The Pursuit of Private Rental for Asylum Seekers and Refugees

[What are the issues and opportunities that asylum seekers and refugees face in the private rental housing sector in South Australia?]

Dorcas Wong
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Abstract

The report focusses on refugees and asylum seekers and the barriers they face in their pursuit of private rental property in South Australia. It uses a literature review and feedback from local stakeholders as its primary sources of research. The data revealed that refugees and asylum seekers face significant barriers characterized by the affordability, accessibility, and appropriateness of private rental housing. It is also found that while existing mechanisms exist to support these humanitarian entrants, more assistance is required in order to overcome the current hurdles and successfully become private rental tenants.
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1. Acknowledgements

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2. Introduction

Although refugees are a relatively small proportion of the Australian population, they form a disproportionately large number of the homeless population in South Australia. In 2002, it was estimated that 500 to 800 refugee young people were homeless, a rate six to ten times higher than that of Australian young people in general. As a cohort, they experience issues distinct from the general population due to cultural and language barriers, mental health issues associated with stress, trauma and persecution and the circumstances surrounding their arrival, making them an especially vulnerable and marginalised group. As a result, entering into the private rental market can be a daunting experience for humanitarian entrants, with so many different types of housing on offer and a complex range of steps required in applying, attaining and maintaining a rental property. Over time, Australia’s housing market has become less affordable and very competitive. Housing affordability has had a noticeable effect on the general population, but has particularly negative effect on refugees and asylum seekers and changes to the provision of public housing have impacted the private rental market. Amongst different immigrant groups 73.3% lived in accommodation within the private rental sector within the first 18 months of their arrival and private rental continues to be a significant part of a refugee and asylum seeker’s housing career. As a result, this report will investigate the challenges and opportunities related to private rental accommodation for refugees and asylum seekers in South Australia, firstly through a literature review and then through feedback from local stakeholders, and make recommendations accordingly.

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3. Aims

This research aims to address three key issues:

1. **Affordability**: are refugees and asylum seekers financially resourced, either through opportunity or assistance, to afford and sustain a lease in private rental accommodation?

2. **Accessibility**: how effective are the current service providers, housing service providers and real estate agents in creating a framework that can be navigated and accessed easily?

3. **Appropriateness**: is there appropriate and secure accommodation available that adequately meets the needs of a refugee or asylum seeker?

4. Method

A purposeful literature review examined data and policies that affect the pursuit of private rental for refugees and asylum seekers. A stakeholder meeting was conducted and supported by Shelter SA, to provide local South Australian service providers an opportunity to give feedback on the literature review findings, and to offer their own insights and suggestions on the issues. Recommendations were formed around creating a housing framework that could be more refugee-friendly within South Australia, drawing on successful housing models at a local, national and international level as sources of inspiration.
5. Literature Review

i. Exploring the refugee issue

A refugee as defined by the UNHCR, is a person who flees their home country due to a well-founded fear of persecution based on race, religion, nationality, membership of a particular social group or political opinion. The latest data from the United Nations High Commissioner for Refugees (UNHCR) shows that the number of people forcibly displaced has soared to a new high that has only been seen in the period immediately after World War II. As of 31 December 2013, over 51 million people were forcibly displaced, and amongst this, a subset of 16.7 million people were considered as refugees and a further 1.2 million were deemed to be asylum seekers. The combined totally of displaced people would make up the 26th largest country in the world.

In 2014, there was a reported 9,000 new asylum-seeker claims in Australia. This was 24 per cent lower than the previous year and can be largely attributed to the internal political climate of Australia. Following a change of Federal Government in 2013, there have been reforms to the policies surrounding refugees and asylum seekers and the humanitarian and refugee program has seen a decrease in its intake from 20,000 to 13,750. However, on the 9th September 2015, the Federal Government announced it would accept an additional 12,000 refugees in response to the crisis in Syria and Iraq, increasing the total humanitarian acceptance in 2015-2016 to approximately 26,000 people. This boost in intake numbers highlights the need for urgent housing reform at all levels of the government and non-government sector to ensure the housing system is accessible, affordable and appropriate.

In 2007-2013 South Australia received 5,623 refugees and humanitarian entrants for settlement within the State, which represents an average of 10.2% of the national intake. Refugees and asylum seekers are topical within the Australian media and political debates. However, the focus is largely on the arrival of these humanitarian entrants, and not their long-
term settlement. But what is of equal importance but sometimes overlooked, is their treatment once they are residing in Australia. A crucial factor determining their quality of life is the accommodation they can access, which forms the foundation of their experience of integration in Australia.

**ii. Visa status and corresponding rights**

<table>
<thead>
<tr>
<th>Visa Type</th>
<th>Visa Subclass Code</th>
<th>Processing Location</th>
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<tbody>
<tr>
<td>Refugee Visa</td>
<td>200</td>
<td>Offshore</td>
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<tr>
<td>In-Country Special Humanitarian Visa</td>
<td>201</td>
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<td>Women at Risk Visa</td>
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<tr>
<td>Former Skilled Refugee Applicants (no</td>
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<td>longer issued</td>
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<tr>
<td>Resolution of Skills Visa</td>
<td>851</td>
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<td>Protection Visa</td>
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(Source: Flatau, P, Colic-Peisker, V, Bauskis, A, Maginn, P & Buergelt 2014, p 13)

An asylum seeker is an individual who arrives in a country and applies for recognition. A refugee is an asylum seeker who has been assessed according to the 1951 United Nations Convention relating to the Status of Refugees and 1967 Protocol relating to the Status of Refugees, as being a refugee and needing protection. In Australia, the visa system is complex, and dependent on a range of factors, including but not exclusive to; the mode of arrival, reasons and circumstances of arrival and the political environment of the day. An asylum seeker waiting on a decision on their visa application is permitted to reside in the community and is given a bridging visa, where it is not uncommon for an asylum seeker to wait for more than a year for an outcome. A bridging visa is not considered a substantive visa and can be categorised under seven different classes, the conditions being determined by the type of the visa, personal circumstances and immigration status. The most relevant visa for asylum seekers is the bridging visa E, which is granted to those with no previous substantive visa, waiting upon an immigration decision, or making arrangements to leave the country.

