were conscious of possible impacts on development projects associated with changes in the broader housing market. Other organisations noted that a change in the housing market might offer new development or acquisition opportunities.

TIER 1 PROVIDER – NSW

‘With our tenants, we have protocols for them not being around while carrying out maintenance, but they have to be confident in us and what we’re doing in their homes, if they’re not directly in contact with people. So, this has been a bit of an involved process. And we have to observe the work and health and safety of our tenants. We’re not carrying out inspections through our tenancy workers, but we are carrying out work in properties that is more involved and requires specific protocols to be observed by our workers. And that just slows down the maintenance a bit. Not a lot, but slows it down a bit.’

TIER 2 PROVIDER – NSW

‘And we had to very quickly instigate a whole lot of new protocols with our contractors’

TIER 1 PROVIDER – NSW

‘In thinking of ourselves as an essential service, we did maintain responsive works, and engage with our contractors around any work or safety practices that they might need to put in place as well. We did try and keep non-essential works to a minimum. The importance for us, especially in the homelessness space was ensuring that properties didn’t remain vacant where they didn’t need to...’

TIER 2 PROVIDER – QLD

‘I’d say we almost had an equal number of young people, young families, single mums, that had exactly the same concerns and fears about staff entering their properties. And we didn’t do any inspections for about five months face to face, but by the time we hit about the three month mark, we were working on and staff were experimenting [with] various methods of electronic means of doing ...routine inspections.’

TIER 1 PROVIDER – NSW

‘I think initially people were all at home. So unless there’s an emergency repair, they weren’t really keen because I think it was just that classic situation of people being a little bit scared about what’s likely to happen. Really in the last four weeks, it’s been pretty much business as usual’

TIER 2 PROVIDER – NT

‘We developed this healthy home checklist. We were actually having that conversation over the fence with tenants and giving them this checklist and getting them to go in the house and check these critical elements of the home. And we did that in the context of COVID. So it was it was also ... getting the message out to our town camps, around what was happening with COVID, and the importance to having clean surfaces in your home, functioning health hardware like toilets and sinks and taps. It probably sounds like really basic stuff but often there can be situations where there’s just no hot water working.’

TIER 1 PROVIDER – SA

‘The five significant Tier 1s in SA have lobbied government for stimulus funding to say we would actually bring our pipelines forward if they provided stimulus funding & demonstrated the economic benefit of this. However, there has been no positive response to date’

TIER 1 PROVIDER – SA

‘Within our development programs, we’ve got significant a development in the initial stages of delivery, and there were two issues for us. The first response was around liquidity, not knowing what COVID-19 would mean, in terms of cash flow. So, we froze all development at that point, anything that wasn’t already committed, ... we froze.’

HOUSING ASSOCIATION – VICTORIA

‘We initially did emergency repairs only. And we’ve just instigated our day to day responsive repairs this week.’

TIER 2 PROVIDER – NT

‘We stopped property inspections. We did very briefly stop any sort of non-routine maintenance work and cyclical maintenance work as well. ...If jobs that were reported were determined only as routine maintenance or non-urgent, then those jobs waited for that six to eight week period. Of course, anything that was urgent, [was] done as per normal processes.’

TIER 1 PROVIDER – ACT

‘And we’ve got a fairly strong balance sheet. I guess the implication is, if it’s harder for us to sell our apartments that we’re developing in the moment, then that means we may be left holding more apartments that we otherwise would have chosen to hold, to then use as Affordable rentals.’

TIER 2 PROVIDER – QLD

‘No change at all in terms of plans for expanding the portfolio. It has already had an impact on the design of some of the developments that we’re working on. ...one of those projects ... has crisis accommodation like a youth shelter ... integrated within long term housing development. And it had four bedrooms, shared bathrooms and laundry...so it’s being redesigned so that every bedroom has an en-suite, because our learnings from managing shared housing is that anything with shared facilities is very, very problematic through an event like this. And we do have to prepare for that in the future.’

