

refugee council of australia report



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THE HOME STRETCH

Challenges and alternatives in sustainable housing for refugees and asylum seekers

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Refugee Council
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Cover photo: Three generations of the Koirala family, who were resettled to Australia in 2009 as Bhutanese refugees from Nepal, outside the home they are purchasing in Launceston, Tasmania. Photo: RCOA

Executive summary

The challenges faced by asylum seekers and people from refugee backgrounds in finding affordable, appropriate and sustainable housing is consistently raised as one of the primary issues affecting humanitarian entrants in Australia. In recent years, these challenges have become even more acute due to the increasing competitiveness of the housing market in many metropolitan and regional areas across Australia; and changes to Australian Government policy which have resulted in larger numbers of humanitarian entrants being resettled in Australia and larger numbers of asylum seekers living in the community, both seeking affordable housing.

While accessing affordable and suitable housing is a challenge for all low income earners in the current market, humanitarian entrants also face a range of additional barriers which hamper their capacity to find and maintain sustainable housing. These include: reliance of income support during the early stages of settlement or due to difficulties in finding employment; lack of understanding of Australian rental processes; language barriers; lack of rental history and documentation; lack of understanding of tenancy rights and responsibilities; negative attitudes among real estate agents, landlords and other housing providers; and the risks associated with shared accommodation arrangements.

While there are many common challenges for asylum seekers, refugees and other humanitarian entrants in finding accommodation, experiences in the Australian housing market also differ for different groups depending on factors such as family composition, gender, cultural background, age and length of time in Australia. Similarly, while asylum seekers face many of the same barriers and challenges as humanitarian entrants on permanent visas, consultation participants also identified a range of specific issues affecting this group, including their temporary visa status, exceptionally low incomes, the limitations of service provision models for asylum seekers and inadequate transition support.

Communities and service providers across Australia have adopted a range of strategies to assist humanitarian entrants to overcome the significant challenges they face in securing housing. These strategies have included:

- **Providing practical support for new arrivals** to navigate and access the housing market including orientation, intensive one-on-one support, education about tenancy rights and responsibilities, financial assistance, transitional and supported housing options and targeted homelessness services.
- **Acting as an intermediary** between housing providers and those seeking accommodation through building relationships with real estate agents and other housing providers, providing brokerage and advocacy support, head leasing, developing partnerships with housing providers, offering language support and addressing community attitudes which impact upon housing accessibility.
- **Drawing on community connections** through tapping into links within refugee communities and broader community connections, developing housing cooperatives and exploring shared accommodation options.

Exploring options for settlement in non-traditional areas where housing is more affordable, although this effectiveness of this strategy depends on the 'fit' of the refugee community and the local community and ensuring there is support on both sides.

This report includes profiles of local projects and feedback from settlement service staff about how these and other positive strategies are being implemented around Australia.

While these strategies can be successful in assisting humanitarian entrants to access the housing market, there is also a need for government action to further enhance access to housing and address wider structural and systemic issues. This includes: developing the housing sector to expand available housing stock; addressing affordability through providing financial assistance and reviewing relevant income support programs; building the capacity of housing providers to respond to the needs of humanitarian entrants; and supporting the involvement of refugee communities in efforts to address housing challenges.

Introduction

The Refugee Council of Australia (RCOA) conducts annual national community consultations on issues associated with Australia's Refugee and Humanitarian Program, drawing together feedback into a submission to the Australian Government on options to be considered in planning the forthcoming year's program.¹ Each year, finding affordable and adequate housing is nominated as one of the three key concerns of refugee communities in Australia.² Among the housing-related concerns raised by community members and settlement service providers are:

- The challenges newly arrived refugees have in finding housing, with a lack of rental history in Australia and language barriers being significant obstacles when competing for a limited number of affordable rental properties.
- The financial burden of the high cost of housing on people on low incomes.
- The importance of support and advice to newly-arrived refugees who have a limited understanding of rental processes, their rights as tenants or the expectations of landlords.
- The additional challenges faced by larger families.

With the significant expansion since late 2011 of the numbers of asylum seekers living in the community on bridging visas, housing needs are more critical than ever. More than 24,000 asylum seekers are living in the Australian community with very limited access to support services, many subsisting on minimal income support paid at 89% of the Centrelink Special Benefit. Those who reached Australia by boat on or after 13 August 2012 are currently precluded from working to support themselves and are thus completely dependent on income support. In addition to the barriers faced by other humanitarian entrants (such as lack of English language skills, lack of Australian rental history and little or no knowledge of the Australian housing market), asylum seekers face additional barriers due to their temporary status, exceptionally low incomes and ineligibility for settlement services.

The release of large numbers of asylum seekers on to bridging visas without work rights coincided with the expansion of Australia's Refugee and Humanitarian Program during the 2012-13 financial year from 13,750 to 20,000 places. This was the largest increase in the program in 30 years and, while the program has now returned to its former level, those who arrived during 2012-13 will continue to be eligible for settlement services for years to come. While both the increased use of community alternatives to detention and the expansion of the Refugee and Humanitarian Program were welcomed by RCOA's members, consultation participants noted that these policies – along with the much larger impacts of Australia's annual migration intake³ – increase the competition for affordable housing and highlight the need for critical housing needs to be better addressed. At the same time, RCOA hears of creative and effective local approaches to addressing refugee housing insecurity that could be replicated or developed further in government policy.

While there is a growing body of research focused on the challenges faced by refugees with permanent residency in finding sustainable housing in Australia, there is little information about the particular issues faced by asylum seekers on short-term bridging visas. There is also a dearth of evidence about what strategies, policies and projects are effective in assisting refugees and asylum seekers to overcome these challenges and to find secure and affordable homes in Australia.

In July 2013, RCOA received funding from the Geddes Nairn Development Fund, through the Australian Communities Foundation, to conduct research into current housing issues for refugees and asylum seekers. The research aimed to identify the challenges faced by asylum seekers and people from refugee backgrounds in securing affordable, appropriate and sustainable housing and the strategies which are most effective in assisting them to do so. This report presents the findings from this research project.

1 RCOA's annual submissions on the Refugee and Humanitarian Program can be viewed at <http://refugeecouncil.org.au/r/isub.php>

2 The other key concerns nominated by refugee communities relate to family reunion and finding sustainable employment.

3 In the five years to 30 June 2013, the number of permanent additions to Australia's population through migration was 1,146,948, of whom 1,073,052 were migrants and 73,896 were refugees. Over the same period, the total number of asylum seekers who entered Australia by boat was 44,198. See http://refugeecouncil.org.au/r/isub/2014-15_Stats.pdf (Tables 10 and 16).



Methodology

The primary research question for RCOA's housing project was: What works in supporting asylum seekers and people from refugee backgrounds to find sustainable housing in Australia?

The project commenced in July 2013. A review of existing research on the housing needs of refugees and asylum seekers and of information relating to housing challenges gathered by RCOA through community consultations and local networks was conducted and published on RCOA's website in September 2013.

Six face-to-face consultations were conducted with asylum seekers living in the community on bridging visas in Brisbane, Melbourne and Sydney, to gain an understanding of the specific housing challenges faced by asylum seekers on short-term visas. Targeted interviews and discussions were conducted with asylum seeker support agencies, refugee settlement services, refugee community organisations and specialist housing organisations across Australia to learn more about how the housing challenges faced by humanitarian entrants are being tackled by the agencies which attempt to support them. Additional interviews were conducted with selected organisations and community groups to develop more detailed case studies of successful and innovative approaches to assisting asylum seekers and people from refugee backgrounds to secure affordable, appropriate and sustainable housing.

In total, representatives from 47 organisations and community groups from all states and territories of Australia and from eight different ethnic communities (Afghan Hazara, Iranian, Iraqi, Karen, Rohingya, Somali, Sri Lankan Tamil and Sudanese) took part in the consultation process. A list of organisations consulted can be found in Section 8.

Literature review

While there is a growing body of research focused on the challenges faced by refugees with permanent residency in finding sustainable housing in Australia, there is little information about the particular issues faced by asylum seekers on short-term bridging visas or the strategies that are effective in assisting refugees and asylum seekers to find secure and affordable homes in Australia. The following is an overview of existing literature.⁴

Homelessness and housing affordability in Australia

Research has clearly shown that housing plays a critical role in the health and wellbeing of individual Australians.⁵ The availability of affordable, sustainable and appropriate housing is known to underpin good health and the social, educational and economic participation of individuals. In its 2013 Community Sector Survey,⁶ the Australian Council of Social Services found that housing availability and affordability were nominated as the highest priorities in need of attention by people living in poverty and by the services which support them. At the same time, housing and homelessness services were more likely than any other form of social service to be unable to meet demand among their own client group. This survey found that a large majority (77%) of clients seeking help with housing rely on income support payments alone. While housing was identified as a priority by service providers and the people experiencing disadvantage, over 62% of service providers surveyed noted increased waiting times for services over the previous 12 months and a 16% turn-away rate.

The *Rental Affordability Snapshot* undertaken by Anglicare Australia (2013) also provides compelling evidence that low incomes such as government payments and the minimum wage are insufficient to cover costs in the current Australian private rental market. Key findings from this national study included:

- Single people are seriously disadvantaged in the housing market, with less than 1% of listed properties rated as affordable;
- Couples fare marginally better, with around 2% of listings rated as affordable, except where the couple household also has children and is on a government payment (0.9%);

4 For a more comprehensive review of literature see: RCOA (2013). *Literature review on housing for refugees and asylum seekers*, http://www.refugeecouncil.org.au/r/rpt/1309_HousingLitRev.pdf

5 Anglicare Australia 2013; Burns 2010; Couch 2011; CMY 2010; Forrest 2013; Khoo 2012; Liddy, Sanders and Coleman 2010

6 Australian Council of Social Services 2013

- Regional areas are too expensive for people living on a government payment (0.1%-5.8% of listed properties considered affordable) and only marginally less expensive for single people living on a minimum wage (4.0-6.3%);
- The cities are inaccessible to anyone living on a low income with all household types being able to access less than 1% of listed properties, except a couple with children on the minimum wage for whom 4.1% of the listed properties were deemed affordable; and
- For single people on the Newstart allowance, only 2 out of 40,559 properties – less than 0.1% of the available rentals in metropolitan areas – were considered affordable.

In relation to homelessness, an average of 105,000 Australians were identified as being homeless in the 2011 Census⁷ and recent data indicates that young people under 25 are in the majority of those experiencing homelessness.⁸ In terms of who is considered homeless, Chamberlain and Mackenzie (1998) provide a useful three-tier definition of homelessness:

- **Primary homelessness:** Someone who is without traditional or acceptable accommodation and has taken to 'sleeping rough', a term that denotes living on the street;
- **Secondary homelessness:** Someone who moves around a lot or 'couch surfs', temporarily staying with relatives or friends or in emergency accommodation; and
- **Tertiary homelessness:** Someone who shares space in a private boarding house, in which minimal housing standards are not met. People often share a communal bathroom or kitchen and live without the certainty of a lease arrangement.

In its 2008 White Paper on Homelessness and its more recent research on a *National Quality Framework for the Provision of Services to People who are Homeless or at Risk* (2010), the Australian Government recognises that people who are homeless or at risk of homelessness are "one of the most vulnerable and marginalised groups in our community", stating that homelessness removes stability and connection in people's lives and that the impact of "even brief periods of homelessness can be long-lasting". It also notes that children are particularly vulnerable to the traumatic effects of homelessness, being "more likely to experience emotional and behavioural problems such as distress, depression, anger and aggression".

In relation to addressing broader housing and homelessness issues, Anglicare Australia's *Rental Affordability Snapshot* (2013) recommends that the Australian Government fundamentally

reform the housing sector, citing once-in-a-generation developments in other social policy areas like the National Disability Insurance Scheme and the Gonski educational reforms. Anglicare's recommendations for housing reform include: an increase in Commonwealth Rent Assistance; an increase in the basic level of social security payments; a review of tax treatment in the housing sector (e.g. negative gearing); and directing the National Rental Affordability Scheme investment toward the lower end of the property market. In another report exploring the experience of marginal rental housing in Australia, Goodman et al. (2013:14) recommend the creation of national minimum standards for any type of marginal rental housing in Australia. While their recommendations are not specific to asylum seekers or people from refugee backgrounds, the need for minimal national standards for any and all types of marginal housing would have a profound impact on these populations.

Housing issues for refugees and humanitarian entrants

Literature on housing issues for people settling in Australia through the Refugee and Humanitarian Program has identified a range of challenges that refugees face in attempting to secure affordable and stable accommodation, including financial hardship, lack of appropriate accommodation, difficulties navigating the private rental market and a lack of social and community capital. While key recommendations for overcoming housing challenges have been identified in existing studies, there has been minimal emphasis on documenting and sharing effective local strategies and responses.

Financial hardship

Research has found that many refugee and humanitarian entrants arrive in Australia with few or no financial resources, may be in debt and often face significant challenges in securing employment during the early stages of settlement. Additionally, many refugee and humanitarian entrants send remittances to family members living in dire situations in countries of origin or asylum, often sending a significant portion of their limited income overseas. These factors render the task of meeting private rental costs exceptionally challenging and can result in refugee and humanitarian entrants living in poverty and overcrowded conditions for the first few years of life in Australia.⁹

7 Australian Bureau of Statistics. *Census of Population and Housing: Estimating homelessness, 2011*

8 Australian Institute of Health and Welfare 2010

9 Beer and Foley 2003; Berta 2012; RCOA 2012



Shortage of appropriate accommodation

Research has found that the shortage of low-cost housing in many parts of Australia is a major factor leading to housing stress among refugee and humanitarian entrants. Vacancy rates in the private rental market are generally low in Australia's south-eastern states and there is a shortage of private rental accommodation that is affordable to households with very low to moderate incomes – categories into which many refugee families fall during the early years of settlement. Large refugee families in particular face challenges in securing accommodation that is both affordable and appropriately sized. Some large families may be forced to live in more than one property due to their inability to secure a single property suited to their needs.¹⁰

Difficulties in navigating the private rental market

Research has indicated that refugee and humanitarian entrants face serious difficulties when finding properties, inspecting properties, applying for properties and maintaining leases. Berta (2012) outlines several challenges and requirements for accessing accommodation in the private rental market, including: the need for more in-depth knowledge of tenants' rights and responsibilities; inequity in the selection process for tenancy; and refugees being unable to show stable and long employment history or a track record in the rental market. Many refugee and humanitarian entrants also lack the necessary English language skills to communicate effectively on housing issues, to fully grasp the nature of tenancy arrangements or to advocate successfully if the accommodation is not appropriate to their needs or if they are having difficulty meeting their obligations as tenants.¹¹

Discrimination within the housing market

Research has found common experiences of discrimination and prejudice faced by refugee and humanitarian entrants while navigating the housing market.¹² A study of housing experiences among African refugees in Western Sydney, for example, highlighted the system-wide discriminatory practice of real estate agents and housing providers using English when communicating with refugees who have limited English language skills, even when a telephone interpreting service is available for this purpose.¹³ This study further found that discrimination heightens the

risk of exploitation or people agreeing to leasing arrangements that are unfair or illegal. Other literature has found that many refugee and humanitarian entrants experience discrimination from real estate agents or private landlords when applying for private rental tenancies or when attending inspections.¹⁴ Beer and Foley (2003:27) note that "discrimination appears to be a major impediment to successful movement through the housing market and this prejudice comes from neighbours, landlords, real estate agents and the general community". Discrimination may also be a driver for individuals and families moving to particular localities which are seen to be less threatening and less hostile.

Social and community connections

In a 2010 study by the Centre for Multicultural Youth (CMY) it was found that many former refugees (and particularly young people) rely on other community members for housing advice or support and that community members, sometimes newly arrived themselves, may lack knowledge of and connections to the housing sector. Literature also suggests that the breakdown of relationships among family members in Australia as well as family separation have a profound impact on securing appropriate accommodation.¹⁵ The CMY study found that family breakdown is one of the leading causes of homelessness among young people and is a direct cause of homelessness for refugee young people. CMY also notes that refugee families may be more at risk of this family breakdown because of specific circumstances associated with the refugee experience: the impact of trauma and loss, disrupted and re-configured family relations and overcrowded housing.

Homelessness

A 2012 study by Homelessness Australia found an increased risk of homelessness among refugee-background populations. Further, it found that former refugees face challenges accessing services to prevent or support transitions out of homelessness. These challenges include insufficient knowledge of the service delivery system, inability to navigate the service delivery system and being discouraged from accessing services which are 'culturally unfriendly'. Dawes and Gopalkrishnan (2013) also found that the majority of homelessness experienced by members of culturally and linguistically diverse communities was secondary homelessness, involving people frequently moving from one temporary shelter to another, including friends' homes. They argue that,

10 Beer and Foley 2003; CMY 2010; Dawes and Gopalkrishnan 2013; RCOA 2012

11 Dawes and Gopalkrishnan 2013; Berta 2012

12 See for example, Beer and Foley 2003; Evans and Gavarotto 2010

13 Evans and Gavarotto 2010

14 Dawes and Gopalkrishnan 2013; Berta 2012

15 CMY 2010

because of the hidden nature of secondary homelessness, much of the homelessness experienced by refugee and humanitarian entrants is not easily quantifiable.

Strategies for supporting refugees to find sustainable housing

Previous research and policy documents have recommended different strategies to support refugee and humanitarian entrants in Australia to secure and maintain appropriate housing. Recommendations made to both Federal and state or territory governments have included the need to:

- Ensure full and equitable access to social services for asylum seekers and refugees;¹⁶
- Provide enhanced support for recent migrants including those seeking asylum or awaiting confirmation of refugee status, including appropriately-resourced case-work;¹⁷
- Increase funding to homelessness services for interpreters and to be able to provide culturally competent services;¹⁸
- Increase the provision of affordable housing, specifically bipartisan support for policies and programs that will deliver an additional 220,000 affordable homes by 2020;¹⁹
- Improve access to interpreter services in homelessness, community and real estate services and give consideration to a free service rather than a fee for service basis;²⁰ and
- Ensure that housing services are culturally competent.²¹

Housing issues for asylum seekers living in the community

While there is a growing body of literature on the experiences of refugee and humanitarian entrants in finding housing, there has been less written about the experiences of asylum seekers living in the community. This may be due to the current and rapidly changing policy environment that saw a significant increase in asylum seekers granted bridging visas from late 2011, with over 30,000 asylum seekers living on bridging visas in the community by 2014.

