HOUSING ISSUES FOR REFUGEES AND ASYLUM SEEKERS IN AUSTRALIA

A literature review

September 2013

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1. INTRODUCTION

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

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

With the significant expansion since late 2011 of the numbers of asylum seekers living in the community on bridging visas, housing needs are more critical than ever. More than 20,000 asylum seekers are living on assistance allowances lower than any Centrelink benefit. Those who reached Australia by boat on or after 13 August 2012 are currently being precluded from working to support themselves. Along with the barriers of language, lack of Australian rental history and little or no knowledge of the Australian housing market which they share with refugees with permanent status, asylum seekers cannot enter longer term leases because of the uncertain nature of their status. Increasingly, RCOA is hearing reports of asylum seekers living in overcrowded conditions and in housing which does not meet even the most basic standards.

For refugees given permanent residency – either as asylum seekers recognised as refugees within Australia or as refugees resettled from a country of asylum in Asia, the Middle East or Africa – the challenges of securing and retaining affordable housing are considerable. The expansion of Australia’s Refugee and Humanitarian Program in 2012-13 from 13,750 to 20,000 places per year is strongly supported by RCOA and its members and supporters – as is the shift from indefinite mandatory detention for asylum seekers who arrive by boat towards release into the community on bridging visas. However, both positive policies increase the competition for affordable housing and could come under increasing political and public pressure if critical housing needs are not better addressed.

While there is a growing body of research focused on the challenges faced by refugees with permanent residency in finding sustainable housing in Australia, there is little information about the particular issues faced by asylum seekers on short-term bridging visas. There is also a dearth of evidence about what strategies, policies and projects are effective in assisting refugees and asylum seekers to overcome these challenges and to find secure and affordable homes in Australia. At the same time, RCOA hears of creative and effective local approaches to addressing refugee housing insecurity that could be replicated or developed further in government policy.

In July 2013, RCOA received funding from the Geddes Nairn Development Fund, through the Australian Communities Foundation, to conduct research into current housing issues for refugees and asylum seekers. This research is being conducted during the second half of 2013, with this literature review being the first phase of the project.

2. HOMELESSNESS AND HOUSING AFFORDABILITY FOR DISADVANTAGED AUSTRALIANS

Housing plays a critical role in the health and wellbeing of individual Australians (Anglicare Australia 2013; Forrest 2013; Khoo 2012; Couch 2011; CMY 2010; Liddy, Sanders, and Coleman 2010; Burns 2010). The availability of affordable, sustainable and appropriate housing underpins good health and the social, educational and economic participation of individuals.

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2 The other key concerns nominated by refugee communities relate to family reunion and finding sustainable employment.
In its recent Community Sector Survey (2013), ACOSS found that housing availability and affordability were nominated as the highest priorities in need of attention by people living in poverty and by the services which support them. Housing and homelessness services were more likely than any other form of social service to be unable to meet demand among their own client group (66%). A large majority (77%) of clients seeking help with housing rely on income support payments alone. While housing was identified as a priority by service providers and the people experiencing disadvantage, over 62% of service providers noted increased waiting times for services over the previous 12 months and a 16% turn-away rate for clients to receive support, up from only 5% in 2011 (ACOSS 2013).

The Rental Affordability Snapshot undertaken by Anglicare Australia (2013) highlighted alarming evidence that low incomes like government payments and the minimum wage are completely insufficient to cover costs in the Australian rental market. The primary findings of the nationally aggregated data were:

- Single people are seriously disadvantaged in the housing market, with less than 1% of listed properties rated as affordable.
- Couples fare marginally better, with around 2% of listings rated as affordable, except where the couple household also has children and is on a government payment (0.9%).
- Regional areas are too expensive for people living on a government payment (0.1%-5.8%) and only marginally less expensive for single people living on a minimum wage (4.0%-6.3%).
- The cities are inaccessible to anyone living on a low income with all household types being able to access less than 1% of listed properties except a couple with children on the minimum wage for whom 4.1% of the listed properties were deemed affordable.
- For single people on the Newstart allowance, only 2 out of 40,559 properties – less than 0.1% of the available rentals in metropolitan areas - would have been affordable.

Given these data, Anglicare Australia (2013) recommended that the Australian Government fundamentally reform the housing sector, citing once-in-a-generation developments like the National Disability Insurance Scheme and the Gonski educational reforms. Anglicare’s recommendations included: an increase in Commonwealth Rent Assistance; an increase in the basic level of social security payments; a review of tax treatment in the housing sector (e.g. negative gearing); and directing the National Rental Affordability Scheme (NRAS) investment toward the lower end of the property market.

