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**29 January 2010**

**ECCV SUBMISSION TO THE FAMILY AND COMMUNITY  
DEVELOPMENT COMMITTEE**

**Inquiry on the Adequacy and Future Directions of Public  
Housing in Victoria**

1. The Ethnic Communities' Council of Victoria (ECCV) welcomes the opportunity to provide input into the Family and Community Development Committee's Inquiry on the Adequacy and Future Directions of Public Housing in Victoria.
2. Established in 1974 as a voluntary community-based organisation, ECCV advocates and lobbies all levels of government on behalf of multicultural communities in a range of areas. For over 30 years ECCV has remained the principal liaison point between ethnic communities, government and the wider community in Victoria. Our role includes supporting, consulting, liaising with and providing information to Victoria's ethnic communities.
3. ECCV believes that the provision of equal access to adequate, safe and affordable housing for disadvantaged individuals is a vital condition for the equitable social and economic participation of citizens in our society.
4. ECCV commends the Family and Community Development Committee for undertaking an inquiry into the adequacy and future directions of public housing in Victoria. It is vital to address these issues for low-income groups to ensure that the Office of Housing (OoH) is meeting the basic needs of disadvantaged communities.
5. ECCV notes that there are three culturally and linguistically diverse (CALD) groups within the Victorian population that are in particular need of housing assistance. They are:
  - a. newly arrived refugees;
  - b. community members living on the fringe of society, particularly CALD youth; and
  - c. elderly migrants or ethnic seniors.
6. It is important to highlight that refugee entrants have very different levels of need depending on their circumstances prior to arrival, and that therefore flexibility is required when tackling these needs.

**The impact of housing needs on refugees**

7. ECCV notes that low-income and socially disadvantaged communities such as refugees are among the most disadvantaged

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when it comes to access to safe and affordable accommodation that meets their basic needs.

8. In the six months to June 2008, ECCV observed a marked increase in the number of concerns expressed by refugees about the lack of sufficient or suitable housing for this group.
9. Securing suitable, safe and affordable accommodation is an important part of the settlement process for this segment of the population.
10. While the impact of the current housing shortage and tightening economic situation affects all prospective renters, the challenges are magnified for members of refugee communities. Factors that worsen their situation range from the psychological to the financial, and are not easily remedied in the short term.
11. For instance, the refugee experience of many years of displacement, emotional abuse, trauma and grief can severely impact on an individual's ability and eligibility to obtain and retain adequate housing.
12. ECCV has also found that the difficulties confronted by these communities due to their unique socioeconomic status are compounded by barriers to information channels, affordability and eligibility requirements to access adequate housing.

### **Key issues regarding public housing for refugee entrants**

13. The issues identified in this section encompass both the general impact of the current shortage of available rental accommodation in the public (and private) housing markets, and the specific obstacles faced by new refugee entrants in seeking quality housing upon their arrival in Australia.
14. ECCV has identified that there are five overarching and interrelated issues regarding public and social housing for new refugee communities. These are:
  - a. A shortage of effective and culturally sensitive communication channels to inform refugee entrant communities of housing options and opportunities
  - b. Affordability of housing and the impact of public rent increases on low-income and socially disadvantaged communities
  - c. The design and location of housing that is suitable to accommodate high-population households such as families with four or more children
  - d. The location and security of Victorian public housing premises

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- e. The impact of waiting times to access public housing

