



NATIONAL SETTLEMENT POLICY NETWORK

Housing, homelessness and refugee settlement

REPORT

BACKGROUND

Housing and obtaining secure affordable accommodation is a challenge for many on low incomes in Australia. Refugee and humanitarian entrants also experience significant housing stress, discrimination and difficulties in finding appropriate housing. This issue is prevalent in many areas across Australia, both in regional towns and metropolitan areas, although the nature of the issue may be different. There are issues in relation to housing stock - for large numbers of single people who desire a place to live independently but cannot afford it, and for large families who find difficulty in securing large houses.

SETTLEMENT POLICY NETWORK TELECONFERENCE

The National Settlement Policy Network teleconference was held on Tuesday 8th November 2011 and involved participants dialling in from hubs in ACT, New South Wales, Northern Territory, Queensland, South Australia, Victoria and Western Australia. Presenters included:

- Mary Perkins, EO, Shelter NSW, Vice-Chair, National Shelter
- Dr. Selina Tually, Research Fellow - Centre for Housing, Urban, and Regional Planning, University of Adelaide

PRESENTATIONS

Mary Perkins – Executive Officer, Shelter NSW; Vice chair National Shelter

- Mary reported on the current housing situation from a national perspective highlighting the problems of securing affordable, appropriate and secure accommodation for people experiencing housing stress (i.e. 30% of income going into payment for rent within the private rental market) that was both economically and socially sustainable.
- Mary echoed what refugee and humanitarian entrants and the settlement sector feels: there simply isn't enough affordable housing to go around for everyone that needs it and the complexity of distributing the resources available for housing in society more fairly.

- Provided bleak statistics of current housing supply as acknowledged by the National Housing Supply Council (<http://www.nhsc.org.au/>):
 - There is an undersupply of housing in both the private and public sector marked by the significant increase in rental costs, a significant number of those reporting homelessness, and an overwhelming majority of more people suffering from rental stress which is 47.5% of the current population in lower income households.
 - The current supply is 400,000–500,000 dwellings in deficit of what is needed to fully house the low to moderate income groups (bottom 5 quintile of the income market).
 - Vacancy rates are generally low across the nation (ranging from 1-2%) with lower than expected rates in areas of high economic activity and was proportional with areas with higher vacancy rates but lower employment opportunities.
 - Social housing has steadily declined since 1996, with 248,419 people on the Public Housing waiting list - prompting Government to enact more stringent measures to prioritise the 'neediest of the needy'.
 - More people are being locked out from home ownership due to rising costs of housing stock with marked increases in mortgage defaults and decreasing home ownership rates.
- Found that there were spatial concentrations of high need groups with people experiencing poverty, difficulty and poor housing standards in the different geographical locations throughout Australia.
- On newly arrived refugees:
 - This particular group of people were essentially 'locked out' from home ownership due to several intersectional issues and were more likely to look into social housing and the private rental market.
 - Finding suitable accommodation that would suit their particular needs (i.e. bigger family composition) was a major issue given how limited the current housing stock already is.
 - Issues of discrimination exist and are prevalent - worsened by the fact that it is hard to prove (i.e. one's application being rejected on the basis of the colour of one's skin and the family size vs. what housing stock is currently available).

Issues identified:

- Fundamental weakness in Australian tenancy laws that failed to provide a security of tenure – i.e. people are asked to leave on very short notices and where rental prices can go up without much notice, often not reflecting the quality of the property being rented out.
- Contradicts the rationale of the private rental market – that was meant to be only temporary as individuals were able to afford their own houses – but with the rising cost of housing (lack of stock available leading to competition and other economic market forces) people are forced to stay in the private rental market for far longer and exacerbates the existing shortage in rental stock.
- Home ownership rates have declined with a 263% growth in housing costs between 1991 and 2011, which is disproportionate in the growth of income; those that can afford housing and consequently the payment of mortgages are only able to do so, on two income households.
- The recent Economic Stimulus package given by Government is welcomed as significant – creating new housing stock and stimulating the housing sector - but as a 'one off' thing fails to address the growing problem of housing shortage.