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

In relation to homelessness, an average of 105,000 Australians are identified as being homeless (Couch 2011) and recent data indicates that young people under 25 are in the majority (Australian Institute of Health and Welfare, 2010). Chamberlain and Mackenzie (1998) gave a three-tier definition of homelessness:

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

Research on the housing issues for people settling in Australia through the Refugee and Humanitarian Program has identified several barriers that refugees face attempting to secure appropriate, affordable and stable accommodation. These barriers include financial hardship, lack of appropriate accommodation, difficulties navigating the private rental market, a lack of social and community capital and the impact of family separation and breakdown. These barriers faced by refugees have “implications beyond just satisfactory and affordable housing; they also involve successful adjustment... into the wider socio-economic structure of... society” (Forrest 2013: 202).

**Financial hardship** – Many refugee and humanitarian entrants arrive in Australia with few or no financial resources (Beer and Foley 2003). They may be in significant debt to people overseas as well as people in Australia – an issue which particularly affects those who borrow money to propose people for resettlement under the Special Humanitarian Program or sponsor relatives under the Family Migration Program. Refugees often face significant challenges in securing employment during the early stages of settlement and may consequently have very limited income. Additionally, many refugee entrants send remittances to family members living in dire situations overseas, often giving a significant portion of their limited income. These factors render the task of meeting private rental costs exceptionally challenging and can result in refugee entrants living in poverty and overcrowded conditions for the first few years of life in Australia (RCOA 2012; Berta 2012).

**Lack of appropriate accommodation** – The shortage of low-cost housing is a major factor leading to housing stress among refugee and humanitarian entrants. Vacancy rates in the private rental market are generally low in Australia’s south-eastern states, and there is a shortage of private rental accommodation that is affordable to households with very low to moderate incomes – categories into which many refugee families would fall during the early years of settlement. Large refugee families, in particular, face challenges in securing accommodation that is both affordable and appropriately sized. Some large families may be forced to live in more than one property due to their inability to secure a single property suited to their needs (Dawes and Gopalkrishnan 2013; RCOA 2012; CMY 2010; Beer and Foley 2003).

**Difficulties in navigating the private rental market** – In relation to competing in the private rental market, refugee and humanitarian entrants face many barriers to securing a tenancy. Berta (2012) outlines several challenges and requirements for accessing accommodation in the private rental market, including: the need for more in-depth knowledge of tenants’ rights and responsibilities; inequity in the selection process for tenancy; the lack of suitable accommodation for large families; refugees being unable to show stable and long employment history or a track record in the rental market. Many refugee and humanitarian entrants often lack the necessary English language skills to communicate effectively on housing issues, to fully grasp the nature of tenancy arrangements or to advocate successfully if the accommodation is not appropriate to their needs or if they are having difficulty meeting their obligations as tenants (Dawes and Gopalkrishnan 2013; Berta 2012). Refugee and humanitarian entrants thus face serious difficulties when finding properties, inspecting properties, applying for properties and maintaining leases. Furthermore, lack of rental history, unemployment and discrimination can undermine the likelihood of their applications for properties being successful. People from a refugee background are also at risk of exploitation by unscrupulous landlords or agents.

**Discrimination within the housing market** – Experiences of discrimination and prejudice faced by refugee and humanitarian entrants while navigating the housing market are noted by Evans and Gavarotto (2010). They highlight the system-wide discriminatory practice of real estate agents and housing providers using English when communicating with refugees who have limited English language skills, even when a telephone interpreting service is reserved for this purpose. This discrimination heightens the risk of exploitation or people agreeing to leasing arrangements that are unfair or illegal (Evans and Gavarotto 2010). Refugee and humanitarian entrants have also indicated experiences of discrimination from real estate agents or private landlords when applying for private rental tenancies or when attending inspections (Dawes and Gopalkrishnan 2013; Berta 2012). Beer and Foley note that “discrimination appears to be a major impediment to successful movement through the housing market and this prejudice comes from neighbours, landlords, real estate agents and the general community” (2003: 27). Discrimination may also be a driver for individuals and families moving to particular
localities which are seen to be less threatening and less hostile (Beer and Foley 2003).

**Lack of social and community capital** – When former refugees (and particularly young people) are in need of advice or support, they rely on other community members for help. Community members, often newly-arrived themselves, may lack knowledge of and connections to the housing sector (CMY 2010). Without alternative or supplementary advice or support, former refugees will struggle to navigate the system.

**Family separation and breakdown** – The breakdown of relationships among family members in Australia as well as the profound effects of family separation have an impact on securing appropriate accommodation. Family breakdown is one of the leading causes of homelessness among young people and is a direct cause of homelessness for refugee young people (CMY 2010). CMY also notes that refugee families may be more at risk of this family breakdown because of specific circumstances associated with the refugee experience: the impact of trauma and loss, disrupted and re-configured family relations and overcrowded housing.