### **Communication channels**

15. ECCV is concerned that many in this specific group are unaware of available housing support services and that there is a lack of effective information sharing and communication on tenancy rights, or standards of household maintenance and cleanliness. Thus, access to services is severely limited by lack of familiarity with service options and a lack of or limited English language proficiency.
16. ECCV also notes that refugees who are already living in public housing have particular difficulty in raising and addressing concerns on matters such as hygiene and standards of home maintenance as they lack the confidence to advocate for themselves.
17. A lack of awareness of their rights puts some refugees in a disadvantaged position as they are less likely to follow up on delays by agencies required to carry out essential repairs or maintenance to their housing units. There have been instances of refugees not asserting their rights as tenants for fear of the potential adverse consequences of lodging a complaint. Because many do not fully understand the process of filling out property condition reports, refugee tenants sometimes find themselves billed for pre-existing defects at the end of their tenancy. ECCV therefore recommends the provision of basic training in tenancy law (including tenancy rights and responsibilities) for this specific group, as this would assist in ensuring that appropriate action is taken to protect tenants living in unsuitable housing units.
18. ECCV believes that suitable informative printed material should be developed and translated into the languages of the communities targeted to raise awareness of housing support agencies and to promote a better understanding of government benefits in this area. Another means of disseminating information could be through culturally appropriate face-to-face forums, as it is not uncommon for a proportion of newly arrived refugee entrants to have low levels of literacy in their native language as well as in English. ECCV notes that some refugee communities prefer to receive information in an oral form as a complementary method to translated brochures. This can also be done by producing informative videos in the languages of the communities being targeted. Therefore, ECCV recommends that adequate resources be allocated to arranging and hosting such community information forums.

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## **Affordability and public housing rental costs**

19. ECCV acknowledges that some of the difficulties faced by communities within this unique socioeconomic group relate to the issue of affordable housing. New refugee entrants are among the most disadvantaged when it comes to accessing public housing. This is due to their financial situation, exposure to culture shock, low levels of English language proficiency and difficulty in entering the job market. Securing affordable housing is an important initial step of the settlement process.
20. Many refugee entrants find themselves in 'housing stress' as they arrive in Australia with no or limited financial resources, owing money for pre-arrival expenses and having to send significant amounts of money to relatives left in camps or countries of first asylum.
21. Refugees also tend to be in higher risk, low-skilled jobs and to be employed in industries more affected by economic downturns. ECCV is concerned that during the recent global financial crisis refugees across the country, even in states with lower rental prices, often reported that significantly more than half of their income was spent on paying the rent. Their lower than average socioeconomic status also forced many to accept more marginal housing conditions.
22. The huge undersupply in social housing currently witnessed nationwide is a fundamental problem for refugees trying to access affordable housing. This is exacerbated by the policy response of rationing the supply of housing. While ECCV acknowledges that refugees are not the only group with complex needs who are seeking such housing, we are concerned that this group (most specifically refugee youth) is particularly at risk and vulnerable to homelessness.
23. There are reports that highlight the risk of homelessness for refugee youth and the difficulty faced in seeking to reverse their circumstances if they have not been adequately supported upon arrival in Australia. These youth are vulnerable to homelessness by virtue of their refugee status, as many share experiences of trauma, disrupted schooling and resettlement with fragmented family units.
24. Structural and societal factors including little participation in education, marginal employment prospects, and an absence of a home environment and connection to community have far-reaching effects on the ability of refugee youth to succeed in the process of adaptation to their new country.
25. There have been cases of refugee entrants, youth in particular, having to continually move between different forms of temporary

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shelter such as refuges, boarding houses and other forms of emergency accommodation. Clearly a further disruption to their housing situation could hamper their integration into mainstream society. ECCV therefore recommends that, for refugee young people, refuges need to be linked to longer-term housing and extended as part of a longer-term approach.

