

**Submission
No 110**

INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE HOUSING

Organisation: Settlement Services International Inc.

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Inquiry into Social, Public and Affordable Housing

Select Committee on Social, Public and Affordable Housing NSW Legislative Council

Introduction

Settlement Services International Inc. (SSI) is a leading not-for-profit organisation providing a range of services in the areas of humanitarian settlement, accommodation support, asylum seeker assistance and foster care in NSW.

SSI is also the peak, state-wide representative body for Migrant Resource Centres (MRCs) and multicultural organisations across NSW. SSI delivers some of its programs at the local level through a decentralised service delivery model using SSI staff co-located at MRCs and multicultural organisations throughout NSW. SSI is the largest settlement provider in NSW and operates from four main office sites and 11 other locations in NSW and currently employs 450 staff and has 300 volunteers.

SSI's current principal client groups are:

- refugees and other humanitarian entrants (including unaccompanied minors);
- asylum seekers, who are living the community after being released from immigration detention; and,
- children in out-of-home care (OOHC).

SSI's strategic vision is to build social and economic participation and assist individuals and families to reach their full potential. We also work to create opportunities for clients and communities to meet their own needs, wants and aspirations.

Our client and housing service profile

In 2013, SSI provided services to more than 7,000 refugees and other humanitarian entrants settling in NSW. These refugees and other humanitarian entrants are holders of permanent visas to reside in Australia. The Federal Department of Social Services funds a dedicated housing program and provides rental assistance to refugees in the initial settlement phase as an adjunct to its Humanitarian Settlement Services program. A recent study which analysed data from a large longitudinal cohort found a very high uptake (>90%) of this program among refugees (Forest et al, 2012).

Since July 2013, SSI has been contracted as one of two Sydney-wide housing support providers funded by the Department of Social Services. This program includes sourcing and establishing short-term accommodation for refugees on arrival and then supporting them to secure long-term accommodation in the private rental market. This work has seen SSI develop partnerships with private and social housing providers to provide access to affordable housing throughout Sydney and Western NSW. It also includes providing comprehensive education services to clients aimed at preparing them for known risks when settling into a new community. From April 1, 2014, SSI will be the sole provider of Federally funded housing support services to refugees and other humanitarian entrants throughout Sydney and Western NSW.

In 2012, SSI was contracted by the Department of Immigration and Border Protection to provide assistance to asylum seekers who have been released from immigration detention on bridging visas, which includes a dedicated accommodation service. In 2013, the accommodation service provided short-term accommodation to more than 3,000 clients and successfully transitioned more than 90% of these clients to a range of private rental options within 6-8 weeks of entering the community. Most of the remaining clients were supported to live with a community member with whom they have a link, providing a long-term housing option.

Background to social, public and affordable housing issues for refugees and asylum seekers in NSW

The Refugee Council of Australia (RCOA) conducts extensive consultations to inform its annual submission to the Federal Government on key issues for consideration in the humanitarian program intake. Each year, finding affordable and adequate housing is nominated by refugee communities as one of the three top concerns (RCOA, 2013). Recent consultations by the NSW Auditor General on settlement issues for humanitarian entrants to NSW identified housing as the highest priority concern among stakeholders (Audit Office of New South Wales, 2012). A recent national study which investigated housing instability among refugees and other humanitarian entrants in Australia concluded that there are increasing levels of homelessness and ongoing housing instability concerns among this population, especially among those who settle in Sydney (Tually et al, 2012).

There is broad consensus that housing instability among refugees and other humanitarian entrants in Australia is influenced and exacerbated by a range of factors including:

- cost and availability of suitable housing (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)
- limited incomes and poor labour market attachment, especially in the early years of settlement (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)

- appropriateness and suitability of dwellings, including challenges faced by family types (e.g. large families or single individuals) (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)
- discrimination (e.g. ethnicity, religious affiliation, refugee status) in the private rental market (Tually et al, 2012) (RCOA, 2013)
- lack of rental histories (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)
- issues with understanding and negotiating the housing market (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)
- language barriers including difficulty with written/complex information (e.g. leases) (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)
- a lack of responsiveness among the housing support sector to meet the needs of humanitarian entrants (Tually et al, 2012) (Forest et al, 2012) (RCOA, 2013)

Unsurprisingly, there is also consensus that housing stability is a cornerstone of successful adjustment and settlement in Australia to support these new migrants to achieve their full social and economic potential. While the Federal Government funds programs to meet the immediate housing support and information needs of refugees and asylum seekers these programs are, by their nature, unable to address the systemic housing supply and affordability challenges facing these new settlers in NSW.

In addition, recent changes to the Migration Act that came into effect in 2012 mean that people with disability applying for permanent residency through any part of the migration program (skilled, family, humanitarian) will find it easier to meet the health requirements. This policy change is likely to increase the number of new migrants with a disability in need of affordable housing in the future and can amplify the issues outlined above for refugees and other humanitarian entrants.

SSI's perspectives on housing challenges

The vast majority of refugees and asylum seekers are paying housing costs in excess of 30% of their household income – the generally accepted affordability benchmark. At SSI, we regularly see refugees and asylum seekers paying between 50-60% of their income on housing.

Humanitarian entrants and refugees can experience housing instability long after they have exited specialist settlement support provided in the first 6-12 months. This is often related to poverty largely due to high rates of unemployment or under-employment, in the early years of settlement.