Homelessness Australia (2012) notes the increased risk of homelessness due to these barriers. In particular, former refugees face challenges accessing services to prevent or support transitions out of homelessness. These challenges include insufficient knowledge of the service delivery system, inability to navigate the service delivery system and being discouraged from accessing services which are “culturally unfriendly” (Homelessness Australia 2012). The services themselves, however, do not support former refugees by ensuring access to interpreter and other multicultural services or recognising the discrimination faced by people from a refugee background. Homelessness Australia (2012) recognises the lack of appropriately tailored services designed to meet cultural needs and the need for culturally-competent responses.

Dawes and Gopalkrishnan (2013) found that the majority of homelessness experienced by members of culturally and linguistically diverse communities was secondary homelessness, involving people frequently moving from one temporary shelter to another, including friends’ homes. Because of the hidden nature of secondary homelessness, much of the homelessness experienced by refugee and humanitarian entrants is not easily quantifiable. Homelessness is not just a present or future risk for people from a refugee background; there is a shared perception among some community members that they experience “spiritual homelessness” due to a lack of community gathering where they can meet and share their cultural beliefs and past experiences of displacement (Dawes and Gopalkrishnan 2013: 26).

The Australian Government’s *The Road Home: A National Approach to Reducing Homelessness*, the Government’s official white paper on housing and homelessness, does not address any of these barriers, with “refugees” mentioned only twice in relation to particularly vulnerable or disadvantaged groups. Neither young people from a refugee background nor asylum seekers are mentioned at all.

### 4. RECOMMENDED STRATEGIES FOR SUPPORTING REFUGEES TO FIND SUSTAINABLE HOUSING

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

- Ensure full and equitable access to social services for asylum-seekers and refugees (Couch 2011; Liddy, Sanders and Coleman 2010; Burns 2010; Kelly 2004);
- Provide enhanced support for recent migrants including those seeking asylum or awaiting confirmation of refugee status. Adequately resourced case-work models appear to be most effective in this context (Couch 2011);
- Increase the provision of funding to homelessness services for interpreters and other multicultural services (Berta 2012; CMY 2010);
- Increase the provision of affordable housing, specifically bipartisan support for policies and programs that will deliver an additional 220,000 affordable homes by 2020 (Homelessness Australia 2012);
- Improve access to interpreter services in homelessness, community and real estate services and give consideration to a free service rather than on a fee for service basis (Dawes and...
Asylum seekers living in the community on bridging visas face these same barriers and challenges associated with securing accommodation. Their barriers, however, are compounded by the uncertainty of their legal status and their very limited income.

A major barrier to securing housing for asylum seekers is inadequate assistance for asylum seekers attempting to navigate the housing market (Burns 2010; Beer and Foley 2003). Asylum seekers are regularly denied access to housing and homelessness services because of an incorrect understanding by some service providers that they are ineligible for housing assistance (Spinney and Nethery 2013). Asylum seeker support agencies in Victoria have noted that many asylum seekers in the state are denied access to the Housing Establishment Fund for assistance with the costs of accommodation because of the confusion among housing services about whether asylum seekers have an “exit option”; that is, that they will not be permitted to secure paid employment and eventually transfer to the private rental market (Burns 2010). While some agencies provide support, there is a lack of a formal policy that ensures that asylum seekers have access to safe and secure housing (Spinney and Nethery 2013).

The lack of access to safe, secure and affordable housing for asylum seekers is a significant gap in: (i) the transitional housing service system; (ii) the specialist asylum seeker services; and (iii) government-funded asylum seeker programs (Burns 2010). Australia has a wide-ranging housing system — albeit not necessarily fully implemented in all states and territories. This system encompasses legislation, service standards and protocols, accreditation, tendering and management, which provides crisis and transitional housing for those who are homeless or at risk of homelessness (Burns 2010). Australia also provides a number of programs for asylum seekers but these supports only include limited short-term accommodation support. Securing long-term housing is the responsibility of the asylum seeker individual or family. While there are currently a number of specialist asylum seeker agencies with expertise in providing housing and support to asylum seekers living in the community, their provision of services is not sustainable, as it relies on philanthropic and volunteer support and unstable housing stock and operates outside any housing standards or guidelines (Burns 2010).

There are few studies that have focused on the housing situations for temporary migrants, and those that have focused only on international students, Working Holiday Makers and 457-skilled visa holders (Khoo 2012: 11).

The research that has focused specifically on the housing needs of asylum seekers in Australia includes the work of Liddy, Sanders and Coleman (2010). This research sought to survey domestic models of housing reception for asylum seekers by investigating housing pathways for newly arrived asylum seekers and difficulties asylum seekers encounter in meeting their housing requirements. It also investigated housing models in comparable countries such as Sweden, Canada and the UK.

For asylum seekers, the experience of homelessness and long-term destitution not only has a detrimental impact on their health and welfare but also hinders their capacity to satisfy the requirements of the protection application process (Burns 2010; Liddy, Sanders and Coleman 2010). Long-term destitution can affect asylum seekers’ ability to accept the outcome of their application, especially if their claims are unsuccessful and they are required to return to their countries of origin (Liddy, Sanders and Coleman 2010).

