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# **“MIGRANT AND REFUGEE RENTAL HOUSING ASSISTANCE PROJECT”**

## **Final Project Evaluation Report**

**September 2007**

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Migrant and Refugee Rental Housing Assistance Project -  
Final Project Evaluation Report

September 2007

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<sup>1</sup> The research report “Finding a Home – A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing” was completed in the first phase of the project to identify the housing needs of newly arrived migrant and refugee communities and issues impacting on real estate agencies. The research was used to develop the pilot project evaluated in this report. The research report is available on the Migrant Information Centre’s website [www.miceastmelb.com.au](http://www.miceastmelb.com.au) and the New Hope Migrant and Refugee Centre website [www.newhope.asn.au/publications/](http://www.newhope.asn.au/publications/).

## GLOSSARY OF TERMS

**Eastern Region** – The Eastern Region of Melbourne includes the local government areas of Boroondara, Knox, Manningham, Maroondah, Monash (east of the south eastern freeway), Whitehorse and Yarra Ranges.

**Family Migration** – There are a range of migration options for partners, children, parents and family members of Australian citizens, Australian permanent residents or eligible New Zealand citizens.

For further information, see Department of Immigration and Citizenship (DIAC) website <http://www.immi.gov.au/migrants/family/family-visas-all.htm>.

**Front Door** – The “Front Door” refers to the Eastern Metropolitan Region Homelessness Service System Development Project Homelessness Front Door Trial, which is being piloted in the Eastern Region by the Department of Human Services (DHS). The trial includes a central assessment process for people accessing the full range of services funded under the Supported accommodation Assistance program (SAAP) and the Transitional Housing Management Program – Housing Information and Referral. For further information, see [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au).

**Housing Establishment Fund (HEF)** - The Housing Establishment Fund is administered by Office of Housing funded Transitional Housing Mangers and community housing agencies to provide financial assistance with rent, removalist’s costs or the purchase of essential white goods for low income clients.

**Integrated Humanitarian Settlement Strategy (IHSS)** – The IHSS program provides settlement support to newly arrived Humanitarian Entrants in the first six months from arrival.

For more information on the range of services provided through the program, see DIAC website <http://www.immi.gov.au/living-in-australia/delivering-assistance/government-programs/settlement-programmes/ihss.htm>.

**Proposer** - A Proposer is an Australian citizen or permanent resident who proposes another person or persons for a 202 Humanitarian Visa. People granted 202 Humanitarian Visas have Permanent Residency on arrival. The Proposer is expected to assist the refugee entrants to cover airfare costs, collect them from the airport on arrival, provide short term temporary accommodation and assist them in the settlement process and the location of permanent long term accommodation (DIMA 2006).

**Refugee** – Defined by the United Nations as people outside their country of usual residence who have suffered, or hold a well-founded fear of persecution, and who are in humanitarian need of resettlement. People defined by this category who are granted migration visas to Australia under the Humanitarian Program can receive *Visa subclass 200, 201, 203, 204*. All these visa subclasses are eligible for IHSS assistance in the first six months of arrival. Post the six month period, they can access support services provided by the settlement grants program.

**Special Humanitarian Program** - For people outside their country of usual residence who have experienced substantial discrimination amounting to a gross violation of human rights, and for whom resettlement is an appropriate solution. People approved for migration to Australia under this category are granted a *Visa subclass 202*. (See “definition for “Proposer”.)

**Southern Region** – The Southern Region of Melbourne includes the local government areas of Frankston, Mornington Peninsula, Glen Eira, Bayside, Kingston, Melbourne, Monash (west of the freeway), Port Phillip and Stonnington and for the purposes of this project the City of Greater Dandenong.