26. An additional issue that requires attention is the lack of alternative or crisis accommodation for refugee women who live in unsafe situations and/or have experienced domestic violence. This sort of accommodation is available but is often in remote locations and is not a suitable long-term solution. In some instances of domestic violence, the police will ask the perpetrator (usually the man of the house) to leave the housing unit as part of current police practice when addressing family conflict or violence; yet this can result in the perpetrator becoming vulnerable to homelessness. ECCV recommends that a greater investment be made to facilitate an increase in the quantity and quality of transitional housing available specifically for disadvantaged refugees, whether youth, women or men. An increase in the funding base of crisis accommodation will also better support the effective running of such crisis facilities.
27. ECCV commends the Victorian Government's investment into the redevelopment of public and social housing and its allocation of \$510 million towards this initiative as a positive step. However, we are concerned that the 2007–08 State Budget also included an intention to increase rent for public housing tenants who receive the family tax benefit.
28. Anecdotal evidence drawn from a community consultation conducted by ECCV in 2008 indicates that new refugee entrants (especially those from new and emerging communities) residing in Victoria's public housing estates receive the family tax benefit. A number of these households, particularly families of four or more children (who already receive government support), have been adversely affected by the rent increase, particularly as 65% of public tenant households currently have incomes that fall below the minimum standards of living after paying the rent. In this regard, ECCV highlights the fact that more than 32% of households receiving Commonwealth Rent Assistance still pay more than 30% of their income on rent.
29. Other barriers facing this group include a lack of understanding of how to: fill in application forms; prepare supporting documentation; provide rent guarantees; and negotiate what can be a confusing and bureaucratic process in applying for social housing.
30. ECCV suggests that an audit be undertaken to identify and exempt low-income earners—who require additional government assistance through the family tax benefit scheme yet still spend a significant

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proportion of their household income on rent—from paying these recent increases in rental payments.

31. ECCV recommends that public housing priority access be extended to include migrants more generally during the initial stages of settlement, and in particular migrant youth who are unaccompanied by their families.
32. A further recommendation is to develop performance measures to ensure that quality services and appropriate housing facilities are delivered to Victoria's refugee and new migrant communities.

### **Adequacy and design of public housing for large family households**

33. ECCV has found that the impact of the housing crisis has been particularly acute among high-population households such as families of six (two parents and four children) or more.
34. Refugee families, especially those from the Horn of Africa and Sudan, are usually larger in number than is the average Australian family, and they often house extended family members under the same roof. With an already limited number of dwellings of any type accessible to refugee families, it is more difficult for large families to find suitable housing of sufficient size to accommodate their members in an appropriate manner. A particular problem is that most new housing stock constructed is designed for small families consisting of parents and one or two children.
35. ECCV has been made aware of the complications that arise from the low availability of large unit dwellings and the impact of this on large refugee families. These complications include the necessity to divide the members of large families between two properties or overcrowding resulting from large families wanting to remain together and living in one property that is too small.
36. While ECCV welcomes the construction of additional housing under the social housing stimulus package, we recommend that urgent attention be given to developing accommodation that is suitable for very large households and to exploring the possibilities around renovating larger premises (e.g. remodelling former convents or boarding houses) to suit very large families, such as those comprising fifteen or more members.
37. A further recommendation is that government agencies partner with private developers to extend the physical size of some of Victoria's public and social housing properties, especially the high-rise public housing estates in metropolitan Melbourne.

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38. High-population refugee families can also be assisted through the introduction of incentives that would encourage them to move from high-rise public housing estates to other forms of housing. However, ECCV is concerned about the barriers experienced by this group in seeking housing on the private rental market.
39. Private rental affordability for very low-income Victorians remains limited, and the supply of affordable accommodation in non-metropolitan regions has fallen significantly. An additional disadvantage is that new refugee and humanitarian arrivals face compliance challenges due to an absence of rental or employment histories in Australia and a lack of awareness of tenancy rights. This clearly indicates that there is a crisis in accommodation for refugee communities in Victoria, which is worse than that facing most other groups.

### **Location**

Along with the design of housing, location poses a series of issues relating to security and to the differing access to employment and services between metropolitan and regional centres.

40. A lack of affordable housing forces refugee communities to move away from city centres to outer metropolitan and regional areas where infrastructure has not yet been developed sufficiently but accommodation is cheaper.
41. The rising cost of housing has forced refugees to live further away from employment and training opportunities. Service agencies in newer or outer suburbs may not have sufficient facilities or resources in suitable locations to meet the needs of refugee communities, particularly unaccompanied minors who are CALD.
42. Another challenge is the high cost of transport, and in some areas the lack of public transport services has a significant impact on these communities. These difficulties make accessing support services and attending to daily engagements, including work, problematic. This is compounded by other difficulties such as the infrequency or lateness of many public transport services.
43. Limitations in public transport, coupled with the fact that it can consume a significant proportion of refugees' incomes and time, are important considerations for policy-makers when addressing current housing issues.