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9 Senate Standing Committees on Legal and Constitutional Affairs 2007, “Chapter 8- Temporary visas, bridging visa, and cost shifting” Parliament of Australia, viewed 10th September 2015
10 Ferguson, G 2013, ‘Are you confused by Australian Bridging Visas?’ Visa Australia, viewed 30th October 2015,
Another new category of asylum seekers, are those on temporary protection visas, which were re-introduced by the Federal Government in October 2013. This offers protection to a person for up to 3 years in Australia with work rights, Medicare and income support, after which time their protection claim will be reassessed. This controversial ‘fast-track’ enhanced screening process is problematic, as it delays a genuine refugee from obtaining permanent residency, bypassing their application for refugee status. A significant issue surrounding these visa holders is the insecurity in knowing their visa can be revoked at any time and this has a negative impact on successful settlement in a country.

For a refugee, the visa categories are also complex. Permanent protection visa (PPV) (Class XA) (Subclass 866) are offered to those already in the country, and seeking a humanitarian visa. For those applications made outside of Australia, humanitarian visas 200-204 are visas that people can apply for offshore. There are a variety of different categories available such as the refugee visa (subclass 200) or in-country special humanitarian program visa (subclass 201) and global special humanitarian program visa (subclass 202). The last two categories apply to those who do not fall under the definition of the UNHCR ‘refugee’ definition but are simultaneously subject to substantial discrimination amounting to gross violations of human rights in their home country. Unlike, the other humanitarian entrant types, they must demonstrate a particular connection to Australia.

iii. Housing

The national and international literature on homelessness, highlights the need for good housing, as it is the security, shelter and personal space which are vital elements in ‘regaining the dignity and independence often denied to refugees and asylum seekers through persecution, incarceration and torture in their countries of origin.’ Housing is crucial to the success of any new arrival’s settlement into Australia, and must fit the requirements of affordability and appropriateness while being attainable through an accessible system. Public housing also plays

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14 Ibid.

a crucial role in providing affordable long-term rental accommodation, but demand is much greater than supply, and eligibility is confined, and leases increasingly short. Inevitably, the private rental market has grown in importance and popularity. An AHURI survey completed between June- November 2012 of refugees across Perth and Melbourne revealed that the vast majority (85%) of survey respondents were residing in private rental accommodation, with the remainder staying with friends or family, living in public or community housing, or having purchased their own homes.16

i. Affordability:

Affordability is the most commonly reported barrier in accessing private rental property as reported by the Advanced Survey Research Group in 2011.17 This section will seek to explain why affordability is such a big issue and examine a few policies that affect the financial position of refugees and asylum seekers. The policies examined include the right to work, the right to social benefits, and housing initiatives that aim to alleviate the high cost of properties, and this will be explored in the context of affordability in the South Australian private rental market.

i. Housing affordability in South Australia

In 2015, Anglicare conducted a survey of 3394 properties in South Australia on realestate.com.au to determine affordability in the private rental market for people living on low incomes. Anglicare discovered that only 3% of all available rental properties, which was equivalent to 107 properties, were affordable and appropriate for households reliant on income support. Furthermore, a negligible 0.5% of properties were found to be accessible to households with no children receiving the minimum wage.18 Affordability, as defined by this survey referred to rent, which took up less than 30% of the household income. Additionally rent prices are continually rising, with Sydney experiencing the biggest surge with rent averages reaching $530 per week.19 While this dire housing situation affects the Australian population at large, it is low-income households that are hit hardest by expensive housing.

There are a number of schemes, at national and state levels that aim to alleviate housing stress for low-income owners. On a national level, under the National Affordable Housing Agreement (NAHA), the Federal Private Rental Support Programs (PRSPs), Commonwealth Rent

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Assistance (CRA) and National Rental Affordability Scheme (NRAS) have been established to help alleviate private rental housing costs. In particular, the National Rental Affordability Scheme (NRAS) established in 2008 offers business entities and community organisations incentives and financial support to provide affordable rental housing to low and moderate-income households.\(^{20}\) This scheme offers a rate 20 per cent below the market value rent. However NRAS is set to come to an end for new investments starting 30\(^{\text{th}}\) June 2016.\(^{21}\) No formal evaluation was conducted on the effectiveness of NRAS, although a critique will be offered in the discussion section of this paper.\(^{22}\)

In South Australia, the State government’s public housing authority; Housing SA provides numerous housing assistance services. Of particular relevance here is its rent and bond assistance program, and its private rental brokerage program through its Private Rental Liaison Officers.\(^{23}\) South Australia’s bond assistance differs from other states, in that it is provided directly to the landlord through a bond guarantee. Eligibility for these programs requires a person to be a South Australian resident, not be a previous owner of residential property, meet Housing SA’s income and assets limits for public housing assistance, find housing that meets the Housing SA’s affordability test, and negotiate a repayment arrangement of any debts owed.\(^{24}\) For more intensive more intensive support; liaison officers are provided to people who have no previous private rental experience and are experiencing difficulty navigating the system. Private Rental Liaisons Officers are unique to South Australia. Aside from providing referral and practical advice services, they also focus on actively building relationships with local landlords and real estate agents in order to promote greater trust between the two parties and to facilitate better access to private rental housing.\(^{25}\) The success of this program has been commended, and data shows that the program assisted 1627 clients in 2011-2012 including 650 people who attained housing.\(^{26}\) As demonstrated by a 2011-2012 AHURI study [Appendix E], South Australia has consistently led the way in terms of providing.