## **ABBREVIATIONS**

CALD	Culturally and Linguistically Diverse
CAV	Consumer Affairs Victoria
DHS	Department of Human Services
DIAC	Department of Immigration and Citizenship
HEF	Housing Establishment Fund
IHSS	Integrated Humanitarian Settlement Strategy
MIC	Migrant Information Centre (Eastern Melbourne)
NHMRC	New Hope Migrant and Refugee Centre (formerly SCRMRC)
OoH	Office of Housing
REIV	Real Estate Institute of Victoria
SCRMRC	South Central Region Migrant Resource Centre (now known as the NHMRC)
SGP	Settlement Grants Program
VCAT	Victorian Civil and Administrative Tribunal
VSPC	Victorian Settlement Planning Committee

# EXECUTIVE SUMMARY

## ***Background***

The Migrant Information Centre (Eastern Melbourne) (MIC) in partnership with the New Hope Refugee and Migrant Centre (NHMRC) formerly known as the South Central Region Migrant Resource Centre (SCRMRC) received 12 months funding from Consumer Affairs Victoria (CAV) to undertake the “Migrant and Refugee Rental Housing Assistance” Project.

The objective of the Project was to develop and pilot a service model that assisted newly arrived migrants and refugees settling in the Southern and Eastern Regions of Melbourne to secure private rental housing utilising community education and housing assistance strategies.

## ***Introduction***

Migrant and refugee families experience considerable disadvantages in attempting to secure long term affordable housing in the private rental market particularly in the eastern and southern suburbs of Melbourne where there is limited affordable housing available. However, since the project commenced the availability and/or affordability of private rental housing has become a major issue across Melbourne and regional Victoria.

Whilst many families aim to secure public housing from the Office of Housing (OoH), the limited availability and long waiting periods mean that they must secure private rental properties or they will experience homelessness. Many families on arrival, particularly those who migrate under the Humanitarian 202 Visa Program, reside with their relatives or Proposer<sup>2</sup> in overcrowded conditions.

Securing affordable and appropriate accommodation is an important part of the settlement process for newly arrived families. However in a highly constrained rental market this can be a very challenging process particularly for those refugees and migrants who lack proficient English language skills, have limited social support, no rental history and receive Centrelink incomes. These migrants and refugees require intensive assistance in finding housing.

## ***Aims and Objectives***

The primary aim of the project was to provide assistance to migrants and refugees to access and maintain affordable and appropriate housing in the private rental market through:

- Developing and implementing a casework service model to achieve positive housing outcomes for newly arrived refugees and migrants.

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<sup>2</sup> A Proposer is an Australian citizen or permanent resident who proposes another person for a 202 Humanitarian Visa. People granted 202 visas gain Permanent Residency on arrival. Proposers are expected to assist the refugee entrants to cover airfare costs, collect them from the airport on arrival, provide short-term temporary accommodation and assist them in the settlement process and the location of permanent long term accommodation (DIMA 2006).

- Developing and piloting an educational program to refugee and migrant communities to increase their understanding of accessing and maintaining housing in Victoria.
- Developing networks and delivering workshops with local real estate agents to increase their understanding of housing and settlement for migrant and refugee families.

This report is an evaluation of the pilot program.

## **Findings**

### **Casework Service Model**

A major component of the service model included providing a caseworker for all migrants and refugees<sup>3</sup> regardless of their visa category or country of origin who requested assistance from staff at the MIC and NHMRC to locate housing.

The casework component of the service model that was implemented included assessment of the level of support required, practical support based on need, networking with real estate agents and follow-up to ensure housing was being maintained and the rights and responsibilities of landlords and tenants were being met.

Below is a summary of the findings.

- A total of 89 households were assisted through the program from the 1<sup>st</sup> January 2007 to the 30<sup>th</sup> June 2007. The 89 households assisted as part of the project, were made up of a total of 358 adults and children.
- The composition of households assisted through the project varied significantly from households consisting of adults only, a number of adults and children and 1 or 2 adult households with 1 to 7 children. The greatest number of households assisted through the project consisted of 12 households (13%) made up of 2 adults and 2 children, followed by 9 households (10%) made up of 1 adult and 1 child and 8 (9%) households each made up of 2 adults or 2 adults and 2 children.
- Forty-nine households (57%) who requested assistance through the program migrated to Australia on 202 Humanitarian Visas followed by 26 (29%) 200 Humanitarian Visas, 10 (9%) Skilled Migration Visa's, 2 (3%) 204 Humanitarian Visas, 1 (1%) 201 Humanitarian Visa and 1 unknown (1%).
- The countries of origin of the largest percentage of households who sought assistance through the program in both the Eastern and Southern Regions were from Sudan 46 (52%) followed by Burma 16 (18%), Liberia 6 (7%) and Sierra Leone 5 (6%).
- Of the 89 households who were assisted through the project, 28 had settled in Australia for less than one year, 27 for less than two years, 19 for less than three years, 3 for less than 4 years, 6 for less than 5 years and 6 people for more than five years. The majority of households (95%) who required support had migrated to Australia in the last five years.

