August 2024

Common Ground Queensland's Supportive Housing Model

Executive summary
Common Ground Queensland has a successful Supportive Housing Model, with opportunity to scale

This report documents the CGQ Supportive housing model, and uses Brisbane Common Ground (BCG), a 146-unit supportive housing complex that CGQ has successfully operated for 12 years as a case study, to demonstrate how these choices derive community value.

An evaluation of BCG conducted in 2015 demonstrated that people with chronic experiences of homelessness who had not been able to access or sustain housing could indeed **exit homelessness and prevent re-entry to homelessness when provided supportive housing**; a testament to the success of the model[1].

Purpose

CGQ seeks to end homelessness one person at a time by creating supportive homes that house local communities, respond to people's needs and improve their wellbeing and connectedness. There are 10 core elements to the CGQ model across tenants, services and ecosystem:

Tenants

1. Housing stability: A Housing First approach to provide, safe, social housing, with minimum exclusion criteria, as long as needed, to offer stability for individuals to help them to rebuild their lives

2. Targeted support for the chronically homeless: Designed for those who are unable to sustain tenancy through other housing models with diversity in tenants to support a vibrant and diverse community

3. Tenant-informed building design: Incorporates flexible, placed-based building design informed by tenant-lived experience to create homes, ideally situated in high-density locations that are cost-effective to operate, offer value to community, and facilitate easy access, independent living, safety and dignity

Services

4. Independence of service provision: Separates tenancy management from support service provision, to ensure safeguarding and individual advocacy for tenants as well as choice and independence

5. Intensive tenancy management: Intensive tenancy management allows CGQ to work with tenants in a partnership using a trauma-informed, person-centred approach to assist tenants to sustain tenancies. CGQ treats tenancy as a human right where eviction is the last resort

6. Onsite community services: Provides flexible and tailored, onsite community services improving tenants' quality of life, independence and addressing challenges that may have impacted their ability to maintain former tenancies

7. Onsite safety: Maintains 24/7 onsite, concierge including appropriate security to create a safe environment for tenants with complex needs, enabling early intervention of incidences and mitigating reliance on external services like hospitals and police

Ecosystem

8. Tailored/ responsive support: Provides comprehensive, tailored, and flexible support to tenants by leveraging a co-ordinated network of providers to deliver responsive solutions to needs not met by other models

9. Community-focused environment: Tenant and community engagement beyond the dwelling, prior and during operations, to build community support and create a sense of home

10. Social benefits: Addresses the root causes of chronic homelessness, reducing demand on health and criminal justice services, to lower the overall cost of homelessness to the community and improve the lives of formerly, chronically homeless people

The CGQ model delivers cost savings to Government of $17,500[2] per tenant in the first year housed, excluding the value of improving the lives of formerly homeless people.

Sustainability

As Queensland's Supportive Housing policy is defined, there is an opportunity to build an effective funding system. Accreditation of the CGQ model is also recommended to maintain the integrity of the model.

The CGQ model is an important framework for Queensland to extend supportive housing at scale.

Table of contents

This report documents the CGQ Supportive Housing Model, using BCG as a case study to demonstrate how these choices derive value for the community

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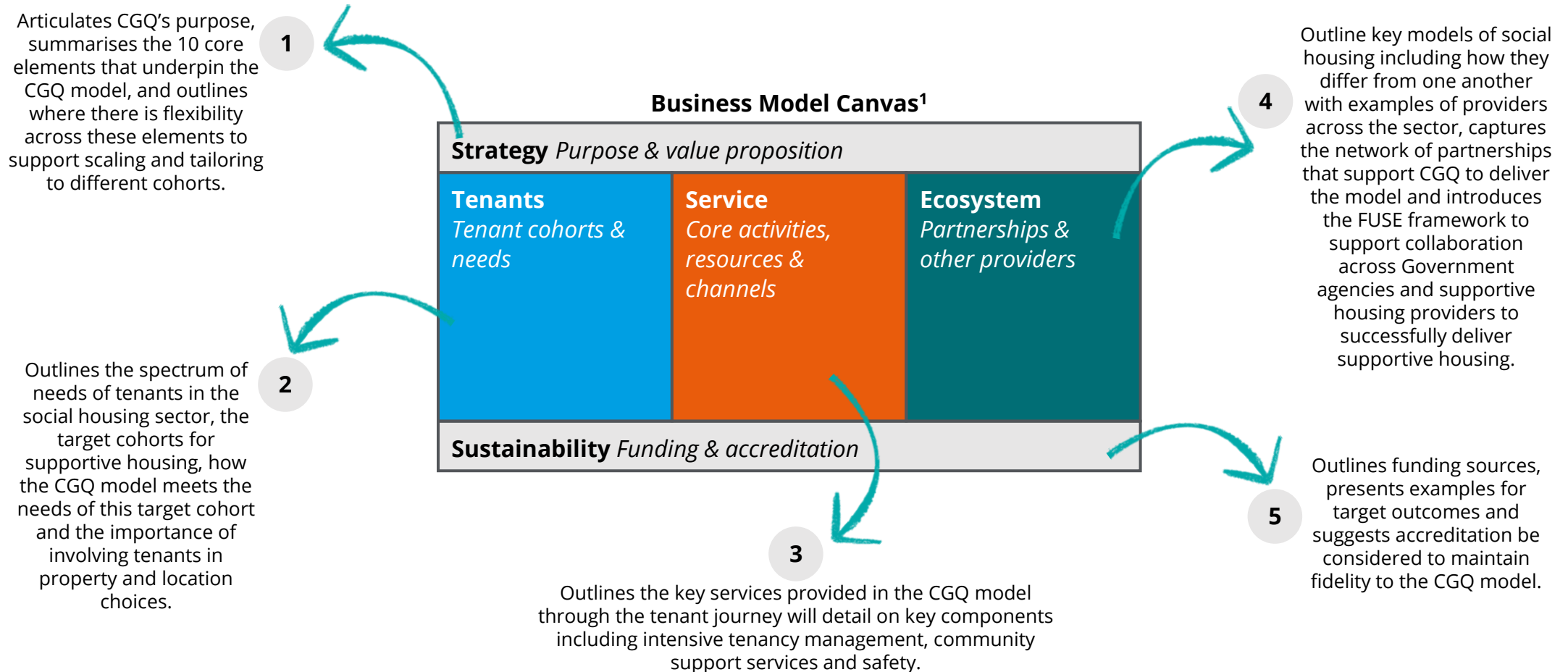
Acknowledgement of country

Artwork: Connections to land and sea by Birru-Gubba artist Jumbo Prior (Queensland based)

We acknowledge the **Turrbal** and **Jagera People**, the traditional custodians of this land, we recognise their continuing connection to land, waters and culture and pay our respects to the elders both past and present.

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The Business Model Canvas

The chapters of this report align to the Business Model Canvas framework with each chapter documenting how the CGQ model operates and how these choices derive value

Articulates CGQ's purpose, summarises the 10 core elements that underpin the CGQ model, and outlines where there is flexibility across these elements to support scaling and tailoring to different cohorts.

1

Outline key models of social housing including how they differ from one another with examples of providers across the sector, captures the network of partnerships that support CGQ to deliver the model and introduces the FUSE framework to support collaboration across Government agencies and supportive housing providers to successfully deliver supportive housing.

4

Business Model Canvas[1]

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

Outlines the spectrum of needs of tenants in the social housing sector, the target cohorts for supportive housing, how the CGQ model meets the needs of this target cohort and the importance of involving tenants in property and location choices.

2

Outlines funding sources, presents examples for target outcomes and suggests accreditation be considered to maintain fidelity to the CGQ model.

5

3

Outlines the key services provided in the CGQ model through the tenant journey will detail on key components including intensive tenancy management, community support services and safety.

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Personas

Personas are fictional characters, that represent cohorts that benefit from supportive housing, used as a tool to connect readers to lived experience and bring elements of the CGQ model to life

Name	Carl	Sarah	John	Annie
Summary	Carl struggles with **alcoholism, depression and anxiety.** He became homeless after leaving public housing before finding a place at BCG.	Sarah is a student, who, unable to work and study simultaneously, **couch surfed and slept in her car** for over a year.	John was born with **complex mental and physical disabilities.** John wanted to live close to his parents and the area he grew up in.	Annie is a 73-year-old woman who has lived at BCG for 10 years after leaving a **domestic violence** situation.
Connection to core elements of the CGQ model	Carl represents cohorts with **complex needs** who benefit from **support services** and **innovative programs** including the QuIHN partnership that help him retain his tenancy and avoid a return to homelessness.	Sarah represents both **young people** (18-25 yrs old) and **low-income earners** who benefit from the affordable, permanent housing offered by the CGQ model and create **tenant balance** in the community.	John represents cohorts with **complex needs** including disability who benefit from the **human-centred design** of the **BCG building**, its location, support services and **community activities.**	Annie represents both **older women** who do well in the BCG model and individuals that have experienced **domestic violence** and benefit from the **security** element of the model.

Note: (1) Whilst fictitious, these personas have been crafted using information from interviews conducted by Deloitte, and Common Ground Queensland publications.

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CGQ overview

While this report focuses on BCG as the supportive housing case study, CGQ also operates 2 other supportive housing programs that demonstrate the flexibility of the CGQ model

Supportive Housing for Families (SH4F)

- CGQ aims to **provide stability** needed for families to gain independence, employment, education and improved wellbeing
- By head leasing scattered properties, **CGQ can provide safe and affordable homes** subleased to families at risk or experiencing homelessness, who contribute 25% of their income as rent
- In addition to housing, families can access **support services** through CGQ's partner Micah Projects to best support their success
- Tenants also have access to the **24/7 concierge service** at BCG to provide advice and support

20
families supported in 2023 (24 adults, 50 children)[1]

37%
increase of families actively seeking employment as a result of SH4F[2]

Brisbane Common Ground (BCG)

- In **partnership with Micah Projects**, BCG provides **supportive housing to the most vulnerable members of the community**, who have experienced, or are at risk of homelessness
- As a long-term housing model, BCG includes 146 units for individual tenants with on-site embedded support services tailored to tenants needs, **24/7 security** and community engagement activities
- CGQ aims to have a **50/50 split** of residents who were **formerly homeless** and could otherwise not maintain a residence in other housing models, and **low-income tenants** who seek stable, subsidised rental rates

146
Units - currently
47% low income
53% formerly homeless tenants[1]

24/7
concierge comprising tenant support and on-site security

Community Supportive Housing (CSH)

- **Partnering with Communify**, CGQ provide specialised tenancy management and subsidised housing to **refugees and asylum seekers** in their CSH program
- CSH provides a safe-haven for a fresh start and **opportunity towards financial independence and self-sufficiency**
- Since launching in 2021, 48 adults and 10 children have been housed and supported[1]
- A tenant's needs come first; support services through partner Communify are adapted to match tenant needs and best support success in their tenancy, independence and wellbeing

5
scattered private market rental houses provided through CSH[3]

34
Individuals provided with supported housing in 2023[1]

Purpose
Purpose and value proposition

Business Model Canvas

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

CGQ's purpose

CGQ seeks to end homelessness one person at a time by creating supportive homes that house local communities, respond to people's needs and improve their wellbeing and connectedness

CGQ's vision[1]:
**Ending homelessness,** a person at a time within the communities in which we operate

CGQ's mission[1]:
To **create supportive homes** that honour local communities, respond to people's needs and improve their well-being and connectedness

CGQ's objectives[1]:
1. Ensure our tenants' **needs are met** to enable a fulfilling life
2. Provide **specialised tenancy management** services for people with housing needs from a range of backgrounds
3. **Increase the supply** of supportive housing services that provide a preventative response for individuals and families at risk of or experiencing homelessness
4. Through effective public, private and community partnerships, enable place-based supportive housing projects that **honour local community needs**
5. Advocate the benefits of the Supportive Housing Model through participation in **evidence-based research**
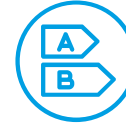
Alignment to Government policy
CGQ's work aligns to all relevant Commonwealth and State Government policies including:

- The National Agreement on Social Housing and Homelessness (NASHH)

- The National Housing and Homelessness Agreement (NHHA) & Plan (NHHP)

- The Queensland Government's *Homelessness Program*, funded through the NHHA

- The Queensland Government's Housing and Homelessness Action Plan (2021-25)

- The Queensland Department of Housing's Housing principles for inclusive communities – Rights, Control, Choice, Inclusion

- Human Rights Act 2019

- United Nations Convention on the Rights of Persons with Disabilities

- The National agreement on Closing the Gap, 2020

- The Commonwealth Government White Paper on Homelessness, 2008

- The National Partnership Agreement on Homelessness (Queensland Government, 2012)

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Value proposition

There are 10 core elements that underpin the value proposition of the CGQ model; each explained in greater detail throughout the report