\(^{23}\) Ibid, p.33.

\(^{24}\) Ibid.


private rental assistance on all fronts. Most significantly, it performed above all the other states in the number of total instances of housing assistance, totally almost 10,000 instances ahead of the next State- Victoria.

ii. Right to work

The right to work the key to refugees achieving self-sufficiency and is crucial in establishing a life in Australia. The extent of its importance is recognized in the International Covenant on Economic, Social and Cultural Rights in which it was recognized and codified in Article 6. This particular issue is largely determined by visa type and their respective given rights, as such each will be explored.

Under the bridging visa, asylum seekers are denied the rights to family reunion, public housing, social security payments and to re-enter their home-country. However, the most significant prohibition in terms of obtaining private rental property is the asylum seeker’s denial of work rights. For those on bridging Visa E’s permission to work is only granted once ‘compelling reasons for the need to work’ are proven. Applicants who do not lodge their application within 45 days of their arrival, or whose application is under judicial review, cannot get permission to work as part of their BVE. In 2013, over 25,000 asylum seekers were currently living in the community and approximately 21,000 of those were denied the right to work. The lack of income, caused by a direct result of unemployment, is a significant underlying barrier preventing asylum seekers from accessing appropriate and secure housing. The situation of ‘destitute’ which asylum seekers are left in was itself recognized by the Federal Government. This places them in a limbo stage where they cannot access public housing nor can they afford to independently seek out private housing.

28 Ibid.
31 Ibid.
TPV visa holders are given slightly more entitlements, with their range of rights sitting somewhere between a bridging visa and a permanent protection visa and many rights are often left up to the discretion of the Minister of Immigration and Protection. [See Appendix B] 35 Refugees under this visa have the right to work, subject to certain restrictions and as of January 2003, were provided access to limited employment assistance program.36 Furthermore, they are eligible for Medicare, counselling and unaccompanied minors are entitled to legal assistance funded through Immigration Advice and Application Assistance (IAAS) access to Medicare and limited rights to work subject to the minister’s discretion.37 However, TPV holders continue to experience an inherent disadvantage due to the temporary nature of their visa. In an indicative study conducted by AHURI in 2002-2003,38 it was reported that amongst TPV holders 71 per cent were unemployed. It is clear while TPV holders are granted the right to work, they continue to experience an inherent disadvantage due to the temporary nature of their visa. [See Appendix B for more details]

Finally the Permanent Protection Visa (PPV) grants the holder all the normal rights associated with permanent residency in Australia, with full entitlements to work, social security benefits and health benefits.39 However, in 2013, an internal Red Cross census of 1007 people found that of the respondents who actually had work rights, only 15% were employed.40 Thus it is clear that reinstating work rights alone is insufficient, and more needs to be done to rectify the situation.

i. Social services benefits

Refuges and asylum seekers are eligible for certain financial assistance programs. However, the level of assistance and eligibility requirements vary dramatically for these two groups and even within the same group, entitlements to these grants are dependent on an array of factors. As a result, these benefits are often circumstantial, discrentional and complex and a general overview will be given of what can be accessed.

36 Ibid.
37 Ibid.
Refugees are usually eligible for government entitlements such as NewStart Centrelink Benefits. Due to the circumstances of their arrival, and the urgency of assistance required, refugees are exempt from the standard waiting period that applies to migrants seeking access to social security payments or concessions cards, and also receive short-term assistance from the Department of Social Services under the Humanitarian Settlement Services program, aimed at helping settlement in Australia. However, as of August 2013, Protection visa holders who were in the Australian community prior to their visa grant, are not eligible to assistance under the Humanitarian Settlement Services, as it assumes that those already residing in the community are not in need of on-arrival support and assistance.

The situation is even more complex for asylum seekers, as they are not eligible for social security payments through Centrelink. However, they do receive some support in their initial transition from immigration to the community. Since March 1, 2015, The Status Resolution Support Services (SRSS), which is funded through the Federal government, and provided through Non-Government Organisations such as the Red Cross, has replaced the Asylum Seeker Assistance Scheme (ASAS) and the Community Assistance Support Program (CAS). The new scheme works on a band-based system, although practical operation remains largely the same. Under this program, asylum seekers are able to obtain 89% of Centrelink payments which is equivalent to a maximum of 227 dollars a week as opposed to an adult on Newstart who receives 318 dollars and a pensioner on aged pension who receives 477.

In addition to this, asylum seekers are offered a case manager to assess their financial situation each fortnight and make referrals to the relevant services when required. However, to be eligible for this service, asylum seekers must show that they meet the vulnerability criteria, which is complex and ever-changing. According to a 2012 Red Cross Homelessness census, of 1007 people seeking asylum, almost half of those in receipt of government support did not have access to quality, long term housing. This indicates that the financial assistance falls short of what is realistically sustainable.