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<sup>3</sup> “Newly arrived migrants and refugees” refers to people who settled in Australia in the past 5 years.

- Of the 89 households that were assisted, 30 households were assessed as having high support needs<sup>4</sup>, 30 medium support needs and 29 low support needs. The majority of households with high and medium support needs were from Burma (81%), Sierra Leone (80%) and Sudan (72%). These communities represented the most recently arrived refugee communities settling in Melbourne.
- The majority of households required less than eight hours support to secure housing. However, of the 89 households that requested assistance, it should be noted that 21 households are still receiving assistance so the average number of hours will increase for them. Fifteen households received more than 8 hours support and of those, 9 (60%) households received between 20 to 36 hours of support.
- Of the 89 households who accessed the program, 44 were successful in locating private rental housing, 9 accessed transitional housing, 1 public housing and 21 are still receiving assistance, 11 decided to stop looking and remain in their existing housing and 3 households ceased contact with the Project Worker and did not provide any reasons for exiting the program.
- The number of properties sourced<sup>5</sup> varied significantly. Fifteen per cent of households sourced 1 to 2 properties, 18 per cent sourced 3 to 5 properties, 13 per cent sourced 6 to 10 properties, 9 per cent sourced 11 to 15 properties, 8 per cent sourced 16 to 20 properties, 2 per cent sourced 31 to 35 properties and for one household 58 properties were sourced before the household were eventually placed in transitional housing in the eastern suburbs.
- In the Eastern Region, of those households who had received bond assistance in the house they were moving from and met the income and asset criteria for bond assistance, 12 households (50%) were unable to receive second bond assistance as they had an existing bond which could not be repaid to the Office of Housing until after they had vacated the property. This placed them in financial hardship.
- In the Southern Region, from the data available 15 households were assessed for bond eligibility and 13 households were assessed as eligible. Of those, 10 households received second bond assistance.
- For households on low incomes assistance is provided through the Housing Establishment Fund (HEF) for rent in advance and removalist's costs. Whilst there is some variation in the level of support provided by different HEF agencies, eligible households are generally given two weeks rent in advance and assistance with removalist's costs. Some HEF providers are able to provide up to four weeks rent in advance if clients are experiencing severe financial hardship.

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<sup>4</sup> For the purposes of the evaluation, the level of support required was measured according to English proficiency and access to transport. Those with low English proficiency and no access to their own or other private transport were assessed as having high support needs. Those with low English proficiency and access to their own transport, enabling them to attend inspections on their own were assessed as having medium support needs and those who only required advice on how to access housing and a support letter were assessed as having low support needs.

<sup>5</sup> Properties sourced, refers to properties inspected but not necessarily where applications for tenancy were made.

- Of those housed in private rental, 90 per cent accessed housing that cost more than 30 per cent of the household income. Twenty-four households paid 30 to 40 per cent of their income in rent. However, four households paid 40 to 50 per cent of their income in rent. These findings indicate that the majority of households are experiencing housing related stress.<sup>6</sup>
- The cost of rent in the more affordable areas of the Eastern region is higher than in comparable areas of the Southern Region particularly for 3 and 4 bedroom accommodation.
- Patterns emerged of real estate agencies that were more responsive to housing newly arrived migrants. These patterns were influenced by the availability and cost of housing in the areas they serviced. The establishment of positive working relationships with agents was effective in assisting clients to access properties.
- A major factor that influenced real estate agents to recommend clients to the Landlords was the knowledge that they could obtain support by staff if necessary to assist them to resolve issues that may arise.
- The level of satisfaction with properties was influenced by the cost of rent, the perceived quality of the housing i.e. whether it was considered old, and the level of maintenance completed.