Detailed findings

HOUSING MANAGEMENT

All providers implemented tenant wellbeing checks of some type. While the larger organisations we interviewed discussed redeploying staff from property inspections or other duties to resource tenant welfare checks, smaller organisations appeared to find this activity more onerous to resource. Most smaller organisations, and a small minority of larger ones mentioned implementing strategies to support vulnerable tenants by directly supplying food or other resources. Some successfully sought grants to fund these activities. Smaller organisations were also less convinced overall about the effectiveness of remote housing management activities with a number mentioning their desire to return to normal housing management arrangements.

Most organisations, along with other support providers in their community, focused tenant wellbeing checks and other support strategies on tenants considered vulnerable to COVID-19, particularly older tenants. A couple of the organisations we interviewed identified limitations with this approach noting that younger tenant households had very little access to additional wellbeing supports. One organisation observed that tenants in all age cohorts responded to the stressful circumstances of the COVID-19 crisis in a range of ways, and it found it was not able to predict individual tenant responses accurately. When conducting the interviews, we did not prompt organisations to talk about domestic and family violence specifically. Only one organisation directly raised the topic explaining the arrangements they put in place.

Organisations had mixed experience with rental arrears. Many organisations said they had not had problems. Some were able to negotiate increased arrears repayments. Several organisations noted that communications around eviction moratoriums had been confusing for some tenants, and a small number of households fell in to rent arrears. In these cases, organisations have taken steps to intervene to prevent escalation of these issues.

On the whole, larger organisations were less concerned about the housing management issues that arose. They felt they were quick to adapt and while some activities, such as face to face tenant engagement, may have been suspended they felt services and standards had been maintained overall.

Organisations managing congregate forms of accommodation such as boarding houses, rooming houses, group homes faced additional challenges maintaining appropriate cleaning regimes and managing occupancy levels to minimise infection risks. Organisations managing high density apartment buildings also faced challenges managing cleaning and other sanitary measures in common areas.



TIER 1 PROVIDER – NSW

'In fact, we have increased our collections of rental income. And that's partly because we have learned new tricks along the way. ...We've always been a customer focused organisation, but we've become a more customer focused organization.'

HOUSING ASSOCIATION – VICTORIA

'We were quite concerned about tenants going into arrears. We felt that especially without the ability to evict and the messaging coming out from the government that it might give them an excuse or a reason to change their mindset in terms of paying rent. That hasn't eventuated...'

TIER 1 PROVIDER – NSW

'We've actually had a reduction in rent arrears'

TIER 2 PROVIDER – WA

Out of the 392 tenancies we manage we only had I think it was 9 or 10 that actually had their rents adjusted. We only had a couple fall into delinquency.'

TIER 1 PROVIDER – SA

'...we had to do a lot of work with our tenants to make sure they were really clear on changes and impacts. There was a lot of confusion and we needed to explain "no, you still need to pay your rent. You still need to follow all of the lease terms you have signed up for. We understand this is going to be hard times, we'll work with you." We also needed to explain that although there was additional income coming in, "it will not form part of your rental calculation in this unique instance." These points and many others needed to be clarified with our tenants individually and in broader communications.'

TIER 1 PROVIDER – ACT

'We created a food pantry here to make that available and we started a meal service with one of the local clubs, so that if any of our units had to go into quarantine or lockdown, we would provide them with meals every day for the period of that. That lockdown isolation in the end that wasn't needed, but we had it ready if we needed to.'

HOUSING ASSOCIATION – VICTORIA

'We already have a pretty robust cleaning regime in all properties in rooming houses, we just increased that cleaning regime and our cleaning contractor actually went out and purchased a really good steam clean machine...'

TIER 1 PROVIDER – QLD

'In terms of other tenants, we had to come up with a whole heap of procedures and policies around if somebody was in isolation, what were they allowed to do and what were they not allowed to do? And having some PPE that we were able to give to tenants. ...It was a very, very worrying thing ... having COVID-19 go through the boarding rooms but really any of our developments because [we have] a lot of high rise developments'

HOUSING ASSOCIATION – VICTORIA

'We pointed out on a few occasions to [State government] that there's just no basis for an eviction moratorium to extend to social housing because there's no change in circumstances. In actual fact, our tenants were receiving more income than before.'