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TPV holders are eligible for some income assistance, but this is limited and left to the discretion of the Minister for Immigration and Border Protection. In general they are eligible to all the entitlements of a refugee, however, they are subject to more stringent income and activity testing requirements. In a separate AHURI study on temporary protection visas holders in 2002-2003, it was found that 10% had been unable to pay the rent or bond and 20% had difficulties in paying the rent.

ii. **Accessibility:**

This section seeks to explore how refugees experience the private rental market, how the different service providers work together to offer assistance, and how effective this assistance is. These areas will be investigated in light of the cultural sensitivities and linguistic barriers that asylum seekers and refugees may experience.

i. **Lack of knowledge and experience**

With such an array of different types of housing; including public, community, private and transitional housing the structure becomes complex and often hard to navigate. 40.2% of humanitarian respondents of the Australian Survey Research Group (ASRG 2011) indicated that they experienced difficulty in finding accommodation. This figure highlights that navigating the housing market is a real issue experienced by almost half of all humanitarian respondents. In addition to this, there are hundreds of service providers that are available to people of different cultures, with services ranging from health, legal, housing, employment or support and knowing where to look for help can be a overwhelming task.

Entering into the private rental market is difficult, complex and time-consuming as it involves a series of steps such as finding, inspecting and applying for property and also negotiating a lease. Practically these steps requires attendance at open inspections, making an application with the required documents, such as photographic ID, income and bank details, rental history, employment details and references. Beyond this, some refugees are also not

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accustomed to the payment system required here, and do not understand that a rental bond is required to be paid in advance.51 Evidently, maintaining the lease was also an issue experienced by humanitarian entrants, with 6% of respondents experiencing legal problems with their tenancy, 52 often arising due to the fact that they are not familiar with their rights and responsibilities under the law as tenants. A lack of knowledge may mean, missing out one of the required steps and result in a failed application, missed opportunity, or non-compliance with tenancy requirements. In a separate study conducted by Beer and Foley, 24 respondents in the 2003 study reported that finding appropriate accommodation was the biggest difficulty they experienced.53 Ultimately, inexperience and lack of knowledge contribute to the overall inequities in the tenant application and selection process.

The different types of Commonwealth funded settlement support programs available to refugees and asylum seekers are summarized in Appendix C. The programs made available to refugees are the Australian Cultural Orientation (AUSCO), Humanitarian Settlement Services (HSS), Complex Case Support Services (CCSS), The Adult Migrant English Program (AMEP), and the Settlement Grants Program.54 Together, these programs allow refugees access to a range of services typically lasting from 6 months up to about 5 years, with the types of assistance offered including English language courses, assistance with finding accommodation, renting, household management, financial training and also casework management, including referral to housing services and advice on tenancy rights.55

ii. Language and cultural barriers

In addition to this, some refugees lack the English language skills needed to adequately communicate with others about housing issues, to understand the contracts they enter into, and to advocate successfully issues with their accommodation.56 In fact, 51.7% of the respondents in the 2014 AHURI study reported that they could not speak English well or not at all. [See appendix F].57 It was reported that 27% of respondents found language to be the most

52 Ibid p 18.
53 Ibid.
55 Ibid.
foundational issue while attempting to access the housing market. In many cases, refugees find it extremely hard to pick up the English language due to limited education, advanced age, health issues, or low literacy in their own native language. As a result, these refugees are not equipped with the requisite language and educational qualifications are unable to take an ‘active approach to resettlement.’ This could lead to a whole array of problems including: a potential tenant missing a deadline for an application, an accidental breach of contract terms and inadvertent damages to rental property. Barriers also appear as a direct result of miscommunication which make it hard to comprehend and communicate information to and from potential tenants and real estate agents.

Cultural barriers also form the basis of a larger problem-discrimination. This is hard to monitor and prevent, as discrimination is often subtle, and manifest in conjunction with other factors such as lack of rental history and references. In 2002-2003, a study revealed that twenty per cent of respondents cited discrimination as a problem with finding housing and a further twenty-two per cent of respondents had been harassed by their real estate agent, neighbours or landlord. In addition to this, there are general misconceptions that refugee and asylum seekers will damage properties, not know how to look after them adequately due to inexperience, their large family size, or not having the money to support themselves. These stereotypes can be attributed to the larger national dialogue of asylum seekers, refugees and racism and stem from lack of awareness and hard facts.

iii. **Comply with rental formalities**

Although not strictly a requirement of an application, a good rental history is a factor that increases a prospective customer’s chances of success in what is an extremely competitive private housing market. Refugees, for obvious reasons, are first-time entrants in the private housing market, and as a result do not have any rental history. This is another problem that makes it hard for them to enter into the private rental market.

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62 Ibid.
63 Ibid.
iv. Residual effect of other housing options on the private rental market

As mentioned above refugees and asylum seekers often transition through an array of different accommodation types before reaching the private rental market. As a result, the availability and effectiveness of these prior accommodation options often have repercussions that are felt in the private rental sphere.

For refugees, accessing public housing was still a difficult feat. It was reported that 84.6% of respondents were currently residing in private rental accommodation. However, 25% of all respondents indicated that they were currently on a public or community housing waiting list and 56.9% of these people have been in Australia 18 months or more. For the purpose of this report, the focus will be on the effect of public housing, as it is a sizable option in the housing market but poses many challenges for asylum seekers in particular.64

Public housing is rental accommodation provided to vulnerable low income households who are unable to maintain other forms of accommodation and provides an intermediary for humanitarian entrants to ‘find their feet’ before obtaining private housing. However, an issue arises, when asylum seekers are excluded from even applying, as they do not fulfil the requirement of being a permanent resident.65 In South Australia, this requirement is true for Housing SA, although the same residential requirement to access rent and bond assistance from Housing SA, is significantly less rigorous and those who are able to provide an address, even if it is a service provider’s address are able to access this assistance. However, to advocate for this residential requirement to be removed is not effectual on its own, as the current waiting list for public housing is extremely long and there is no guarantee that a refugee of high and complex needs may even be successful in obtaining such housing if residential requirement was removed. This will be discussed in more detail in the discussion.