### **Community Education Program**

The Community Education Program was targeted at the Chin community in the Eastern Region and the Sudanese community in the Southern Region.

Participants from both communities were very satisfied with the material covered throughout the program. Nevertheless, whilst most indicated the sessions were easy to understand, there were some who found some topics difficult particularly those topics related to new housing and legal systems as well as technical areas related to house maintenance.

Knowledge and understanding of the information covered is crucial for refugees and migrants settling in Victoria. Understanding the market and the process for obtaining and maintaining housing is a key factor in ensuring successful settlement.

Given the high level of satisfaction with the program and that many participants were learning this information for the first time, there is a need to educate and increase the understanding of all newly arrived refugees of housing, the rights and responsibilities of landlords and tenants and how to access and maintain housing in Victoria.

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<sup>6</sup> For a definition of “housing related stress” see “Finding a Home – A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing” (MIC & NHMRC 2:2007).

## **Real Estate Information Sessions**

Information sessions were not organised with real estate agents due to the time constraints of the project and the difficulty in arranging a time and forum that estate agents would attend.

In discussions with individual real estate agents and REIV through our previous research, one to one contact with agents was considered more effective in providing information about the needs and issues of our client group and subsequently developing a positive working relationship with agents to the benefit of clients.

## **Conclusion**

The project has shown that newly arrived migrants and refugees particularly refugees who migrated to Australia on 202 Humanitarian visas and who settled in the past five years had high to medium level support needs and required intensive casework assistance to secure private rental housing. This support was required to secure their first tenancy as well as when they needed to move to alternative housing. In contrast, newly arrived migrants who migrated to Australia as Skilled Migrants required a lower level of assistance to secure their first tenancy in Australia.

The IHSS program provides housing on arrival for refugees who enter Australia on 200, 201, 203 and 204 humanitarian visas and limited housing support for households who enter Australia on 202 humanitarian visas. The Settlement Grants Program is funded to focus on information and referral to mainstream services. There is a gap in service provision for newly arrived migrants and refugees trying to access the private rental market due to State Government funded housing services not providing the level of support required and the limitations of the level of support and the target group funded under the Settlement Grants Program funded by the Department of Immigration and Citizenship.

The combination of implementing the service delivery model, community education program and developing relationships with local real estate agents provided invaluable support for migrants and refugees to secure private rental housing.

Major issues which impacted on whether households experienced financial hardship and satisfaction with their housing, related to access to second bond assistance and affordability of available housing. In relation to second bond assistance, of those households who met the income and asset criteria for bond assistance in the Eastern Region, 12 households (50%) were not eligible for second assistance as they had an existing bond which could not be repaid to the Office of Housing until after they had vacated the property. Similarly, in the Southern Region, ten households needed to find money to pay bonds before they could sign leases for the new properties.

The majority of households assisted were experiencing significant housing stress. Of those housed in private rental, 90 per cent accessed housing that cost more than 30 per cent of their household income.

The current lack of affordable housing has much broader implications for all low income earners. However, these problems are compounded for newly arrived communities by language barriers, large families, lack of their own or other private transport and a lack of understanding of how the rental market works.

While rent rises affect the rental market as a whole, the groups most vulnerable to rises are low-income households, a category that most newly arrived migrants and refugees fall into. Furthermore, while low incomes are not exclusive to newly arrived households, the settlement process takes time as new arrivals adjust to a new culture and way of life. This impacts on their ability to enter the workforce and earn an income sufficient to compete with other potential renters in search of affordable rental housing. The intensive support provided by the private rental housing project has enabled over 60 per cent of clients who accessed the project to overcome these barriers and gain access to private rental properties.

Whilst there is an obvious need for all levels of government to address the current affordable housing shortage, this will take time and have significant financial implications. The “Private Rental Housing Service Model for Newly Arrived Migrants and Refugees” proposed by this project represents a successful and low cost interim solution for refugee and migrant families in need of immediate housing assistance.