### **Regional Victoria**

44. ECCV is concerned that those who have been forced to move to regional areas where lower-cost housing is more prevalent are not gaining from the benefit of cheaper housing because it is countered

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by a shortage of available jobs, healthcare services and education facilities for their children.

45. There have also been examples of refugee communities from diverse cultural backgrounds experiencing serious problems when accessing public housing in Shepparton in particular. While these communities were forced to relocate from urban centres due to financial hardship, they have been placed in transitional dwellings in Shepparton in which conditions are extremely poor. Not only have the occupants had to accept the substandard state of the housing units, but no substitute has been provided to link them to longer-term housing. ECCV recommends an increase in the supply of affordable public housing in regional Victoria by constructing new units of a much higher standard and the redevelopment of current transitional housing infrastructure. There is also a need to work with local stakeholders to identify suitable sites for housing development and to consider a number of locations in regional Victoria.
46. ECCV recommends that the model of housing and support established by the Housing and Community Building for young people in regional Victoria be considered as a viable model for replication. This model is holistic as it integrates adequate housing options, personal support services, skill development and access to sustainable jobs, thus assisting disadvantaged refugee communities to participate fully in society. This requires a well-planned, well-coordinated and multidisciplinary response among different governmental departments and service providers, with the individual at the centre.

## **Security**

Closely linked to location issues are concerns over safety and security.

47. It is not unusual for an area with a high concentration of poverty and unemployment to also feature a high perception and incidence of crime and anti-social behaviour.
48. As recorded by some refugee communities, ECCV notes that the criminal component in some public housing estates (particularly in high-rise dwellings) generates fear, so much so that some residents are afraid to leave their homes. For refugees, this intensifies their continued feeling of insecurity and isolation and has implications for their mental health and overall sense of belonging in their new country.
49. ECCV highlights the need for improved security measures such as restricted access keys, sufficient lighting on the premises and upgrades for lifts. We recommend that funding be made available to review, and where necessary, update security measures to

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improve neighbourhood safety and living conditions for tenants. Therefore, a greater commitment to, and clarification of, investment is needed to improve the physical infrastructure and maintenance of existing public and social housing stocks.

### **Waiting lists and times**

50. ECCV acknowledges and welcomes the recent introduction of housing crisis payments and enhanced in-kind support services for disadvantaged individuals, including refugee entrants.
51. ECCV suggests that support with upfront housing costs such as payment of rental bonds should be made available for those in single households who do not earn enough to qualify for a rental bond loan, especially unaccompanied refugee youth.
52. Despite qualifying for public housing and being allocated a place on segmented waiting lists, some applicants can remain on these lists for years. ECCV recommends that more transitional and priority housing opportunities be considered and offered to those on the segmented waiting lists. There is also a need for greater investment in the provision of medium- and long-term supported housing options through the extension of short-term housing as a vital factor in reducing homelessness.
53. ECCV highlights the importance of opening up the segmented waiting lists to refugee entrants since many are at risk not only because of their financial situation but also as a result of past experiences of trauma and grief, years of displacement from their country of origin, enforced separation from their families and disorientation upon their arrival in Australia. These problems are exacerbated by poor communication strategies and limited opportunities to find employment, which in turn puts pressure on relationships, can hinder efforts to place refugee children in schooling, and in some cases can lead to homelessness. Thus, the specific needs of refugees—particularly women, children and unaccompanied minors—must be recognised, and their applications for public housing should be processed as a matter of priority.

### **Future direction: community-based housing**

54. ECCV notes and welcomes federal efforts to generate investment in affordable housing through the National Rental Affordability Scheme; however, given the national shortfall in the supply of affordable housing such initiatives can only go a small way towards addressing the problem.
55. ECCV believes that the community-based housing sector is well placed to develop more flexible options for on-arrival housing and can play a greater role in providing longer-term housing. This is

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because it allows for the development of local support partnerships and a more responsive service tailored to tenant needs. We note that the sector also adheres to tenant participation principles which are helpful when assisting refugees and newly arrived migrants to adjust to life in their new homes and becoming engaged in the community.