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V. **Appropriateness**

The issue at the heart of finding appropriate accommodation is finding one that suits the particular humanitarian entrant. There is no 'one type' of refugee, as they often come from an array of different types of households, religions and cultural backgrounds. When asked what factors determined the suitability of accommodation, respondents most commonly cited the quality, the size and location of the accommodation.\(^{66}\) It is reported that the average size of household for the respondents are 4.48 people.\(^ {67}\) As a result, it comes as no surprise that finding a suitable, available and affordable accommodation able to adequately house this number of people is difficult. Finding an appropriate neighbourhood was also of high concern to respondents. 'Appropriate' was defined as one which was in reasonable proximity to employment, health, social and emergency services as well as being close to particular community groups. In general, only 38.8% of humanitarian visa holders claimed to be a 'bit happy' or 'happy' with their proximity to work\(^ {68}\) and on average, respondents moved close to twice (mean 1.81) during their stay in Australia.\(^ {69}\)

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\(^{67}\) Ibid p 47.

\(^{68}\) Ibid p 43.

\(^{69}\) Ibid p 47.
6. Discussion

i. Views from the field

On the 30th September, Shelter SA hosted a morning tea to which it invited all the members of its ASHRA (Agencies Supporting Housing for Refugees and Asylum Seekers) branch to attend. Numerous organisations attended including representatives from Multicultural Youth South Australia (MYSA), Helping Young People Achieve (HYPA), Southern DV Service, the Migrant Resource Centre SA (MRCSA) the Department of Social Services (DSS) and the Centre for Housing, Urban and Regional Planning (CHURP). The meeting was structured in a way that allowed the literature review findings and recommendations to be presented, followed by the stakeholder’s feedback and own insights on the issue at hand. The meeting was a crucial part of the research, providing a practical understanding on how the different service providers operate alongside or in conjunction with one another, and how they perceive their services are experienced by the clients.

The findings were presented, with the bulk of the data focussing on affordability and accessibility issues of obtaining private rental as discussed in this report. However, a number of other issues were brought to light by the participants, such as the rigid time frames that are placed on asylum seekers and refugees on things such as finding employment, seeking housing and becoming self-sufficient. Additionally, issues such as the unaffordability of housing particularly for single refugees and asylum seekers, the complexities of navigating NRAS and the lack of professional interpreters available were all raised as barriers to attaining private rental accommodation. The participants were of the view that the primary responsibility of successful integration belongs to government, however increasingly and overwhelmingly, the community and its service providers are the ones taking on the responsibility of looking after these humanitarian entrants. Although this kindness shown by the community is positive and should be commended, participants raised concerns as to whether it was fair, and sustainable, to place such a ‘burden’ on the community, regardless of whether it was perceived to be a ‘burden’ at all.

Another important issue that was raised was in regards to public housing. Although the participants ultimately recognise that removing the residential requirement for public housing, with the effect of including asylum seekers would be a positive thing, they were sceptical as to whether this would display any practical effect given the sheer size of the waiting list for public housing, even for the top category belonging to those with ‘high and complex needs.’ As such, participants said that the chances of asylum seekers being housed were extremely small.
participants recognise that the issue of affordable, accessible and appropriate housing is founded upon the broader inadequacies of public housing availability itself, stemming largely from a lack of government funding.

One issue that was not previously mentioned or focussed upon was the issue of tender writing. The concern here was that the concept encouraged different service providers to compete against each other to deliver programs. Participants agreed that this process was neither productive nor conducive to the overall aim of providing assistance to vulnerable people. Grants of this kind tended not to be quality driven, but based upon who could achieve the most with the least amount of money, which is often not the best approach in meeting the needs of refugees. Furthermore, the frequent re-allocation of grants means that services have to stop their programs and others have to start from scratch, again not conducive to the overall aim of providing reliable and quality service to the community. A practical solution was suggested in the form of better governmental contract management of funding and services and to be more creative in way of distributing grants. In terms of reconciling the issue of competitive tendering with the rest of the report, it seems there was consistency with the general nature of problems discussed, in that there is a lack of tenure and security in programs, services and even immigration matters on this issue. The result is a system that is messy, hard to follow and at times ineffective.

The remainder of issues discussed by participants were quite positive and the focus was directed towards positive examples experienced by the service providers. In general, South Australia’s housing framework was ranked quite highly amongst the participants when compared to other States and Territories. Particular positive emphasis was placed on Housing SA’s rental and bond scheme, which includes private rental assistance and its private liaison officers, an initiative unique to South Australia. Another positive aspect was that even amongst a very small proportion of service providers available in the community, there was evidence of inter-agency integration. Participants made reference to agreements they had with other organisations, and divided their work according to their speciality, with frequent use of referral programs. In addition to this, it was positive to hear that almost every organisation at the meeting referred to their organisation’s system of case-management. The participants did not refer to specific examples outside of Australia, but did note that Canada, Brisbane and Sweden were positive examples to investigate.

The participants largely agreed with the recommendations proposed, however, they had interesting insights to add. First and foremost, they discussed the urgent need for increased
support from the government for housing and service providers in general. This needs to be done to alleviate community pressure, subsidize the community for helping out and provide more financial support for service providers to administer their programs. Other key recommendations were an imperative need to address the affordability issues through the supply of social and affordable housing. As mentioned above, expanding the eligibility requirement of public housing was moot without first increasing the supply of housing. The same carried over to employment, whereby giving work rights to asylum seekers was ineffectual without first creating employment opportunities. A national, large-scale response is required to boost funding to social and community housing providers and stimulate the economy through job growth. On a smaller, informal scale, sharing of houses was an example that participants agreed should be continued. An idea was proposed by a participant to offer a system that puts people in touch with each other to become co-tenants.

ii. Literature evaluation

This research has established that affordability; accessibility and appropriateness of accommodation are major issues that asylum seekers and refugees face in the private rental market. Refugees and asylum seekers often lack the resources—personal, societal and financial, to be able to negotiate the complexities of the private rental market. In terms of financial resources, this included welfare and income support services, the capacity to work, and housing affordability as it is. Personal and societal resources, however, contribute to the overall picture of capacity building, equipping humanitarian entrants with the requisite skills, knowledge and networks to be able to acquire and maintain long-term accommodation.