- Funding as that offered by the Economic Stimulus used to be a yearly part of budget, (pre-Howard) and foresees that that type of funding should be at least 10 years to make a significant 'dent' in the housing issue.
- Welcomed as well the importance of the National Affordable Housing Agreement ([NAHA](#)) as signed by the Council of Australian Governments (COAG) at the same time acknowledging that it was severely time-limited with serious additional funding to be looked at to start building a housing system capable of meeting everyone's needs.
- Promoted the [National Rental Affordability Scheme](#) which encourages the involvement of the private market into the sector while subsidising rental costs – clients paid only 80% of the market cost of rent.

Recommendations:

- That Government should have an integrated housing approach with policies that are coherent to produce what is needed involving better planning and coordination, more incentives for building affordable social housing, a fairer tax system that encourages long term property investment (as opposed to short term ones), and a general review of the current tax system as proposed by Ken Henry's Tax Review.
- In a very difficult housing system, the bad news isn't the allocation of housing in itself, but the reality that housing stock simply isn't there.

Dr. Selina Tually, Research Fellow - Centre for Housing, Urban, and Regional Planning, University of Adelaide

- Selina provided a contextual background of her research which stems from the green and white papers on homelessness prompted by the interest from the then-Kevin Rudd government which saw significant funding into the National Housing Research Agenda particularly within the research sector on homelessness.
- Selina's research focuses on homelessness and housing instability that leads to homelessness for refugee and humanitarian entrants and addresses the gaps in terms of reporting and service provision over the past 10 years and addresses the question of gauging whether the situation has gotten better or worse.
- As a scoping study across three states (SA, VIC, and NSW) with extensive literature review, the research aims to:
 - Find out the characteristics of people experiencing housing instability framed around its impact on specialist homelessness services which include couch surfing, living with families and friends and its stressful effect on these relationships, etc.
 - Find out the extent of the housing instability problem by looking at the statistics that are currently available.
 - Look at the pathways into and out of homelessness and housing instability.
 - Looked at Refugee and Humanitarian Visa Categories (200, 201, 202, 203, 204 and 866 subclasses) as target groups for this particular research.

Results thus far:

- A lot of humanitarian and refugee entrants experience housing instability for a long period of time and often experience poverty. This particular group has problems accessing services possibly attributed to language barriers, discrimination, and were made even more vulnerable due to their low employment outcomes.
- This vulnerable group has problems accessing the private rental market and required private rental assistance, including dealing with real estate agents, inspections, understanding the concept of bonds and rents, acquiring rental history, basic map reading and navigation of the transport system.

- Humanitarian entrants who arrived years ago set unrealistic expectations for those who have arrived more recently as to housing availability which was based on anecdotal evidence from when the housing situation was much different.
- The high cost of housing in several areas (outer suburban areas) has pushed this particular group into the fringe even more beyond the metropolitan area where services aren't readily available to them.
- Surprisingly, larger service providers that provide settlement services to refugees as soon as they arrive also provide homelessness services to them within a year after arriving.
- Current services offered are a 'hit and miss' experience, where finding the right person to help in giving good and sound advice is tenuous at best. There is also under representation within this group with those accessing homelessness services, with people from the sub-Saharan community suffering the most. In spite of all the difficulties experienced, this particular group exhibited resilience and remained hopeful of their situation.
- On a positive note, Sudanese youth still engaged in their education and labour force outcomes despite not having a 'roof over their heads', which shows how much they value their education and their resilience in overcoming adversity.
- Overall, homelessness and finding housing is the number one challenge experienced by this particular group and is clearly a big problem that needs attention.