Research that has focused specifically on the housing needs of asylum seekers in Australia includes the work of Liddy, Sanders and Coleman (2010). This research surveyed domestic models of housing reception for asylum seekers by investigating housing pathways for newly arrived asylum seekers and difficulties asylum seekers encounter in meeting their housing requirements. It also investigated housing models in comparable countries such as Sweden, Canada and the UK. The study found that the experience of homelessness and long-term destitution not only has a detrimental impact on the health and welfare of asylum seekers but also hinders their capacity to satisfy the requirements of the protection application process.²² That is, long-term destitution can affect asylum seekers' ability to accept the outcome of their application, especially if their claims are unsuccessful and they are required to return to their countries of origin. For people who seek asylum and are granted Protection Visas, the "hardship and cumulative health and welfare consequences of homelessness impede the process of settlement in Australia, including recovery from trauma".²³ This affects not only the person settling and living in Australia; there are also profound economic, social and civil costs impacting on government-funded settlement and welfare services and the broader community.

In more recent research, the Red Cross conducted a Homeless Census of asylum seeker clients in 2012. Red Cross found that almost half of the asylum seekers surveyed did not have access to quality, long term housing. Of this group, more than 200 asylum seekers (including families with children) were living in emergency accommodation or were sleeping rough.²⁴ The Red Cross census also found that asylum seekers were forced to move regularly in order to find a place to live, were often not eligible for material assistance (such as bed linen, blankets, pillow cases, crockery, cutlery and clothes) and struggled to be able to pay all expenses on the limited income support, with people sacrificing meals in order to be able to pay rent and/or utility bills. Red Cross' inaugural Vulnerability Report (2013) further found that asylum seekers on bridging visas competing in the private rental market encounter systemic discrimination through the combined effects of inadequate income support, language barriers, poor transport, underlying discrimination and the pressured process of rental inspection.

16 Burns 2010; Couch 2011; Kelly 2004; Liddy, Sanders and Coleman 2010

17 Couch 2011

18 Berta 2012; CMY 2010

19 Homelessness Australia 2012

20 Berta 2012; Dawes and Gopalkrishnan 2013; Homelessness Australia 2012

21 Berta 2012; CMY 2010; Homelessness Australia 2012

22 See also Burns 2010

23 Liddy, Sanders and Coleman, p.20

24 Red Cross 2013, p.16



In terms of other literature that is available on housing issues for asylum seekers, it has generally been found that a major barrier to securing housing is inadequate assistance for asylum seekers attempting to navigate the housing market.²⁵ Spinney and Nethery (2013) found that asylum seekers are regularly denied access to housing and homelessness services because of an incorrect understanding by some service providers that they are ineligible for housing assistance²⁶ and, while some agencies will provide support, there is a lack of a formal policy that ensures that asylum seekers have access to safe and secure housing.

Strategies for supporting asylum seekers to find sustainable housing

Existing literature on housing for asylum seekers has identified a need for a holistic framework to facilitate asylum seekers' access to the current transitional or supported housing service systems.²⁷ More specifically, Liddy, Sanders and Coleman (2010) call for discreet housing models for asylum seekers, particularly medium-term supported transitional housing, arguing that "while many of the services provided to newly arrived refugees are relevant to asylum seekers, the transitional nature of seeking asylum requires a different approach".²⁸ The model proposed by Liddy, Sanders and Coleman sets out an upper limit on the length of support at 18 months, anticipating that asylum seekers will have their claims resolved within this time period and that "the majority of asylum seekers will exit their housing within 18 months"²⁹. It should be noted that, since this report was published, the Australian Government has introduced policies which significantly lengthen the period of time asylum seekers may be in the community without a permanent resolution of their case.³⁰

25 Beer and Foley 2003; Burns 2010

26 See also Burns 2010

27 Burns 2010; Liddy, Sanders and Coleman 2010

28 Liddy, Sanders and Coleman, p.45

29 Liddy, Sanders and Coleman, p.46

30 In August 2012, the Gillard Government introduced the "no advantage" policy which had the effect of significantly slowing the refugee status determination process for those to which the policy applies. The Abbott Government, elected in September 2013, plans to reintroduce temporary protection visas.

Housing challenges for humanitarian entrants

The consultation process identified myriad challenges faced by asylum seekers and people from refugee backgrounds when attempting to secure housing. These challenges related to housing affordability and availability, difficulties in navigating the housing market, lack of understanding of tenancy rights and responsibilities, negative attitudes among real estate agents, landlords and other housing providers and the risks associated with shared accommodation arrangements. Different groups of humanitarian entrants face also additional issues and challenges related to their individual characteristics or circumstances.

Accessing affordable and suitable housing

The widespread lack of affordable housing stock is one of the primary challenges faced by asylum seekers and people from refugee backgrounds when attempting to secure housing. While this challenge is common to all low income earners in the current market, it has particular significance for humanitarian entrants given that they also face a range of additional barriers which hamper their capacity to find and maintain sustainable housing (see Sections 5.2 to 5.9).

Affordability

Most consultation participants nominated affordability as a major barrier to accessing housing, both for those seeking to enter the rental market for the first time and those who have secured housing but are now struggling to keep up with rising rent. Participants in many areas across Australia reported significant increases in rental rates in recent times, with the result that most accommodation in many traditional settlement areas is now unaffordable to low income earners. In the words of a service provider in New South Wales:

“If you look at the low-cost housing we had two or three years ago and what we have now, it’s a big difference. Two or three years ago, you could get two-bedroom unit in [suburb] for at least \$220, \$250, \$270... Now the minimum you are looking at in those areas is \$320 or \$350 for a two-bedroom unit...which shows a big rise and, if you are trying to find low-cost housing, most of our clients are struggling to get in the market.”

The majority of service providers consulted worked with clients who were reliant on Centrelink payments or other forms of income support as their primary source of income. These clients included people who were still in the early stages of settlement in Australia, people who were having difficulty finding employment and asylum seekers who were not permitted to work. There was a general feeling among service providers that the level of income support available through Centrelink and asylum seeker support programs was insufficient to keep their clients out of housing stress. In the words of one participant, “anybody on Centrelink benefits trying to survive in the private rental market is having difficulty”.

Many expressed concern that clients were spending an unsustainable proportion of their income on rent. A service provider in Victoria asserted that it is now “impossible” for clients who rely on Centrelink payments to spend less than 30% of their incomes on rent (the recommended threshold to avoid housing stress). Another consultation participant reported that some clients were spending between 60% and 80% of their income on housing costs. Other participants noted that peripheral costs (such as utilities and removalist services) were also impacting on the capacity of humanitarian entrants to access and maintain housing.

A number of participants highlighted the difficulties experienced by humanitarian entrants in raising sufficient funds to clear the “financial hurdle” of bond and advance rent when leasing a new property. Saving several thousand out of a low income was seen as a significant challenge for many. An asylum seeker living in Brisbane, for example, reported that he had found a property at an affordable weekly rate but had been unable to raise more than \$2,000 needed to cover the bond and advance rent. It was



also noted that those who were able to access rental assistance or bond loans but remained on a low income could face difficulties in repaying the loan. A service provider working with asylum seekers, for example, noted that it could take two years for some clients to repay bond loans due to their very low incomes.

Several service providers in New South Wales noted that recent changes to state government policy relating to rental bonds had impacted on their clients' ability to access housing. Issues raised included: long processing times for bond loan applications, which could result in clients missing out on properties; the fact that rent assistance does not cover the full cost of bond and advance rent; and the ineligibility of asylum seekers for rent assistance.

Housing stock

The limited availability of housing stock, particularly low-cost housing of reasonable quality, was viewed as another major barrier to accessing housing. Many consultation participants reported that the housing market has become increasingly competitive, with large numbers of people vying for a limited number of properties. This competition was seen as a key factor influencing the rise in rental rates.

Limited housing stock was seen as a particularly significant problem in areas where there are additional pressures on housing. Several participants in Western Australia, for example, highlighted the enormous pressure on the housing market resulting from the resources sector boom. In the words of one service provider based in Perth: "At one point three months ago we had 1,400 moving here a week... You would go to a viewing and there would be 20 or 30 people looking at a house." A service provider in Canberra noted that the combination of reduced housing stock resulting from the 2003 bushfires and the relatively high socio-economic profile of Canberra's population had made housing costs prohibitive for low income earners.

Limited housing stock and the resulting competitiveness of the housing market were also seen to influence security of tenure in the form of short leases (as short as three months, according to one service provider), regular changes in property ownership and rising rental rates. Several service providers expressed concern about their clients having to move frequently due to these factors – a particularly difficult task for humanitarian entrants given

that they face significant challenges in navigating the housing market in the first place (see Section 5.2). This lack of stability was viewed as a major barrier to not only securing sustainable housing but also to successful settlement more broadly. In the words of one service provider:

“I mean, imagine having two or three kids going to the local school and then six months later they have to move to another school and another school. What kind of upbringing would you have? I link my memories of childhood to stability, the friends that I grew up with in primary school. I can't imagine just being there for six months and then moving on to another school for six months... You can't build lasting relationships based on six months contact only.

A number of participants reported that housing insecurity could have a significant impact on a person's mental health and well-being, both in terms of its negative impact on recovery from pre-existing mental health issues and of the stress and anxiety caused by insecurity itself. Another participant noted that housing insecurity could hamper the capacity of asylum seekers to engage with status resolution processes: "From my own experience, if they're not in stable accommodation, if they don't feel a sense of safety and security there, then it's very hard for them to concentrate on what is the primary concern of getting that [visa] application submitted."

With housing stock in many traditional settlement areas now limited or becoming increasingly unaffordable, several participants reported that humanitarian entrants were looking for housing in locations further away from city centres – but this approach was not without its shortcomings. A number of participants noted that areas in which housing is more readily available or less expensive also tend to be areas in which there are fewer employment opportunities, which are less accessible to and via public transport and where access to services (particularly specialist settlement and asylum seeker support services) and community support networks is more limited or difficult. One participant pointed out that this was a particularly significant issue for recently-arrived humanitarian entrants as they need to access support services regularly.

For some, the savings on rent gained by moving to non-traditional settlement areas were largely cancelled out by the additional transport costs they incurred when travelling to work or to access services – a particularly significant issue for people who are not eligible for public transport concessions. This conundrum was described as follows by a service provider in New South Wales:

“There are two options here. One is that you get some sort of decent housing that’s close to public transport and close to work or you get cheap housing in an area where you need to use two buses and a train to get to your job. When you add all that, most clients are struggling.

There was general consensus among consultation participants that public or social housing was an unrealistic option for all but the most vulnerable and high-needs clients. Participants across the country reported long waiting lists for public housing and, while some humanitarian entrants chose to apply regardless, it was generally agreed that most applicants had no chance in the near future. Some noted that even people who were highly vulnerable, such as those who are homeless or have no source of income, still struggle to access public housing. Several participants also noted that it is becoming increasingly difficult to access emergency relief to allow people facing financial hardship to remain in housing.

Substandard accommodation

Many consultation participants expressed concern that the combination of affordability challenges and lack of adequate housing stock has led to many humanitarian entrants, in the words of a service provider in Victoria, living in “all kinds of unsavoury accommodation”. There were reports of asylum seekers and humanitarian entrants living in boarding houses, carparks, garages, sheds and caravan parks, as well as in severely overcrowded conditions. As described by a participant from a specialist housing service: “We’re seeing some refugees who are 15 people in a three-bedroom house. The conditions that they are living in are quite appalling. There’re sometimes five people in a bedroom or in a lounge room.”

There were also reports of people living in accommodation completely inappropriate to their needs. One service provider provided the example of an elderly single woman from a refugee background living in a property with a group of men who were dealing with drug addiction:

“I couldn’t refer her to go there but she somehow found it herself, this place. She had no choice but to go and live there. And she couldn’t live in that situation. They were drunk, there was music going on all night and she was forced to live in one of the rooms there. She was terrified. I found alternative accommodation but it took a while. Since then that place has been shut down by the Council because it was not fit for habitation. You’ve got people who are quite desperately looking for anything.

Comments about humanitarian entrants having “no choice” and being “desperate” to find housing were echoed by many other consultation participants. One participant from a refugee community organisation, for example, asserted that some humanitarian entrants were accepting substandard accommodation “because they are at the end of their tether”. A service provider in Queensland expressed concern about clients making “desperate choices” in their search for housing. Another service provider in Western Australia raised concerns about humanitarian entrants living in “really unacceptable housing” but conceded that “they have no choice”.

Several participants also noted a decline in the quality of housing stock available to low income earners. In the words of one service provider working with asylum seekers:

“What I’ve picked up from talking to some other agencies ... is that it’s getting harder and harder to find good housing... [The properties] may be accessible to schools but stuff’s falling off the walls and the furniture’s really crappy and the cupboard doors don’t shut. There seems to be this sense that it’s getting harder and harder to find decent housing so the quality of houses that they’re putting people into is decreasing.

Navigating the housing market

Feedback from consultation participants indicated that many asylum seekers and people from refugee backgrounds lack the knowledge, skills and documentation needed to successfully navigate the Australian housing market. In addition to general lack of understanding of processes for securing housing in Australia, consultation participants nominated a range of specific barriers which affected the capacity of humanitarian entrants to successfully navigate the housing market including language barriers, a lack of rental history and documentation, a misalignment of expectations and realities, mental health and mobility.



Lack of understanding of Australian rental systems

Several participants reported that people from refugee backgrounds often had limited understanding of private rental systems due to their experiences of forced displacement or because of different housing systems and expectations in their home countries. Service providers in two separate consultations, for example, noted that many people from refugee backgrounds have lived for extended periods in a camp situation where they were not required to negotiate leases or pay rent. Another service provider in New South Wales reported the following:

“We are actually asking people, what would your experience be in your home country around looking for rentals? It’s usually either their employer who has provided housing or it’s the extended family network, just word of mouth. There is no experience of going through a rental agency or anything like the way the system is here. It’s clearly a massive gap in people’s knowledge and understanding.

One of the key concerns voiced by the asylum seekers consulted for this project was that they did not know “how the system works”. Many expressed apprehension and uncertainty about navigating the housing market on their own or with minimal support from service providers and frustration at having inspected many properties and lodged numerous applications without success.

Language barriers

Many participants reported that people with limited or no English skills face significant challenges in communicating with real estate agents and landlords. In the words of one asylum seeker living in Sydney: “We are looking for a house but it is difficult without the language. Communication is very hard. We are just using gestures. It’s like a pantomime.” A number of participants reported that many real estate agents and landlords do not use interpreters when communicating with clients who have limited English language skills, due to lack of awareness of available services, insufficient knowledge and skills to use interpreters successfully or simple unwillingness. Some service providers who had made efforts to educate local real estate agents about interpreting services asserted that some agents still refused to use interpreters. A caseworker in Sydney reported that their clients “usually just hand us the phone” to communicate with real estate agents on their behalf.

Lack of English language skills presented a barrier not only when communicating directly with real estate agents and landlords but also when searching for properties, filling in application forms, understanding tenancy contracts and seeking redress in instances where their rights as tenants have not been upheld. An asylum seeker couple living in Brisbane, for example, had experienced difficulties in searching for properties online due to their inability to read the property descriptions. As a result, the only way they were able to tell whether or not the property would meet their needs was to inspect it in person. Some participants noted that filling in forms and other paperwork was more difficult and time-consuming for people without English language skills, which could have significant consequences for their prospects of securing a property. A service provider in South Australia reported that, in a highly competitive housing market, delays in completing paperwork could jeopardise a person’s chances of securing a property. An asylum seeker living in Brisbane reported that “some of our applications were rejected simply because we did not click on the proper section of the application or did not sign in the proper place”.

Rental history and documentation

Lack of rental history was seen by many consultation participants as one of the most significant barriers faced by humanitarian entrants attempting to secure housing. Many have no prior experience in the Australian housing market other than transitional housing provided upon release from detention or arrival in Australia and no references other than letters from a caseworker or service provider. In the words of one consultation participant from Western Australia: “When you apply for a house, the first questions they ask will be, ‘What was your previous address? Who was the landlord? Where is your tenancy reference?’ You’re going to draw a blank on all of them”. Another noted that “although they may get a reference from a migrant resource centre or something like that, real estate agents and owners are looking for a real reference from the previous owner or real estate agent, which is not there”.

Many participants observed that real estate agents and landlords are often reluctant to provide accommodation to people with no rental history or references due to perceptions of the risks associated with renting to such tenants. It was noted that this challenge is exacerbated by the competitiveness of the housing market, as real estate agents and landlords are often spoiled for choice when selecting tenants and typically shy away from renting to tenants who are perceived to be less reliable. As expressed by an asylum seeker living in Brisbane, “we are compared to Australians who have been working and who have been here for their whole life.” A service provider in New South Wales similarly noted: “You put them up against an Australian who has a complete application, who is working, who has a good job, a good rental history – I don’t blame them [i.e. real estate agents and landlords] for choosing the other person, I suppose.”

Several consultation participants also expressed concern that many asylum seekers and people from refugee backgrounds were not able to provide essential documentation, such as the 100 points of personal identification required to lodge a rental application and other supporting documents such as payslips and bank records.

Managing expectations

A significant number of service providers reported facing difficulties in managing the expectations of their clients with regards to housing. There was a perception among some service providers that many asylum seekers and former refugees arrive in Australia with unrealistic expectations about the type of housing they would be able to access and the level of support they would receive to secure housing. Some participants noted that this could lead to some clients having unreasonably high expectations of service providers or of the kinds of accommodation they can expect to live in.