## Recommendations

1. For many newly arrived migrants and refugees, like many Australians on low incomes, renting privately is often the only housing option available. It is important that both State and Federal Governments focus attention on strategies that increase the stock of affordable housing in private, public and social housing sectors.
2. While all Australians on low incomes are affected by the current housing crisis, people from CALD backgrounds experience additional barriers due to language, employment and settlement related issues. The implementation of the service model piloted in this project including casework, community education and networking with real estate agents can assist newly arrived households to overcome these barriers, representing a successful and low cost interim solution for refugee and migrant families in need of immediate housing assistance.
3. A major factor that influenced real estate agents to recommend clients to Landlords was the additional support that settlement staff could provide to help resolve tenancy issues. DIAC should give consideration to funding projects that include the implementation of the service model to increase access to the private rental market for newly arrived refugees and migrants and to assist them to maintain a successful tenancy.
4. Skilled migrants who accessed the project had relatively low support needs but benefited significantly from once off information and referral services, particularly in the form of a housing reference. DIAC should consider offering this service to skilled migrants experiencing difficulty in accessing private rental.
5. Many clients assisted as part of the project were not eligible for second bond assistance as they had an existing bond which could not be repaid to the Office of Housing until after they had vacated the property. The Office of Housing should review eligibility criteria related to the repayment of previous bond loans where a tenant is moving from one private tenancy to another and they have one outstanding bond at the property from which they are moving.
6. Over 90 per cent of clients assisted were in housing related stress. There is a need to monitor households who paid more than 30 per cent of their income in rent to measure their ability to maintain the housing in the private sector over time. A longitudinal study would provide valuable information about the suitability of the private rental market as a viable and sustainable housing option for newly arrived refugee and migrant families in housing stress.
7. In the initial research phase of the project real estate agents identified access to free interpreting and translating assistance as an important service that could significantly assist them to communicate better with newly arrived refugees and migrants, helping build a more positive relationship between tenants, agents and landlords. The possibility of agents gaining access to free interpreting and translation services should be examined further by the Victorian Settlement Planning Committee (VSPC) Housing and Accommodation Working Group.

# 1. Background

The Migrant Information Centre (Eastern Melbourne) in partnerships with the New Hope Migrant and Refugee Centre (NHMRC) formerly known as the South Central Region Migrant Resource Centre (SCRMRC) identified that many newly arrived migrants and refugees settling in the Southern and Eastern Regions of Melbourne were finding it difficult to secure private rental housing. According to anecdotal evidence and media reports, since the commencement of this project, the availability and/or affordability of private rental housing has become a major issue across Melbourne and regional Victoria.

Whilst many households aim to secure public housing from the Office of Housing (OoH), the limited availability and long waiting periods meant that they must secure private rental properties or they may experience homelessness, or be a risk of homelessness. Many households on arrival, particularly those who migrated under the Humanitarian 202 Visa Program, resided with their relatives or Proposer in overcrowded conditions.

Securing affordable and appropriate accommodation is an important part of the settlement process for newly arrived households. However in a highly constrained rental market this can be a very challenging process particularly for those refugees and migrants who lack proficient English language skills, have limited social support and receive Centrelink incomes. These migrants and refugees require intensive assistance in finding housing.

As part of the Victorian Settlement Planning Committee (VSPC) Bonds Loan Working Group<sup>7</sup> established in 2002 to identify barriers in obtaining suitable housing, the MIC and NHMRC received 12 months funding from Consumer Affairs Victoria (CAV) to undertake the “Migrant and Refugee Rental Housing Assistance” Project.

The primary aim of the project was to provide assistance to migrants and refugees to access and maintain affordable and appropriate housing in the private rental market through:

- Developing and implementing a casework service model to achieve positive housing outcomes for newly arrived refugees and migrants.
- Developing and piloting an educational program for refugee and migrant communities to increase their understanding of accessing and maintaining housing in Victoria.
- Developing networks and delivering workshops with local real estate agents to increase their understanding of housing and settlement for migrant and refugee families.

## 2. Introduction

In 2006 research was conducted into the needs of new arrivals and the expectations of real estate agents in regards to private rental. The final report findings are available on the MIC’s and the NHMRC’S Websites at [www.miceastmelb.com.au/research/](http://www.miceastmelb.com.au/research/) or [www.newhope.asn.au/publications/](http://www.newhope.asn.au/publications/).