Chapter		Value proposition		Page
Tenant	**1**	**Housing stability:**	A Housing First approach to provide, safe, social housing, with minimum exclusion criteria, as long as needed, to offer stability for individuals to help them to rebuild their lives	12
	2	**Targeted support for the chronically homeless:**	Designed for those who are unable to sustain tenancy through other housing models with diversity in tenants to support a vibrant and diverse community	15-16
	3	**Tenant-informed building design:**	Incorporates flexible, placed-based building design informed by tenant-lived experience to create homes, ideally situated in high-density locations that are cost-effective to operate, offer value to community, and facilitate easy access, independent living, safety and dignity	18
Service	**4**	**Independence of service provision:**	Separates tenancy management from support service provision, to ensure safeguarding and individual advocacy for tenants as well as choice and independence	21
	5	**Intensive tenancy management:**	Intensive tenancy management allows CGQ to work with tenants in a partnership using a trauma-informed, person-centred approach to assist tenants to sustain tenancies. CGQ treats tenancy as a human right where eviction is the last resort	22
	6	**Onsite community services:**	Provides flexible and tailored, onsite community services improving tenants' quality of life, independence and addressing challenges that may have impacted their ability to maintain former tenancies	23
	7	**Onsite safety:**	Maintains 24/7 onsite, concierge including appropriate security to create a safe environment for tenants with complex needs, enabling early intervention of incidences and mitigating reliance on external services like hospitals and police	24
Ecosystem	**8**	**Tailored/ responsive support:**	Provides comprehensive, tailored, and flexible support to tenants by leveraging a co-ordinated network of providers to deliver responsive solutions to needs not met by other models	32-33
	9	**Community-focused environment:**	Tenant and community engagement beyond the dwelling, prior and during operations, to build community support and create a sense of home	34
	10	**Social benefits:**	Addresses the root causes of chronic homelessness, reducing demand on health and criminal justice services, to lower the overall cost of homelessness to the community and improve the lives of formerly, chronically homeless people	36

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Flexibility in the model

While Brisbane Common Ground (BCG) illustrates successful delivery of the CGQ model, it is a case study, and there are flexible elements to support scaling of the model and tailoring to different cohorts

Core elements of the model[1]

1. Housing stability
2. Targeted support for the chronically homeless
3. Tenant-informed building design
4. Independence of service provision
5. Intensive tenancy management
6. Onsite community services
7. Onsite safety
8. Tailored/ responsive support
9. Community-focused environment
10. Social benefits

Flexibility within the core elements

- **Type of housing |** The CGQ model and cohort is ideal for high-density single sites (apartment blocks). However, the model can be adjusted to medium density sites (townhouses) and scattered houses which may better meet the needs of family cohorts and domestic violence survivors.

- **Tenant cohorts |** While BCG supports chronically homeless and low-income earning individuals, the CGQ model can meet the needs of other vulnerable cohorts including young people, family cohorts and people with mental health and substance use issues.

- **Building design & ownership |** BCG was purpose-built for supported housing. While this is ideal, there are many international examples where existing buildings have been successfully repurposed for supported housing. Additionally, while BCG is a Government owned building, the model can be delivered in locations owned by service providers or rented in the private market.

- **Support service location |** Onsite, 24/7 support across a breadth of services is ideal to encourage tenant engagement and meet diverse needs. The model can be adjusted to lighter-touch service provision with less breadth and more referrals, and or mobile services available at specific times, noting that these changes may impact tenant outcomes.

- **Onsite safety |** While 24/7 onsite security is optimal for high-density apartment dwellings, it is not practical for cohorts in scattered housing, where on-call security may be more suitable.

- **Tenant mix |** While a 50/50 mix of formerly homeless and low-income earners is recommended to support a vibrant and diverse community, there is some flexibility in this range. A mix of 50/50 male and female tenants with age and cultural diversity is also recommended, however there is flexibility here, for example within family cohorts.

Note: (1) See "Value proposition" on p. 9 for further details on the core elements of the model

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Tenants
Who CGQ serve and their needs

Business Model Canvas

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

Supportive housing definition

The CGQ model uses a Housing First approach to provide, safe, social housing, with minimum exclusion criteria, as long as needed, to offer stability for individuals to rebuild their lives

Supportive Housing

Supportive housing is a proven approach for people who experience a range of complex issues including chronic homelessness, poverty, trauma, disability, mental health issues and problematic substance use, and need support to sustain housing.

Supportive housing provides people with the stability to enable them to sustain their housing, break the cycle of homelessness, and thrive as members of a community[2].

Housing First

- Housing First is an internationally recognised best practice model approach to ending homelessness by providing sustainable housing and support to some of the most vulnerable people in the community

- Outlined by Homelessness Australia, A Housing First approach is underpinned by a clear set of principles[1] that outline core values including:

  o People have a right to a home

  o Housing and Support are separated

  o Flexible support for as long as it is needed

  o Choice and self-determination

  o Active engagement without coercion

  o Recovery oriented practice

  o Social and community inclusion

  o Harm reduction approach

A secure home as long as needed

- Permanent housing is fundamental to the model; however, it does not mean that people stay forever; rather, they stay as long as needed, as determined by tenants. Exits from permanent housing can be positive resulting from gaining employment, forming a relationship and/or having children. Importantly, there is no expectation that tenants will move out of their supportive housing for as long as they are meeting their tenancy conditions

- Addressing homelessness requires changing existing tenancy tenure and integrated support models, rather than assuming that people who are homeless can be changed to fit in with existing systems[3]

- Housing is affordable, relative to tenant incomes, to support tenants to maintain tenancy

Minimum exclusion criteria

- Tenants must meet all the Social Housing Eligibility Criteria[4] as outlined by the Queensland Government. CGQ supports incoming tenants to gain and maintain tenancy by minimising exclusion criteria beyond that set by Government and supporting tenants without discrimination or requirements for behaviour change

Defining the problem

Long-term homelessness is a growing problem in Australia and demand for specialist homeless services is rising, imposing greater costs on systems and the individuals affected

The origins of long-term homelessness[1]

Like most places, Queensland has a cohort of people who are long-term homeless. This cohort experiences a distinct form of social and economic disadvantage, which typically begins with a traumatic childhood (87%).

Examples of trauma reported among long-term homeless people include:
- **Physical abuse:** Over 75% have been physically assaulted during their lives
- **Sexual abuse:** 52% have been sexually abused
- **State care:** A significant proportion of long-term homeless people have entered the Child Protection System during their life, with estimates ranging from 19 – 40% (Aboriginal and Torres Strait Islander people are over-represented in this cohort)
- **Chronic ill health and alcohol problems:** Over 90% will develop a chronic ill health or alcohol problem

As such, the challenges faced by long-term homeless people go far beyond the most visible indicator of their disadvantage – a lack of housing. Rather, this can be understood as just one symptom of a reduced capacity to interact with the complex systems, institutions and norms that govern our society and economy, brought about by a lifetime of compounding trauma.
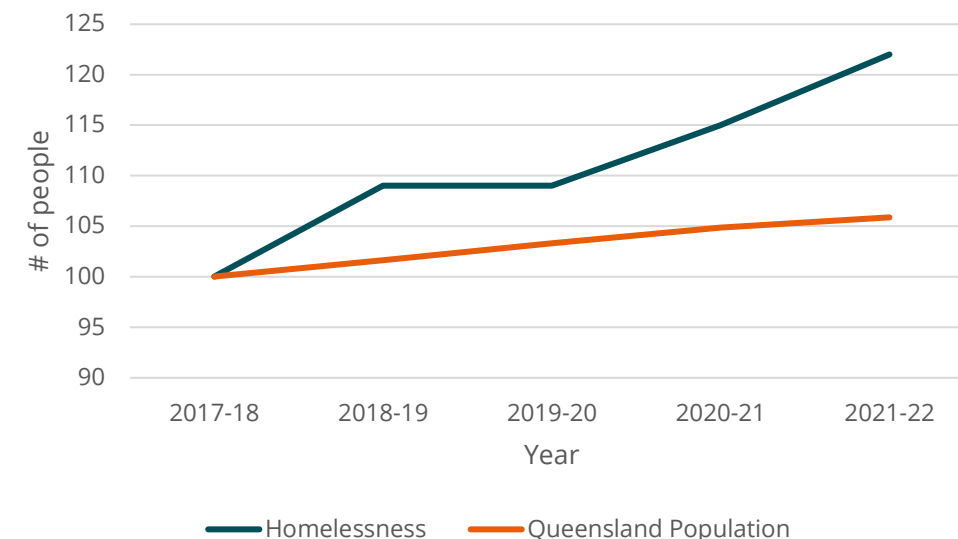
Long-term homelessness as a 'system failure'

The Federal Government spends over $200 billion on welfare payments every year. However, despite these spending commitments, homelessness is a growing problem. A large part of the answer lies in the failure of systems, including social safety nets, to adequately connect with and meet the specific needs of long-term homeless people. Without understanding this system failure, efforts to address homelessness will not meaningfully respond to the drivers of this phenomenon – leading to interventions that are less effective and of higher cost.

A growing problem[2]

Despite investments in homelessness initiatives by governments and charities – including CGQ – homelessness is rising faster than population growth, leading to more people living on the streets every year. Taking demand for specialist homelessness services as a proxy for the number of homeless people, homelessness has grown by 22% over 5 years. **As the cohort of long-term homeless people expands, this will impose higher and higher costs on both the system and the individuals affected.**