For some humanitarian entrants, these unrealistic expectations appeared to be based on erroneous preconceptions about the standard of living in a wealthy country such as Australia. For others, expectations were based on their own experiences of housing in their home country, where they had been able to afford higher quality or better located housing than was realistically accessible to them in Australia. Some service providers, for example, reported that certain types of housing (such as wooden or weatherboard houses) were perceived by their clients as being of “poor quality”. Others may have expectations that do not align with Australian expectations or regulations, such as multiple or larger families wishing to live together in smaller properties (to save on rent and also because they may be used to living in modest and communal houses). Another example was provided by a service provider in Western Australia, who noted that the reluctance of some clients to live outside metropolitan areas was based on perceptions about the accessibility of essential services and facilities:

“The perception we’re finding is that people want to live in the city. They think of Perth City as being the place they want to live, when the Perth metropolitan area is around 120km by 40km... They’re more used to the Middle Eastern conception of a ‘main road’, where everything is on that main road... Often, people will travel for miles in their home country to get to the city and that will have all the resources, whereas in Australia there are satellite cities set up all over the place... You may be paying \$100 less if you go further afield but that doesn’t necessarily mean that you won’t have a hospital,

you won’t have public transport and you won’t have a shopping centre... That’s one of the preconceived ideas that some people have when they first arrive.

Still others noted that unrealistic expectations could be the result of changes in policy and service provision over time, with humanitarian entrants comparing their situation to that of family and friends who arrived years prior when the situation was very different. A service provider in New South Wales, for example, noted that recent change in state government rent assistance, whereby financial assistance is now provided in the form of a loan rather than a grant, had caused confusion among some clients: they did not understand that they were required to repay rent assistance given that friends who arrived a few years ago had not been expected to do so. A service provider in Victoria noted that perceptions among some clients about the accessibility of public housing were based on the experiences of family members and friends who arrived decades earlier, at a time when public housing was far more readily accessible.

Mental health

Several service providers noted that mental health could have a significant impact on the capacity of humanitarian entrants to secure housing. Pre-arrival experiences of torture and trauma and (for people who arrived as asylum seekers) post-arrival experiences of immigration detention and of living in the community with minimal support, combined with the stress of living in an insecure housing situation, could erode capacity of humanitarian entrants to navigate the housing market successfully. In the words of a service provider in New South Wales:

“A handful of clients have the capacity to take the initiative [to find housing] and come here to seek assistance only on initiatives they have already taken. But for the majority of clients, that resilience, that confidence, that capacity, it is not going to be built over weeks, months, even a few years. Don’t forget the trauma, the war-torn situation, the individual or personal suffering, plus the mental health issues. All those are really hindering factors towards an increased awareness and getting a positive outcome in the short term.

Mobility

Past research conducted by RCOA has indicated that some humanitarian entrants, particularly those who arrive in Australia on their own and are under pressure to financially support family members still living overseas, are often highly mobile during the early years of settlement in Australia. Several consultation



participants expressed concern that this mobility could have a significant impact on their clients' rental history – for example, should they break an existing lease to move to a new area – and, consequently, their capacity to secure housing in the future.

Others noted that mobility could have an impact on the attitudes of real estate agents towards this client group and, as a result, the willingness of real estate agents to work with other humanitarian entrants or cooperate with service providers in the future. In the words of a service provider in Queensland, “we don't want to burn our hands with real estate agents”. Some also noted that humanitarian entrants could place themselves at risk of homelessness by moving to a different area, as they may no longer be entitled to receive support to secure housing or other settlement services.

Tenancy rights and responsibilities

Lack of understanding of tenancy rights and responsibilities among many humanitarian entrants was seen as a major hindrance to maintaining tenancies and establishing a positive rental history. Numerous examples were provided of tenants losing their bond, being charged for extensive repairs, developing a negative rental history or even facing eviction due to lack of understanding or misunderstanding of tenancy responsibilities.

Consultation participants noted that some humanitarian entrants lacked the knowledge and skills needed to maintain properties to expected standards or use appliances and equipment properly and, as a result, could inadvertently cause significant damage to rental properties. This could in turn have a significant impact on their rental history. In the words of one service provider, “if they wreck one house, no agent is going to give them another”. Some also noted that there was a general perception among some landlords and real estate agents that asylum seekers and people from refugee backgrounds “don't have the ability to care for a house in the way you need to in Australia” and tended to make blanket assumptions about these groups, including many individuals who were perfectly capable of maintaining a property.

Limited understanding of tenancy responsibilities could also lead to some tenants inadvertently failing to pay their rent. As stated by a service provider in Western Australia: “They are not familiar with the rental system in a western country. People who are coming from camps never paid rent. The concept of paying rent is not there.” A service provider in Queensland reported that some humanitarian entrants have different expectations about rental processes due to experiences in their home countries, citing the example of a client who had expected his landlord to personally collect rental payments (as was standard practice in

his home country) and, as a result, had gone into rental arrears. Some consultation participants raised similar concerns in relation to utility bills, noting that humanitarian entrants may be unfamiliar with the concept of paying separately for utilities and may unintentionally incur large utility bills through overuse of water and electricity.

Concern was also expressed that many humanitarian entrants did not fully understand their rights as tenants. As such, they may be unaware of the steps they can take to protect their rights (such as filling in condition reports) or may not realise when a landlord or real estate agent's demands are unreasonable or even illegal. Some participants noted that even people who do have some understanding of their rights are often reluctant to raise concerns or request repairs due to fear of being evicted or tarnishing their rental history. One service provider in the Northern Territory, for example, reported that few of its clients seek advice on tenancy rights despite being actively encouraged to do so.

Whether the problem is lack of awareness or lack of confidence, the end result can be exploitation by unscrupulous landlords and real estate agents. Consultation participants gave numerous examples of exploitative, unethical and even illegal behaviour, including:

- levying unlawful charges (such as charging additional rent to a tenant who had a friend stay over for one night);
- leasing properties in places which have not been approved as residential areas;
- failing to maintain safety standards (e.g. neglecting to replace broken fire alarms);
- charging tenants for repairs which should be considered ordinary wear and tear or which had been caused by previous tenants;
- demanding unreasonable compensation for minor damage (e.g. a family being asked to replace all of the locks in the house after losing one key);
- failing to provide essential and urgent repairs; and
- evicting tenants unlawfully or without notice.

On the more extreme end of the scale, one service provider in New South Wales cited cases of stalking and even assault of tenants by landlords.

Some consultation participants expressed frustration at the lack of accountability among real estate agents and landlords who violated the rights of tenants. A service provider in New South Wales reported that one real estate agent had on two separate occasions leased properties which were not approved as residential properties but had not faced any consequences for doing so. Another service provider in Queensland raised concerns about the ability of landlords and real estate agents to “blacklist” tenants through unregulated tenancy databases without any accountability.

Negative attitudes and discrimination

Negative attitudes among real estate agents, landlords and other housing providers were seen to have a significant impact on the capacity of asylum seekers and people from refugee backgrounds to secure housing. Participants reported that some real estate agents and landlords made an automatic assumption that people who were in receipt of bond assistance, who relied on Centrelink payments as their primary source of income and/or who were unemployed would not be able to meet rental payments. Given that many humanitarian entrants fall into at least one and possibly all of these categories, particularly during the early stages of settlement, this can pose a major barrier to securing housing. As noted by one specialist housing provider: "Every landlord is probably a little bit worried in the back of their minds about that. But there's nothing we can do, because all of our clients do start on Centrelink until they can get their English up to scratch and find a job in Australia".

Asylum seekers were seen to be particularly disadvantaged in this regard due to their exceptionally low incomes and the fact that many do not have work rights. Several of the asylum seekers consulted for this project believed that they had been denied housing due to concerns that their incomes were insufficient to meet rental payments (see Section 5.8.2 for further details on this issue).

In other cases, negative attitudes were specifically directed towards refugees and asylum seekers based on perceptions that these groups had complex needs or did not know how to uphold their responsibilities as tenants. In the words of a service provider in New South Wales, "I've had times where real estate agents have said to me straight up, 'No, I don't want to work with them. Too hard. It's too complicated, I don't even want to touch that'. [This] is unjustified because they're basing that on nothing." Another service provider reported that some housing providers refused to assist asylum seekers: "We call up other boarding houses or hostels and they won't take our clients. When they find out they're asylum seekers, they just absolutely refuse to."

Other participants noted that the negative political debate on refugee and asylum seeker issues had an impact on the attitudes of housing providers. One service provider working with asylum seekers, for example, noted that Iranian asylum seekers in particular had recently experienced greater difficulty than other groups in securing housing due to the tenor of the political debate at the time and negative media coverage:

"I think a lot of that has to do with the conceptions that the media has put up... and political conversations in relation to economic refugees. That has impacted

on people's willingness to rent to that particular group. Also, when the Nauru riot happened, it was young Iranian guys that participated from the media's perspective and there was a bit of flak after that... There is a link with the cultural group that the media is bashing at the time.

There were also numerous reports of discrimination against particular racial, ethnic or cultural groups. Perhaps the most blatant example was provided by a participant from the Sudanese community: "Once we called to ask for the inspection dates and he asked, 'Where are you guys from?' Once we said, 'we are from Sudan', he said 'no thank you, I don't want Sudanese'." More commonly, however, participants reported that discrimination was occurring in far less explicit ways. Indeed, a significant number of participants were confident that they or their clients had been discriminated against but felt that it was too difficult to provide proof that discrimination had occurred. A typical example was provided by a service provider working with asylum seekers in New South Wales:

"There's a lot of discrimination. Not direct but it's clear when they relay what happened, that's what it was. Or they'll make an appointment to go and view a property and the person will literally take one look at them and say 'sorry, the room's gone'. That happens all the time.

Another service provider in Western Australia felt that:

"This [discrimination] could be a hidden item. It never came up in our communication with real estate agents but it seems when they have got an unfamiliar name or the colour of their skin is different, it has an impact... I can't say no and I can't say yes, because nobody says, 'Yes, we are discriminating' but in fact you can see.

Shared accommodation

Sharing the costs of accommodation between several people or living with family, friends or other community members was reported to be a common response to housing challenges among humanitarian entrants. A number of consultation participants, however, noted that this strategy was often unsustainable and could lead to further housing insecurity.



Insecurity

There were numerous reports of humanitarian entrants providing accommodation to family members, friends or people from the same community on an informal basis. These arrangements carried risks both for the original leaseholder and their informal tenants. For the leaseholder, housing additional tenants could place them in breach of their tenancy contract and lead to eviction. A participant from the Rohingya community, for example, cited a case where “one man had 10 people staying with him in [suburb] and the real estate agent terminated his lease”. For tenants, informal housing arrangements could place them in a precarious position: one asylum seeker in Brisbane who was staying with friends expressed fears that he could be asked to leave and thereby be rendered homeless, at any time. Such arrangements also prevented tenants from being able to develop their own rental history and, in turn, improve their chances of securing housing in the future. However, even people sharing accommodation on a formal basis could still face housing insecurity due to financial interdependence. For example, people living in shared arrangements may find that they can no longer afford to remain in their accommodation if one of their housemates leaves. If one person does leave without paying their share of the rent or utilities, the remaining residents become liable for that person’s share.

Privacy

Several participants cited lack of privacy as a major shortcoming of shared accommodation arrangements. This was a particularly significant issue for groups who tended to spend a significant amount of their time at home, such as those on low incomes (who often could not afford social activities or transport) and those who did not have the right to work or study in Australia. An asylum seeker couple living in shared accommodation in Brisbane described their situation thus:

“We were looking for a house with one bedroom and we could not find it in the price range that we wanted because of having low income support. So we finally decided to move into a share house. We face a lot of problems. We are not really comfortable. We are at home all the time and we don’t have things to do outside. We don’t have the right to go and work. We don’t have the right to go and study, so we are at home most of the time.”

Relationships

Several participants reported that shared accommodation arrangements could be a source of tension and place considerable strain on relationships. It was noted that many humanitarian entrants share accommodation with people they barely know or

who they have known for only a short period of time (such as people they have met in detention) and may struggle to successfully negotiate shared arrangements. In the words of a service provider in Tasmania, “It doesn’t always work brilliantly... The reality of sharing a house is much harder for them than they thought it would be.” Living under insecure informal arrangements or in overcrowded conditions could further compound this tension. Additionally, some participants noted that it was not always appropriate for people to share accommodation with their compatriots as in some cases “a person from the same country may be seen as a threat, rather than a source of support”.

Overcrowding

Overcrowding was seen as a common consequence of shared accommodation arrangements, particularly those that are informal. Numerous reports were received of often severe overcrowding, such as a modest property being shared by up to 15 people. In many cases, overcrowding was closely related to lack of affordable housing (as discussed in Section 5.1.3). A service provider working with asylum seekers also noted that overcrowding could be “both a symptom and a driver” of housing insecurity, as living in overcrowded conditions increased the likelihood of relationship breakdown. However, some participants noted that overcrowding could also result from different cultural understandings of accommodation standards and may not necessarily be problematic in all cases. In the words of a service provider in Western Australia, “the western view [is] that if you have a three bedroom house, only three can live in it, whereas people from overseas are quite happy to have two sharing a room”. Another service provider from Queensland felt that there needed to be more flexibility in definitions of overcrowding to take into account cultural differences.

Homelessness

While RCOA fortunately did not receive reports of widespread homelessness among humanitarian entrants, consultation participants cited cases of both primary homelessness (people sleeping rough) and secondary homelessness (such as people “couch surfing” or living under informal arrangements with friends or relatives) resulting from difficulties in securing housing. One service provider in Western Australia reported that many humanitarian entrants were now “floor surfing”: “In western language, you call ‘couch surfing’ but it’s one level further than that.” Some participants also noted that family conflict or breakdown (influenced by the stressors of settling in a new country) could also lead to homelessness among people from refugee backgrounds.

A number of participants raised concerns that some mainstream housing and homelessness services are ill-equipped to meet the needs of people from refugee backgrounds. It was noted, for example, that mainstream services often lack expertise in working

with people from different cultural backgrounds in general and with humanitarian entrants in particular. One provider also pointed out that mainstream homelessness services often focus on addressing primary homelessness whereas secondary homelessness tends to predominate among humanitarian entrants. Others similarly noted that referring humanitarian entrants to mainstream emergency accommodation may not be appropriate, as these services often cater primarily for individuals experiencing drug- or alcohol-related issues. Several participants also commented that the capacity of mainstream housing and homelessness services to respond to the needs of humanitarian entrants was constrained by limited resources. A participant in Queensland, for example, recalled being told by a housing service provider that “we are so stretched as it is, we don’t go out looking for clients”.

Some participants cited specific difficulties in sourcing support for homeless asylum seekers. There appeared to be considerable confusion regarding whether or not asylum seekers are eligible for homelessness services. The following example was provided by a consultation participant in New South Wales:

“We have problems getting people into [name of service provider] hostels [because of] the fact that they’re an asylum seeker... Even when we say that we could cover the cost of the accommodation, they’re often very reluctant about it... I think sometimes it’s possibly just a lack of knowledge by the person’s who’s on intake. One of my colleagues made a referral last week and she could hear a conversation going on in the background – ‘Oh yeah, do we take asylum seekers?’ It was very much ‘we don’t know who these people are and what the relationship is’.”

Issues and challenges for specific groups

While there are many common challenges faced by humanitarian entrants in finding accommodation, experiences in the Australian housing market also differ depending on factors such as family composition, gender, cultural background, age and the length of time a person has been in Australia.

Family composition

Humanitarian entrants arrive in all variations of family groupings, from singles through to large extended families. Some services consulted felt that real estate agents looked most favourably on couples as more “trustworthy” than singles which made finding a house easier. At the same time, couples without children were also identified as financially disadvantaged if they were dependent on Centrelink, as they did not receive family tax benefits that would increase their combined income and enable them to afford more choice in the private rental market. As one service provider in New South Wales described: “Single clients are probably the hardest. The second hardest would be couples. Those would be the two groups that are disadvantaged the most... It’s because their income is so low. If you have children, family tax benefits start pushing up your income.”

While families with children may benefit from a slightly higher income, larger families struggle to find suitably-sized housing. Services consulted around the country spoke of the challenges of housing families that are increasingly arriving with eight or nine people. For example, in Darwin it was reported that there is a two to three year wait for four-bedroom houses. One service in Tasmania said:

“We are pushing it to try to fit [families with five or six children] into a three-bedroom house. Many are happy to live in a two-bedroom house but we have to explain the expectations of landlords and real estate agents in Australia. They are used to living in smaller accommodation. People don’t want to live in what they see as a giant house and they would rather save money by renting a smaller house.”

Some consultation participants felt that families with children were also viewed less favourably by landlords and real estate agents because of a perception that children are more likely to damage the property. Others spoke of the lack of housing affordability for larger families. Where larger families are forced or choose to live in smaller houses, overcrowding becomes an issue. As one service provider in New South Wales described:



“If you are thinking of anything with three bedrooms or four bedrooms [in that area], you’re looking at \$500 per week. There’s no way they can afford that. What most of them do is they rent a two-bedroom unit, they put bunks in the second room for the children, you find one room with four children sharing it or even five. [This] is normal in some circumstances but people are doing it because they don’t have a choice... It’s a struggle. One client said: ‘I’m doing it because it’s the only option I have. I don’t have \$450 to rent a three-bedroom unit or a house. This is what I have.’”

In recent years, a larger proportion of asylum seekers and humanitarian entrants (mostly onshore protection visa holders) have arrived alone. While many have partners and children overseas, the lack of immediate family reunion prospects require new arrivals to seek suitable accommodation by themselves. As many service providers across the country commented, finding affordable accommodation for singles on Centrelink incomes is extremely difficult and the most common solution is to group singles together in shared accommodation. For many, this is desirable as it allows them to spend less on housing and have more for other priorities (such as supporting their families and saving to pay for visa applications). In the words of a service provider in Western Australia, single clients “are extremely resilient and tend to do it on their own”.

On the other hand, there were multiple risks and challenges identified with housing groups of single men together, including:

- challenges leasing a property as a group of single men who can be seen less favourably (as “risky”) by landlords and property managers;
- risk of overcrowding as more people on very low incomes seek accommodation through community links in share houses;
- risk of problems arising with the landlord or property manager where there are transient tenants living at a rental property (i.e. people not on the lease); and
- risk of conflict within shared accommodation, particularly in the context of the enormous pressures these individuals are under, their past (trauma) experiences and the fact that many do not know each other before moving in.