From the report findings and the key needs identified by the community and real estate agents three interconnected programs were piloted to better support newly arrived migrant

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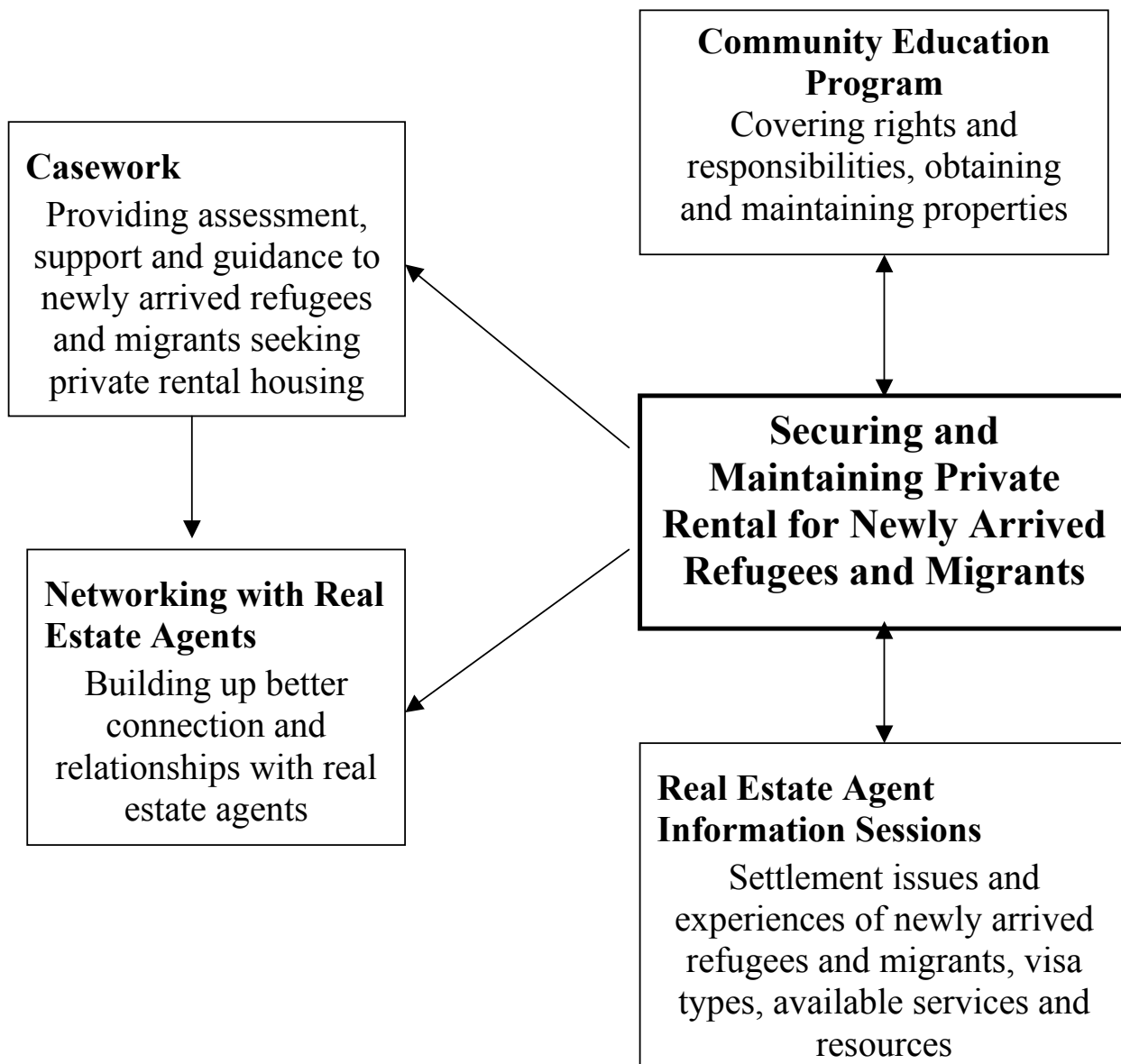
<sup>7</sup> The Department of Immigration and Citizenship (DIAC) established the Victorian Settlement Planning Committee (VSPC) to deliver more effective settlement services to refugees in Victoria. The VSPC has representatives from Commonwealth, State and Local Government agencies and community organisations. Since the establishment of the VSPC, housing has been identified through community consultations, as a major issue for newly arrived migrants and refugees. As a result, the VSPC established the Bond Loans Working Group in 2002 to identify barriers in obtaining suitable housing in the private rental market and collaborative projects that can better meet the needs of newly arrived migrants and refugees.