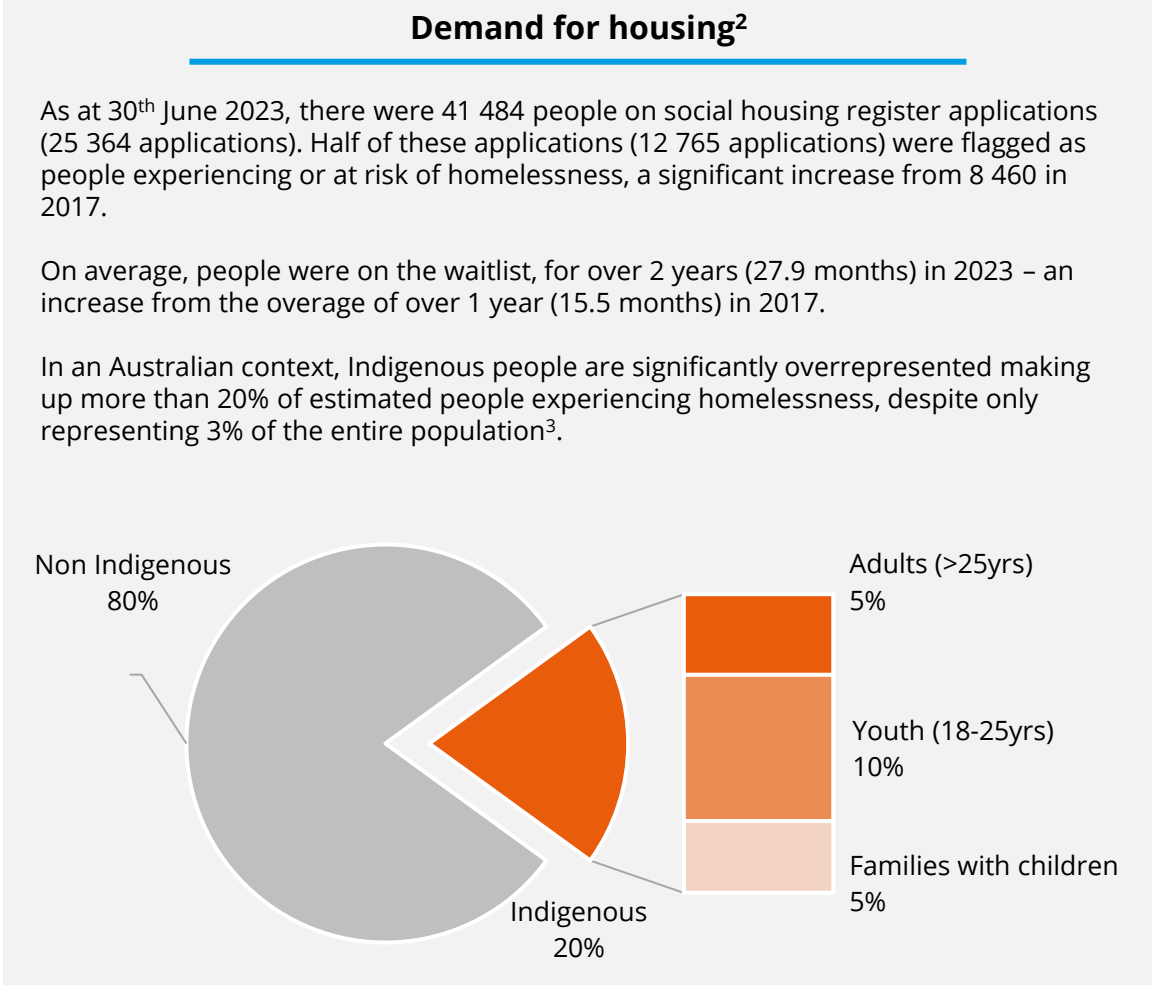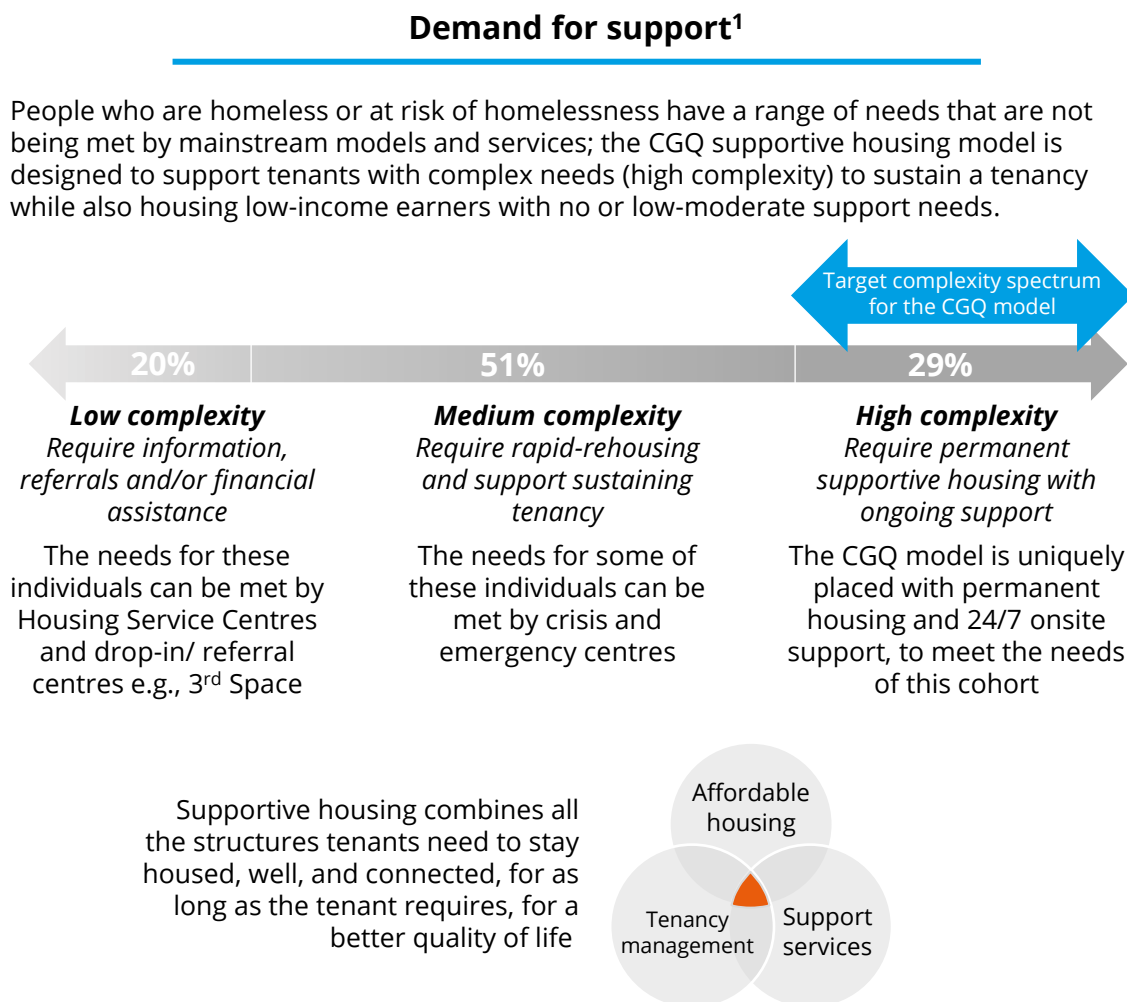**Demand for specialist homelessness services (indexed)[2]**

Source: (1) Long-term homelessness: Understanding the challenge, Johnson, G. et al., 2011; (2) Homelessness and homelessness services, Australian Institute of Health and Welfare, 2024.

The spectrum and size of need

Individuals at risk, or experiencing chronic homelessness, have a diversity of needs; the CGQ model is designed to meet the needs of a broad range of individuals including the most vulnerable

Demand for support[1]

People who are homeless or at risk of homelessness have a range of needs that are not being met by mainstream models and services; the CGQ supportive housing model is designed to support tenants with complex needs (high complexity) to sustain a tenancy while also housing low-income earners with no or low-moderate support needs.

Target complexity spectrum for the CGQ model

20%	51%	29%
Low complexity	**Medium complexity**	**High complexity**
Require information, referrals and/or financial assistance	*Require rapid-rehousing and support sustaining tenancy*	*Require permanent supportive housing with ongoing support*
The needs for these individuals can be met by Housing Service Centres and drop-in/ referral centres e.g., 3rd Space	The needs for some of these individuals can be met by crisis and emergency centres	The CGQ model is uniquely placed with permanent housing and 24/7 onsite support, to meet the needs of this cohort

Supportive housing combines all the structures tenants need to stay housed, well, and connected, for as long as the tenant requires, for a better quality of life

Affordable housing

Tenancy management

Support services

Demand for housing[2]

As at 30th June 2023, there were 41 484 people on social housing register applications (25 364 applications). Half of these applications (12 765 applications) were flagged as people experiencing or at risk of homelessness, a significant increase from 8 460 in 2017.

On average, people were on the waitlist, for over 2 years (27.9 months) in 2023 – an increase from the overage of over 1 year (15.5 months) in 2017.

In an Australian context, Indigenous people are significantly overrepresented making up more than 20% of estimated people experiencing homelessness, despite only representing 3% of the entire population[3].

Non Indigenous 80%

Indigenous 20%

Adults (>25yrs) 5%

Youth (18-25yrs) 10%

Families with children 5%

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Who the CGQ model supports

The CGQ model is designed for those who are unable to sustain tenancy through other housing models due to unmet needs including mental, physical and substance complexities
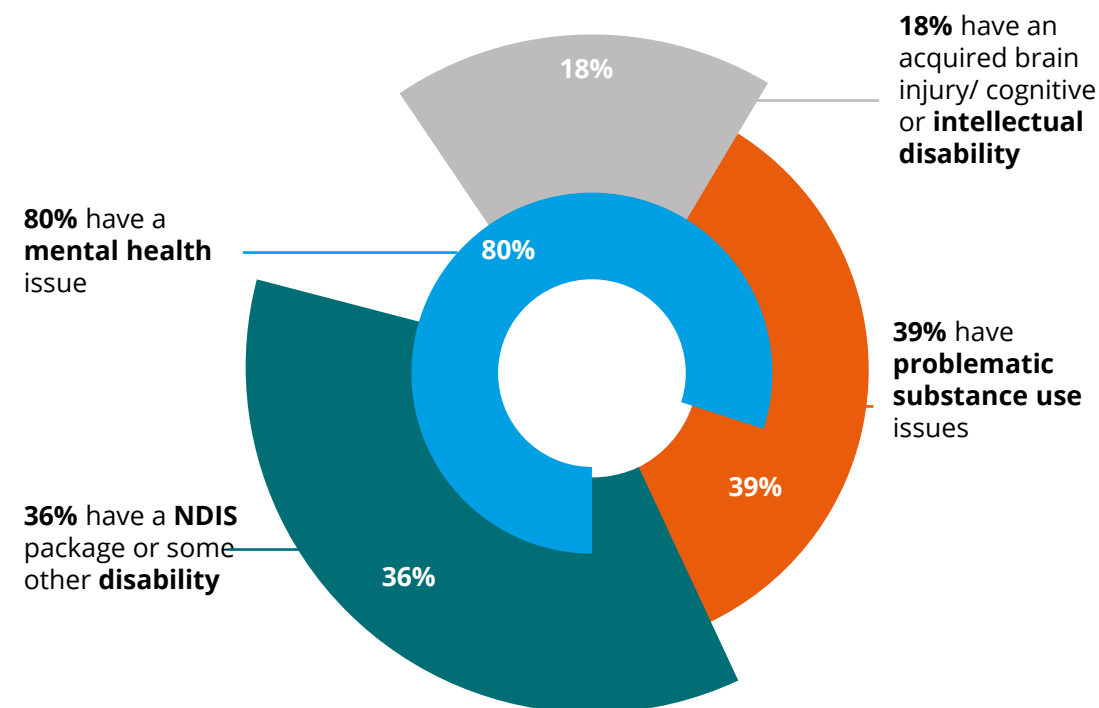
Complexities of the cohort

- Reasons for homelessness are varied and complex. In a study of people supported by the Brisbane South Primary Healthcare Network, **35% had unmet accommodation needs coupled with unmet needs across 3 or more categories including physical health, psychotic symptoms, psychological distress and problematic substance use[2]**
- Supportive Housing is designed for this population, integrating support services to enable their exit from homelessness and improve their wellbeing
- Eligible individuals, households or family groups are likely to have experienced chronic homelessness, social isolation, trauma, problematic substance use and domestic and family violence

BCG tenant complexities

- The cohort currently supported at BCG spans young people (over 18 years) to elderly, men and women and individuals of mixed cultural backgrounds
- BCG supports some of the most vulnerable people in the community with a range of complex conditions including disability, mental illness, problematic substance use and trauma[3]

At Brisbane Common Ground[1]…

18% have an acquired brain injury/ cognitive or **intellectual disability**

80% have a **mental health** issue

39% have **problematic substance use** issues

36% have a **NDIS** package or some other **disability**

18%
80%
39%
36%

Who the CGQ model supports

The model provides stability, autonomy and dignity to formerly rough sleepers and low-income earners, many of whom have complex support needs

Cohorts supported by the CGQ model:
Target tenants are those who have complex needs such that, without housing and support services, they could not sustain tenancy and community connection, and would likely continue homeless, at-risk of homelessness, or in the institutional circuit (hospitals and jails).
These tenants include:

Low-income individuals

- To create a balanced community where those with complex needs are not segregated from the wider community, approximately half the tenants at BCG are formerly rough sleepers and half are low-income individuals

- Low-income individuals are people who may work or study, may be at risk of homelessness, require affordable housing and are eligible for social or affordable housing aligned with existing departmental rent policies

- All low-income tenants can make choices of their own volition to determine the support they receive including how, where, when provided by the community services partner

46%
of BCG tenants are low-income earners[1]

53%
Of BCG tenants are formerly rough sleepers[1]

Rough sleepers / chronically homeless individuals

- Chronically homeless individuals, also referred to as rough sleepers, are individuals who have experiences of long-term (over 1 year) or multiple episodes of homelessness

- In Queensland, 20,000 people are experiencing homelessness (1 in 200)[2]; this model targets the most vulnerable within this cohort, who often have complex needs and who have not been able to maintain tenancy through other housing options
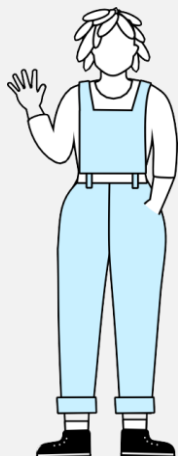
Separate cohorts

- CGQ's Supporting Housing Model also supports families with children and young people under 18 years who are homeless or at risk of homelessness and high users of other systems (e.g., child safety)

- It is recommended that these cohorts be provided support through separate dwellings to chronically homeless individuals to better meet their need and include a diversity of ages, needs and genders

Sarah's story...

Sarah represents young people and low-income earning tenants who benefit from the affordable, permanent housing in the model and who contribute to balance in the tenant mix for a thriving community

Sarah moved to Brisbane as a full-time student. Without an income she was couch surfing for over a year

BCG has provided her with a safe space for her to thrive. Micah have helped provide support services to get her back on track with her studies

Unable to maintain an income, she sought aid to find support from BCG

Sarah[1]

Sarah is 26 years old and has been living at BCG for 18 months

14% of BCG tenants identify as indigenous Australians[2]

Like Sarah...

Sarah, a young Gubbi Gubbi woman, moved to Brisbane with aspirations of studying nursing. However, when the COVID-19 pandemic hit, she lost her part-time job, leaving her without an income. As a result, Sarah found herself couch surfing. The lack of security not only took a toll on her health but impacted her ability to continue with her studies.

Determined to find a solution, Sarah sought aid from Micah Projects, who connected her with Brisbane Common Ground. Since moving to BCG, Sarah's experience has been overwhelmingly positive. According to Sarah, *"It's been good, I really like the location, I love the fact that the apartment comes fully furnished with everything you need. Just having Micah here has been really handy as well with that support. There aren't a lot of places like this near the city and close to my university. I feel really safe here."* Having Micah Projects on-site has also been incredibly beneficial, providing her with the support she required to get back on track with her university degree.