As one refugee community member in Victoria described: “Probably the biggest issue I see is that these people come from different backgrounds and views. They sometimes don’t know each other and they are going through a lot of stress. It often does not work out and there can be conflict.”

For single parents or singles who do not wish to live in shared accommodation, the issue of affordability is particularly acute. Service providers in South Australia and Queensland, for example, identified particular challenges in securing housing for single mothers with large numbers of children. This included lack of affordable and appropriately-sized housing, lack of transport to be able to inspect properties before applying, lack of affordable housing close to services and schools and discrimination.

Age

A number of consultation participants spoke about particular challenges facing younger people in finding suitable accommodation. Many young people are forced to find somewhere independently to live either because they arrived in Australia as an unaccompanied minor or because of intergenerational conflict and family breakdown. For young people, securing a property in the first place can be a challenge both in terms of getting to inspections with limited access to transport and in successfully applying. Young people are often seen as “risky” by landlords and estate agents and people under the age of 18 cannot sign a lease. Affordability is an issue for young people on a low income (particularly those on the Youth Allowance) and this includes not only being able to cover rent but also being able to budget for utility bills and afford peripheral costs such as furniture and removalists. A number of services also spoke about the challenges for young people in maintaining a tenancy, such as understanding their rights and responsibilities (one service provider commented that “they go into a lease ‘blind’”); being able to negotiate with either an estate agent or private landlord and knowing how to maintain a property (due to limited independent living skills).

For older people, issues identified included lack of English to negotiate the rental market, low income and lack of appropriate housing for people with accessibility needs.

Gender

As touched on earlier, single men face a number of challenges in securing accommodation, particularly where they are perceived by landlords and property managers as more “risky”. Conversely, consultation participants spoke about the challenges facing women more in relation to their personal safety or lack thereof. A number of participants spoke about the comparatively higher success rates for female-headed households in accessing social or government housing but that this in itself presented problems where women felt unsafe and where property was of particularly poor quality. One service provider in the Northern Territory spoke about women who had issues with harassment from neighbours, saying: “One way of dealing with this has been for them to spend their time during the day at a friend’s house, only returning at night to sleep there.” Another example given by an agency in New South Wales was of a widow with six children who was living in a ground floor apartment that was infested with cockroaches and where the door didn’t lock. Other issues for women mentioned in consultations included the lack of available housing close to public transport and schools and the impact of housing scarcity on women suffering domestic violence, as it makes it “even harder for women in this situation to leave”.

Cultural background

The influence of cultural background on housing outcomes was spoken about in consultations mostly as a factor in client expectations or on the attitudes (and decisions) of property managers. With regards to client expectations, this tended to be less about cultural, religious or other belief-systems and more related to socio-economic status and pre-arrival experiences. For example, a number of service providers around the country identified difficulties meeting client expectations where they came from more affluent backgrounds and where they were used to a comparatively high standard of living (for example, many new arrivals from Iran and Iraq). Other groups were able to find accommodation more easily because of a willingness to accept poorer quality housing. For example, one service provider felt that “Tamil clients have been for years, decades, persecuted and downtrodden, so they’ll take whatever they can get”. A member from the Rohingya community said: “The Rohingya are managing much better than the others because the situation they are coming from is much worse than this. They are not very fussy about living conditions because Malaysia, Thailand and Bangladesh were worse.” A notable difference in expectations and outcomes was also identified between those from rural backgrounds compared to those who come from metropolitan areas and who are more familiar with styles of housing found in Australia.

Cultural background was also identified as a potential asset in the search for housing, particularly for those communities that are well connected and able to assist newer arrivals to find housing through intra-community links (the Burmese, Tamil and Afghan communities were all mentioned). Another factor noted was different cultural communication styles resulting in different housing outcomes – for example, that those more likely to voice their opinions and advocate strongly are likely to secure property quicker than those who are more reserved.

Discrimination by property managers based on ethnicity or cultural background was identified by consultation participants as problematic in many places across Australia. For example, a number of people identified African and Iranian communities as particularly susceptible to discrimination in the rental market. One consultation participant said: “If you’re accessing a room for someone and they ask about their language group or their culture or nationality, as soon as you say Iran, they get selective.”

Disability

A number of consultation participants spoke about housing challenges being compounded where refugee and humanitarian entrants have complex health issues or a disability. Some service providers identified an increase in recent referrals of people with a disability and that the housing options for these families were extremely limited. As one provider in New South Wales lamented-



ed: “You can go on the priority housing list and it can take years still in that process. It’s hard.” One service provider in Queensland spoke about the recent challenge of finding housing for two clients in wheelchairs and a 93-year-old where affordable housing stock tended to be older properties with stairs.

Length of time in Australia

Unsurprisingly, many consultation participants suggested that negotiating the rental market becomes easier the longer someone is in Australia. As one participant in South Australia noted: “It is easier to house refugees who have been here longer as they have better understanding of their rights and responsibilities, plus will have some rental history.” However, a number did comment that very new arrivals (offshore entrants) receive targeted assistance to find housing through Humanitarian Settlement Services (HSS) agencies and that a service gap is evident where a family has to move after they have exited the HSS and are no longer eligible for intensive case management support. In addition, people (mainly onshore Protection Visa holders) who have been in the country for a year or two and then reunite with family members may struggle to secure accommodation for their family if they have been living in share housing and do not have any official rental record. As one consultation participant explained:

“When they want to rent on their own, perhaps because their wife has come over to join them, they don’t have a rental history there because they have been sleeping at other people’s homes. There’s no record of them having had a previous tenancy... Sometimes they might have been here for a couple of years without ever having had to go through that process.

Again, the lack of services to support refugee and humanitarian entrants with housing issues who have been in the country for a number of years was spoken about by several consultation participants. That is, while refugee and humanitarian entrants may be eligible for housing support through the Settlement Grants Program (SGP) if they have been in the country less than five years, settlement-related issues still arise after this time. As one SGP worker in Victoria described:

“We have clients who have been here five years and they come to move house [because they get notices to vacate or because they want to find somewhere in better condition] and they find it very difficult. They have to go through inspections and it is sometimes hard

because they don’t know the location of properties or how to get there. Once they have inspected, they don’t know how to fill in forms.

Issues and challenges for asylum seekers

While asylum seekers face many of the same barriers and challenges as humanitarian entrants on permanent visas, consultation participants also identified a range of specific issues affecting this group. These include temporary visa status, exceptionally low incomes, the limitations of service provision models for asylum seekers and inadequate transition support.

Temporary visa status

One of the main reasons identified in consultations for the precariousness of the housing situation for asylum seekers was the temporary nature of their visa status. Many consultation participants spoke about asylum seekers having housing applications rejected because of a lack of understanding by property managers and landlords about bridging visas, a fear that people on bridging visas will not be able to pay the rent (particularly those who do not have work rights), discrimination generally towards asylum seekers and a belief that people on bridging visas are only staying temporarily and will break the lease. As one service provider in South Australia described: “People on bridging visas are in a very difficult situation because the Australian people do not have enough information about their situation and so are uneasy and less inclined to offer them housing.”

Low income

The issue of housing affordability highlighted in Section 5.1.1 undoubtedly impacts asylum seekers living in the community more acutely because of their very low incomes and/or lack of work rights. At the time of RCOA’s consultations, a very large number of people were living in the community on bridging visas without work rights and with income entitlements equivalent to 89% of Centrelink Special Benefit or Youth Allowance (roughly \$220 per week and for adults and \$185 for young people aged 18-21). One participant working with community-based asylum seekers also reported that some clients had to survive for significant periods of time with virtually no income:

“These are often people who are in the process of lodging [a protection visa application], so once they’ve lodged which could take a month or six weeks, they’re

then waiting six weeks for an ASAS31 assessment and another month for that to be approved. So we're looking at people who, for three or four months, aren't going to have any stable source of income and be reliant on our emergency fund.

Having such a low income, or even no income, limits even further the already limited housing options available to asylum seekers. As one service provider frankly described:

“A real estate agent will look at the income of the person and then they'll look at the cost of property. If [the rent] is actually three-quarters of their income, they know that they can't afford that and it's going to be an unsuccessful tenancy. They won't get the property. They've got to pay for electricity as well, they've got to buy food and god help them if they need clothing or medication. It's not sustainable and the real estate agents will knock them back just on that. If you're only getting \$240 [per week] and your rent is \$170, it's simple. You're not going to get a sustainable tenancy. If they have to go to the doctor and there's no bulk billing, then the rent's not going to be paid and the real estate agents know that.

On such low incomes and without the possibility of finding work, many asylum seekers on bridging visas are forced into the most precarious kinds of housing arrangements or homelessness. One service provider in New South Wales, for example, reported a real estate agent recently saying they didn't want to put people into a property where more than half of their income was going towards the rent. If this were the case among all housing providers, then people on bridging visas without work rights would need to find somewhere to live where rent was under \$110 or \$90 per week, an unrealistic amount in most private rental markets across Australia. As simply put by one participant in Western Australia:

“Anyone who doesn't have access to full social security benefits and full working rights, they are at the mercy of other people. It's as simple as that. They can't realistically hope to get reasonable, affordable, suitable accommodation. There's no way you can do it.

The lack of work rights for asylum seekers in the community was identified as particularly problematic in terms of housing, as there was no possibility for these people to increase their income or to reassure real estate agents of their reliability. In the words of one asylum seeker: “If we had a job and we were allowed to go and work, it would have been easier for us to find housing. It would be easier for the real estate agents to have us.” Another consultation participant in Western Australia said “if you don't have working rights and only 89% of Centrelink benefits, who would take the risk to give you a house?”

Even where asylum seekers have found somewhere to live, many people reported subsequent difficulties faced in sourcing household goods to furnish a property. Asylum seekers on bridging visas are not entitled to any household goods package or additional income to support them in setting up a house. With insufficient income payments, most were reliant on donations and charities to help them with household basics – mattresses to sleep on, basic furniture and cooking utensils. Many consultation participants spoke about the increasing pressure on charities that used to be able to provide support to asylum seekers with household goods but were increasingly struggling to meet high numbers and needs. Participants spoke of asylum seekers sleeping in unfurnished houses on the floor (including one participant who said he knew of a person who had been sleeping on the floor for three months). As one asylum seeker in Sydney simply put it: “You've got nothing to sleep on and nothing to eat off.” At a consultation in Melbourne, another asylum seeker said that the house he was living in with five other people did not have a fridge: “When we buy food there is no fridge to put it in so all our money is being wasted on food. We are getting poisoned. We don't need a bed off the floor; we just want a refrigerator.”

As with others on low incomes, asylum seekers and the services working with them spoke about the enormous challenges of finding housing close to public transport and amenities. More affordable houses tend to be less accessible by public transport or more expensive to get to by public transport because of distance. For asylum seekers on bridging visas, the challenge of transport was compounded because of their low incomes. For example, one asylum seeker in Sydney said: “In any week, I take \$136. When I look at a house, I have to take \$6 for the bus and \$6 for the train.” Another participant said she spent two months

searching for somewhere to live, mostly travelling by foot to inspect properties because she could not afford the public transport costs. As a result, she had sustained an injury.

Limitations of service provision models

Some of the housing challenges and issues faced by asylum seekers living in the community relate to the limitations of Federally-funded service models. The following is a snapshot of the funded service supports for asylum seekers in the community:

- Community Assistance Support (CAS) Transitional: Provides short-term support to asylum seekers in their transition from immigration detention to the community, generally for up to six weeks. It helps people settle in the community by ensuring they are financially independent and able to access necessary community services. Initial short-term accommodation is provided during this time, usually in boarding houses, motels or converted hostels. Income support is capped at 89% of the Special Benefit rate.
- CAS: CAS administers a range of services which focus on the wellbeing of people who hold bridging visas and are particularly vulnerable and/or have complex needs. CAS provides help to asylum seekers by arranging access to health and welfare services, providing financial assistance, assisting people to secure short-term accommodation and providing additional case management to resolve their immigration status. Most asylum seekers living in the community are not eligible for CAS.
- Asylum Seeker Assistance Scheme (ASAS): Provides limited financial assistance to Protection visa applicants who satisfy specific eligibility criteria. Recipients of ASAS may receive additional financial assistance to access necessary health care and to cover some of the costs associated with the processing of their application for a Protection Visa. ASAS also facilitates some limited casework assistance. Income support is capped at 89% of the Special Benefit rate. Housing support is not covered under ASAS.

In terms of service models, a particular concern raised was that asylum seekers on bridging visas who had not secured housing after six weeks in CAS Transitional were able to be exited into homelessness. Indeed, a number of asylum seekers who participated in consultations expressed concern that they had not or would not be able to find somewhere to live within six weeks and could end up homeless. In Brisbane, one person said: "We applied for every house that they have and have inspected all properties. We have only eight days left, what will happen to us?" This concern was echoed by an asylum seeker in Melbourne:

"When I will go from here, I don't have any idea. All we can do is fill in the forms and apply but we didn't get any response from any of them. Personally, after this Thursday, I don't have any idea where I could go... One of my friends was not able to find a house and for two nights he was sleeping on the streets.

A service provider in Western Australia described the situation as follows:

"With the CAS Transition program, with people having six weeks of emergency accommodation, there is huge pressure in that time period to take anything that's offered to you. Because at six weeks and one day, you're sleeping on the street. What we find is that people will accept anything or overcrowd or do what they can, then at three months on, there'll be breakdown, they'll be homeless again and they'll have used up their bond and advance rent already.

In addition, the CAS Transitional program is considered a "light touch" model, with limited resources and capacity to provide the kind of housing support that is most effective (see Sections 6.1 and 6.2). Those in ASAS also do not have access to casework support to find housing. As one service provider stated: "Housing is not part of our job in ASAS and there's not much that we can do for clients. It is putting too much pressure on us because we are supposed to be dealing with other issues but we can't just tell them to go off by themselves."

Other consultation participants felt that asylum seeker support services lacked the capacity to provide one-on-one housing support that was likely to be more effective (and necessary) in securing housing for people with complex needs. Across the country, consultation participants spoke about the high client-to-worker ratios of services funded to provide support to asylum seekers in the community. As one consultation participant said of funded CAS Transitional services: "I don't think this is because the housing support workers aren't doing a good job. It's just that there are too many people so they are overwhelmed and can't provide the level of support to each person that is needed." Others reported that they did not have enough staff hours to fully support clients just in applying for housing, let alone assisting with other needs (such as sourcing household goods). As one participant said: "We are not funded for these extra activities, such as finding clients a fridge. There is a lot that can be sourced for free but it still requires time and workers to organise".

Inadequate transition support

A number of issues were raised by consultation participants about the transitions that asylum seekers living in the community go through in terms of policy and programs and the impact on housing. For those who are transferred from immigration detention into the community on bridging visas, the pressure to transition from short-term accommodation provided through the CAS Transitional program into longer-term accommodation within six weeks can place people in extremely vulnerable positions. Similar challenges are faced by asylum seekers moving from supported transitional housing to independent living in the private market. As one service provider in New South Wales explained:

We're doing transition all the time and it is so hard. The longer someone is with you, the harder it is. When you've provided that wrap-around service, the dependency on you as a service is huge, so it's just trying to break that and help people to understand that they can do it, they can live on their own.

Others spoke about the pressure on services to transition people who may not be ready because of the huge demand on services. As one service provider put it: "[We are] trying to transition people out of our accommodation quicker, because the knocks at the door are getting more and more frequent... The wait lists are getting longer and longer."

Even where an asylum seeker is granted a permanent protection visa, consultation participants spoke about the ongoing challenges for this group (including young people transitioning from community detention on to a permanent Protection Visa) because they are not eligible for HSS due to having spent time living in the community. These people miss out on both the basic household goods package that can help someone set up their home for the future as well as on basic tenancy training and orientation to the Australian housing market provided through the HSS program. As one service provider in the Northern Territory explained: "They often rely on their community for information, having not gone through HSS and this information is not always accurate."

Cross-cutting issues

While most feedback on issues and challenges focused specifically on housing, some consultation participants also noted that service provision in other areas could impact on the capacity of humanitarian entrants to secure housing. Lack of or limited access to English language tuition, inadequate employment support services, difficulties in obtaining recognition of overseas qualifications and lack of access to subsidised transport were all nominated as issues which could indirectly pose barriers to securing housing.

A service provider working with asylum seekers in Sydney, for example, noted that many clients could not afford to attend property inspections because they could not afford public transport costs. A specialist housing service argued that increased access to English classes would make it easier for asylum seekers and people from refugee backgrounds to access housing services. Another service provider from Western Australia highlighted the knock-on effects of being unable to secure recognition of overseas qualifications: "If those things are not resolved easily, it's very hard for people to find jobs and that also leads to housing problems. If they don't have jobs, they will become homeless... They are interconnected. One affects the other."

Strategies to address housing challenges

As highlighted in the previous sections, asylum seekers and humanitarian arrivals face a wide array of challenges in finding somewhere suitable and secure to live in Australia. Community members and service providers consulted spoke about a range of strategies that were being pursued to address the significant housing issues and challenges their clients and compatriots faced. Common themes emerged from consultations about the effectiveness of strategies that provide practical support for new arrivals to navigate and access the housing market, that provide an intermediary to bridge the gaps between housing providers and those seeking accommodation and that draw on community connections and networks.

Support to navigate the housing market

In terms of effective strategies to address housing issues and challenges, a clear finding from consultations was the importance of services that focus on supporting individuals and families in practical ways to navigate, enter and stay in the Australian housing market. As previous sections have highlighted, the challenges that asylum seekers, refugees and other humanitarian entrants face are multiple and complex and securing somewhere to live in a competitive housing market for people who may have had vastly different experiences of housing requires targeted support. The following strategies have been used by services to provide practical housing support for people to successfully navigate the housing market.