and refugee households to secure private rental housing. The programs included implementation of:

- A casework service model which involved assessment of housing support needs, service delivery, networking with estate agents and follow-up to identify issues that would impact on maintaining the housing,
- A Housing Education program targeted at the Chin community in the Eastern Region and the Sudanese community in the Southern Region, and
- Information sessions for real estate agents.

Detailed in Figure 1 are the components of the proposed service model that was implemented during the pilot phase of the project. Data was collected for the evaluation report from 1<sup>st</sup> January 2007 to 30<sup>th</sup> June 2007.

**Figure 1 – Private Rental Housing Service Model for Newly Arrived Migrants and Refugees**



This report is an evaluation of the implementation of the service model and the issues identified in the research.

### **3. Methodology**

#### **3.1 Casework Service Model**

The casework service model was evaluated through collecting data on all clients assisted through the program from the 1<sup>st</sup> January 2007 to 30<sup>th</sup> June 2007.

The data collected included country of birth, visa category, language proficiency, years in Australia, access to transport, household size, household income, whether they have a rental history in Australia, level of support required, number of properties sourced for each household, number of applications made for housing, housing outcome, estate agency where housing was allocated, cost of rent, housing size, suburb, whether they were eligible for Office of Housing Bond Assistance and the amount of time spent by staff to support the clients.

As well as evaluating the level of service required and housing outcomes for each household assisted through the project, the range of data collected was designed to evaluate the issues identified in the research such as the availability and affordability of suitable housing, overcrowding, discrimination and access to housing support programs such as Office of Housing bonds and Housing Establishment Funds (HEF).

#### **3.2 Community Housing Education Program**

Feedback sheets were developed and translated for distribution at the end of each session. For the Chin community, information requested included the level of satisfaction with the session, presenters, venue, time and location of sessions as well as information on the components of the program that they found most useful and least useful. Questions were also included on whether they found the presentation easy to understand and to indicate other topics that they wanted covered in the program.

As the Sudanese community generally has lower literacy levels, a more simplified feedback form was developed which asked participants whether they found the session helpful, if they were able to understand the session, further topics they would like information on and other comments they would like to make about the usefulness of the session.

#### **3.3 Real Estate Information Sessions**

Due to the difficulty experienced by the project workers in arranging the information sessions within the time constraints of the project, the sessions will be held in October 2007 after the pilot has been completed. Feedback sheets will be developed for distribution at the end of each session. However, for the purposes of this evaluation report a report on the process and issues that impacted on the provision of the sessions is documented.

## **4. Casework Service Model**

A major component of the service model included providing a caseworker for all newly arrived migrants and refugees regardless of their visa category, country of origin or length of residency who requested assistance from staff at the MIC and NHMRC to locate housing.

The casework component of the service model that was implemented included:

- Assessment of the level of support required
- Practical support based on need
- Networking with real estate agents
- Follow-up to ensure housing was being maintained and the rights and responsibilities of landlords and tenants were being met

### **4.1 Household Profiles**

In the Eastern Region, 60 households were assisted through the program from the 1<sup>st</sup> January 2007 to the 30<sup>th</sup> June 2007. In the Southern Region, 29 households were directly assisted during this period.

In the Southern Region, Settlement Workers have greater access to transitional housing properties and as a result they were able to support a much higher number of clients in gaining access to this type of housing. Consequently only one settlement worker was able to work with the private rental housing worker during the project's duration accounting for the smaller number of households assisted to access the private rental market in the Southern Region.