In analysing the housing climate, financial services and the work rights for humanitarian entrants, it is clear that private rental is a difficult if not impossible pursuit for this group of people. Asylum seekers in particular are left in a perilous situation, where they have limited ability to sustain themselves, no work rights, whilst receiving negligible external assistance to fall back on. Refugees, on the other hand are given work rights, yet still struggle to find employment. Shared accommodation often becomes a way of overcoming financial challenges in looking for housing, and is often characterised by informal arrangements. It is also important to look towards Australia’s own history for successful periods in refugee and asylum seeker integration. A quintessential example is the Vietnamese community, which has grown into a vibrant and affluent group in the community, with successful businesses that have taken the
especially the food industry by storm.\textsuperscript{70} It is worth doing further research comparing the refugee policies and outcomes during this period in comparison to the current climate.

Furthermore in looking toward humanitarian entrants and how they access private rental property, the gaps in the housing framework that currently exists become evident. Homeground Real Estate is Australia’s first not-for-profit property management and real estate agency in Victoria, and uses State government housing establishment fund grants. It works in partnership with many asylum seeker organisations such as ASRC to provide affordable housing.\textsuperscript{71} Real estate agents are employed at Homeground Real Estate and landlords can manage their property at a full market rent, reduced market rent or on a pro-bono basis with management fees redirected back into the affordable housing initiative arm of the enterprise.\textsuperscript{72} This is a positive example of bridging the gap between service providers and real estate agents to generate affordable housing.


\textsuperscript{71} HomeGround Services 2015, ‘Welcome to Homeground Real Estate’ HomeGround Real Estate, viewed 15\textsuperscript{th} September 2015, <http://www.homeground.org.au/realestate/>

\textsuperscript{72} Ibid.
7. **Reflection**

Generally, this issue is one that is extremely intricate, complex and ever-changing. There is a noticeable gap of current and reliable data on refugees and asylum seekers in their pursuit of private rental, specifically for South Australia. Furthermore, one of the key complications of this issue was the extremely fast-paced and temperamental nature of these law and policies, dictated by the political climate at the time. The specific issues included; visa situations, how many refugees and asylum seekers were accepted, the processes they go through, the social service benefits they received, work rights and all the conditions attached to their visas and even the Commonwealth department names and functions.

Another noteworthy finding was that asylum seekers and refugees are in extremely different positions, and despite most having experienced some period of time in various stages of visa holdings, their rights and responsibilities in Australia, during each of these stages face almost no commonalities at all. In addition to this, even amongst these subgroups, summarising the ‘issues and barriers’ that they face is incredibly difficult. The reason for this is the myriad of different pathways to achieving refugee status, whether it be through onshore or offshore applications or through friend or family endorsement and as referenced before, the mode of arrivals affects the conditions and services people are eligible for.
8. **Recommendations**

As discussed by Short and Parsell et al. there are three strategies that can be adopted to provide a successful transition from householder and service providers to the private rental market, and these can be likened to a stepping-stone, safety net and bridge. On reflection, this analogy can be neatly applied to the main points of the report as work rights and adequate public housing act as stepping stones to obtaining private rental accommodation, the various government and organisational assistance schemes function as safety nets for this group of people and the bridges are represented by the community service providers, housing service providers and real estate agents. It is therefore important that these rights, initiatives and services exists and are sufficient to meet the needs of asylum seekers and refugees.

In conducting this research, four key areas of improvement were identified, which formed the basis of the recommendations. These recommendations have been formulated to reflect a strength-based, rights-focused approach, with the aim of creating realistic and strategic goals to build a framework of support at the organisational level.

a. **Promoting financial independence**

At the heart of housing affordability, is the ability for one to generate their own income through employment. For a humanitarian entrant this is a difficult pursuit, the level of difficulty ranging from no given work right, to not being able to secure a job. The suggestions here are to advocate for an asylum seeker’s immediate right to work. In the case of temporary protection visa holders and refugees, more assistance is needed in order to help them find a job. A practical idea to achieve this latter point is to develop a scheme designed to provide educational and skill based assistance for refugees starting up their own business. The enables a refugee’s own strengths and skills to be utilized whilst enabling them to create social ties with the community. Upon research, an initiative called the Ignite Small Business Start-ups, funded by the Settlement Services International exists to help people of refugee background with establishing a small business or expanding an existing one. This initiative is to be commended, and is something that should be continued at an increasing level for the future. For those still unable to obtain employment, it is important that they receive external support not only for pursuing private rental property, but also to meet the general costs of living. Successful government schemes like

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NRAS, and the Housing SA’s Bond and Rental Assistance Scheme should be encouraged to be continued. Similarly, social benefit assistance such as SRSS for asylum seekers or Newstart for refugees should be sustained at a rate that is an adequate reflection of the meeting the costs for what it is assigned for. Particularly, the SRSS for asylum seekers is distressing as one of the most vulnerable groups of people are paradoxically receiving some of the least amount of government financial assistance.