BCG has provided Sarah with more than just a safe place to call home. It has given her the support and stability needed to reignite her dream of becoming a nurse. With **a secure living environment in an accessible location,** and the **necessary assistance**, Sarah is now well on her way to getting back on track and pursuing her aspirations.

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Property design and location

Lived experience should inform property design to streamline operations, optimise functionality and create a home

Place-based design

- **Supportive Housing is a homelessness and housing solution** and should reflect tenant insight in its design
- Trauma-informed design in supportive housing ensures there are reduced or removed environmental stressors and provides a well-informed place for individuals to develop a sense of autonomy and safety[1]
- At BCG, **smart design choices that create successful supportive housing include:**
  - **1-bed** and **studio units** to support independent living
  - **Concierge desk** to control visitor access with single access for **efficient security resourcing**
  - **Common areas** and **multi-purpose spaces** for tenants to meet and engage in activities
  - **Accessible design** with 33 units at BCG designed for wheelchair access[2]
  - **Offset corridors** and **recessed doorways** for private unit entry
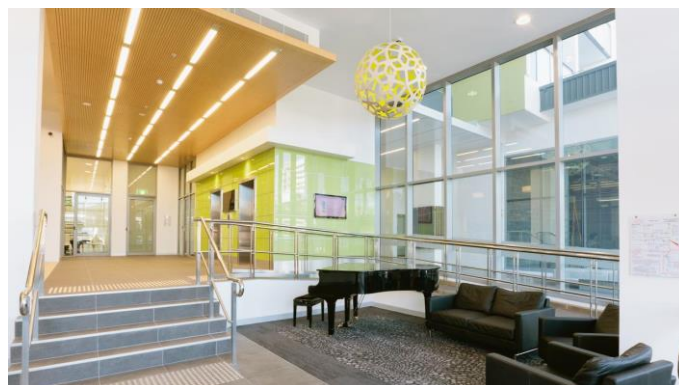
A place to call home

- BCG is **Queensland's first single-site supportive housing initiative**, an **urban development built as a response to local need** for supportive housing in South Brisbane. This model is ideal in **high-density areas**, customised to local need. The Government estimates there are more than 1,000 rough sleepers in the CBD area[3].
- Supportive Housing should include **community assets**, for example, at BCG, the on-site **Wellness Hub** provides both tenants and the broader community with local access to health services[4]
- The BCG building is **made to blend in** with the streetscape creating a safe environment for both tenants and the community to create a home
- 80% of BCG tenant survey responses said that BCG feels like home[5]
- The building contains **146 units**, and benefits from the urban location **close to public transport**
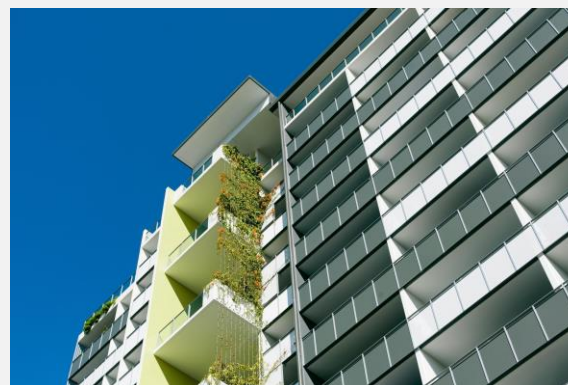
Homes for Queensland

- Currently, BCG is the only example of the CGQ model in Australia, though there are plans to expand the model in similar high-density areas in South-east Queensland to **meet demand of individuals and families**
- Variations of the model are operating across scattered sites around Queensland leveraging the private rental market, however the scattered nature of the housing limits security and convenient access to support services, which are available 24/7 by phone
- Another variation of the model can mix social and supportive housing tenants within a single site to meet place-based needs
- Supportive Housing has been proven by the Corporation for Supportive Housing USA to be a **successful scalable model** to meet the diverse needs of urban areas, **accommodating to different population sizes and community needs**[6]
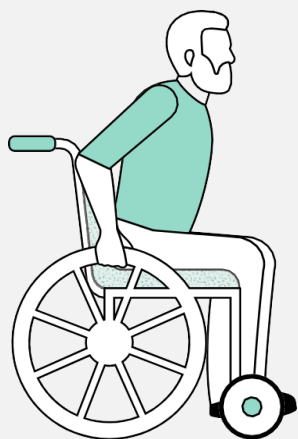
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John's story...

John represents tenants with diverse needs who benefit from the location and inclusive, human-centered, accessible design of the BCG building in addition to support services and community activities

John's disabilities meant he is unable to live without support

John's life at BCG helps him to create an independent life with access to necessary support, while remaining in his local community

When his parents were no longer able to support him, John wanted to live somewhere close, in the area he grew up in

John[1]

John is 52 years old and has been living at BCG for 5 years

Like John...

36%
of BCG tenants have a disability[2]

John was born with physical and mental disabilities and has always required support for daily living. Raised in South Brisbane, he knows the area intimately. As his parents aged and could no longer care for him, John needed to find a new home that offered comprehensive support services tailored to his needs. It was crucial that this home be in a **familiar location** which he had lived his whole life, with **accessible public transport** so he could safely visit his nearby parents and friends.

At BCG, John found exactly what he needed—a **secure tenancy designed specifically to accommodate his disability requirements**. With 24/7 support available, an accessible apartment design, and a financially accessible rent, John enjoys an independent lifestyle enriched by learning new and valuable life skills provided by support services and participating in community activities. Most importantly, living close to his parents' retirement home allows him regular visits without stress or difficulty.

For John, BCG represents not just a financially and physically accessible place to live but a supportive environment where he can thrive independently while staying connected with those who matter most.

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Service

How CGQ adds value through core activities, resources & channels

Business Model Canvas

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

The CGQ service model

CGQ and Micah Projects are independent organisations, who work together closely, to ensure safeguarding and individual advocacy for tenants as well as choice and independence

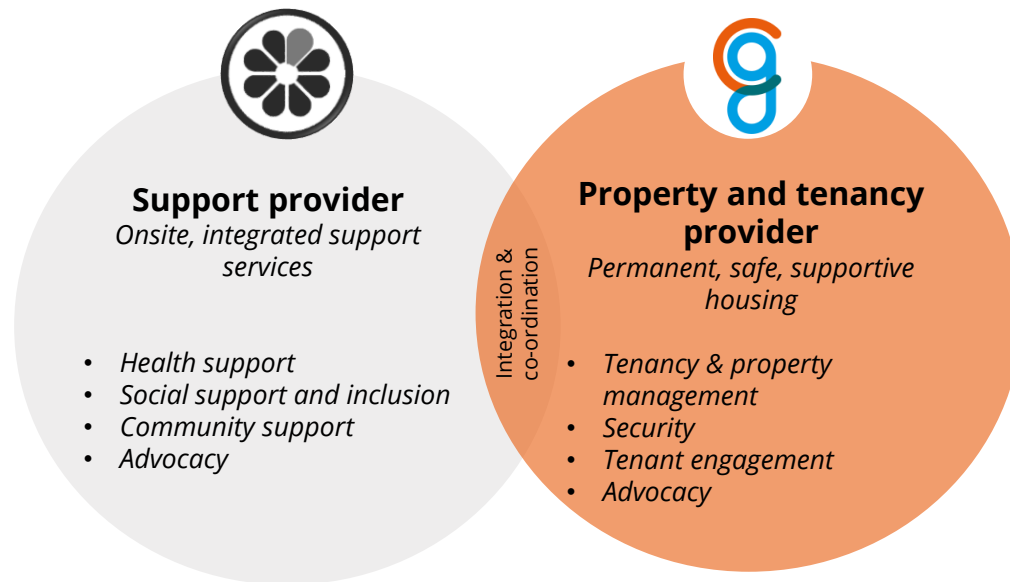| Awareness	Intake	Welcome	Ongoing support	Community engagement	Exit

Tenant Journey

Awareness
- Potential tenants may hear about the housing and request to participate via:
  - **social service provider referrals** such as Micah Projects, 3rd Space, Communify, and Department of Housing
  - **online platforms** (directly to the CGQ website, links from other service providers in the sector, social media, and references in research papers that direct potential tenants to CGQ
- Micah Projects conduct **outreach programs** and manage the *Brisbane By Name* list of people sleeping rough which forms a channel to identify potential tenants for CGQ

Intake
- When a vacancy arises, CGQ and Micah Projects jointly review the **tenancy** mix and referrals received, **leveraging deep tenant knowledge and capability in creating strong community,** meets with potential tenants to discuss their rights and responsibilities, and confirms a **match of suitability and need**
- Once a suitable tenant is identified and details of policies and operations explained, the tenant signs a **lease agreement**
- **CGQ furnishes** available units ready for new tenant arrivals as required

Welcome
- Tenants are welcomed with a tour of the building and introductions to staff including the concierge desk and their neighbours to help them **settle in**, they also receive their swipe card for **safe building access** and details of tenant policies and activities
- An entry consult seeks to understand tenant **needs and goals** with the intention to maximise tenant's capacity to be independent, self-reliant and connected to social and community supports
- If tenants choose to engage with support services, a Micah Project specialist works with them to understand their **needs and goals**
- Tenants have access to the **medical clinic** conveniently located in the building complex

Ongoing support
- **Tenant Managers** build a relationship and provide intensive tenancy management to support tenants to meet their responsibilities
- **24/7 on-site concierge** welcome and **maintain safety,** manage visitors and recognise/address concerns early, preventing escalations
- **Responsive building maintenance** supports safety and smooth day-to-day operations
- The **24/7 concierge desk** provides tenants with easy access to **support services** including a nurse and a drug & alcohol specialist
- Micah Projects conducts periodic case management as desired by the tenant to connect them with support that meets their **physical/mental health and supportive care needs**

Community engagement
- **Informal events** such as morning teas provides opportunities to build trust and relationships between tenants and staff
- **Tenant engagement** through regular tenant forums and surveys give tenants a voice in decision-making for their housing experience and informs service innovations
- Micah helps to facilitate many **opportunities for social inclusion and creative pursuits** such as community meals and gardening, arts and music clubs. **Inclusion is always voluntary,** giving tenants freedom of choice

Exit
- **Eviction is the last resort;** CGQ collaborates with tenants and support service providers through **Sustaining Tenancy Plans** to remediate these situations
- Tenants stay for as long as they need. Should they choose to leave, **continuous support** is provided through the exit process
- **Exit evaluations** are conducted where possible to capture the impact for tenants of the service and contribute to research
- Micah advocates for tenants through **Sustaining Tenancy Plans** should the risk of eviction arise
- **Support services continue to be available** to tenants following exit from the supportive housing program

Source: (1) CGQ Annual Report 2023.

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Intensive tenancy management

Intensive tenancy management allows CGQ to work with tenants to sustain their tenancies; treating tenancy as a human right, where eviction is the last resort

Support provider
Onsite, integrated support services

- *Health support*
- *Social support and inclusion*
- *Community support*
- *Advocacy*

Integration & co-ordination

Property and tenancy provider
Permanent, safe, supportive housing

- *Tenancy & property management*
- *Security*
- *Tenant engagement*
- *Advocacy*

Based on the Common Ground supportive housing approach founded in New York in the 1980s, CGQ delivers permanent supportive housing, that combines all the elements that tenants need to stay housed, well and connected for a better quality of life.

Fundamental to the model is the partnership between CGQ as the tenancy provider and an independent support services provider (Micah Projects in Brisbane). Separation between tenancy and support is critical to protect tenants such that a single organisation does not have an undue level of influence over their life. Without this separation there can be blurred lines of responsibility and potential conflicts of interest resulting from a single provider playing the dual roles [2].

Tenancy provider

Intensive tenancy management is critical in supporting tenants to maintain their tenancy as long as required. Beyond standard tenancy management including lease contracts, renewals, rent collection, inspections, procedure documentation and reporting, **intensive tenancy management** entails:

- **frequent informal tenant engagement** to prevent escalation of challenges that could put tenancy at risk and **genuine commitment to eviction as a last resort**
- expert staff who **are trauma-informed** and take a **person-centred approach**, and
- **rigorous collaboration** with the support provider

Tenancy Sustainment Plans are opened by either the tenancy or support provider when a tenancy is at risk, to help tenants address issues and reduce the likelihood of eviction. In 2022-23, **73 Tenancy Sustainment Plans were successfully resolved**. These plans were found to avert numerous evictions and help tenants sustain their tenancies[1].

It is critical that tenancy providers have the expertise and capability to design internal communities through deep knowledge of existing tenants and personalities to build and maintain vibrant communities when new tenants arrive.

CGQ and Micah meet informally and formally on a daily, weekly and monthly basis to discuss tenant issues – this rigorous support assists tenants to maintain their tenancies.