TIER 1 PROVIDER – SA

'I would say that there were new areas that we picked up, which that will be interesting to see how they run in the longer term, a lot of it around food security.'

TIER 1 PROVIDER – QLD

We did a full audit of all of our boarding rooms and we spoke individually to people. We spoke with them about their comfort level, in the situation that they were in. We spoke to them about potentially moving to other units in our accommodation. So our first concern was to make sure that everybody within our portfolio was really safe, really, really safe.'

TIER 3 PROVIDER – QLD

'We have been delivering food hampers - grocery hampers and fresh vegetables - to the to the elderly and vulnerable, but more as a goodwill gesture than something that they absolutely need. It's more to try and keep their spirits up and keep them connected and feeling engaged, and feel that the community is supporting them'

HOUSING ASSOCIATION – VICTORIA

'Now, every week, the housing officers talk to just about every single tenant that's within their portfolio... We did we have a pop up which was a fruit and vegetable service. We changed that from the tenants coming to us to us going to the tenants. Every fortnight we deliver fresh produce to tenants that order it online, and we're actually visiting the tenants direct. And that was up to as many as 700 tenants per fortnight, which is a lot of contacts. So they were able to feed back any issues that the tenants might have had.'

TIER 1 PROVIDER – NSW

'I would say in our increased engagement with our tenants ...they were really appreciative in the first two months of increased contact. And it's fair to say that some of our tenants are fairly isolated. So it's something which they appreciated. ... People regularly calling them see if they're okay. What they needed, can we organise some assistance in terms of food or particular supplies or ...is there a particular health issue?'

B. E. K. I. N. D.

S. T. A. Y. H. O. M. E.

S. A. V. E. L. I. V. E. S.

Detailed findings

ACCESS AND DEMAND

On the whole, the organisations we interviewed had not experienced an increase in housing demand directly connected to the COVID-19 crisis. A small number of organisations, both larger and smaller, discussed experiencing a notable increase in housing demand and in some cases had acquired additional properties in response. All of these organisations were regular providers of homelessness services.

Some larger providers discussed experiencing downflow impacts of programs to accommodate rough sleepers in hotels and motels, for example, finding that their usual ability to respond to people seeking housing assistance was restricted. NSW organisations with whole of location access responsibilities discussed experiencing relatively small increases in access and demand activity due to the COVID -19 crisis. One provider suggested that the CBD rough sleeper response and introduction of Together Home had possibly cushioned potential increases.⁴

Most organisations anticipated a rapid escalation in demand for housing assistance when the eviction moratorium and Job Keeper payments ended.

TIER 1 PROVIDER – ACT

‘There hasn’t been like a step increase in demand.’

PROVIDER – WA

‘Because of COVID we’ve implemented a priority housing scheme for people who are homeless, in severely overcrowded housing or are couch surfing ... we have been housing very high risk tenancies. How that will pan out in the future, I don’t know.’

TIER 1 PROVIDER – SA

‘The government’s putting intense pressure on us to offer houses up to the rough sleepers in the CBD motels. But we have very minimal vacancies – there are no new available homes to offer’



4. Together Home is a \$36.1m NSW Government initiative to support people street sleeping across NSW during the COVID-19 pandemic into stable accommodation, linked to wraparound supports. Community housing organisations across NSW have been engaged to head lease properties in the private rental market in order to house people who are or have been street sleeping.

Detailed findings

HUMAN RESOURCES

Both larger and smaller organisations discussed needing to manage the anxiety of their workforce about the COVID-19 crisis and issues of staff isolation. All acknowledged it had been a stressful time. Leaders appear to have been very mindful of the wellbeing of their teams and worked hard to mitigate issues of stress, anxiety and isolation. Several organisations mentioned they had implemented a system of welfare checks for their staff as well as for tenants.