b. Opening up housing options

This recommendation advises for the removal of the residential requirement for public housing to include asylum seekers in order to give them more choice and consequently more chances of securing accommodation. Moreover a current strength in the system as flagged in the morning tea, is the community sector’s support of humanitarian entrants. This strength can be utilised to support more community housing options, on a large scale like Anglicare and on a smaller scale such as Rooms4Refugees. However, it is recognized that there is intense pressure on the community sector, and as such advocacy for more financial backing on behalf of the government is crucial.

c. Creating an accessible housing framework

The service providers, real estate agents and housing services form the framework for assisting housing access. The issue becomes complex, however, through the multitude of services available and their various interactions. Bridging the relationships between the different organisations and services that an asylum seeker or refugee may come across will ultimately assist them in navigating the system. Practically, this entails, building relationships between service providers and real estate agents such as the Victorian Homeground Real Estate example, to facilitate better understanding of the potential client. Other avenues of improvement include encouraging further integration between different service providers for ease and efficiency and finally promoting a unified and consistent case management system between different housing and service providers. On a smaller level, language interpreters should be made available on-site or upon appointment, to improve communication and quality of services provided. Successful models like the current Housing SA Private liaison officers in South Australia should be commended and built upon.

d. Conducting more research specific to this issue

Last but not least, this issue requires a more comprehensive and detailed understanding. As such it is advised that more research needs to be conducted to produce South Australian data on asylum seekers and refugees.

9. Conclusion

In conclusion, there are multitudes of barriers that asylum seekers and refugees face that are distinct from the rest of the population and stimulated by the housing climate itself. In conducting this research, one thing was very clear; this issue is extremely complex and technical for a layperson to understand. In addition to significant language and cultural barriers, it is easy to understand why navigating the system to obtain private rental becomes a problem for asylum seekers and refugees. The research has highlighted the problems, and this report has sought to offer some of recommendations to combat this, in hopes that they will be taken up to improve the landscape of obtaining affordable, accessible and appropriate private rental property.
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11. Appendices

Appendix A:
Visa types issued from 2007-08 to 2011-12 and visa subclass code, by processing location
(Source: Flatau, P, Colic-Peisker, V, Bauskis, A, Maginn, P & Buergelt 2014, p 13)

<table>
<thead>
<tr>
<th>Visa type</th>
<th>Visa subclass code</th>
<th>Processing location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refugee Visa</td>
<td>200</td>
<td>Offshore</td>
</tr>
<tr>
<td>In-Country Special Humanitarian Visa</td>
<td>201</td>
<td></td>
</tr>
<tr>
<td>Global Special Humanitarian Visa</td>
<td>202</td>
<td></td>
</tr>
<tr>
<td>Emergency Rescue Visa</td>
<td>203</td>
<td></td>
</tr>
<tr>
<td>Women at Risk Visa</td>
<td>204</td>
<td></td>
</tr>
<tr>
<td>Former Skilled Refugee Applicants (no longer issued)</td>
<td>816</td>
<td>Onshore</td>
</tr>
<tr>
<td>Resolution of Skills Visa</td>
<td>851</td>
<td></td>
</tr>
<tr>
<td>Protection Visa</td>
<td>866</td>
<td></td>
</tr>
</tbody>
</table>


Appendix B:
Conditions attached to protection visas
(Source: Australian Human Rights Commission 2004)
Appendix C:
Commonwealth funded Settlement Support Programs available to humanitarian entrants
(Source: Flatau, P, Colic-Peisker, V, Bauskis, A, Maginn, P & Buergelt 2014, p 22)

<table>
<thead>
<tr>
<th>Program</th>
<th>When provided and for how long?</th>
<th>Who is eligible?</th>
<th>What direct accommodation support is provided?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Cultural Orientation (AUSCO)</td>
<td>Pre-arrival (offshore), delivered over five days before visa holders begin their journey</td>
<td>Humanitarian entrants only. This program is delivered to those over the age of 5 who are to settle in Australia</td>
<td>Tapes received during the doors Week; Housing including rental and household management arrangements</td>
</tr>
<tr>
<td>Humanitarian Settlement Services (HSS)</td>
<td>Up to 12 months from arrival</td>
<td>Humanitarian entrants only</td>
<td>Assurances with finding accommodation, rental and household management arrangements</td>
</tr>
<tr>
<td>Complex Case Support Services (CCS)</td>
<td>Up to five years from arrival</td>
<td>Humanitarian entrants with exceptional needs</td>
<td>Support to manage accommodation, financial or legal issues</td>
</tr>
<tr>
<td>The Adult Migrant English Program (AMEP)</td>
<td>Up to five years from arrival</td>
<td>Humanitarian entrants and eligible migrants</td>
<td>Nil</td>
</tr>
<tr>
<td>Settlement Grants Program (SGP)</td>
<td>Up to five years from arrival</td>
<td>Humanitarian entrants and eligible migrants</td>
<td>The SGP funds organisations that provide accommodation for six weeks. Information regarding long-term accommodation, innovative programs in housing and employment, such as Homeless Network</td>
</tr>
<tr>
<td>Community Assistance (CA)*</td>
<td></td>
<td>Eligible housing risk holders</td>
<td>Accommodation for six weeks, information regarding long-term accommodation, innovative programs in housing and employment, such as Homeless Network</td>
</tr>
<tr>
<td>Asylum Seeker Assistance Scheme (ASAS)*</td>
<td></td>
<td>Eligible housing risk holders for those assessed as vulnerable</td>
<td>Co-ordinated support including referrals for accommodation support.</td>
</tr>
</tbody>
</table>

* During study period (June 2012 to February 2013), these programs available to residents of living in Victoria (1693) only.