Photo: AMES

AMES' Asylum Seeker Program Accommodation Team

Joseph Youhana is the Accommodation Team Leader for the Asylum Seeker Program at AMES in Melbourne. His team is made up of eight staff across three regions of Melbourne, as well as three volunteers who support the team in administration work. Joseph's team support asylum seekers exiting from detention centres into the community on Bridging Visas. These clients only have six weeks supported accommodation, after which they are required to move into their own long term accommodation. The team also supports people who have been granted Temporary Humanitarian Concern Visas and Safe Haven Visas.

Joseph's team takes a strengths-based approach, encouraging the clients to acknowledge the many difficulties they have experienced in the past and the strengths that have come out of these experiences. Asylum seekers and refugees bring with them an abundance of skills and strengths that can be utilised in supporting them through the process of finding accommodation.

Joseph and his team work across three regions in Melbourne to support asylum seekers and refugees to find suitable accommodation that meets their needs. The success of this program relies on the strong relationship that the Accommodation Team has built with real estate agents and landlords over the past six years. AMES has developed a network of real estate agents and landlords who are keen to work with and support asylum seekers and refugees. Often real estate agents send AMES their weekly rental lists and contact AMES directly if appropriate housing becomes available. This positive relationship stems from the successful outcomes many agents have had with AMES and its clients. Joseph points out that this reputation is due to the time that the team spends with each client to ensure that they know their tenancy obligations and rights and the follow up with the real estate agent after every case.

The Accommodation Team supports refugees and asylum seekers through a hands-on, one-on-one approach that seeks to address the needs of individual clients. Initially, Case Managers complete a long-term assessment form which addresses many of the needs and preferences of the clients. These forms are handed to the housing team in each region which then supports the clients to search for appropriate housing in the area. Housing workers contact local real estate agents and landlords directly and organise a time to inspect the property with each client, as well as find out about the flexibility of the owner and their approval rate. As Joseph points out, the team members go on the "long journey" with each client, supporting them through every step.

Rather than one-off sessions, training and information sharing happens throughout this journey. Each worker takes time to go through the lease agreement with the clients, explaining each term, supporting them through the signing of the lease, dealing with the bond, getting rent assistance and completing the condition report, as well as in initial tasks such as connecting utilities, mowing the lawn and dealing with repairs. As Joseph states, "we want to teach them how we are doing everything so next time they can do it themselves. This is the key to a strengths-based approach." However, this approach takes a significant amount of resources, and housing workers take on about 15 cases full-time.

Joseph highlights the importance of managing client's expectations of what they can afford, especially those who are not eligible to work and receive very minimal support. Housing workers take time to explain the costs associated with renting and help clients deal with realistic expectations. AMES has developed a database of housing costs in each suburb, which they share with clients to help them understand the different costs associated with different areas. Those who are single are often encouraged to join with friends and family to share accommodation. If they do not have others to stay with, they are often supported to look for shared accommodation options. Joseph points out that many are prepared to share accommodation with others. If a client rejects two suitable accommodation options a meeting is arranged to explain the realities and difficulties of the housing market in Victoria.

Joseph also sees the strength of using employees who speak the same language as the clients and who have similar experiences as the clients. All of the housing workers speak a second language and come from refugee backgrounds themselves. As Joseph points out, "that is what makes us unique and that is the secret to our business...[we] have the passion, we understand the clients' needs and we understand the refugee and asylum seeker experiences...Just as they have been through these difficult situations, I know what it has been like because I have been through similar experiences. I was there, and as such I can support them in sharing my own experiences."

As Joseph is keen to point out, the outcome the Accommodation Team focuses on "is making a good tenant, not just getting a tenancy approval... The best outcome is when the real estate agents come to us six months later and say: 'Your clients are



very good. We will get another ten properties for you.’ It is important to recognise how a small issue which could otherwise escalate to the tribunal level can be defused and controlled through the involvement of a housing worker.”

“These strong relationships didn’t develop easily. It is an ongoing effort made by housing officers to respond to emergency situations and provide ongoing support for longer-term clients. Almost on a daily basis, housing workers spend some time with various issues on top of their normal caseload for the sake of surviving in such tough rental market. It is not easy but we do it because we work with a passion.”

Orientation

For new arrivals, one of the biggest challenges in finding somewhere to live is accessing accurate information about the Australian housing market and how to navigate it. A number of consultation participants talked about different strategies service providers employ to orientate their clients to local housing options and the processes involved in securing a property. Many spoke about the effectiveness of orientation that incorporates not only information about the housing market in Australia (or in a local area) but that also helps people realign their expectations if there is a significant disjuncture between their experiences of housing in other countries, their expectations of finding somewhere to live in Australia and the reality of the local housing market.

In terms of orientation strategies, one service provider in Tasmania said:

“We talk to clients about what housing is available and ask them what their real priorities are and what is on their wish list. We make sure we understand their highest priorities – for example, whether it is to do with the standard of housing or the proximity to the community or school. If we understand their priority need, we can focus the search much better.

Another provider in Victoria echoed this, saying that housing support officers discuss with clients their “housing goals” and try to uncover why they have identified certain locations where they want to live. In addition, clients are shown properties that are graded ‘good’, ‘average’ or ‘bad’: “Showing clients different conditions gives them an idea of what is out there and ‘average’ seems better than ‘bad’ when seen in light of the different conditions. We go through the positives and the negatives of each property.” The same provider emphasised the value of having someone from the clients’ own background provide this orientation, saying: “It is so important to have someone from the same culture and background to not just interpret but to contextualise. For example, you can say ‘bond’ as many times as you want, it doesn’t mean that people understand what it means. You must contextualise.”

One-on-one housing support

Many consultation participants spoke about the effectiveness of practical one-on-one support to assist asylum seekers and refugee and humanitarian entrants to navigate the housing market and successfully apply for a property. Tasks where one-on-one support was seen as effective included helping people search for properties, travel to rental inspections, fill in application forms, understand and complete lease agreements, set up rental payment arrangements, connect utilities and set up payment arrangements, fill in condition reports and apply to be put on public housing priority lists.

While this one-on-one support was identified as of pivotal importance to new arrivals being able to secure a property, it was also discussed as particularly time-consuming and resource-intensive. While some of this housing support is provided through roles within funded programs – such as the Community Assistance and Support (CAS) program for asylum seekers and Humanitarian Settlement Services (HSS) and the Settlement Grants Program (SGP) for refugee and humanitarian visa holders – many participants spoke about the limitations of these funded programs to provide intensive one-on-one support (see also Section 5.8.3). As one CAS worker described:

Sometimes if I have the time (which is not always the case), I’ll prepare all of their support documents and fill out the application ahead of the inspection, so that it’s ready to go and there are no delays for the real estate agent and they can see that they’re getting effective support. I think that’s a great strategy but it’s just not always feasible.

In response, volunteers are used by many agencies for roles that can be time-consuming but were seen to be important, such as accompanying clients to rental viewings, filling out application forms and condition reports and photocopying and collating required paperwork. Refugee communities have also responded to this need, with community members providing considerable assistance to newer arrivals to navigate and successfully apply for property (see Section 6.4).

Providing intensive one-on-one support

Brij Datt, Specialist Housing Services Coordinator at Cabramatta Community Centre, provides intensive one-on-one support to clients who are experiencing difficulties in accessing housing and facing Tenancy issues. "If a client comes to me looking for a premises, I try to ascertain what they can afford, then I would look for property along similar lines," he explains. "I provide the client with a support letter describing their situation and their income, that they know their tenancy rights and obligations and that we are here to help them. Then I call the agent and they tell me when the home inspection is. I might assist the client in taking them there myself, seeing the property, filling out the application, lodging it and following it up with the real estate agent." Brij also assists clients with public housing appeals, tribunal applications, submissions, representations and advocacy with landlords and real estate agents. Information sessions on rights and obligations under the Residential Tenancies Act is also delivered to community groups in the Fairfield LGA.

Sam Asmar, Housing Support Caseworker at Liverpool Migrant Resource Centre, provides similar forms of support to his clients: helping them to find suitable properties, making referrals to real estate agents, filling in forms, completing condition reports and working with clients to develop their understanding of tenancy rights and responsibilities. "It's a lot of daily involvement on a huge range of issues," he observes. "I don't make referrals and stop short with that."

"Part of my job is empowering them, not to do everything for them," says Amou Job, Housing Project Worker at Anglicare Sydney. "I help clients to know more about the resources available to them. Particularly in Housing NSW, there are a lot of programs that they could use that could benefit them but they are not aware of it." Amou's approach includes assisting clients to make use of legislation, policies and appeal processes designed to protect tenants' rights.

While one-on-one support was often highly effective, providing intensive support with limited resources could be challenging for not-for-profit organisations. "We need funding, because I can't handle all of the cases by myself," says Amou. "If we had funding we could employ more workers to do ongoing information sessions in different areas of housing, to empower people, have the time to do one-on-one information sessions. Those are the resources that we are currently lacking."

Sam agrees. "We are getting some positive outcomes but what is needed is a lot and what is available doesn't match that. It is a question of more resources, more officers, more caseworkers, to be able to reach out to more clients." This support was particularly important for vulnerable clients, he noted. "People with very, very low capacity, they need at least a person to be physically available with them. We're not allowed, we don't have the resources... We can't allocate a caseworker to every client to be able to accompany them to resolve the regular issues on a daily basis."

One strategy used by a number of larger service providers has been to create specialist housing roles within asylum seeker or settlement support services. These specialist housing workers were able to focus primarily on finding properties and liaising with real estate agents as well as providing practical assistance to individual clients or case managers. A number of asylum seeker and settlement services in different states have employed support workers with specialist skills and expertise in the housing market – including workers who were licensed real estate agents, who understand how real estate agents operate and can advocate effectively on behalf of clients. As one consultation participant said, housing workers need to “have the mentality of agents, a business and client mentality. Housing teams need case management skills and marketing skills.”

Tenancy education

Strategies that facilitate greater understanding of tenancy rights and responsibilities among asylum seekers and humanitarian entrants were spoken about by consultation participants as effective for a number of reasons. Firstly, they can provide evidence to housing providers that a person understands how to be a good tenant. One service provider that had extensively consulted real estate agents and landlords, for example, found that many wanted to be sure that prospective tenants understood their tenancy rights and responsibilities. Tenancy education was also seen as important in ensuring that people are able to sustain a rental lease and avoid termination of leases due to tenancy infringements or misunderstandings. One service provider working with asylum seekers also suggested:



“What we’re trying to do is to make sure that clients know their responsibilities as a tenant. This is not just so that they can keep their own property but also to avoid setting up a negative stereotype which would affect future clients... It’s very easy for people in the community or real estate agents to stereotype and it’s a common thing to do. If we can create a positive stereotype, it is of benefit to our clients and future asylum seekers as well.

Consultation participants identified a number of effective strategies for delivering tenancy education, including group tenancy training and skills workshops, one-on-one personalised tenancy training, ongoing tenancy support and advocacy and resources in community languages.

In terms of group tenancy training, services across Australia had developed a wide range of group tenancy training initiatives targeting different audiences and using a variety of models. For example, some providers had developed programs specifically for asylum seekers; clients in some services were provided tenancy training as part of on-arrival HSS orientation programs; and some group programs had been developed for people from particular backgrounds (for example, for humanitarian arrivals who have come out of refugee camps where previous housing experiences were vastly different). A wide array of topics were covered in these group training workshops, including: managing a tenan-

cy; tenants’ rights, budgeting, understanding the lease, lease requirements, applying for a property, cleaning a property, share house agreements and where to go to get help with housing.

With regard to models, some of these group training models were delivered by people with particular expertise (for example, by real estate property managers, representatives from tenants unions or consumer affairs), by bilingual and bicultural workers who could contextualise or through peer co-facilitators, by specialist housing support services or by settlement and asylum service providers. Many participants spoke of the importance of using practical demonstrations wherever possible. A number of group training programs provide certificates for participants to use as evidence of having undergone tenancy training when applying for a property.

Some consultation participants felt that one-on-one personalised tenancy training was more effective as it could be tailored to a person or family’s past experiences and current circumstances. As one service provider explained:

“It’s not going to work if you get people from different nationalities, different backgrounds, different education levels, different languages, under one umbrella and get them trained. Training is personalised for each family and is provided onsite... It is costly and time-consuming but that’s what works.

The RENTERS Program

The Real Estate and NESAY Tips to Encourage Rental Success, or RENTERS, program is an initiative of NESAY Youth, Family and Community in Wangaratta (Victoria). This two-day course aims to increase participants' understanding of practices, rights and responsibilities in the rental market. NESAY has been running the RENTERS program for several years with different groups and recently adapted and delivered the program to newly-arrived Afghan community members in Shepparton through a partnership with UnitingCare Cutting Edge (UCCE) and STAR Housing.

The initiative came about following a local youth network meeting in Shepparton where NESAY came and spoke about their RENTERS Program. The local settlement service provider (UCCE) saw the program's relevance for newly arrived communities who are navigating the Australian rental market for the first time, many who have had no experience of renting before. The initiative was seen as not only providing new arrivals with information about how to apply for rental properties and their rights and responsibilities as tenants but also with a certificate to provide as evidence to real estate property managers in lieu of rental references when applying to lease a property.

NESAY attained funding through STAR Housing to run the program as an Innovation Action Project, funded by the Victorian Homelessness Action Plan to reduce and prevent homelessness for people at risk of or people experiencing homelessness. NESAY worked closely with UCCE to plan and adapt their existing RENTERS Program to newly arrived refugee and humanitarian entrants. This included translating written material, simplifying and using more visual ways of communicating key messages, ensuring content was targeted and culturally relevant and shortening the information session times. The content covered completing rental applications, bond lodgement, condition reports, property inspections, rent increases, notice to vacate and breaking the lease. The sessions were delivered by a real estate property manager who was familiar with the local Afghan community and a representative from Consumer Affairs Victoria. UCCE organised for a bicultural worker to provide interpreting and support to the facilitator, guest speakers and participants. Transport was provided to participants to attend the sessions.

A pre- and post-evaluation was conducted and showed that participants' knowledge of the rental market improved dramatically from almost no understanding to having a good understanding across all of the key content areas. One of the strengths of this kind of initiative is that knowledge attained by participants is often passed on to others in the community, creating a ripple effect.

Photo: Nesay





Another service provider in New South Wales accompanied clients to lease signings and explained their rights and responsibilities as a tenant at this time and after they are in a property: “We do a lot of tenancy training with our clients. We are in their houses probably two to three times a week... so that we can do education around maintaining the house, putting out the bins, lawns. Because we’re actually there, we’re addressing the issues before they’re presenting.” This more intensive strategy was echoed by a settlement service provider in regional Queensland:

“[Our] philosophy is: Spend one hour now, get a good outcome and it will save a lot of time in future... For example, we provide tailored one-on-one tenancy training. If there is this client who is having trouble with something, one of our support staff will go and take an hour out of the office. She will go with them to the shop, buy what they need, then go to the house and show them how to use it. It is intensive support but you have to see it as a long-term investment.

Another strategy to ensure people have access to information about tenancy rights and responsibilities is to offer ongoing workshops and clinics that people can attend when they encounter an issue, or if they would like to find out about particular issues. For example, one service provider consulted was running fortnightly workshops on a range of issues and was developing housing clinics on topics such as basic maintenance, how to use natural cheap cleaning products, how to keep utility bills down and setting up direct debit for rent and bills.

Finally, a number of people spoke about the value of supplementing tenancy training with written information translated into community languages as resources for people to take home and use when they needed it. This is particularly relevant because some housing issues are hard to convey or understand until a person is actually experiencing them (for example, what to do if you receive a notice to vacate). Useful resources mentioned in

consultations included translated material from NSW Fair Trading and some tenants unions. AMES in Victoria has translated an eight-page resource on tenancy rights and responsibilities.

Bond and other financial assistance

A number of consultation participants spoke about the effectiveness of initiatives that support people who are experiencing financial hardship (including a large majority of asylum seekers and newly arrived humanitarian entrants) to be able to establish or maintain a lease. This included support to cover (and navigate options for) paying bond when moving into a new property, financial support for people who are in arrears with their rent or whose tenancy is being affected by financial issues, setting up payment systems and providing budgeting support. One service provider in New South Wales, for example, provided food vouchers and assisted clients to link in with organisations that could provide emergency and material aid and provided limited assistance with costs of removalists for people who have received a termination notice. Others mentioned the usefulness of small no-interest loan schemes that could help people meet unexpected housing costs (for example, to cover the costs of moving house) without getting into further debt. At the same time, a number of consultation participants lamented the lack of these small loan options for people on very low incomes.

Transitional and supported housing models

A number of consultation participants talked about the important role of transitional and supported housing models for asylum seekers and some refugee and humanitarian entrants who may be particularly vulnerable (for example, young people) and where entering the private rental market was either impractical or inadvisable. These more intensive service models were seen as effective in providing stability, security and support particularly for asylum seekers who are on very low incomes, are living with considerable uncertainty about their future and who may have complex mental and other health issues.

The House of Welcome's 'Safe Place' Transitional Housing Program

The House of Welcome was established in 2001 to provide support for Temporary Protection Visa (TPVs) holders. Following the abolition of TPVs in 2007, the organisation's focus shifted towards providing support to asylum seekers living in the community on bridging visas. Its 'Safe Place' Transitional Housing Program aims to prevent destitution and homelessness among asylum seekers by providing transitional shelter to families and individuals, coupled with casework and community support programs.

"The strategy is to provide a place where they feel that they are safe, they feel that they are stable and they are able to concentrate on submitting their claim," explains Paul Bottrill, the House of Welcome's Executive Officer.

Key to the success of the transitional housing program has been the additional support provided to asylum seekers by the House of Welcome's casework team, which ensures that their needs can be addressed in a more holistic way. "There needs to be so much support around it," says Paul. "You can't just stick someone in a house and say 'off you go!'. For that person to be able to sustain a tenancy and to sustain themselves mentally, they just have to have that wrap-around support. It's not just a matter of saying, here's a house, now you're stable. It's everything else that goes with it."

The House of Welcome currently maintains 25 properties, some provided free of charge by Catholic congregations and some leased at a nominal rate from social housing providers. The organisation enters into short-term occupancy agreements with each client, which are regularly reviewed to respond to clients' changing circumstances. Accommodation is usually provided for free, although asylum seekers who have some form of income pay a small amount of rent to contribute to the running costs of the program.