Humanitarian entrants and refugees often have significant mental health stressors due to their past experiences in home countries or transit countries. The NSW Refugee Health Plan 2011-2016 (NSW Health, 2011) identifies a range of mental health issues in refugee communities related to

the refugee experience, most particularly to the experience of torture and trauma. These mental health issues intensify the housing instability experienced by humanitarian entrants and refugees.

Scenario 1

A single female arrived in Sydney on 204 Women at Risk visa having experienced significant trauma and abuse. Her mental health issues mean that finding affordable housing options is challenging as she is unable to share accommodation. Her health issues and the fact that she is single compound the housing affordability issues she faces.

As new migrants, many refugees lack family and friendship networks in Australia and face isolation in their new communities which can exacerbate pre-existing mental health issues. Mental health issues associated with the refugee experience often do not manifest themselves immediately; rather, they surface sometime after initial settlement.

Asylum seekers and refugees are impacted by negative and politicised media representations of asylum seekers who arrive by boat. SSI is aware of situations where these representations appear to have affected how real estate agents and/or landlords respond to both refugees and asylum seekers.

Scenario 2

A single refugee mother of three is happy to live in any affordable area in Sydney. However she has been refused almost 30 tenancy applications within a month. The main reason for the rejections is that she is on Centrelink payments and rent equates to between 50-60% of her income support.

Some humanitarian entrants move interstate after their initial settlement support has ended with the aim to live closer to community and/or family support. In these situations, they are then faced with attempting to regain a foothold in the housing market without specialist support which can heighten and prolong the risks of homelessness.

SSI's experience of access to housing products in NSW

• On Arrival Accommodation

On arrival accommodation is funded by the Federal Department of Social Services (refugees) or the Department of Immigration and Border Protection (asylum seekers):

- This type of accommodation is provided to humanitarian entrants for a limited time until they secure longer term housing, usually in the private rental market.

- Often single clients who access on arrival accommodation will be accommodated in share accommodation with another single person who arrived as a humanitarian entrant.

Eligibility to access these Federally funded housing support options:

- Humanitarian entrants and refugees are eligible to access specialised support
- Asylum seekers on bridging visas are eligible for a lower level of housing support on release from immigration detention

Scenario 3

A single, young asylum seeker receives \$362.68 per fortnight plus rent assistance and pays \$300 rent per fortnight. He can't afford a bed, and he cannot afford public transport. Every week he needs to borrow money from his friends and relies on charities for basic needs.

- **Private Rental**

There is an undersupply of housing in the private rental market and in social housing. Refugees and asylum seekers, in particular singles, are struggling to access suitable and affordable private rental accommodation due to the significant costs in the areas they wish to settle.

Refugees and asylum seekers struggle in accessing the private rental market as they don't have a tenancy record in Australia. They also struggle in dealing with real estate agents, inspections and understanding key concepts such as bonds and rent in advance. They also lack knowledge of tenants' rights and responsibilities in Australia.

In recent years, the private rental market in NSW has seen significant increases in costs, especially for people on low to moderate incomes. In addition, the private rental market is insecure which can force people to move and become more vulnerable to homelessness.

Eligibility to access Housing NSW products for private rental:

- All humanitarian entrants and refugees are eligible to access these products
- Asylum seekers on bridging visas are not eligible to access these products

Scenario 4

A family is living with two other families in a property with outstanding repairs that is infested with cockroaches and mice. They do not want to take up the advice of a housing support officer in a local MRC to take these issues to the relevant Tribunal because they fear they are in breach of the lease agreement by placing too many people in the property and it's difficult for them to find other affordable housing in their preferred locality.

- **Social Housing**

There is a lack of social housing stock, especially one-bedroom accommodation for single people. Studio apartments are not always seen as a best option as they are based in high density housing areas, often away from culturally and linguistically diverse community supports.

Eligibility for Social Housing

- All humanitarian entrants and refugees are eligible to apply for Social Housing assistance
- Asylum seekers who are on bridging visas are not eligible for Social Housing

Scenario 5

A young male asylum seeker is sharing a room with three other asylum seekers in a house. He has no lease but has had to pay a 'bond' of \$150 to his landlord. His landlord gives him and his room-mates less than one week's notice to vacate. He was unable to get his 'bond' returned and is now homeless and staying temporarily with one of his room-mates.

Recommendations

1. Increase the supply of social and affordable housing in NSW, especially one and three-bedroom accommodation.
2. Ensure that appropriate targets and/or indicators for newly arrived migrants, in particular refugees, are included in the housing reform agenda in NSW such as the Specialist Homeless Services.
3. Establish partnerships between settlement services, housing, disability services and mental health services at the NSW and District levels to enhance better service co-ordination to meet the long-term housing needs of humanitarian entrants and refugees.
4. The NSW Community Relations Commission and Department of Premier and Cabinet provide an update on progress of a review of the NSW Government Immigration and Settlement Planning Committee which was an agreed action, to improve service integration between Commonwealth and NSW levels, in response to a recent NSW Auditor-General's report into service provision for permanent humanitarian entrants.
5. Provide access to travel concessions and restricted private rental housing assistance for asylum seekers living in the community to ease financial stress.

Authorised by:

Violet Roumeliotis, CEO 27/2/2014

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