In the main, larger organisations seemed to be well placed manage the transition to working from home and managing the issues flowing from it. In more remote area locations, the shorter lockdown period meant some smaller organisations were able to avoid implementing a large scale working from home regime.

TIER 1 PROVIDER – ACT

‘We’ve had Friday afternoon, all staff meetings. We try to make it a bit of fun...’

TIER 2 PROVIDER – NSW

‘Staff morale is an issue. Everybody’s isolated and exhausted’

TIER 1 PROVIDER – NSW

‘I think the biggest issue we’ve had is staff feeling a bit lonely, and they missed the connectedness of the workplace. So every Thursday we had a social hour, get together.’

TIER 2 PROVIDER – WA

Probably the biggest thing internally was the level of anxiety that staff were feeling because it was such an unprecedented change to the world we were living in.’

TIER 1 PROVIDER – NSW

‘We needed to take delivery of a lot more laptops, a lot had laptops and docking stations and such but we had to take delivery of a whole lot more, and ensure that all workers really had access to those. And then we needed to make sure that systems we have for remote working are accessible to all workers.’

HOUSING ASSOCIATION – VICTORIA

‘We started paying people an allowance to use the Wi Fi and at home and so forth, and we rostered out intake teams, so that we always have two full teams. One at home for two weeks, one on deck for two weeks, and then they swap over. So that if a team went down with COVID, then we have a backup’

TIER 1 PROVIDER – QLD

‘But it has really brought home to me what amazing managers we’ve got and the more amazing staff we have, because everybody has just pulled together,’

TIER 1 PROVIDER – NSW

‘One of the ongoing challenges is, which is probably something that’s going to be around for a while, and is where people get a cold or cough or whatever. The requirement to go and get a test, and while you’re waiting for those test results you [should be quarantining], is an impact of on productivity. Depending on what role people do, that’s probably going to be a lasting consideration.’

TIER 2 PROVIDER – WA

‘The biggest problem we had was sourcing extra mobile phones’

Learning from COVID-19

One of the clear takeaways from these interviews is the resilience of the community housing industry. Not only did individual organisations respond to the COVID-19 crisis with high levels of professionalism and resilience, these interviews indicate professionalism and resilience is the hallmark of the industry's response overall.

The interviews also highlighted the important role of government leadership at the State or Territory level and nationally. Strategies such as Job Keeper at a national level and health and homelessness responses at State or Territory levels created a framework for individual community housing organisation responses.

Many of the organisations we interviewed, both larger and smaller, felt that with strong leadership and investment from the Australian Government together with the States and Territories, there was capacity for their organisations do more than they are currently, to respond to the housing challenges thrown up by the COVID-19 crisis. All the organisations we talked to were acutely aware that the already large gap between demand for housing affordable to low and moderate income earners and current housing supply had been exacerbated by the COVID-19 crisis. Some felt that they kept delivering their services despite, rather than because of, government interventions and were keen to see more consultative planning processes for future phases of the response to the COVID-19 crisis and the recovery plans.

Another clear lesson from the first wave of the COVID-19 crisis was the usefulness of remote working systems. Several larger organisations saw the experience with COVID-19 as a springboard for revision of their service delivery model, and were now questioning long held assumptions such as reliance

on physical offices as the main customer access point and expecting their staff to predominantly work from office locations. Many of the organisations we spoke to, although keen to return to aspects of their pre-COVID-19 working arrangements, had seen the value of the additional flexibility offered by remote working and were planning to maintain some aspects of their COVID-19 arrangements into the future.

Many of the organisations we talked to were proud of the speed with which they were able to respond to the challenges of maintaining service delivery operations during the first wave of the COVID-19 crisis. They usually attributed this to a combination of the agility of their organisations, and the commitment of their workforce to making the arrangements work. Several leaders commented on the high levels of support they received from their teams for the move to remote working which eased many aspects of what could otherwise have been a very difficult transition process. These leaders were also very conscious that adopting remote working arrangements at the scale required to respond to the COVID-19 crisis was very challenging for their workforces, particularly those with front line roles linked to office-based activities. There was also recognition that any shift to remote working should not compromise the services received by tenants.