The 'Safe Place' program has provided stable accommodation to hundreds of asylum seekers who may otherwise have faced homelessness. However, the program is resource-intensive. "Most of our properties are rent free or very low rent and there's an extreme limit on those sorts of properties," says Paul. "But it's also a matter of limited resources. As a small organisation we can't really go up to more properties, even if we could find them, as we don't have the money to hire more staff to administer them."

Across Australia, a range of examples of transitional and supported housing models that were highlighted in consultations. With regard to housing stock, some services had sourced and converted larger properties (for example, old nursing homes or hotels) into short-term accommodation for clients; some service providers had been given free or low-cost access by private landlords or churches to properties for exclusive use by their clients; and some had formed partnerships with public housing providers to access government housing stock for transitional accommodation. Key elements in these transitional models included that they were:

- Affordable: Minimal or no-cost to residents, with costs offset by charities or organisations or as a component of funded program budgets;
- Supported: Clients were provided additional support by asylum and settlement services in the transitional or supported accommodation (for example, case workers visiting or living onsite, staff managing the property, volunteers providing social and recreational support);
- Linked: Residents were linked to other service supports through the accommodation (for example, health and legal support services visiting and providing assistance on site); and
- Transitional: Most were transitional or short-term in nature,

with training and support given to link clients in with more sustainable long-term housing.

As one service provider in New South Wales described: "It's not an independent living space that we might visit every now and again to check that everything's okay. It's more designed for people who genuinely need that kind of casework; that hands-on assistance."

Some of the benefits of these kinds of transitional supported models noted in consultations included that they allow for housing to be addressed in the context of a range of other needs and services have the flexibility to respond to fluctuating referrals and/or larger numbers of new arrivals. These sorts of models have, of course, been used in the past. Indeed, migrant hostels were extensively used in Australia up until the 1990s. The Enterprise Hostel in Springvale in Melbourne's southeast, for example, provided housing and settlement support to over 30,000 refugees and migrants between 1970 and 1992. A recent exhibition at the Immigration Museum in Melbourne provided testimony of the experiences and impact that this migrant hostel had on the lives of those who passed through its doors.³² As the exhibition described:

32 <http://enterprisehostel.org/>



Enterprise provided migrants with a transition period, free from immediate concerns for shelter and food. It became a “bridge” between their previous lives and their new ones, through access to welfare, housing and employment services. The hostel was attractively landscaped and provided amenities such as a dining hall, milk bar, bank, recreation areas and child minding centre. The Catering, House and General Managers rented flats on site and shared the dining room with residents.

Homelessness services and prevention

While very few consultation participants spoke in detail about homelessness services in relation to asylum seekers, refugees and humanitarian entrants, this may not be because there is a lack of need for this kind of crisis support. As highlighted earlier, refugee and humanitarian entrants are much more likely to experience secondary rather than primary homelessness and are therefore not eligible for many homelessness services (see Section 5.6). Having said this, some consultation participants did talk about the challenges posed by the lack of culturally-appropriate crisis accommodation in general and the need for a more effective response.

A number of consultation participants did emphasise the need for and effectiveness of homelessness early intervention services, specifically in relation to refugee young people. The Federal-

ly-funded Reconnect program was mentioned by a number of people as a particularly effective support service that has funded targeted refugee and migrant services that work with young people. Reconnect services seek to address the underlying factors that contribute to homelessness and try to find ways of preventing or getting a young person out of homelessness and reconnected with their family, friends and community. As one service provider described:

“We use a holistic model, combining employment, referrals to other services, advocacy, as all are closely related... Family relationships are also crucial, because if the family breaks down a young person will often be homeless. We use mediation in cases where there is conflict within the family. We have a counsellor who tries to get the young person out of homelessness or couch surfing and reunited with their family. For example, in some cases a mother might need respite. We can help access respite, where the young person can go to give the mother a break and give her increased energy to parent better and so the young person will be able to go home.

The Reconnect program

The Reconnect program, run by the Centre for Multicultural Youth (CMY) in Melbourne, is an initiative of the Australian Government. It is a community-based early intervention program targeting young people between the ages of 12 and 18. Constructed by the former Department of Families, Housing, Community Services and Indigenous Affairs in May 2009 but continuing to run under the new Department of Social Services, the program works with young people who are currently homeless or at risk of homelessness by using an open and understanding early intervention process to help young people achieve family reconciliation, as well as improve their level of engagement with work, education, training and the community.

Reconnect aims to provide assistance through different methods that can reach and assist young people. Services include counselling, group work, mediation, referral pathways and practical support for all family members. Furthermore, Reconnect invests time into referring young people to other agencies to assist them with issues out of the program's reach.

Reconnect intends to achieve goals that benefit the young person. The main priority is to provide family reconciliation to achieve positive outcomes for the young person and their family members, including:

- *The young person being able to return home.*
- *Ongoing positive family relationships.*
- *Reconciliation between the young person and other family members (e.g. grandparents, siblings).*
- *Both parent(s) and the young person accepting that independence is appropriate for the young person.*

Establishing a viable support system for the independent young person that includes a member of their family.

CMY clients, who come from migrant and refugee backgrounds, face a unique range of issues which Australian-born clients often don't. Newly-arrived families and their young people often face a range of pressures once the resettlement process begins.

This may include the impacts of trauma, experiences of loss and grief, cultural shocks, alienation, language barriers and difficulty in understanding cultural ways and legal systems. To respond to these needs, CMY workers provide relationship-based support, aiming to understand the clients' situation as well as spending time to better assist them.

Brokerage and liaison with housing providers

Perhaps the strategies most frequently talked about by consultation participants as having a positive impact on housing outcomes were those that can best be described as intermediary roles between housing providers (real estate agents, landlords and public or community housing providers) and those seeking accommodation. Important intermediary roles mentioned by consultation participants included building relationships, brokerage and advocacy, head leasing, formal partnerships and language services.

Building relationships

Almost all of the service providers involved in consultations that were directly involved in supporting refugees and asylum seekers to find housing spoke about the pivotal importance of building good relationships with housing providers. Good relationships between service providers and real estate agents, for example, had the potential to circumvent the barriers that clients may otherwise experience in a competitive private housing market because of lack of rental history, racism and discrimination, visa status, low income and communication difficulties.



The landlord's perspective

Neil Hoffmann owns seven rental properties in Launceston, Tasmania. Around five years ago, he received a call from the Migrant Resource Centre (Northern Tasmania) in response to an advertisement he had placed in the newspaper for a property. "We discussed the possibility of renting it to a refugee family," he recalls. "Just prior to that a real estate agent had mentioned to me that there was this market for rental properties. We said yes, and we had a good experience."

Neil now rents four of his properties to newly arrived families from Burma and Bhutan. "Originally I think we came from a philosophical base, you know, we were certainly happy to give them a chance," says Neil. "But there has also been an economic advantage. The competing market for us is university students. We can rent out single rooms to students and actually get more rent that way but it's higher management. The Bhutanese and Burmese people that we have had in our places have been long term, and all have been exemplary tenants. I can't speak highly enough about their care for property. They're fantastic."



Photo: RCOA

When Neil now has a property available for rent, his first thought is to contact the Migrant Resource Centre. "And I happily recommend this to other landlords, it's a good market," he says. "The depth of appreciation shown by these people is palpable. We get invited to family celebrations to meet new babies, and the families often want to share their cultural food, which isn't a common thing in a landlord-tenant relationship. It's a sign of their appreciation."

The positive relationship that has developed between Neil and his tenants has caused him some concern that, if one of his properties was to be sold, "it's going to feel uncomfortable to push them out". To this end, Neil has discussed the possibility of selling his property to existing tenants, considering that rent and home loan repayments in this market are similar: "So that's where there's an interest in selling to them, if they want to, and if it can be negotiated. For this to happen they would need to have an advocate."

The idea that interpersonal relationships between workers from settlement and asylum seeker services and housing providers could have a positive impact was echoed in a number of places. As one service provider in Western Australia explained:

“We have built up relationships with owners and agents over the last eight years. Generally speaking, we have access to housing in some instances even before it comes on to the market. In other instances, if we've applied and someone else has applied, we tend to get

the nod. I'm not saying from every agent but from a select group of agents. So that makes it relatively easy, at least with some clients, to find accommodation.

In terms of how relationships are built and fostered, one provider in the Northern Territory described the process of building relationships as such:

“We build rapport with individual property managers, set up interpreting services so estate agents will actually use them and provide general assistance through

the period of the tenancy. We send certificates of appreciation to helpful property managers, who are usually quite pleased and proud to receive them.

Other strategies for building relationships mentioned in consultations included: writing letters of introduction; meeting with real estate agents to explain the client group and service support available to them; inviting property managers to settlement or asylum seeker service provider functions and celebrations; regular phone calls; sending Christmas cards; giving out case worker mobile numbers and responding if a property manager has any questions or concerns; providing training and giving presentations to staff at estate agencies; and ensuring that staff are mindful of presenting professionally. One consultation participant in New South Wales described their approach in building relationships with local real estate agents as follows:

“I identified some real estate agents I could work with in the area. I wrote to all of them to say: ‘Hi, I’m working here at [organisation] and I’m helping out newly-arrived refugees and migrants to get accommodation. Can I meet with you so I can tell you more about what I’m doing?’ I met with them and asked them two things: one is to be on their mailing list, two is to have an understanding that most of our clients are still in transition in terms of accommodation. They may not have a rental history, most of them may not be working but they have an income from Centrelink which

can guarantee the rent will be paid. Because in the end, they want rent money. If the rent is paid, it doesn’t matter where you have come from.

At the same time, several consultation participants highlighted the potential pitfalls, complexities and considerable time and resources required in developing and maintaining good relationships with real estate agents. As one worker in New South Wales described: “It’s very hard to develop relationships. It takes many years to fully get a real estate agent on side, so that they understand, so they get a few clients and get a feel for what they’re like and the way we deal with them as well. We do develop new ones but it’s a very lengthy process.” Some participants spoke about the fine line that services walk as relationship brokers in terms of how much they feel they can demand of real estate agents on behalf of their clients and the risks of jeopardising relationships when problems arise. One consultation participant felt that real estate agents sometimes exploit the need for services to maintain good relationships with them for the benefit of their existing and future clients:

We act as referees and then agents contact us instead of clients because it’s easier. It’s a bit of an opt-out. If they call us to say there is a problem, it is easier for them because they don’t have to communicate and explain systems. Tenant education then falls to us. We are the middle men.

While relationships between service providers and real estate agents were seen as critical, some consultation participants also felt it was important to ascertain which estate agents are willing and interested and investing time in those relationships rather than pursuing agents that are not interested.

Building relationships with agents

The Multicultural Council of Wagga Wagga (MCWW) provides settlement services to newly-arrived humanitarian entrants in the NSW regional city of Wagga Wagga. To ensure that its clients have access to suitable housing, the organisation has established and nurtured working relationships with real estate agents in the area. "As the manager of the organisation, staff and I have been very proactive," says Belinda Crain, Manager of MCWW. "I went around to all of the real estate agents, introduced myself, talked about our client group and gave some education about our clients and where they've come from and explained what we could do and how we could work together."

Debbie Grentell is a Senior Property Associate at LJ Hooker Real Estate Agents in Wagga Wagga. "We have a good relationship with MCWW and our refugee tenants," she says. "MCWW has provided briefings to some of our agents on the barriers faced by refugees to securing tenancies – the fact that they have no experience with contracts and have a limited understanding of tenancy rights and responsibilities. It has allowed us to get a better understanding of what these clients need."

At one stage there was a vacant supply of NSW Department of Housing low income properties in unpopular locations which had remained vacant over a long period of time and required maintenance. The properties were given by the Department to a real estate agent to sell or lease. Initially the agent was unable to find suitable tenants. However, as the properties were located close to a meatworks where many refugee entrants were employed, the agent worked in partnership with support services and landlords to lease these properties to refugee families. The real estate agent also asked for the houses to be refurbished.

"We provided briefing to landlords about refugee tenants," says Debbie. "We explained that they had no rental history or comprehension of maintenance of household goods which were new to them (like an oven or heating) and suggested ways to manage this." This resulted in an openness to work through any misunderstandings. "There was one time when an igniter on a stove kept clicking and the family called the fire brigade," Debbie recalls. "The landlord understood why they did this and paid the cost." MCWW also continues to provide support through acting as an intermediary between clients and agents. As Belinda says, "real estate agents know they can call us at any time and we act to resolve issues as quickly as possible". Debbie agrees. "We know that if we don't have time to micromanage refugee tenants, we can call MCWW and they will help us out." Through working with MCWW, Debbie has come to see the value of assisting people from refugee backgrounds to find housing. "The property managers within our agency want to help these people," she says. "The majority of refugees really appreciate our service and at the end of the day it's a win-win situation for all parties: refugees, landlords the real estate agent and the service provider."



Photo: HSS caseworkers Dee-Anne Mace and John Mador, MCWW

For those that are interested, some of the “selling points” that services used to promote refugee and asylum seekers as potential tenants included: that settlement or asylum services can provide a steady supply of tenants for them, can support tenants with issues as they arise and can refer tenants who have recently undertaken training on rental responsibilities; and that these tenants have a reliable way of paying rent (i.e. for those on Centrelink benefits). As one participant in Tasmania put it, “they understand that our HSS clients are well supported and they understand that they will get their rent on time”.

Another effective strategy mentioned by one provider was targeting and creating good connections with bilingual real estate agents: “What we find is that if we have a real estate agent who speaks the clients’ language, that’s a lot of the work done for us. The client can self-advocate and speak with the real estate agent much more easily.”

Brokerage

As a way of assisting people to successfully secure accommodation and maintain it, many service providers spoke about the importance of brokerage roles between those looking for housing and private housing providers. For instance, many services spoke about acting as a communication intermediary. One participant in New South Wales explained simply: “I facilitate communication between tenant and real estate agent”. Another participant explained this brokerage role as follows:

“I talk to [real estate agents] about the challenges – that our clients do not have a rental history in Australia or experience renting – but I turn this into a strength. I say: ‘Someone who has never rented a house before, if you give them good orientation, you can set a high standard’. We demonstrated with some families and showed them, once you teach them they will look after your property. We also document the level of support we provide and give them a letter that outlines what our service can provide to support clients.”

One brokerage strategy that was mentioned by a service provider in Tasmania was to directly target landlords as opposed to real estate agents. In their words:

“About 25% of our long-term accommodation is sourced directly from private landlords... We ring landlords who advertise vacancies in the local newspaper... We received a lot of knockbacks at first but over time we have built up a group of landlords willing to be involved. The clients are very house proud; once they are in, they do the work [of promoting housing for refugees] for us. It can be attractive for landlords. We are like free property agents for them. They save 9% to 11% in management fees. The paperwork is minimal with private landlords; they ask for ID and then get the client to sign the lease. Through real estate agents, the paperwork for a large family can take up to five hours to complete.”

Advocacy

An aspect of the intermediary role played by services between those looking for housing and housing providers relates to both individual and systemic advocacy. A number of consultation participants suggested that providing character references or assurances to property managers or landlords that clients will be good tenants can be influential in rental applications being accepted. One asylum seeker who participated in consultations felt that he was only successful in applying for a property when he had a support letter from his case manager: “The letter explained that ‘these guys aren’t bad people, we can ensure that they won’t break the rules, we would be happy if you give them accommodation’... Finally I could make that man satisfied to give us a place.” Another service provider in South Australia said: “Landlords often ring [the organisation] to verify the status of the applicant. They are usually more comfortable about renting to the asylum seeker if they have an organisation that can vouch for them.”

The benefits of brokerage

"I'm kind of a rental broker," says Tonny Birungi, Settlement Grants Program Officer (Housing and Employment) at Metro Migrant Resource Centre. "What I've found is that if you know someone at the real estate agent, it's better in a sense. Clients come to me and say, 'I'm looking for a two-bedroom unit in Belfield do you know anything around?' Then I'll say, 'there is one at this real estate agent, contact John and say I introduced you to them'. Clients can then go and ask: 'Can I see John? Tonny has asked me to see you about a property you mentioned in Belfield.' That gives our clients some sort of introduction. Before that, most of them were knocked back because they have no rental history."

"The relationship is so precious," agrees Gerald Nyasulu, Accommodation Coordinator for Townsville Multicultural Support Group. "We have been making an effort to build relationships and some of the attitudes of real estate agents are much better. We have positive relationships. Some even call us to tell us they have a property available and ask, 'Have you got anyone coming?'" On the other side of the country, Kachuol Piok, Housing Assistance Officer at Edmund Rice Centre Mirrabooka, has achieved similarly positive outcomes through building relationships with housing providers: "I have connections with some real estate agents. They know me and what I do, so when rental accommodation is available, they let me know and I find suitable tenants for them."

Through linking their clients with relevant housing options, workers could achieve mutually beneficial outcomes for clients and housing providers. Tonny provided the following example: "There was one unit in Greenacre which was rundown inside. The carpet was terrible, the paint was not good but the owner didn't want to do anything about it. The real estate agent said to me, 'If you can get someone who is willing to do the carpet and the paint themselves, then we count it towards their rent and the unit is available.' I knew this guy who had been looking for a house and had been training in painting. I said: 'There's a unit here, you need to approach the real estate agent, if you can paint it using your own money and put carpet in it, it's all yours and the money will go towards your rent'. And the guy said: 'That's fine'... He moved into the unit and is paying less than the market price."

By acting as an intermediary between clients and housing providers, settlement services staff can also help to address concerns on both sides. "If an agent is having an issue with one of our clients, I am the middle man," says George. "Issues are often about communication and understanding and sometimes it is just a gap that needs to be bridged. So we stick to our clients and help them understand." Piok has a similar approach. "It's my job to advocate on their behalf, to liaise on their behalf and make some guarantee to the real estate agents that I know them and they will keep your house clean and, if anything arises, then I'm available to help."