For people who seek asylum and are granted protection visas, the “hardship and cumulative health and welfare consequences of homelessness impede the process of settlement in Australia, including recovery from trauma” (Liddy, Sanders and Coleman 2010: 12). This affects not only on the person settling and living in Australia; there are also profound economic, social and civil costs. These costs impact government-funded settlement and welfare services and the broader community (Liddy, Sanders and Coleman 2010). Again, much of these costs (and damage) are the result of Federal Government policy settings: the suffering of the affected people and the ongoing costs, however, will be felt by the
broaden the community. Liddy, Sanders and Coleman assert the view of many other asylum seeker support services and advocates: that such costs may be avoided or mitigated if adequate housing, alongside existing support services, is provided to asylum seekers during their status resolution process.

In more recent research, the Red Cross conducted a Homeless Census of asylum seeker clients in 2012. Red Cross found that almost half of the asylum seekers surveyed did not have access to quality, long term housing. Of this group, more than 200 asylum seekers (including families with children) were living in emergency accommodation or were sleeping rough (Red Cross 2013: 16). The Red Cross census also found that asylum seekers were forced to move regularly in order to find a place to live, were often not eligible for material assistance (such as bed linen, blankets, pillow cases, crockery, cutlery and clothes) and struggled to be able to pay all expenses on the limited income support, with people sacrificing meals in order to be able to pay rent and/or utility bills.

The Red Cross Inaugural Vulnerability Report (2013) found that asylum seekers on bridging visas competing in the private rental market encounter systemic discrimination through the combined effects of inadequate income support, language barriers, poor transport, underlying discrimination and the pressured process of rental inspection. This process of attending rental inspections was viewed as particularly challenging for asylum seekers on limited or no support. Using public transport to attend inspections and navigating the process without English or access to telephone interpreter services left people unable to complete forms or to engage with agents. In an already competitive rental market, asylum seekers face little chance of securing properties through this process.

Previous recommendations to support asylum seekers’ safe and appropriate accommodation relate to discreet housing models for asylum seekers, particularly medium-term supported housing (Liddy, Sanders and Coleman 2010). This research recommended that transitional housing would be the most effective model of support for asylum seekers.

The model is based on transitional housing, not crisis accommodation or permanent public housing. As such, this research has not relied on refugee settlement services as a model for provision of housing for asylum seekers, but instead explored the transitional housing model applied to homelessness in Victoria. While many of the services provided to newly arrived refugees are relevant to asylum seekers, the transitional nature of seeking asylum requires a different approach. (45)

The model even sets out an upper limit on the length of support at 18 months. The proposed model expects that asylum seekers will have their claims resolved within this time period and anticipates that “the majority of asylum seekers will exit their housing within 18 months” (46). Since this report was published, the Australian Government has introduced policies which significantly lengthen the period of time asylum seekers may be in the community without a permanent resolution of their case. As a result, a model based on time-limited transitional housing would need modification.

6. RECOMMENDATIONS FOR HOUSING PROVISION FOR ASYLUM SEEKERS IN THE COMMUNITY

The provision of appropriate and secure housing for asylum seekers is not only about their well-being and welfare; it is necessary for Australia to be compliant with its international human rights obligations. There is also a need for a holistic framework to facilitate asylum seekers’ access to the current transitional or supported housing service systems (Burns 2010; Liddy, Sanders and Coleman 2010). While asylum seekers are not specifically defined as ineligible for services within the provisions of the homelessness legislation, they are commonly not offered housing because of their lack of stable income and subsequent limited exit options, as well as the often limited understanding by many mainstream services of the complexities of the refugee status determination process and asylum seeker entitlements (Burns 2010). Goodman et al. (2013:14) have recommended the creation of national minimum standards for any type of marginal rental housing in Australia. While their recommendations are not specific to asylum seekers, the need for minimal national standards for any and all types of marginal housing would have a profound impact on asylum seekers living in the

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

Any framework and model for appropriate housing for asylum seekers must ensure smooth transitions between housing for asylum seekers and the settlement services system or the processes involved in return (Burns 2010). This transition consideration will minimise the impact on asylum seekers, as well as the pressure on the settlement services system.

7. CONCLUSION

While there has been excellent research accounting for the barriers and challenges that refugees face in securing housing in Australia, there is a gap in the documentation of what strategies, policies and projects are effective in assisting refugees and asylum seekers to overcome these many challenges. The next phase in RCOA’s research will be to capture the effective local approaches to addressing refugee housing insecurity and conduct an analysis of these in order to understand what factors led to success and how these approaches could be replicated or developed further in government policy and in practice in other locations within Australia.
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