DISCUSSION

Prior to the National Settlement Policy Network Teleconference, questions were distributed to the participants:

1. What are the key concerns for refugee and humanitarian entrants and settlement services with regards to the current housing situation?
 2. How could the settlement, housing and homelessness sectors work better together?
 3. At a state and federal policy level, what opportunities are there to improve the accessibility to long-term sustainable housing for recently arrived refugee and humanitarian entrants?
 4. What local models are working well in terms of housing and homelessness support for new arrivals?
- Among the discussion generated by the Settlement Policy Network was how the concept of competition became an underlying issue, especially when competing for 'scarce resources' like housing. This competition has affected how the public views migrants and refugees and has had a polarising effect, with always another element of "us" and "others we don't want" as part of the agenda and the sector has to be aware of this and to be able to manage it more effectively.
 - The questions were fielded out and answered in a systematic manner with the States:
 - NSW – Armadale, NSW has not experienced any of the bleak news that was reported by both speakers and in fact encourages that there are sufficient housing for refugees and humanitarian entrants with readily available jobs within the farming and agriculture sector.
 - The cost of displacement places a heavy burden on affected families especially those coming from a refugee and humanitarian entrant background and this must be considered.

- For some Sudanese communities, housing and home ownership in particular provides attachment and belonging which leads to better settlement outcomes.
- WA – People that are forced to move to Katanning aren't necessarily happy there. For some, homelessness isn't necessarily about having a home...but the anxiety of how long they'll have their house for, which impacts heavily on family dynamics.
- NT – Single men can't find employment and therefore are unable to find housing.
- QLD – Found the need to manage client's expectations as compared to what they were used in their home countries.
 - Social housing is really inaccessible. There is evidence suggesting some people are making themselves homeless intentionally to move up the housing list.
- VIC – Housing rents are increasing and newly arrived humanitarian entrants are forced to move out to areas where there are no services available to them. Traditionally refugee-friendly suburbs have no refugees anymore due to this phenomenon and recommends re-thinking service provision to where refugees are moving.
- SA – There are safety and transport issues where there is housing that is available and affordable.
- ACT – Several access and equity consultations have taken place and considered the fact that moving was an expensive process with no provision currently available and in place to help people move and who were forced to leave a house.

GOOD PRACTICE MODELS AND RECOMMENDATIONS

- VIC – AMES currently uses a model that employs former refugees - initially starting them off as community guides to provide first language support and providing assistance in a culturally appropriate manner. These guides eventually became housing workers and assume a liaison/mentorship role providing tenancy information, finding suitable housing, helping clients manage the transport system, reading documents, creating condition reports, helping with budgets. This model has been proven effective thus far equipping people not just skills in getting their first house, but helping them sustain it for the long term. The housing workers work closely with real estate agents, and since the clients have become such good tenants, more real estate agents want refugees as part of their clientele.
- TAS – A closer collaboration between agencies involving, health, housing, and settlement need to be looked at and should be at the grassroots level, with mention of looking at the Common Ground model. (<http://www.commongroundaustralia.org.au/>)
 - Homeless services aren't well geared toward meeting the needs of CALD groups
- NSW – Ironically people still don't know their tenancy rights after being in the country for approximately 10 years and in line with this are still left 'in the dark'.
 - Cabramatta, NSW – a Karen housing cooperative has been set up with organisational capacities, which has consolidated their sense of place within the community with potential for other sectors to emulate
 - Inter sectoral collaboration is a much cheaper alternative although sometime burdensome with good outcomes of capacity building and continuity of care.
- QLD – echoes what NSW stated in terms of collaboration and coordination but extending it to the real estate market and addressing discrimination in its entirety.
 - More representation is needed from CALD communities within the housing and homelessness sector along with more representation of peak bodies such as SCOA and RCOA.

- NT – Local area coordination is also important; fostering contact and relationships as integral in building capacity in organisations and wants the issue of youth homelessness to be addressed given their high level of under reporting placing this particular group in risky situations with the lack of available crisis accommodation and limited resources.
- WA – there is currently a 10 year waiting list in Perth for housing and although commends the humanitarian move by DIAC to move people from detention centres into the community, this may exacerbate the already stressed housing market.

FOLLOW-UP

Discussion was constrained due to time restrictions. A follow-up teleconference has been scheduled for 7 December to allow more time for services to share ideas across the country.