Photo: Tonny Birungi (centre), Metro Migrant Resource Centre

Services can also act as effective intermediaries and advocate on behalf of clients when housing-related issues arise. For example, one service spoke about the risk of people having their leases terminated if they do not fully understand processes and miss their rental payments. As they explained: “They have to report fortnightly to Centrelink. If they forget, their payments stop and their rent can’t be deducted from their payments through Centrepay. Then they get letters and tribunal notices.” In these situations, services can act as advocates to help people navigate systems, address issues and, most importantly, be able to retain their tenancy.

Others spoke about more systemic advocacy roles, such as encouraging and facilitating greater interpreter use by real estate agents:

“We’re really heavy on using the interpreting service for the real estate agents and we’ve done a lot of training with them... I think it’s about actually about sitting with them and doing it. You won’t get every property manager on board but you’ll get a couple of key ones that are very open to those sorts of things. I also send out a reminder about the interpreting service and offer my services to come down and actually speak with the staff at real estate agents.

Systemic advocacy by service providers can result in real estate agents themselves becoming advocates for refugees and asylum seekers in the private rental market.

Head leasing

A large number of consultation participants spoke about head leasing – whereby an organisation leases properties directly, effectively taking on legal and financial responsibilities and risks on behalf of their clients – as an effective way of helping new arrivals into their first property. Quite a number of services were using this strategy to secure housing for humanitarian and refugee visa holders through the HSS, providing short-term accommodation through head leasing arrangements and then transferring leases into tenants’ names if the estate agent or landlord is amenable. At the same time, this was also identified as a potentially costly, risky and time-consuming strategy for service providers. As one consultation participant in Victoria described:

We’re head leasing and we’re becoming guarantors for six months to secure property. We’re putting more responsibility on our own shoulders. To do this, we have to make sure clients pay rent on time and understand rental responsibilities. We don’t know if families are going to stay but we can manage these risks as we can usually find a family to replace them if they move. We help them by setting up Centrepay and really focusing on orientation.

These sentiments were echoed by a provider in Western Australia who said:

“Real estate agents are very happy to deal with one organisation... They don’t need to go to the interpreting system to communicate with people who can’t understand their language because they are talking to us and we have an accommodation officer to take care of the little issues. They are happy with that. With their permission, we can then transfer the lease into the name of client. That works but it is time consuming and financially we have to be careful because it costs us.

Partnerships with housing providers

Another strategy that was proving successful in some parts of Australia centred on developing formal partnerships between services working with refugees and asylum seekers and housing providers (estate agents, landlords, community and government housing). In a regional city where the relationship between one settlement service provider and real estate agents was particularly strong, one estate agent had put forward a business proposal to enter into an ongoing partnership to secure rental properties for newly arrived refugee clients. In this case, the estate agent saw the benefits of formalising an ongoing relationship with a service that could provide a supply of tenants, offered intermediary support and provided tenancy training to ensure tenants looked after properties and were aware of their responsibilities.

Another example of a formal partnership was between a service supporting asylum seekers and a community housing provider in New South Wales. As this service provider described:

“We’ve now got one house which we use for emergency accommodation. We’ve been spending so much on putting people in boarding houses and that’s fine for a few weeks but, when it’s had to go on for two or three months, it’s started to have a huge impact on our clients’ mental health because they’re in a shared room of up to six people and that constant instability of feeling that they haven’t got somewhere stable to live is having a big impact. We’ve taken on this property which can house up to three people.

In Tasmania, another settlement service provider had formed a partnership with the public housing provider, with a number of short-term accommodation properties leased from Housing Tasmania.



Partnership between the Australian Karen Organisation and Common Equity NSW

The Australian Karen Organisation (AKO) is a national umbrella organisation representing the concerns of the Karen people from Burma. In May 2011, following recognition of the impact on the Karen community of shortages of affordable rental housing, the increasing cost of private rental and long waiting periods for public and community housing in Sydney, the AKO entered into a partnership with Common Equity NSW (CENSW).

CENSW is a not-for-profit community housing provider which holds head leasing agreements with Housing NSW for over 400 properties. CENSW operates on two basic models: cooperative arrangements, where properties are leased to housing cooperatives who take significant responsibility for managing the properties; and directly managed site agreements, where tenants are supported to develop new cooperatives.

Ten single housing units (one person per house) in Merrylands have been reserved for AKO-recommended tenants by CENSW. The units are directly managed by CENSW who communicate directly and regularly with the tenants on matters relating to rental entitlements and property maintenance and to collect rental payments. AKO prioritises and recommends tenants on the basis of need, provides oversight of the arrangement and offers interpreting and translating services between CENSW and tenants. Rents are calculated on the basis of income.

Community members are of mixed age groups and provide support to each other. As one tenant said: "We help one another. He will come with me to Centrelink to sort out my rent assistance entitlements." Many of the tenants have an agricultural background and grow vegetables in the common garden area for use by all. As another tenant said: "I like to live here; it is safe and affordable. I can stay in touch with my community and we get help from CENSW if we need it."

AKO currently receives more requests for housing than it has properties available and is in discussions with CENSW about the possibility of transitioning to a formal cooperative arrangement involving a larger number of properties. CENSW does not currently have housing stock available but has provided training to assist current tenants and interested community members with understanding the components and operational structures of housing cooperatives and their rights and obligations under this model.

Language support

A number of consultation participants identified the important role played by language services in enabling better communication between real estate agents and tenants with limited English. The opening up of the national Translating and Interpreting Service (TIS) to real estate agents³³ to facilitate communication between new arrivals was spoken about as a vital and effective initiative to help people apply for property and sustain their tenancy. At the same time, it was acknowledged that many property managers were reluctant or not confident to use interpreting services. Some settlement and asylum services have responded by providing practical training and support to real estate agents on working with interpreters and have advocated strongly about the benefits to property managers of being able to communicate directly and effectively with tenants.

Addressing community attitudes

At a broader level, participants also highlighted the importance of shifting community attitudes that may contribute to the difficulties refugees and asylum seekers face in successfully applying

for housing. In the words of one service provider, "educating the wider public is important as prejudices and racist views play a big part in determining whether or not an individual is granted a home or a job".

Strategies included big picture initiatives to tackle racism and discrimination, such as work undertaken by the Australian Human Rights Commission that highlighted the experiences of African Australians³⁴ or calling on politicians to show leadership in public discourse on asylum seekers to counteract misconceptions and fear. Others suggested more local initiatives, such as a housing service that was working on a multimedia community awareness raising campaign to address myths about refugees and asylum seekers that targeted businesses and real estate agents. Another settlement and asylum seeker service provider was involved in a regional network that was working on issues at a broader level with the state Justice Department and were strategising about how to address discrimination among real estate agents.

33 <http://www.tisnational.gov.au/Agencies/Charges-and-free-services/About-the-Free-Interpreting-Service/Real-estate-pilot-eligible-post-codes>

34 <https://www.humanrights.gov.au/african-australians-communities>

Exploring non-traditional settlement areas

Consultation participants in both metropolitan and regional areas of Australia referred to the potential and success of some initiatives to settle families in non-traditional settlement areas where housing is more affordable and accessible. Of course, these initiatives were not seen as successful or driven purely because of positive housing outcomes but because of the way in which settlement was holistically addressed – from getting local communities engaged, addressing employment, education and health needs and ensuring appropriate settlement support was available. As one service in Western Australia described:

“We have unofficially resettled 40 families in a place called Katanning, which is 300km away from Perth, where there is now a thriving Burmese Karen community. Housing is cheaper, they have rural backgrounds so they are able to do market gardening and the cost of living is much less for them. They are originally from regional backgrounds themselves, so it has worked out well for them.

This sentiment was echoed in other places, with emphasis on both the “fit” of the refugee community and the local community in the settlement location and ensuring there is support on

both sides. Where this “fit” did not exist, it was felt that settlement in non-traditional areas was unlikely to be successful even if housing was considerably more affordable. This was exemplified through the experiences of a service provider in New South Wales whose attempts to settle humanitarian entrants in a non-traditional settlement area had unfortunately been less successful:

“We tried for two years to get clients to settle there but we just couldn't get any clients to stay in that area. A lot of the [real estate] agents weren't really familiar with our clients, so it was actually quite difficult to get them housed in that region. Just last year, we had to pull out of that area because it wasn't working. We just couldn't establish that area... It wasn't that there was [negative] feedback [from clients]; it was just what we came across when we approached agents to put in applications. We just wouldn't get approved. It's not very multicultural out that way yet... Over time we could develop strong relationships but it takes time.



Finding a home in Collie

Carrie Ridley-Clissold, Program Manager for the Humanitarian Settlement Services program at Communicare in Perth, recalls the day a man with dusty boots and a cowboy hat decided to pay her a visit.

The man had read stories about asylum seekers struggling to find accommodation and ending up homeless so he had driven 200km from the rural town of Collie to explain that the old coal mining town's two real estate agencies held vacant properties. "He sat me down and asked if we'd thought about Collie. He said it was a great town," Carrie said.

Later, in mid-2013, when Communicare was approached to extend its asylum seeker support program to families, at the height of a housing rental crisis in Perth, Carrie's thoughts turned to Collie. With a population of about 1,500, a major hospital, GPs, a Catholic school and affordable quality housing, Collie was seen as an ideal location to house a Kurdish asylum seeker family recently released from detention on Christmas Island.

Despite some initial negative publicity, Collie's community rallied behind their new neighbours while the family had to overcome a few hurdles themselves. "When they heard they were going to the country they were not happy. In fact they tried to jump out of the car. There was a fear of the unknown," Carrie (pictured) remembers. "The first week or two they were still very reluctant. Their luggage had been lost, they had \$1,000 to their name and they were sitting in this nice house but not knowing what was going on.

"But it didn't take them long to slowly start to realise that this was a good place. The community came out of the woodwork. It was incredible. This is not what you'd get in the city. People would see them walking in town. They'd stop and give them a lift. They'd arrive home and there would be fresh eggs at the doorstep, mandarins, clothes – they couldn't get enough."

The three boys were enrolled at the local Catholic school and embraced by the local parish. After staying in initial short-term accommodation, the family were assisted into an old house once home to a parishioner. The house was by no means palatial but it was refurbished and furnished with community support. The church organised a working bee and the local hardware provided paint and other material.

In Perth, the family would have been forced to pay about \$450 a week in rent but in Collie for \$100 they had their own backyard with a vegetable garden, lemon tree and chickens. The kids love attending school and are teaching their Mum to speak English and they are an integral part of the local soccer team. "They think they're in heaven," Carrie says. "I've been down there to see them and the kids have brought home Australian flags and said to Mum and Dad 'I'm Australian'.

"The people of Collie were so keen to take them in and adopt them, there's no doubt about it. For families, the country towns are a really good option because they're cheaper, there's more community support and it's easier to get housing."
Photo: RCOA

Community connections and initiatives

The previous sections have focused on strategies used by service providers to support asylum seekers and refugee and humanitarian entrants to find housing. The following explores some of the community-driven initiatives that were highlighted in consultations – of how refugees and asylum seekers utilise intra- and inter-community connections to secure housing, enter into cooperative arrangements and share housing.

Links within refugee communities

Many consultation participants spoke about the important role played by communities themselves in helping new arrivals find somewhere to live. Most frequently, this was referred to in relation to intra-community connections, with more established community members from a particular cultural, religious or nationality group offering newer arrivals somewhere to live or providing them with support to access the housing market. For example, a member of the Iranian community spoke about utilising ethnic and social media to advertise among the broader Iranian community for families or individuals seeking accommodation and that this had resulted in a good community response. A representative from the Rohingya community spoke about a senior community member who had taken leases on several

houses, saying: “He signs the lease but the second person on the lease agreement is one of the asylum seekers staying there.” The Tamil community in one city had established an informal “Meet and Greet” service which provided minimal support (food, clothes etc) for Tamil asylum seekers. Participants from the Hazara and Karen communities likewise identified practices of more established community members offering rooms to rent to those whom they knew (friends or family), spoke the same language or were simply from the same place of origin.

For some communities where there have been longer settlement patterns resulting in higher rates of home ownership, community members may offer investment properties as rental properties for people from a shared background. In the words of one consultation participant: “In the Iraqi community, some people own two or three houses, so when a new family arrives they often are found a house by a relative, neighbour or friend.”

At the same time, some risks were identified in community-sourced rental arrangements as many are informal and there are no contracts or leases. Many arrangements are based on trust and community relationships. As one community worker said: “The client says: ‘I’m not going to ask my brother for a lease!’ This is fair enough. We help them with contracts if they want them but we can’t force them if they don’t”. The risk of these informal arrangements is that if the relationship breaks down, the person or people renting face ongoing challenges obtaining a rental reference when applying to lease a property in the private housing market.

Despite these risks, the effectiveness of community links in terms of housing outcomes can be illustrated in the following example given by an asylum seeker living in Brisbane:

“I didn’t face any problems because my friends who came two years back had a nice house. They had reserved a room for me, so it was very easy for me to come over here. I was sent to Melbourne first but I transferred to Brisbane. I asked to come here because my friends were here. I feel happy. They also took me all the time for shopping by their car, so there are no transport expenses for me. They take me always for outings and to other places too. I feel very confident and they are really helpful and I feel so grateful.

Although not all asylum seekers, refugee and humanitarian entrants arrive with established community links, many consultation participants acknowledged the difference it makes for those who are well connected. As one participant said:

“The situations that seem to work the best are where people have some links already, either through their church or mosque or family networks or friends. They seem to be much better supported and able to find their own accommodation with minimal help from any other service. But if you don’t have that, they’re the people who really struggle.



Pooling funds to buy a home

A former refugee from Bhutan, Narad settled in Launceston, Tasmania in 2009 after spending most his life in a refugee camp in Nepal. In 2012, Narad and his family achieved the extraordinary: they purchased their own home just a few years after arriving in Australia. His family – consisting of his wife Menuka, child, brother and elderly parents – live together and pool their resources to repay the home loan and cover other household expenses.

While Narad and Menuka are employed, both are working in entry-level jobs on low incomes. However, the family made a collective decision to prioritise purchasing a property rather than continue renting. As Narad explains: “Sometimes we are not fulfilling all our needs because we are paying our loan. For family functions, we don’t go out and we are not going on holiday; we want to pay the loan. We will go for a holiday after the loan is paid. We are concentrating here.”

Indeed, while the family took out a loan with a 30-year expected timeframe for repayment, at their current rate of repayments they expect to have paid off the loan in six years. This strategy works because the extended family live together and pool resources. “That is why we started looking for a house after our parents arrived here. Our parents’ income helps us to run our house while our income mostly goes towards the loan.” Narad further explains that living together as an extended family is a cultural preference and not just a financial decision.

The resettlement of Bhutanese refugees began in 2008 but community leaders report that a large number of Bhutanese families have already purchased properties in different areas of Australia, including Adelaide, Albury-Wodonga, Launceston and Melbourne. This reflects preferences for home ownership and its perceived security, the collective pooling of financial resources and the incredible resourcefulness of former refugees.

As well as becoming a home-owner, Narad recently became an Australian citizen. He said: “Before that we never belonged to somewhere but now we belong here in Australia.”



Photo: RCOA

Broader community connections

Of course, the benefits of community connections extend beyond intra-community links, with many consultation participants acknowledging the important and sometimes hidden contribution of the broader Australian community and of people who are willing to reach out and support new arrivals. A number of service providers, for example, spoke positively about members of the broader community contacting them to offer support, including offering their houses for exclusive use of recent humanitarian arrivals or asylum seekers. One participant in Victoria provided an example of an asylum seeker, Alan³⁵ who found somewhere to live through the generosity of a fellow church member:

A church member assisted Alan by setting him up in a two-bedroom apartment (completely free) with bills and food paid for indefinitely. Alan felt uncomfortable living in the accommodation without paying so he now makes an effort to contribute. He is now charged rent on a “pay when you can” basis. Alan believes the church member’s generosity is born from his Christian values – because he believes ‘God will bless him’. He has lived in this accommodation for four months and feels that it is a safe and quiet location.

Consultation participants in other locations shared similar stories of individuals and small networks – such as church groups and volunteers from home tutoring or mentoring programs – providing significant “hidden assistance” such as helping people to move house, advocating with real estate agents, taking people to look for properties and providing other informal support. Other more established community groups were also active in supporting new arrivals. In South Australia, for example, one service had formed a partnership with a local Rotary Club that was providing use of their vans and helping clients move house. There were also examples of staff members from organisations drawing on their own personal community connections to help clients: “We have started our own material aid group that’s all from in-kind donations from our friends and family.”

Housing cooperatives

Housing cooperatives and collective home-ownership were identified as effective community-driven strategies to assist new arrivals find somewhere secure and sustainable to live. Whether through formal arrangements or informally through extended family and community networks, these cooperatives provide a way for people to combine their resources for the benefit of individual community members or families.

Examples given of collective home-ownership included extended families pooling money to purchase property to live in together or for one family to live in and groups of families from a particular ethnic community setting up a collective arrangement. In the latter case, examples were given whereby money is pooled by a group of families to purchase a large house which they all share. When this house is paid off, another property is purchased (using the first house as collateral) and the families then live in one of the two properties. The ultimate aim is for all of the participating families to own and live in their own property. Although this process takes many years, it allows people on lower incomes to enter the property market as home owners. As some refugee community members said, many see the advantages of living together for mutual support in early years anyway (even in what some would consider overcrowded housing). Indeed, the experiences of previous waves of refugees (for example, communities from Vietnam, Cambodia and Laos) have proven the effectiveness of these types of collective and cooperative home-owning strategies.

Shared accommodation

For many recent arrivals, pursuing shared accommodation has been the most effective way of finding somewhere to live in the context of a competitive and tight private rental market. Shared housing not only offers the benefit of greater affordability but also creates potential for groups of people to offer mutual support. As one service provider said: “We have encouraged people to share accommodation who otherwise would not have... Small families have shared a larger house and ended up paying proportionally much less rent.”

35 Not his real name



SPK Housing Cooperative³⁶

SPK is a housing cooperative established by the Hmong community in 1991. The Hmong community members were humanitarian entrants who came to Australia from Laos. Most of them settled in and around Innisfail in far North Queensland as they were able to find work on the banana plantations and they liked the tropical weather and the size of the town.