Appendix D:
Accommodation outcomes by cohort

<table>
<thead>
<tr>
<th>All respondents</th>
<th>City</th>
<th>Time in Australia</th>
<th>Gender</th>
<th>Household situation</th>
<th>Region of origin</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>One year to 16 months</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>18 months to three years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>More than three years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Family household</td>
<td>Group household</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

| Type of dwelling (%) | | | | | |
|----------------------| | | | | |
| Self-contained house with private | | | | | |
| Terrace houses/united | | | | | |
| Flat in a block-up | | | | | |
| Total                | | | | | |

| Indicated country as a public or non-Asian country (%) | | | | | |
| Average people per household | | | | | |
| Average people per bedroom per household | | | | | |
| Average times moved since arrival in Australia | | | | | |
Appendix E:
Number of households receiving Private Rent Assistance by type and jurisdiction 2011-12.
(Source: Tually, S, Slatter, M, Oakley, S & Faulkner, D 2015, p 22)

<table>
<thead>
<tr>
<th>Assistance measure</th>
<th>NSW</th>
<th>Vic.</th>
<th>Qld</th>
<th>WA</th>
<th>SA</th>
<th>Tas.</th>
<th>ACT</th>
<th>NT</th>
<th>Aust.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond loans</td>
<td>17,295</td>
<td>11,742</td>
<td>21,443</td>
<td>7,248</td>
<td>19,900</td>
<td>3,928</td>
<td>245</td>
<td>305</td>
<td>61,776</td>
</tr>
<tr>
<td>Rental grants,</td>
<td>13,769</td>
<td>18,700</td>
<td>3,422</td>
<td>19,706</td>
<td>2,764</td>
<td>6</td>
<td>58,367</td>
<td></td>
<td></td>
</tr>
<tr>
<td>subsidies and relief</td>
<td>-</td>
<td>850</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>90</td>
<td>245</td>
<td>-</td>
<td>1,185</td>
</tr>
<tr>
<td>Relocation</td>
<td>-</td>
<td>925</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,105</td>
</tr>
<tr>
<td>Total instances of assistance</td>
<td>31,034</td>
<td>22,217</td>
<td>24,865</td>
<td>7,248</td>
<td>41,477</td>
<td>6,791</td>
<td>460</td>
<td>311</td>
<td>144,433</td>
</tr>
<tr>
<td>Total households assisted</td>
<td>22,352</td>
<td>24,400</td>
<td>24,865</td>
<td>7,248</td>
<td>23,895</td>
<td>4,010</td>
<td>245</td>
<td>305</td>
<td>107,320</td>
</tr>
</tbody>
</table>

Source: AIHW 2013a, p 79
Notes: Data include all new and ongoing Private Rent Assistance provided in financial year 2011–12.
Victorian data are derived from multiple sources and therefore caution must be used in its interpretation as some data are based on transactions data derived from the Victorian Assessment and Planning Module of the Housing Establishment Fund rather than households assisted.
ACT data for bond loans also captures the $1000 grant provided to all recipients of bond loans to assist with establishing a tenancy.
Total instances of assistance and total number of households do not necessarily tally as households may receive multiple forms of Private Rent Assistance in some jurisdictions.
With the exception of some data for Victoria, data presented in the table are based on AIHW analysis of data drawn from the National Housing Assistance Data Repository.
The remainder of this section presents profiles of Private Rent Assistance measures by jurisdiction.

Appendix F:
Ability to speak English: LAS results and results from Refugees, Housing and Social Inclusion Survey, by cohort
(Source: Flatau, P, Colic-Peisker, V, Bauskis, A, Maginn, P & Buergelt 2014, p 44)
The Pursuit of Private Rental for Refugees

INTRODUCTION:
For a refugee or asylum seeker, entering into the private rental market is a foundational but daunting experience. Issues arise with affordability and accessibility of housing as this vulnerable group experience issues distinct to the circumstances of their arrival in Australia.

In 2010-2011, South Australia accepted 12.5% of the national offshore humanitarian arrivals. 1 IN 6 refugee youth are considered to be homeless.

AFFORDABILITY:
Low availability of affordable housing, along with limited work rights, particularly for asylum seekers, make private rental accommodation extremely unattainable for refugees and asylum seekers. Although there are schemes such as NRAS, ACAS and CAS which provide assistance to this group, eligibility is complex and assistance is inadequate.

- Bridging visa E: No immediate work rights.
- Temporary Protection Visa: Have right to work, subject to temporary nature of visa.
- Permanent Protection Visas: Granted work rights

0.5% houses in Adelaide were affordable to households with minimum wage and no children.

ACCESSIBILITY:
Inexperience in the housing market, language and cultural barriers and an inability to comply with leasing formalities such as providing rental history cause certain inequities in the selection process for refugees and asylum seekers and as such they often find it difficult to access such accommodation.

A 2002-2003 AHURI study on 150 TPV holders showed that:

- 27% had language difficulties
- 6% experienced legal issues
- 1 IN 5 faced discrimination

RECOMMENDATIONS:

<table>
<thead>
<tr>
<th>Promoting financial independence</th>
<th>Opening up housing options</th>
<th>Creating an accessible housing framework</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reinstate work</td>
<td>Remove residential requirement for public housing options</td>
<td>Develop and support more community housing options</td>
<td>More SA specific data on asylum seekers and refugee needs, consistent case management between different housing options</td>
</tr>
<tr>
<td>Reinroduce and increase cap on financial assistance schemes</td>
<td>Bridge the relationship between real estate agencies and service providers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Introduce a scheme to help refugees start up own business</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- More SA specific data on asylum seekers and refugee needs, consistent case management between different housing options