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Support services

Integrated yet independent 24/7 on-site support services are integral to address contributing factors that may impact a tenant's ability to remain housed
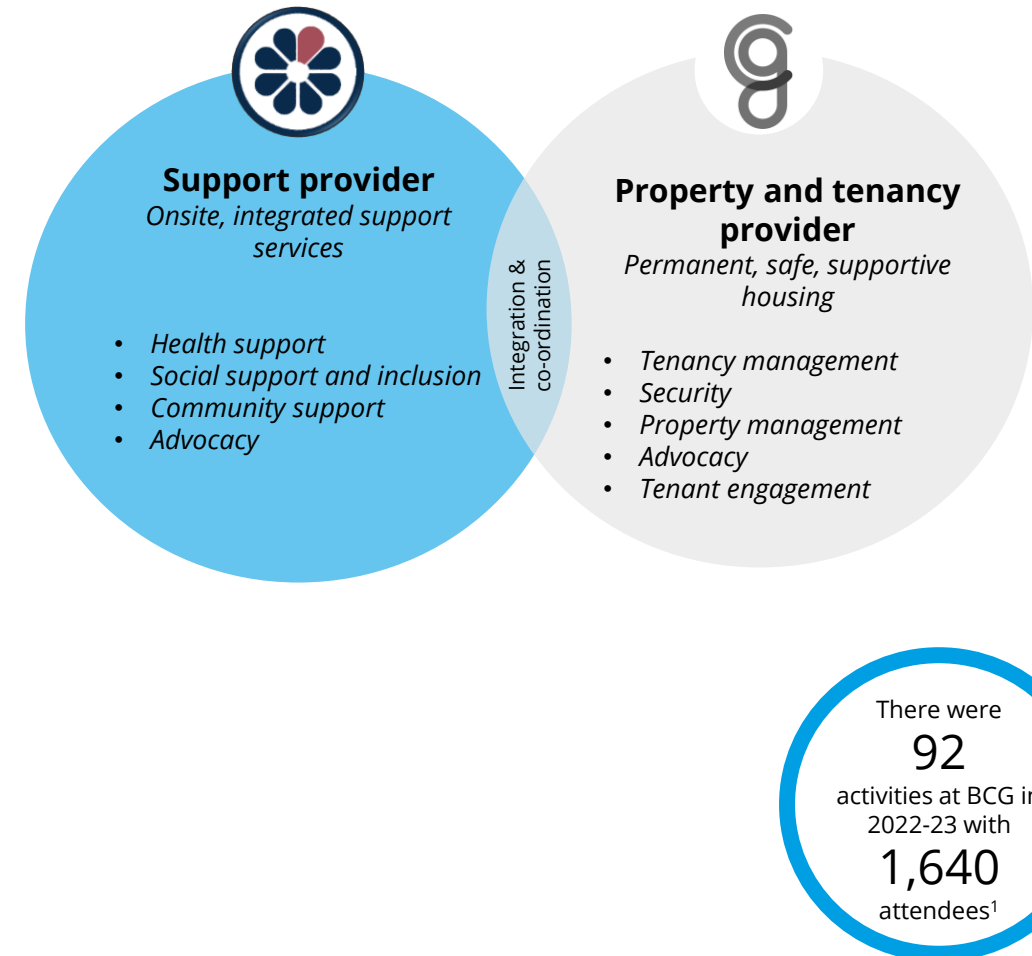
Support service provider

Micah Projects has been CGQ's support service provider partner for BCG for 12 successful years. Micah is an independent organisation that collaborates closely with CGQ to deliver the support service components of the CGQ model at BCG. Successful support service delivery requires onsite 24/7 availability through a partner with local, human-centred expertise; thus, Micah is an ideal partner with broad capability and networks for Brisbane-based applications of the model.

Availability of on-site, easy-to-access support services that are independent from tenancy management encourage tenants to engage with support services and address contributing factors that may impact their ability to remain housed.

A broad range of voluntary support services should be available to tailor to the needs of tenants and support them to build autonomy, stability and dignity. These services can include:
- **Coordination with tenancy management**
- **Joint intake referrals** to BCG including through the By-Name list and social housing register
- **24-hr onsite support** through the concierge desk
- **Case management** and tailored, **trauma-informed** support for children, adults, families and domestic violence survivors
- **Skills building** and **self-sufficiency training** to assist tenants to maintain tenancy
- **Community building and co-ordination of community activities** including weekly community meals and food available
- **Physical and mental health services** provided through the Health & Wellness Hub and BCG's on-site nurse
- **Service coordination and referrals to broader services** (for alternative housing support, training, employment and substance use support)
- **Research, data collection** and **advocacy** to build awareness and funding for supportive housing and advocate for tenant needs not met elsewhere

Source: (1) Impact Report, Micah Projects, 2023.

Support provider
Onsite, integrated support services

- *Health support*
- *Social support and inclusion*
- *Community support*
- *Advocacy*

Integration & co-ordination

Property and tenancy provider
Permanent, safe, supportive housing

- *Tenancy management*
- *Security*
- *Property management*
- *Advocacy*
- *Tenant engagement*

There were **92** activities at BCG in 2022-23 with **1,640** attendees[1]

Safety

Onsite 24/7 concierge is paramount to provide a safe environment for all; enabling early intervention of unsafe behaviour that can often prevent issues escalating and support tenants to maintain their tenancy

In FY24, the concierge team provided:

485 responses to **disputes within the building**

349 responses to **tenant misconduct**

838 responses to **tenant requests for assistance**

498 resolutions to **neighbourhood disputes**

2 599 **building patrols**
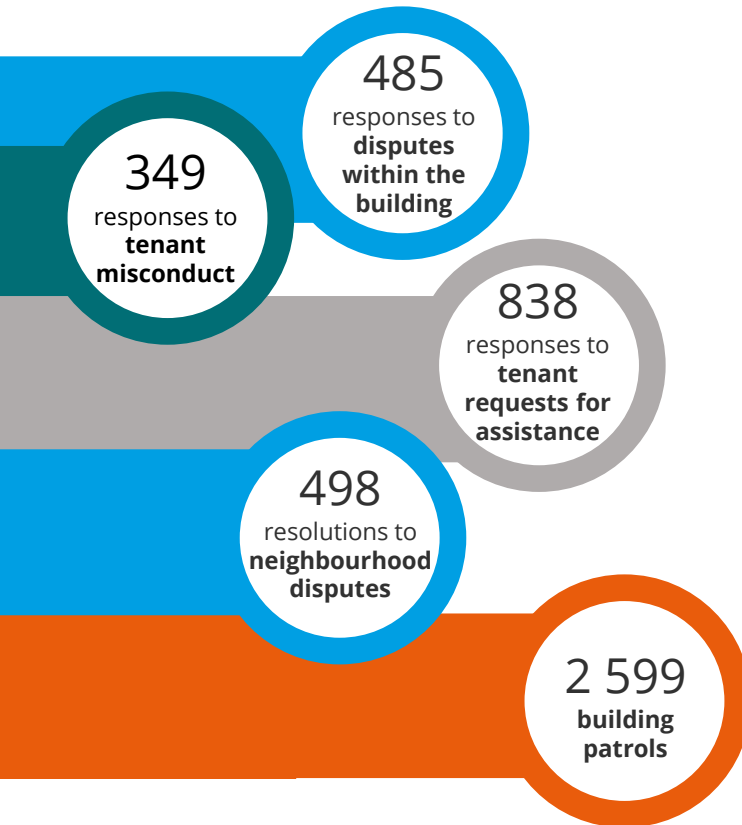
On-site 24/7 safety
Many tenants at BCG are vulnerable and have experience trauma, thus 24/7 on-site presence and support services provide a welcome and controlled entrance to the building. The concierge desk, with both a CGQ security person and Micah support person, staff can recognise and address concerns early, provide physical and emotional support to prevent escalations that could result in injury, property damage or loss of tenancy.

Building safety
Programmed **swipe cards** control access throughout the building and to common areas, allowing tenants to feel safe in their home.

CCTV is used in common areas for passive surveillance to improve on-site safety beyond regular building patrols, to respond when required.

Visitor management
Visitor entrance to the building is facilitated through the concierge desk to provide tenants with agency in choosing who visits them and when. Tenants have the important choice to not receive visitors if they want and or to seek assistance from the concierge desk with any visitors that may be negatively impacting them or their ability to sustain their tenancy.

15 927 **visitors** to BCG

284 responses or **visitor removal** due to misconduct

Source: (1) CGQ Statistical Report as at 31 May 2024.
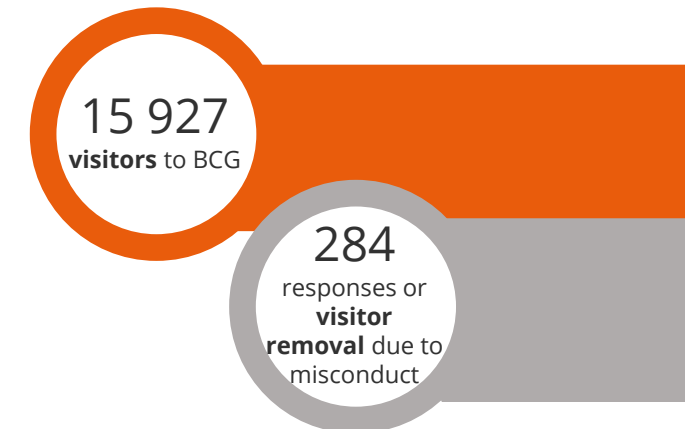
Annie's story...

Annie represents both older women who do well in the supportive CGQ model, and individuals that have experienced domestic violence and benefit from the safety provided

Annie[1]

Annie is 73 years old and has been living at BCG for 10 years

Like Annie...

72%

of SH4F tenants are DV survivors[2]

Annie left a domestic violence situation afraid, having never been on her own before

Constant fear for her safety meant she didn't want to stay with family

A friend who had also come from a domestic violence background brought Annie to BCG

BCG has allowed Annie to build independence and security, and become an integral member of the community
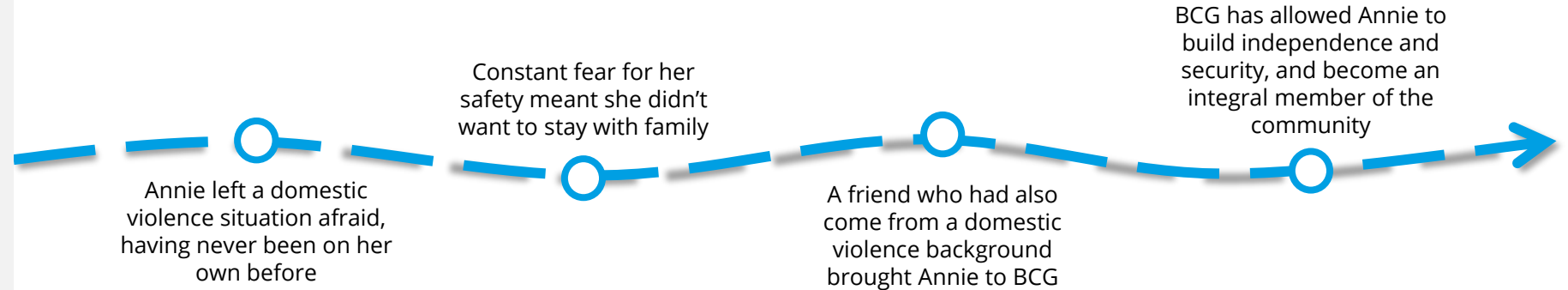
Annie, a survivor of domestic violence (DV), carried deep trauma from years of abuse. After reaching a point of crisis, Annie chose to leave her situation in search of aid. Unable to secure employment due to her age and emotional vulnerability, she found a secure and supportive environment at BCG.

The **24/7 on-site security** and **secure programmed swipe card system** are critical to her sense of safety and stability, providing both a welcoming and familiar entrance to the building and allowing her to feel protected in her home ensuring controlled access to the building. The **concierge service visitor management protocol** makes sure that Annie has complete agency in choosing who visits her and when.

With a permanent supportive tenancy, Annie no longer fears harm or displacement. Annie is now an active member of the BCG community who regularly participates in social events such as art classes and gardening, and has helped other DV survivors achieve autonomy, stability and dignity at BCG.

For Annie, BCG offered not just a home, but a place where she could truly feel safe and supported.

Note: (1) Whilst a fictitious persona, Annie's story has been crafted using information from interviews conducted by Deloitte, and Common Ground Queensland publications; (2) SH4F is the Supportive Housing 4 Families program operated by CGQ.