Not all organisations adopted significant remote working strategies however. We spoke to a number of smaller organisations that were reluctant to move away from office centred work arrangements and had implemented remote working to the least extent required. A number of smaller organisations, particularly in more remote areas, also discussed the difficulties of contemplating widespread remote working arrangements when their workforce did not have access to internet coverage or other necessities for working in their homes. For these organisations the focus was on creating a safe office working environment to postpone the need to implement remote working arrangements.

TIER 2 PROVIDER – NT

‘But I think one interesting thing is that it’s highlighted the problem of homelessness a lot ... here in the NT is you had various departments like Health, or the Department of the Chief Minister..for the first time learning how bad the homelessness situation is, and it looks particularly bad in the Territory. The Territory is 12 times the national average. It’s another level of homelessness. A lot of it is tied to people living in remote Aboriginal communities and overcrowding in those households. But there’s a fundamental shortage of between eight and 12,000 dwellings here in the NT. So, it’s a significant problem and the burden on people who actually do have a social housing house ... under their control ...they have to house family, there’s cultural obligations to do that.’

TIER 2 PROVIDER – ACT

‘It confirms my belief that we can’t rely on government because it’s very slow. Decision making is very slow, very politicised, not very efficient and in terms of operational management... It just confirmed that we basically need to get on and make things happen ourselves. And not rely on government and not wait for them to give us clearance or tell us how we should do it.’

TIER 1 PROVIDER – NSW

Well for us, it’s made us really look at what our services to our customers are and what staff are doing? And how much do we need to travel? And what can you do electronically and what can you do face to face?’

TIER 1 PROVIDER – NSW

‘We carried out a staff survey and asked them what kind of working arrangement would they like. 10% said they’d like to work entirely from the office 10% entirely from home, and everybody else, the other 80%, were in between. Work that used to be from an office means something very different now, and we didn’t just consult our staff. We are going out and talking to our customers to ask them what they want. Because if they want access to an office, and that’s important to them, then we will keep that office. We are going to find out how it suits them and whether it is the right service delivery framework, or whether we might need to offer services in different ways.’

TIER 1 PROVIDER – ACT

‘This is potentially a once in a once in a lifetime opportunity to transform our workplace.’

TIER 2 PROVIDER – WA

‘What I’m hoping for is a greater degree of collaboration. Certainly WA’s peak body’s been more active... we always got a lot of communication from them. Now we’re getting more again...’

PROVIDER – WA

‘There are opportunities for something at a national level to potentially lobby for different jurisdictional governments to provide more affordable housing.’

Next steps

These interviews with leaders from 30 community housing organisations from around Australia, area snapshot of the industry as it was in June and July 2020. They show the resilience and agility of individual organisations and the industry as a whole in adapting quickly to the first wave of the COVID-19 pandemic. They also highlight the capacity to do more if governments, national and State and Territory invest in more social and affordable housing.

As the interviews were being conducted, one State, Victoria, was in the process of moving into a second period of sustained lockdown. While restrictions have further eased in other States and Territories, COVID-safe working arrangements continue to restrict travel and face to face contact, and impose absences from the workplace associated with COVID-19 testing and self-isolation processes. It's now clear that some of the changes to service delivery and staffing arrangements that seemed temporary in April and May are not actually temporary at all. The impacts of these changed arrangements on community housing operations in the medium term is not yet known.

Also unknown is the impact in terms of both demand for services and CHOs' businesses as a result of the reduction in Job Seeker and Job Keeper rates from September 2020, and the lifting of evictions moratoriums. How will these impact both CHOs' businesses and the demand?

CHIA plans to keep exploring and communicating the community housing industry's experience providing services as the COVID-19 pandemic progresses. Community housing organisations across Australia collectively manage a \$30 billion-plus portfolio of over 1000,000 rental properties that provide homes to people on low and moderate incomes who find it hard to access affordable or appropriate housing in the private market. The industry's role in housing low and moderate income Australians is especially crucial during the pandemic.



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