56. ECCV acknowledges that the growth in community-based housing is largely due to the fact that such housing is managed by non-profit organisations, entailing greater accountability to tenants. Other benefits include the unique ability of these initiatives to effectively manage tenancies, the lower rates of rental arrears in such housing and their better track record with maintenance issues. Considering these benefits, the sector can provide a continuum of housing and support to refugees from arrival to longer-term sustainable tenancies with little disruption to refugees' lives.
57. The above point is important since the disruption of refugees' lives has a negative impact on their attempts to fully participate in society. In light of refugees' previous experiences of forced displacement and the resulting heightened need for the stability and security offered by an established home, the destructive potential of this disruption is compounded.
58. The Committee should therefore consider a community-based cluster model of residential accommodation for refugee and new migrant entrants during their initial settlement period and encourage the creation of mixed communities where tenants live in developments alongside other young families buying their first home or retirees who have downsized. This would be preferable to the current situation which often sees refugee entrants immediately placed in economical private accommodation in poor outer-suburban areas which lack adequate services and transport. If refugee entrants are placed in these areas without accessible transport or family assistance, before they have begun to adapt to life in Australia, their experience of culture shock and hardship during their initial settlement period could be unnecessarily heightened.
59. Some very useful models exist, such as that of the Metropolitan Association towards Community Housing (MATCH) in Brisbane, which is part of the Integrated Humanitarian Settlement Strategy (IHSS) consortium. This type of approach could provide a useful pilot program for the Family and Community Development Committee to consider, however we strongly recommend that more evidence based research is undertaken to explore the suitability of these models of residential accommodation.
60. ECCV recommends that government bodies explore options of partnerships with the community housing sector to provide on-

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arrival accommodation for refugees, and work to establish the provision of housing designed to accommodate refugee entrants over an extended period of time following arrival. Thus, we recommend that the growth of community based housing organisations is facilitated to operate alongside existing models of residential accommodation.

### **Older people who are CALD**

61. ECCV has been made aware that a significant proportion of elderly people are now thought to live below the government's poverty line, with many struggling to heat their homes in the face of rising fuel costs. Other problems are associated with cooling, as vulnerable, high-risk elders living alone may find it difficult to lower their body temperature naturally when the outside temperature reaches above 26° Celsius.
62. ECCV recommends that the housing provided to ethnic seniors be in close proximity to ethno-specific and multicultural community-based organisations that provide social support programs for culturally diverse groups. Elderly people need to be reconnected to their communities as many currently live in isolation.
63. A further recommendation is to recover modifications (e.g. insulation) to single occupancy dwellings to minimise the effects of heat waves, as the risks they pose to (ethnic) elders is extremely high.
64. Public housing units also need to be readily convertible for elderly residents who become less mobile, such as having wider doors and corridors that enable access for walking frames and wheelchairs.

### **Conclusion**

65. As indicated in this submission, there appears to be a crisis related to finding suitable and timely accommodation for specific culturally and linguistically diverse communities (CALD). Thus, to address the housing issues faced by low-income, disadvantaged refugee entrants, ethnic seniors and CALD youth, and to enhance the services and security for these groups, ECCV calls for open communication channels among the OoH, service providers and the communities seeking housing assistance to facilitate: the provision of culturally sensitive advice on housing matters; the development of transitional and crisis accommodation for those at risk of homelessness, including refugee women and unaccompanied youth; the construction of suitably designed housing of sufficient size to accommodate large refugee families; an improved security program at high-rise social housing estates; partnerships with private developers; the opening up of segmented waiting lists for refugee and ethnic seniors, and the extension of public housing priority

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access to include migrants during their initial stages of settlement; the development of a community-based cluster model of residential accommodation, with a consideration of the limitations around access to appropriate social support services and public transport in regional Victoria for these communities. ECCV welcomes the government's inquiry and hopes this submission will highlight, and offer strategies to address, the differing levels of need within refugee, migrant and aged communities who are culturally and linguistically diverse.

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