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Key capabilities to operate supportive housing

Successful delivery of the CGQ model requires a breadth of capability across key teams to deliver critical benefits of permanent supportive housing

Governance

Growth/strategy development & monitoring	Benefit management	Financial supporters & fundraising	**1** Partnership management	Governance & risk management	Financial viability & accountability	Culture

Corporate services

Finance	Human resources
IT	Marketing, fundraising & social media
Function room hire *(optional)*	Corporate & community relationships
Corporate policy & procedure	Board secretariate
Business planning & development	Regulatory, & Board reporting
Contract/grant & lease management **2**	Community advocacy
Tenant engagement	Model compliance

Tenancy management

Tenant management cycle	Rent collection & arrears
Tenancy inspections	Lease renewals
3 Sustaining tenancy plans	Tenant engagement **4**
Support provider coordination	Relationship management (DOH/ referral)
Tenancy policy & procedure	Tenancy & rent reporting
Tenant support	Complaint management

Property & security

Building maintenance	Building systems
5 Building security & concierge	WHS
Fire regulations	Service provider contract mgmt
Building policy & procedures	Commercial tenancies
Building projects	ESG sustainability
Building inspections	Complaint management
Tenant support **6**	

How key capabilities align to principles of the CGQ model

1 **Fundraising and managing effective partnerships** provides tenants with access to a breadth of support services and enables piloting of **new, tailored services** to better meet tenant needs

2 Rigorous **grant management and advocacy** build community understanding and long-term funding that enables permanent supportive housing

3 **Intensive tenancy management** supports tenants to maintain their tenancy where they otherwise may not have been able to, preventing returns to homelessness

4 **Tenant engagement** gives tenants a voice in decision-making for their housing experience

5 Dedicated building **security** personnel provide safety to tenants to support their mental and physical wellbeing

6 Expert, trauma-informed, resilient staff provide informal and formal tenant support

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Ecosystem

How CGQ partners with, and differentiate from, other providers

Business Model Canvas

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

A collective response to a community wide problem

Homelessness is not just a housing issue; international examples have demonstrated that a cross-sectoral response from Government is an effective approach to ending homelessness

The problem

- Millions of dollars are spent on uncoordinated service responses as people without housing frequently cycle between state institutions including shelters, hospitals, and jails, or become homeless

- These individuals, described as *frequent users*, can cycle through state institutions undetected due to siloed service provision, funding and data across state and federal departments

- In addition to the high cost of providing these services, and the extra demand placed on already constrained systems, these services are not designed to meet the long-term needs of these people, and do not support the individual to address underlying issues or reduce their reliance on state institutions

- The problem is felt across Queensland, affecting the community as taxpayers and as citizens

- Homelessness is not merely a housing issue; it requires a cross-sectoral approach within Government to pool resources effectively. By collaborating, we can collectively ease the burden on community members, all of whom are impacted by ongoing homelessness

The NY/NY agreement

- The 1990 New York/New York Agreement is a joint effort by New York State and New York City and the first agreement in the USA to address the common social problem of homelessness by uniting resources, funding and data across siloed Government agencies[1]

- The agreement led to the creation of supportive housing units that provide permanent housing solutions combined with necessary support services. The agreement sought to house homeless, mentally complex individuals, by combining funds to build 3000 supportive housing units

- Results showed that once tenants had access to housing and support services, their cost to the public across 7 public systems including emergency shelters, hospitals, jails and prisons decreased dramatically

- **Key collaborators:**
  - **New York State Office of Mental Health (SOMH):** Initially, SOMH had not funded permanent housing for people with a mental illness but reversed its policy to include housing as part of mental health treatment
  - **New York City Department of Housing Preservation and Development (HPD):** Responsible for constructing many of the supportive housing units
  - **New York City Human Resources Administration (HRA):** Provided capital funding for several large supportive residences
  - **Federal Support:** Federal funds, including those from the United States Department of Housing and Urban Development (HUD), supplemented city and state efforts
  - **Center for Urban Community Services (CUCs):** CUC oversaw the Residential Placement Management System (RPMs), facilitating the placement process and providing training and technical assistance for supportive housing service delivery
  - **Nonprofit Organisations**: Over 50 different nonprofits were involved in constructing, operating, and providing services in NY/NY housing. Nonprofits brought diverse expertise in serving special needs populations, including dual diagnoses of mental illness and problematic substance use

Frequent User System Engagement (FUSE)

Cross-agency collaboration for supportive housing has been proven to improve social outcomes and yield better social outcomes from taxpayer investment

Frequent User System Engagement (FUSE)[1]

- FUSE is a proven supportive housing framework that identifies *frequent users* of hospitals, jails, shelters and crisis services to provide them with supportive housing, reducing burden on those institutions and giving those individuals the support they need

- The FUSE model is used across 30 communities in the USA[1] and has been formally evaluated with results including:
  - **Reduction in jail usage** (days) and repeat offences
  - **Reduction in psychiatric inpatient hospitalisation** and Emergency department visits
  - **Reduction in shelter usage** and increased housing retention rates

Potential application in a Queensland context:
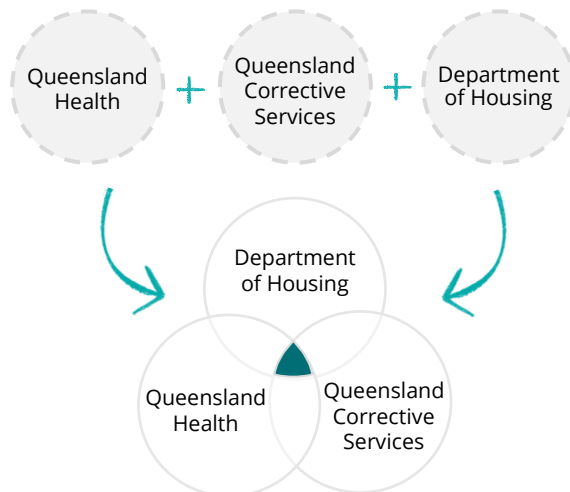
The Denver Study[2]

- The Denver Supportive Housing Social Impact Bond Initiative (Denver SIB) is a comprehensive program aimed at addressing chronic homelessness through a collaborative, data-driven approach

- The 2021 Denver study rigorously evaluated the program that unified agencies across criminal justice and emergency health services, to provide co-ordinated supportive housing to identified priority *frequent user* individuals

Average annual per person cost to Government[2]

Control Group $15,115

Supported Housing Service Provider A $16,354

Supported Housing Service Provider B $15,357

Legend:
- Jail
- Courts
- Shelter
- Police
- Public Safety
- Supportive Housing Services
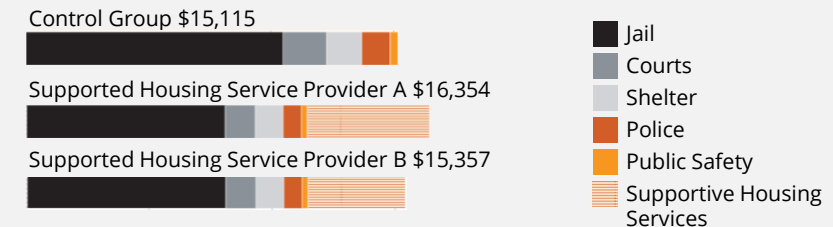
- Results show that most of the Supportive Housing costs were offset by reductions in costs for other local services; a wise investment with better human outcomes. Of 724 individuals identified in the study:

  - **Housing stability**: 80% of participants remained housed after two years
  - **Healthcare reductions**: 40% reduction in emergency department visits over two years; and 65% reduction in use of city-funded detoxification facilities
  - **Justice system impact**: reduced interactions with law enforcement through increased diversion from jail to appropriate behavioural health services

The social housing ecosystem

The CGQ model is unique in the social housing ecosystem by providing supportive housing and intensive tenancy management to those who cannot sustain a tenancy any where else

In the ecosystem, there are several Government led and non-Government organisations catering to different homelessness stages and circumstances.

Supportive housing is a proven approach for people who experience a range of complex issues that inhibit their ability to maintain housing anywhere else in the ecosystem.

Distinct from **supported accommodation**, also known as level 3 residential services, where accommodation may be time-limited, living arrangements may be shared, security may not be provided and there may not be a separation between tenancy and support service providers, **supportive housing** offers permanent housing, fully independent living arrangements, 24/7 safety and a clear separation between tenancy and support service provision through independent providers.

CGQ is unique to other housing providers in Queensland. The 10 Core Value Propositions of CGQ work together to support individuals to sustain their tenancies and community connections, preventing re-entries to homelessness.

CGQ's tenant-centric service model reduces the failures to the community of homelessness and reduces strain on overwhelmed Government services.

Supportive housing

Permanent, safe independent housing with separate on-site support services

Supported accommodation

Long-term combined tenancy and support services helping tenants achieve independence

Emergency / Crisis / Transitional accommodation

Immediate, short term temporary response to crisis situations, supplying basic necessities

Public/ Community housing

Affordable housing provided by Government and community housing providers, with tenancy agreements similar to the private rental market

Private housing

Private rental market can be supported by bond loans to enable people to stay in their own homes

The social housing ecosystem

CGQ provides permanent housing and 24/7 onsite support for tenants with complex needs, ensuring equitable and sustainable supportive housing unique to other important services in the sector

Support provided

Minimal support ←——————————————————————————————→ Intensive care

	Public/ Community housing	Emergency / Crisis/ Transitional accommodation	Supported accommodation	Housing with support	Permanent supportive housing	Public institutions (Hospitals, prisons)
Purpose	• Designed to provide housing - other services such as healthcare, financial and legal support are accessible from other Specialised Homelessness Services (SHS) or other mainstream providers	• Provides immediate response housing with minimal onsite support services that may include low-level support of basic needs such as financial and emotional aid, food and daily needs, and referral to SHS to aid transition to more stable housing	• Provides housing and medium-level support, that may be through the same provider, and may include shared living arrangements and varying levels of security, designed to help residents maintain their housing, and achieve independence over time	• Provides housing and support for tenants with low to moderate needs through a mobile or in-reach support model to help tenants sustain their tenancy	• Provides **safe, stable housing** partnered with **comprehensive on-site social support services** through an independent provider to **protect vulnerable tenants from potential conflicts of interest**	• Provides the highest level of care for those who are a high risk to themselves or the community e.g. hospitalisation (voluntary or otherwise) and prison
Time	• Short to long-term	• Short-term	• Long-term	• Long-term housing - support may be time limited	• **Permanent** housing and support with minimal precondition to stay and no expectation to move out	• Short-term
Archetype	• Low-income individuals and households experiencing or at risk of homelessness • People with disabilities, elderly and veterans	• Low to moderate-income individuals or families experiencing or at risk of homelessness due to a change that leaves people without a home, such as domestic violence, eviction, or release from prison	• Targeted groups, such as individuals with a disability, people with mental or physical health issues, and women's shelters for domestic violence victims	• Individuals with low to moderate needs	• **Individuals** and families who have been **chronically homeless** and/or people with **complex or high support needs**, who would otherwise be unable to access services or remain stably housed and **would otherwise remain homeless or in institutions**	• Individuals with mental illness, disability, problematic substance use, trauma, and chronic health issues are prone to housing instability and over reliance of acute care and tenancy services
Players	• Community Housing Providers • Government housing departments	• Faith-based providers • SHS responders	• Non-government providers • Faith-based providers • For-profit private providers	• Community Housing Providers • Government housing departments • Non-government support providers	• CGQ operates BCG, **Queensland's first single site supportive housing initiative**[2] in partnership with Micah Projects, who provides independent support services	• Public hospitals • Prisons and detention centres

Key: ■ Government delivery ■ Mixed Government/ NGO delivery ■ NGO delivery

The **CGQ model reduces failures to the community and strains on Government resources**[3]

| Deloitte.