Many people in the community of them had large families and it was difficult for them to find appropriately-sized houses in Innisfail. Furthermore, the sheer lack of housing was also causing situations where several families had to share houses leading to overcrowding. Even when the Hmong families moved to Cairns, which had a bigger pool of housing, there were numerous problems around the nature of six-month short term rentals and the impact this had on the children who had to move schools often.

To overcome these challenges, Hmong community leaders approached the Minister for Immigration and raised the idea of a community housing program with a focus on four to seven bedroom houses that were appropriate for the size of many of the Hmong families. They followed this up by setting up the cooperative SPK (which means 'helping each other' in Hmong). The processes involved were hard and the lack of English language skills of even the community leaders made this even harder. Nevertheless, they succeeded in setting up the organisation and getting appropriate funding.

Today SPK has 27 houses in Cairns including five in Innisfail. Most of these houses are larger in size and meet the needs of large families. However, there are more families on the waiting list and SPK have established a set of criteria which the Board of Directors uses to decide who will be accommodated.

Besides the issues of size, SPK has also set a good precedent in terms of dealing with the cultural context of hospitality. As per their rules, a visiting family can stay for free for 21 days. Beyond that, the management will calculate their income and charge accordingly. Family members can stay for as long as necessary if the tenant (host family) is happy with the arrangement.

The risks of share-housing, however, were also identified by consultation participants (see also Section 5.5). For example, one asylum seeker explained that he lived in a share house with 10 or 11 other people and, while his housemates “are good people” he sometimes encounters problems: “Somebody drinks and then it’s changed.” This was echoed by a community member from Afghanistan who spoke about his first experience of living in share-housing in Australia:

“But probably the biggest issue I see is that these people come from different backgrounds and views, they sometimes don’t know each other and they are going through a lot of stress. It often does not work out and there can be conflict. But they are desperate, so

what choice do they have? In 2001 when I was living in Brisbane [on a Temporary Protection Visa] we had similar issues. There were six of us living in a house and we didn’t even have any support. Even though the house was quite big, we did not all get along.

Some new arrivals were also finding shared accommodation with people outside their social networks or cultural community, either through websites such as Gumtree or through programs such as the Homestay Network, which housed over 550 asylum seekers over a year through its Community Placement Network and received 4,000 applications from people willing to host asylum seekers in their homes.³⁷

36 Adapted from Dawes G and Gopalkrishnan N (2014). Far North Queensland Culturally and Linguistically Diverse Communities (CALD) Homelessness Project: Report, The Cairns Institute, James Cook University, Cairns, http://www.academia.edu/5690215/Far_North_Queensland_Culturally_and_Linguistically_Diverse_Communities_CALD_Homelessness_Project

37 <http://www.homestaynetwork.org/public/community-placement-network-cpn>

Recommendations

In addition to highlighting challenges facing humanitarian entrants in the housing market and sharing strategies to address these challenges, many consultation participants put forward ideas and recommendations to further enhance access to housing or address wider structural and systemic issues. Some of these recommendations focused on supporting or expanding existing programs and strategies which had proven to be successful. Others related to issues which require more significant government action, being beyond the capacity of communities and (primarily not-for-profit) service providers to address on their own. These recommendations are summarised below.

Development of the housing sector

A number of consultation participants spoke of the need for government-supported initiatives to increase housing stock (both private and social), with a view to alleviating the related challenges of affordability and availability. For example, one Iraqi community member suggested: "The government should release more low cost land. People from the Iraqi community are motivated to buy land and build their own houses but there needs to be more cheap land made available."

Other ideas included providing incentives to property owners to offer low-cost housing, reviewing policies and regulations which may inhibit housing development and developing a coordinated national approach to housing. Examples of positive initiatives mentioned by participants included the National Affordable Housing Agreement,³⁸ which was signed by the Council of Australian Governments and began in 2009, and the National Rental Affordability Scheme³⁹ which encourages the involvement of the private market in the sector while subsidising rental costs. Some participants also saw a need to explore different models of social, community and transitional housing, with a view to increasing the availability of affordable and supported housing options to people facing barriers to accessing the housing market.

In a 2011 national Settlement Policy Network meeting focusing on housing,⁴⁰ the discussion highlighted the lack of affordable housing to go around for everyone that needs it and the complexity of distributing the resources available for housing in society more fairly. In terms of addressing the issue of housing stock, it was suggested that the 2009 Economic Stimulus package initiated by the Federal Government during the global financial

crisis was significant in creating new housing stock and stimulating the housing sector. At the same time it was noted that this was a one-off initiative and funding such as that offered by the Economic Stimulus should be part of the yearly budget as it was in the past. In the words of one participant, "that type of funding should be for at least 10 years to make a significant 'dent' in the housing issue".

RCOA recommends that the Australian Government work with state, territory and local governments explore strategies to increase the availability of affordable housing stock, such as direct housing development, financial incentives, community and private sector partnerships and alternative social housing models.

Addressing affordability

As noted in Section 6.1.4, financial assistance and small loans schemes which enable people experiencing financial hardship to meet housing costs were seen to be an effective strategy for addressing affordability barriers. Such programs, however, were seen to have limitations in terms of both the capacity of individual programs and general availability of such programs. Several participants suggested increasing the availability of small loans schemes and offering further rental subsidies and rebates to low income earners as a means of facilitating access to housing.

A number of consultation participants also noted that the level of income support typically available to humanitarian entrants, such as the Newstart Allowance, Youth Allowance or ASAS, was not sufficient to cover basic living costs in the current housing market. While financial support programs may go some way to alleviating affordability challenges, participants also highlighted a need to increase the overall level of income support available under these programs in order to ensure low income earners are able to avoid housing stress.

Limited income support was seen to be a particularly significant challenge for asylum seekers living in the community given that most are not eligible to work, with several consultation participants highlighting the relationship between access to work rights and access to sustainable housing. Providing asylum seekers with an opportunity to supplement their very limited incomes through paid work was viewed as a means of making the housing market more accessible – in the words of one service provider, "it would open the market up for them a little bit more". Another participant noted that merely having the right to work could on its own enhance asylum seekers' prospects of securing housing: "From a

38 <http://www.dss.gov.au/our-responsibilities/housing-support/programs-services/housing-affordability/national-affordable-housing-agreement>

39 <http://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme>

40 The Settlement Policy Network is hosted by RCOA and the Settlement Council of Australia, with each quarterly meeting focusing on a different refugee settlement issue. For a report on the 2011 meeting on housing, see <http://www.refugeecouncil.org.au/r/spn/111108-SPN.pdf>

housing point of view, if the real estate agents know that these clients have the right to work, it gives them more reassurance that the clients will be able to afford their rent.”

Recommendation 1

RCOA recommends that the Australian Government and state/territory governments establish additional financial support programs (such as rental subsidies and bond loans) for people on low incomes.

Recommendation 2

RCOA recommends that the Australian Government revise the payment rates under relevant government income support programs, in particular the Asylum Seeker Assistance Scheme, to a level which more accurately reflects the cost of living.

Recommendation 3

RCOA recommends that the Australian Government restore work rights to asylum seekers living in the community on bridging visas.

Capacity-building with housing providers

Many consultation participants highlighted the lack of knowledge and expertise among housing providers (including real estate agents, property owners and mainstream housing and homelessness services) in working with asylum seekers and people from refugee backgrounds. While a number of organisations had developed effective strategies for building the capacity of housing providers to work with these groups, consultation participants also saw a need to address knowledge gap in a more systematic way.

Moreover, the successful capacity-building strategies highlighted in this report were often initiated by organisations which had received funding to employ specialist housing workers. These strategies may not be viable for organisations which have not received targeted funding for specialist housing workers, which lose their targeted funding or which deliver programs that do not have a specific housing component (such as ASAS). As such, there is a need for additional support to ensure that these successful strategies can be more widely implemented.

In addition to assisting housing providers to meet the specific needs of humanitarian entrants, capacity-building was also seen as an important mechanism for addressing misconceptions that

housing providers may have about the risks of renting to humanitarian entrants. A service provider in Queensland, for example, suggested that providing forums through which housing providers could meet asylum seekers would act as “risk management strategy”, in that “it would help real estate agents to see that it is not risky to rent to these clients”. Several participants also highlighted the importance of addressing broader community attitudes towards asylum seekers and people from refugee backgrounds, in light of the impact negative attitudes and racism could have on access to housing.

Recommendation 4

RCOA recommends that the Australian Government, through the Department of Social Services, provide funding to support the delivery of professional development and training opportunities for real estate agents, specialist housing and homelessness services and other housing providers, to ensure that they are able to meet the needs of asylum seekers and people from refugee backgrounds.

Service provision

The strategies profiled in Sections 6.1 and 6.2 of this report clearly illustrate the value of employing specialist housing workers to support humanitarian entrants to access and maintain suitable housing. For many of the organisations consulted, having a dedicated staff member to provide clients with one-on-one support to navigate the housing market, play an intermediary role between clients and housing providers and offer tenancy education programs could significantly enhance the prospects of clients securing and maintaining appropriate housing.

As well as highlighting effective models of service provision, the consultation process also identified a number of gaps in the service provision model for asylum seeker support programs. Participants identified three key areas in need of reform. Firstly, the six-week eligibility period for the CAS Transitional program was seen as an insufficient amount of time to secure housing, provide orientation and address other individual needs (such as health issues). Secondly, the high client-to-worker ratios under the ASAS and CAS programs were seen to militate against the provision of individualised support that would allow clients’ needs, including those related to housing, to be addressed holistically and sustainably.

Thirdly, the limited scope under the CAS Transitional and ASAS programs to provide support beyond basic orientation and financial assistance, despite the fact that many clients were clearly in need of additional support, was a source of frustration for many participants. A consultation participant in Queensland, for

example, noted that there was no capacity within the ASAS program to hire a specialist housing worker, despite the fact that many ASAS clients faced ongoing difficulties with housing. Another participant in New South Wales reported that her organisation had felt compelled to provide orientation programs to asylum seekers despite the fact that it received no funding to do so: "That's not a contractual obligation to DIAC. That's something that we're just doing out of necessity off our own bat."

With the large number of asylum seekers currently living in the community expected to remain in these circumstances for months to come, there is a clear need to revise the current service provision model to ensure that the basic needs of asylum seekers, including access to housing, can be effectively addressed by service providers.

Recommendation 5

RCOA recommends that the Australian Government provide additional funding under the SGP and ASAS/CAS programs for specialist housing workers to provide more intensive support with housing issues.

Recommendation 6

RCOA recommends that the eligibility period for the CAS Transitional program be extended to at least eight weeks.

Recommendation 7

RCOA recommends that the Australian Government provide funding under the CAS Transitional and ASAS programs for additional caseworkers to alleviate high client-to-worker caseloads.

Recommendation 8

RCOA recommends that the Australian Government review the service delivery framework for asylum seeker support programs, in line with the recommendations made in RCOA's submission on the 2014-15 Refugee and Humanitarian Program.⁴¹

⁴¹ Available at http://www.refugeecouncil.org.au/r/isub/2014-15_Intake%20sub.pdf (see in particular the recommendations listed in Sections 5.8.1, 5.8.2 and 5.8.6).



The big vision

Kerrin Benson is the CEO of the Multicultural Development Association (MDA), a not-for-profit organisation based in Brisbane which provides settlement services and support to asylum seekers and people from refugee backgrounds. She has a “big vision” for providing an affordable housing to MDA’s clients. “The primary options that exist at the moment are in the private market,” she says. “And that’s really precarious for anyone but particularly for refugees because of the added barriers they face in terms of affordability and their capacity to manage a tenancy. So I think there need to be some other options.

“Here at MDA, we spent \$5.5 million on housing [in 2012-13]. And we probably do about 10% of the work in settling refugees that there is here nationally. So the Australian Government would be spending millions and millions of dollars on housing for humanitarian entrants, with the vast majority of it going into private market solutions. I think there could be a different way of investing that money. Instead of ploughing it into the private sector, we could be ploughing it into a social enterprise initiative.”

MDA is working to make this vision a reality through developing a model for a community land trust, a not-for-profit organisation which owns and develops real estate for the benefit of the community, in particular through providing affordable housing in perpetuity. Community land trusts provide a range of housing options with different forms of tenure at below-market rates, allowing people who may otherwise be locked out of the private market to access stable and affordable housing.

Kerrin outlines how it would work. “We’re envisaging a ‘staircased’ model. So, people might start out at a reception centre, then rent a house in the trust at an affordable, below-market rate. And then when they get a job, they might say ‘actually, I want to stay in this house but I’d like to buy a 20% share’. And then when their partner gets a job, they might say, ‘actually, can we buy a 40% share now?’ And then their kids get a job, they might say, ‘actually, we think we’re ready for home ownership, can we buy the whole house?’ That’s the big vision for us: to provide long term, sustainable housing for refugees and asylum seekers that’s affordable, that has some home ownership component for them at the end, that doesn’t see them having to move a lot.”

The model would also include a “sweat equity” component, whereby residents could earn equity in a property through assisting with its construction. “So, you might get together with some friends and make a contribution to building your house,” Kerrin explains. “For that labour component, you might get a 5% equity in the house, or a 10% equity in the house if you worked hard, and then you’d rent the rest. And then over time, as your family came out and you added more equity, you could buy that house.” But it doesn’t stop there. “We can also see the spin offs of that in terms of potential employment pathway programs,” she says “We work with a lot of people who have experience in the construction industry. Through a sweat equity program, you might build some relationships, get some mentoring or get an apprenticeship.”

Kerrin sees a big advantage in working with people from refugee backgrounds to develop this “sweat equity” model. “In Australia, we’re not a very collective community. If you asked me to come over every weekend to help build your house, I’d be thinking: ‘Really? I don’t think so! What’s in it for me?’” she laughs. “But of course, many of the communities we work with have very different thinking to that. Everybody would keep helping each other until everybody had a house. So those collective cultures are, I think, really well suited to these kind of sweat equity models. Because it might not just be about the sweat that you bring but might be about the sweat that you and all your friends bring.”

MDA has set up a reference group for the project and work is underway on a feasibility study to develop a sustainable model for the community land trust. There are still many challenges to be overcome before this big vision can become a reality, not least of which is sourcing affordable land suitable for property development. But Kerrin is committed to making it work. “Pretty much everyone we’ve spoken to about it has been really excited, because it ticks a lot of boxes,” she says. “It’s people making a contribution to their own housing, it’s addressing affordability, it’s people working together, it’s creating a sense of community. It’s got a lot going for it.”

Involvement of refugee communities

As noted in Section 6.4, links within refugee communities can play an important role in addressing housing challenges. At the same time, however, a number of refugee community representatives expressed frustration that this role had not been adequately acknowledged or supported by governments. In the words of a Tamil community representative:

“The [Australian] Government takes responsibility for putting them into the community and we’re trying to find out how to look after them, how to find housing for them. It is actually the Government’s problem. When they put out people into the community, they should also try to provide housing or help those people who are providing housing... It’s not our job, we are volunteering to help the Government... The Government should realise that and take it as a priority.

While this frustration stemmed in part from the fact that small unfunded community groups were being stretched beyond their capacity, it also stemmed from disappointment that governments were not capitalising on the opportunity to involve communities more closely in service provision. The community representatives consulted were keen to be involved in providing support with housing issues and felt that community networks and knowledge could play an invaluable role in addressing barriers and challenges. At the same time, however, communities recognised their limited capacity and felt that it was inappropriate for govern-

ments to rely so heavily on the support of communities without providing support in return. Consultation participants saw a need for governments to develop more productive relationships with communities to ensure that they can continue to provide essential settlement support. As summed up by a representative from the Hazara community:

I think what needs to happen is greater support for community organisations to play a significant role. Bridging visa holders need more support and the government and service providers are overlooking the role and potential to work more closely with refugee community organisations that have the relationship and understand the community very well and also understand the system. For example, some of the workers in CAS don’t know the Dandenong area at all or the community. We know both but we are being ignored. We want more than to just be consulted, we want to work in partnership with services to help communities but we need some resources to do this. We can’t be expected to do it all voluntarily.

Recommendation 9

RCOA recommends that the Australian Government and state/territory governments develop partnerships with refugee communities to support their role in addressing settlement issues and challenges, including those related to housing.



Organisations consulted

4walls (Qld)
Access Community Services (Qld)
AMES (Vic)
Anglicare (Sydney and NT)
Association of Hazaras in Victoria
Asylum Seeker Resource Centre (Vic)
Asylum Seekers Centre (NSW)
Auburn Diversity Services (NSW)
Australian Afghan Hassanian Youth Organisation (NSW)
Australian Iranian Community Organisation (NSW)
Australian Karen Organisation (NSW)
Australian Red Cross (NSW, NT, Vic and WA)
BaptCare (Vic)
Burmese Rohingya Community Australia
Cabramatta Community Centre (NSW)
Centacare Migrant Services, Cairns
Centacare Tasmania
Centre for Multicultural Youth (CMY)
Communicare (WA)
Companion House (ACT)
Darebin Ethnic Community Council (Vic)
Diversitat (Vic)
Edmund Rice Centre Mirrabooka (WA)
House of Welcome (NSW)
Illawarra Multicultural Services (NSW)
Jesuit Refugee Service (NSW)
Lentara UnitingCare (Vic)
Liverpool Migrant Resource Centre (NSW)
Metro Migrant Resource Centre (NSW)
Metropolitan Migrant Resource Centre (NSW)
Middle Eastern Communities Council of South Australia
Migrant Resource Centre (Northern Tasmania)
Migrant Resource Centre of South Australia
Multicultural Council of Wagga Wagga (NSW)
Multicultural Development Association (Qld)
Multicultural Services Centre of WA
Multicultural Youth SA
New Hope Foundation (Vic)
Resolve FM
Salvation Army (NT and Vic)
Settlement Services International (NSW)
Shelter SA

Spectrum Migrant Resource Centre (Vic)
SydWest Multicultural Services (NSW)
Townsville Multicultural Support Group (Qld)
UnitingCare Cutting Edge (Vic)
Wyndham Community and Education Centre (Vic)

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