Strength in collaboration

CGQ leverages a mature network of partnerships to collaborate toward shared outcomes and deliver improved services to tenants
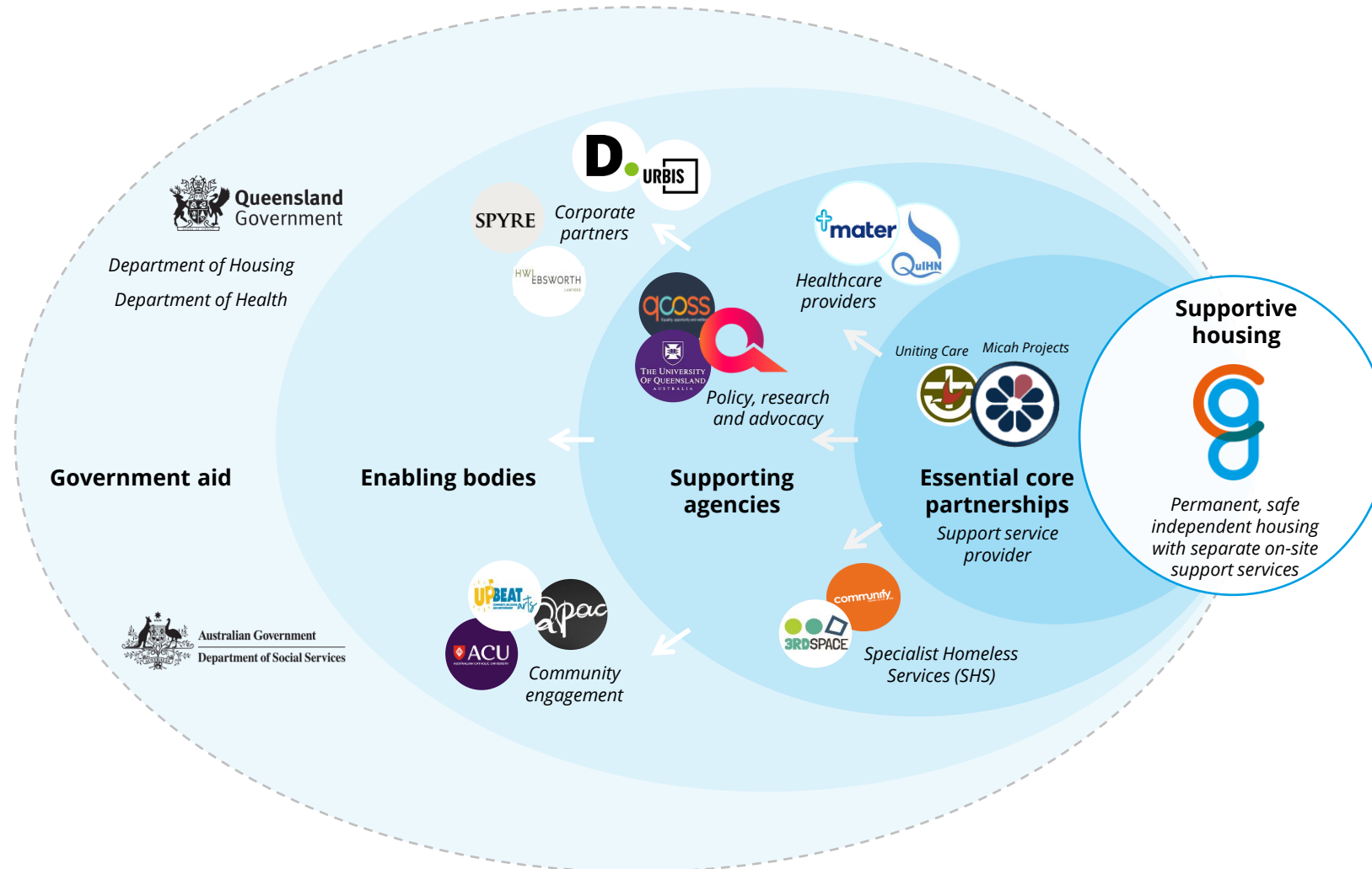
CGQ are experts at partnering; with 12 years of experience, CGQ has developed an interconnected and diverse range of partnerships who support the operations and enhance tenant life through healthcare, community building, and advocacy.

Collaboration on programs, resources and strategies across a diverse partner network allows CGQ to provide comprehensive, tailored, onsite and flexible support to tenants for responsive solutions to needs not met by other models in the ecosystem.

Note: (1) Refer to Appendix B for role of providers; (2) Refer to Appendix E for reference details on the services provided by CGQ's partnerships.

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Strengths in partnership

The CGQ model provides comprehensive, tailored and flexible support to tenants by leveraging a co-ordinated network of providers to deliver responsive solutions to needs not met by other models

Service providers

CGQ has built a strong partnership with Micah Projects over 12-years; setting a precedent for collaborative approaches to social issues. Partnering as support provider (Micah) and tenancy manager (CGQ), both the BCG and Supportive Housing for Families (SH4F) programs demonstrate strong, enduring partnering capabilities. Commitment to partnership is critical to navigate the complexities of Tenancy Sustainment Plans and separate funding allocations to deliver strong outcomes for tenants.

Micah's *Brisbane By-Name* list provides a channel to identify potential tenants for BCG when vacancies arise, and could play a pivotal role in future FUSE[1] collaborations across service providers and Government to effectively address homelessness.

CGQ has an established partnership, since 2022, with UnitingCare on the Gold Coast. UnitingCare understands the key stakeholders across the Gold Coast as it is a foundational management member of the Gold Coast Homelessness Network (GCHN), the lead agency in the Gold Coast Advance to Zero Homelessness campaign and leader of the *Gold Coast By-Name List* initiative.

CGQ's partnership with Communify is a further example of CGQ's strong partnering capability. Communify, Multicultural Australia and CGQ united in 2021 to pioneer the Community Supportive Housing program, providing transitional housing for asylum seekers and provide employment, health and legal services to support these individuals to build financial independence and self-sufficiency.

Government

Queensland Government

CQG delivers services that align to Government commitments to providing Queenslanders with safe, secure and affordable homes[2], while working with Government to secure funding, advocate for the sector and collaborate to inform policy, define permanent supportive housing in the sector and shape effective housing solutions in Queensland and across Australia.

Australian Government

There is currently an exciting opportunity in Queensland and Australia to build an effective, integrated, supported housing solution through collaboration across Government and service providers.

Enabling bodies

CGQ partners with numerous community groups to promote social inclusion and positive mental health amongst tenants through creative arts activities and performances. These partnerships also provide education to support tenants to build skills, alongside fundraising to finance innovative programs.

CGQ also partners with corporate service providers for specialised capability and reduced cost services across housing and strategy consultancy, legal advice and body corporate management.

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Tenant engagement and tenant-informed partnerships

CGQ engages with tenants and the local and broader community, and combines lived experience and partnerships to design and deliver new programs that better meet the individual needs of tenants

Tenant voice

- **Regular Tenant Forums** give tenants a voice in decision-making for their housing experience, and in building their community and affecting positive change

- **Tenant Engagement Survey** provides anonymous feedback to inform change and contribute to data analysis on supportive housing

- **The Tenancy Engagement Role** is a new role commencing in 2024 to continue to drive rigorous engagement with tenants

Community engagement channels

- **Research** such as the 2023 *Analyses of Tenancy Sustainment and Exists*[1], combined statistical data with insights from tenant interviews to identify opportunities to improve tenant outcomes and contribute to sector research and insights

- **Advocacy** in partnership with QShelter and QCOSS amplify the tenant voice and efforts to influence policy, educate and drive change.

Inclusive tenant engagement

An opportunity was identified through the *Analyses of Tenancy Sustainment and Exists*[1] report, to assist tenants by enhancing BCG's relationship with mental health and drug and alcohol service providers.

In July 2023, CGQ used fundraising to fund Queensland Injectors Health Network (QuIHN) to deliver specialist alcohol and other drug treatment on-site at BCG for 12 months. Over 10 months[2]:

311	**184**	**113**
brief interventions were conducted	occasions for **safe needle/syringe access** were provided	**referrals** were made to Alcohol and Other Drug or other services and programs

This innovative program, identified through tenant engagement, increases safety and provides support to address challenges that often contribute to homelessness.

Recommendation

Further evaluation of the impact of the program could lead to a more permanent flagship health/housing partnership program, that could be replicated to enhance tenant support.

Carl's story...

Carl represents cohorts with complex needs who benefit from the support services that help tenants retain their tenancy, avoid a return to homelessness and reduce demand on institutions

Traumatic experiences led Carl to become homeless and develop addictions

BCG's partnership network have helped Carl receive necessary support to maintain his tenancy and seek treatment

His complex addictions meant that he was constantly removed from public or emergency housing

Carl[1]

Carl is 47 years old and has been living at BCG for 3 years

Like Carl…

39% of BCG tenants report substance abuse[2]
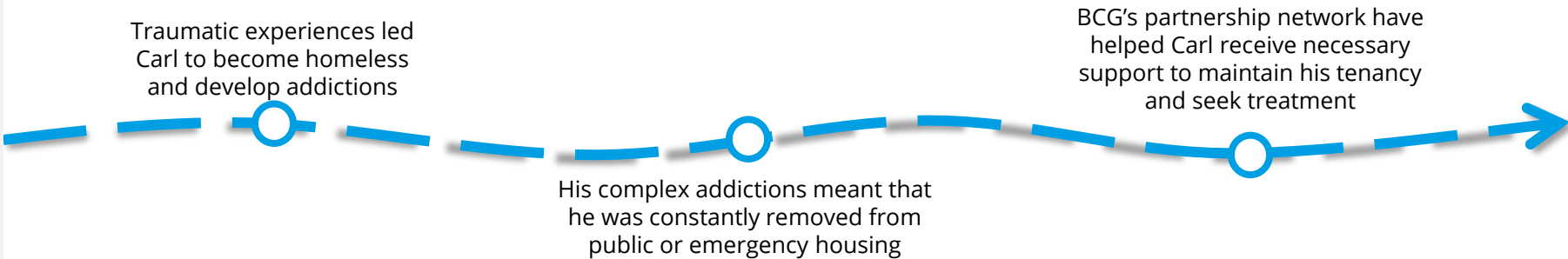
Carl endured a series of traumatic experiences that led him down a path of homelessness, alcoholism, depression and anxiety. For several years, he faced the harsh realities of life without stable housing—shuffling between hospitals, emergency shelters, rough sleeping and incarceration. His struggles with problematic substance use made it impossible for Carl to maintain a tenancy and he was frequently removed from accommodation.

Through contact with a Specialist Homelessness Service, Carl discovered BCG. Despite initial challenges, **BCG's tenant-tailored programs have been instrumental in helping Carl retain his tenancy and avoid falling back into homelessness**. The **on-site Drug and Alcohol specialist worker from a partnership with QuIHN** has played a crucial role in supporting his journey towards recovery at his own pace. Since moving to BCG, he has managed his health through the local clinic and has not had to return to hospital.

For Carl, BCG represents more than just shelter—it is a permanent home where he can receive the support needed to overcome past traumas.

Visualisation of Carl's engagement with state institutions prior to moving to BCG

Jan	April	July	Oct

Hospital

Jail

Homeless

Total
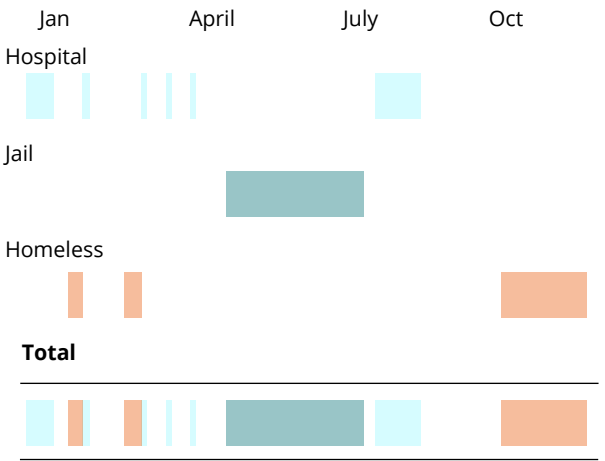
Note: (1) Whilst a fictitious persona, Carl's story has been crafted using information from interviews conducted by Deloitte, and Common Ground Queensland publications.
Source: (2) Inquiry into the Provision and Regulation of Supported Accommodation in Queensland, CGQ, 2024.

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Social benefits

The CGQ model delivers cost saving to Government of $17,500 per chronically homeless tenant, per year, while reducing demand on the health and criminal justice systems, and improving tenant lives

There is extensive literature on the costs of homelessness, and the avoided costs (or benefits) associated with interventions to support homeless people through provision of supportive housing. The social benefit of supportive housing can be grouped into 2 broad categories[3]; avoided costs to the system, calculated as the cost to the government of homelessness minus the cost to provide supportive housing, and avoided cost to the individual as detailed below.

Avoided costs to the system

Homeless people interact with government agencies at a higher rate than non-homeless people, expending operational time and resources. For example, homeless people spend more nights in hospitals and in custody than people with access to housing and support.

Extensive research conducted at the University of Queensland found that the reduction in these costs associated with a person's entry into BCG resulted in a **total saving to Government of $17,500[1]** per tenant in the first year housed in supportive housing, including the cost of overheads to deliver the CGQ supportive housing model through:

- **Health** – reduced mental health episodes, days in hospital and emergency department visits ~$13,000[2]

- **Criminal Justice** – reduced police occurrences, appearances in court and nights in custody ~$2,000[2]

- **Homelessness Services** – reduced use of alternative homeless accommodation and services ~$2,500[2]

Avoided costs to the individual

Homeless people experience a range of costs associated with homelessness, including poorer health outcomes, loneliness, and physical danger from violence. Health benefits to formerly homeless tenants[3] include:

- **Improved life expectancy** due to improved access to medical support for chronic illness
- **Improved quality of life** from reduced alcohol and illicit substance use from access to mental health support and stable housing
- **Avoided pain, suffering and premature mortality** through reduced risk of domestic violence from the security provided
- **Avoided costs of loneliness** from the social cohesion provided through the model

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Sustainability
Funding & accreditation

Business Model Canvas

Strategy *Purpose & value proposition*		
Tenants *Tenant cohorts & needs*	**Service** *Core activities, resources & channels*	**Ecosystem** *Partnerships & other providers*
Sustainability *Funding & accreditation*		

Funding

There is an opportunity in Queensland to build an effective supportive housing funding system that consolidates funding for capital, operations and services, currently collated from various sources

Funding channels

Funding for supportive housing is currently sourced from a mix of:

Capital | *Funding to construct and maintain the housing*
- BCG was funded by the Commonwealth Government, also acting as economic stimulus for the Queensland construction sector at the time
- The building is owned by the State Government who also manages planned property maintenance
- Responsive maintenance is conducted by CGQ, and a portion of these costs are recoverable from tenants
- Alternative capital funding sources could include philanthropy and state financing programs

Operations | *Funding to operate the housing*
Operational funding comes from State Government alongside other revenue streams including:
- **Commonwealth Rent Assistance** that tenants use to supplement their rent payments
- Operational funding from the **Queensland Department of Housing (DoH)** to cover predominately staffing costs (salaries, employee expenses, work cover, training)
- DoH also provides funding for the 24/7 security guard at the concierge desk
- **Rental income** is generated through the rent paid by tenants at either 25-30% of the tenant's income or 70% of market value as stipulated in their tenancy agreement
- **Commercial revenue** is also generated by leasing additional commercial spaces on the premises to service providers including Micah Projects. Revenue is also generated through function room hire

Services | *Funding for the social services provided alongside the housing*
- DoH provides separate funding to the Support service provider (Micah Projects), for provision of social services to tenants including the 24/7 support worker at the concierge desk
- An on-site nurse at BCG and health clinic on the premises are funded by **a philanthropic donation**
- An on-site drug an alcohol specialist is currently funded on a trial basis through **fundraising and donations**

Recommendations

Funding systems in countries with established Supportive Housing programs including the USA are complex patchworks, built over time that are difficult to navigate and incur significant administrative costs to maintain.

An opportunity exists, as Queensland defines its Supportive Housing policy, to build an effective funding systems that:

- **bundles funding** to reduce administrative burden, potentially using the FUSE model[1] for cross-departmental collaboration
- aligns to **target populations** for clarity on priority tenants
- **articulates desired outcomes** to clarify operational priorities
- leverages **cross-departmental data sharing** to support tenant identification and outcome reporting
- provides **long-term funding** that covers the operational costs associated with delivering the services to enable meaningful impact
- **supports scaling** so that once a model has been successfully piloted, funding is available to replicate and scale the model for greater impact

Supportive housing outcomes

Articulating and reporting against target supportive housing outcomes aligned to funding will support justification of the costs of delivering supportive housing and clarify operational priorities

Indicative tenant outcomes[1]

These tenant outcomes are based on the framework developed by the Corporation for Supportive Housing, who have delivered Supportive Housing in New York for over 20 years.

	Target	Description	How this could be demonstrated (Metrics)	How this is demonstrated at BCG
1	Tenants stay housed	Supportive housing is designed to break a cycle of housing instability for tenants and ensure they remain in permanent housing	• # of tenancies sustained or positive exits (to other permanent housing)	• Of the 22 exits from BCG in 2022-23, zero were returns to homelessness[2] • Of the 417 tenancies at BCG 2012-2023, 312 (75%) meet the criteria for a positive outcome[3]
2	Tenants have social and community connections	Supportive housing helps tenants to develop connections to their community and build social support networks	• # and breadth of community engagement opportunities provided, and/or number of participants • Tenant survey results reporting a strong social support network	• There were 92 community activities at BCG in 2022-23 with 1,640 attendees[4]
3	Tenants improve their physical and mental health	Supportive housing and associated services help tenants to access needed physical and mental health care and improve their health status	• Availability of on-site physical and mental health care • Tenant survey results reporting improvements in self-rating of physical and mental health • Tenant survey results agreeing that "Staff helped me obtain information I needed to manage my health"	• Tenants perceived that their physical and mental health had improved since moving to BCG, and they likewise reported improvements in access to health care and in satisfaction with life and mental wellbeing[6]
4	Tenants are satisfied with the services and housing	Tenant satisfaction ultimately affects their quality of life and the success of providers in helping them achieve housing stability	• Tenant survey results agreeing that they are "satisfied with their housing and the services available to them"	• 90% of respondents valued the concierge desk and 69% were satisfied with the quality of maintenance provided by CGQ[5] in the 2022 survey
5	Tenants increase their income and employment	Tenants increase their income in supportive housing by obtaining benefits and/or employment or maintain their income where they are already employed or receiving all benefits for which they are eligible	• Tenants supported for >1yr increased their income • Tenants who enter supportive housing with income and/or employment have maintained it • Tenants who express a desire to work are supported and ultimately, successfully employed	• Tenants perceived their training and employment opportunities had improved since moving to BCG[6]

Model accreditation and compliance

To support scaling of the model, accreditation is recommended to ensure ongoing integrity to the model

Regulatory compliance

Government regulatory mechanisms include compliance with:

- the National Regulation Social Community Housing (NRSCH) to maintain tier 3 rating
- Head lease
- Non-for-profit status
- Tax
- Building maintenance standards

In addition to this regulation, accreditation is recommended to ensure ongoing integrity of the model.

A future accreditation framework is recommended, it may leverage the Dimensions of Quality Supportive Housing[1] developed by the Corporation for Supportive Housing as summarised here:

Dimensions of Quality Supportive Housing[1]

Quality Dimensions

Project Components		Tenant-Centred	Accessible	Coordinated	Integrated	Sustainable
	Project Design & Administration	Tenants play an active role in planning the supportive housing project, and all partners share a common commitment to helping tenants thrive	The housing is affordable, in a location that meets tenants' needs and accommodates persons with special needs	Roles, responsibilities and communication strategies are clearly established among the supportive housing partners, codified in written agreements and revisited regularly	The supportive housing project meets or exceeds community standards, and the partners actively engage in community dialogue	The supportive housing project has funding that is adequate for its ongoing operations and allows it to target its intended tenants
	Property & Housing Mgmt	Staff educates tenants on their rights and responsibilities as leaseholders, actively soliciting tenant feedback	Tenants move into housing quickly, and the process accommodates their varying backgrounds and cultural needs	Staff works closely with service providers and landlords to ensure tenants sustain stable housing	All tenants are offered a choice of housing unit and have a lease identical to tenants not in supportive housing	While respecting tenant rights and privacy, staff regularly checks to ensure that the unit remains in good condition and receives any needed maintenance
	Supportive Services	Services are voluntary, customized and comprehensive, reflecting the needs of all household members	Staff actively works to ensure that tenants are aware of available services, which are at convenient hours and locations	The primary service provider has established connections to mainstream and community-based resources	Staff supports tenants in developing and strengthening connections to their community	The supportive housing project has funding that is sufficient to provide services to tenants on an ongoing basis and flexible enough to address changing tenant needs
	Community	Tenants have meaningful opportunities for leadership through avenues such as tenant associations and board positions	The housing application and screening process is part of a larger community strategy to coordinate access to housing	Tenants who have high service needs or who are high utilizers of existing systems are given priority for available units	There is an overall strategy promoting the ability of tenants to choose from a variety of housing models and neighbourhoods	Goals outlined in community planning efforts, such as 10-year plans to end homelessness and consolidated plans, are furthered as a result of this supportive housing

Source: (1) Dimensions of Quality Supportive Housing, CSH, 2013. *The full document is posted on the website csh.org*

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Appendices

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Appendix A | Glossary of terms

Key terms used in this report

Term	Definition
Affordable housing	Affordable housing refers to a rental price point that is affordable to low-income tenants as a percentage of household incomes, rather than market rates
Brisbane Common Ground (BCG)	Common Ground Queensland's flagship supportive housing development located in Brisbane
Common Ground Queensland (CGQ)	A supportive housing provider who operates BCG alongside other supportive housing programs for families and asylum seekers
Community Supported Housing (CSH)	A CGQ program that provides subsidised private rental market houses to refugees or asylum seekers in need of affordable housing, with support services available to promote stability and well-being
Intensive tenancy management	A comprehensive approach involving trauma-informed, person-centred support and preventive measures like Sustaining Tenancy Plans, designed to help tenants meet their responsibilities and maintain stable housing
Permanent	Permanent housing does not mean that people stay for ever; rather, they stay as long as needed, as determined by tenants, not the funder, tenancy manager or support provider. *Permanent* is used interchangeably with *as long as needed* in this report
Supported Housing for Families (SH4F)	A CGQ program aimed at reducing child safety engagement, that offers subsidised private market rental houses and support services to low-income families with at least one child aged 0-5 years old
Social housing	Social housing is Government subsidised short and long-term rental housing that includes both *public housing*, owned and managed by Government, and *community housing*, managed by not-for profit organisations
Specialist Homeless Services (SHS)	Specialist Homeless Services - are dedicated programs that provide targeted support, accommodation, and essential resources to individuals and families experiencing or at risk of homelessness, aiming to address their immediate needs and assist them in achieving long-term stability. Examples are non-profit organisations, crisis accommodation services, daytime drop-in centres, young people services and Aboriginal and Torres Strait Islander support services.
Supported accommodation	Supported accommodation, also known as level 3 residential services, offer temporary or long-term housing along with access to essential support services aimed at assisting residents in overcoming barriers to stable living, including social, economic, and health-related challenges. Living arrangements may be shared and time-limited, security may not be provided and there may not be a separation between tenancy and support service providers.
Supportive housing	Supportive housing provides permanent, safe housing combined with tailored support and safety services designed to help individuals and families with special needs, such as those experiencing homelessness, disabilities, or chronic health conditions, achieve and maintain self-sufficiency and stability. Supportive housing is provided for as long as needed as determined by the tenant, with independent living arrangements and a clear separation between tenancy and support service provision

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Appendix B | Key partnerships
Summary of CGQ's key partnerships

	Partner	Service provided through CGQ partnership[1]
Non-for-profits	Micah Projects	• Essential partnership as the service provider for tenant support and engagement, as well as provision of medical services like the Health & Wellness Hub and Hope Street social enterprise cafe
	UnitingCare	• Support services provider and future venture partner on the Gold Coast
	3rd Space	• Drop-in day-time support service • Ground-level interactions connecting people at risk or experiencing homelessness
	QShelter and Queensland Council of Social Services (QCOSS)	• Advocacy alliance spreading the message of CGQ's value in the housing ecosystem • Town of Nowhere campaign acts as an advocate for rising housing ecosystem needs. As a collaboration CGQ and QCOSS amplify advocacy efforts to drive change
	Communify and Asylum Seeker Resource Centre (ASRC)	• Partnership to connect asylum seekers and refugees with CGQ head leasing functions • Communify also connects CSH tenants with mental and physical health services
Government	QLD Dept. Housing and Public Works	• Grant funding and support of operations • Delivery of the Brisbane Common Ground initiative is managed by the Department of Housing and Public Works
	QLD Dept. Health QLD Mental Health Commission	• Involvement in Health & Wellness Hub • Funding evaluation of CGQ's tenant engagement model • Potential to fund/support QuIHN worker

	Partner	Service provided through CGQ partnership[1]
Community groups	UpBeat Arts	• Creative arts programs for tenants and others, promoting social inclusion, positive mental health and overall wellbeing
	Clemente	• Education and skill building opportunities for tenants and others
	Queensland Performing Arts Centre (QPAC)	• Fundraising efforts annually • Tickets to productions donated to tenants
Corporate services	Urbis	• Housing consultancy • Future venture partner
	Deloitte	• Pro bono Strategy consultancy
	HWL Ebsworth Lawyers	• Pro bono legal advice
	BC Systems	• Corporate supporter
	Spyre	• Corporate supporter
Healthcare	Queensland Injectors Health Network (QuIHN)	• Specialist Alcohol and Other Drug Services/Harm Reduction Worker
	Inclusive Health and Wellness Hub	• Provided by Micah Projects and the Department of Health

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Appendix C | Stakeholder consultation

Stakeholders who were consulted for development of this report

Interviews

#	Attendee	Role	Time & Day
1	Erin Smith	CGQ Admin Manager	2:00pm 15/07/24
2	Derek Taylor	CGQ Senior Tenancy Manager	9:30am 12/07/24
3	Noush Ghavanloo	CGQ Finance Manager	9:30am 12/07/24
4	Janice Walters	CGQ Rent & Reporting Mgr	9:30am 12/07/24
5	Sue Pope	CGQ CEO	various
6	Christine Grose	CQG Board Director	3:00pm 15/07/2024
7	Jackson Hill	CQG Board Director	12:00pm 16/07/24

Workshop – Monday 29 July, 2024; 1-4pm

#	Attendee	Role
1	Sue Pope	CGQ CEO
2	Karyn Walsh	Micah Projects CEO
3	Kate Jones	Co-Chairperson CGQ Board
4	Michael Ryall	Co-Chairperson CGQ Board
5	Jackson Hill	CGQ Board Director
6	Janice Walters	CGQ Rent & Reporting Manager
7	Erin Smith	CGQ Admin Manager
8	Julie Saudners	Urbis Director
9	Cameron Parsell	UQ Social Sciences Professor

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