In the Eastern Region, access to homelessness services including transitional and crisis housing and housing assistance is assessed and allocated through the Front Door system - all applicants are assessed across a set of standard criteria to measure housing need and urgency. Regardless of their housing situation, many refugee households do not score high on the Front Door Assessment Tool particularly for transitional housing and housing support.<sup>8</sup>

In addition, households who are allocated transitional housing are expected to locate alternative housing after 6 months even if they have been approved for early housing with the Office of Housing because of urgent housing needs. As a result, private rental housing is primarily the only option available for households who want to live in the eastern suburbs and accounts for the larger number of people assisted through the project in the Eastern Region.

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<sup>8</sup> In the Front Door system properties are allocated to people with the highest score of urgent housing need assessed by intake workers in accordance with an assessment tool. Scores are given according to whether applicants or member of the household are experiencing homelessness, mental illness, alcohol and drug problems, family violence etc.

Table 1 provides details of the number of households by household composition assisted through the project.

**Table 1 – No of Households by Household Composition**

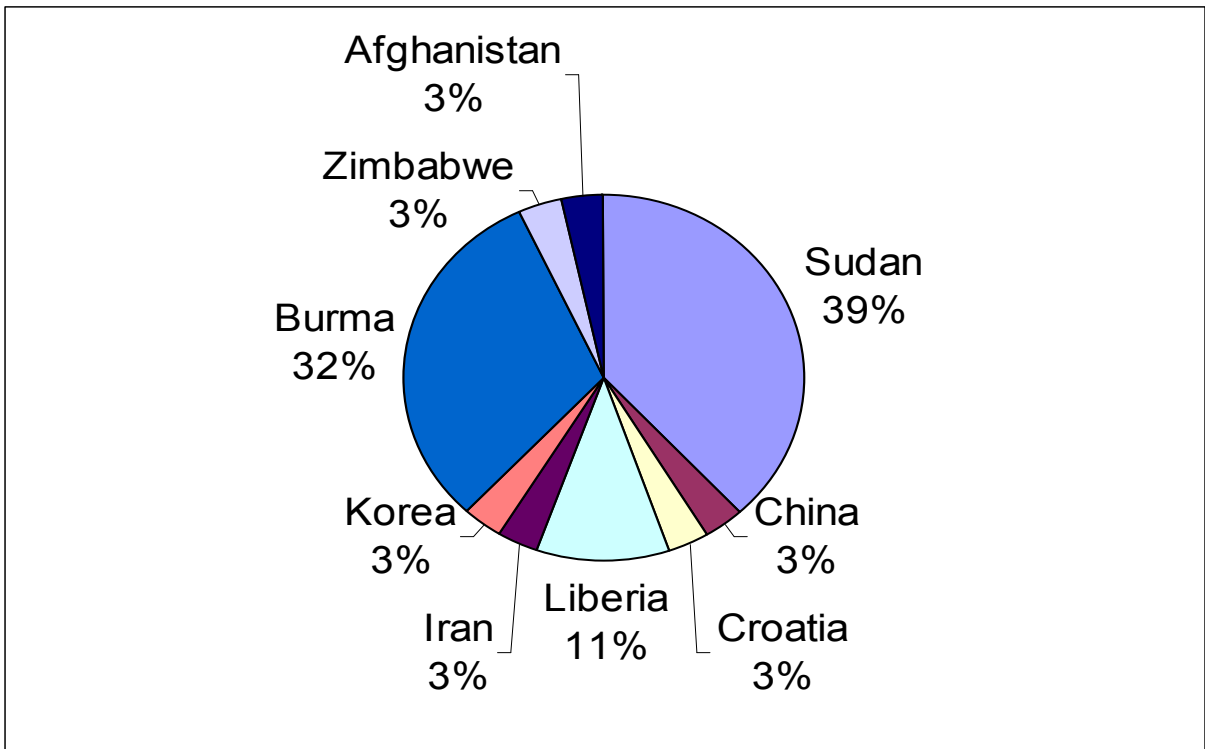
No of Households	Household Composition	No of Households	Household Composition
7	1 adult	3	2 adults and 5 children
9	1 adult and 1 child	1	2 adults and 6 children
4	1 adult and 2 children	4	3 adults
2	1 adult and 3 children	1	3 adults and 1 child
2	1 adult and 4 children	3	3 adults and 2 children
1	1 adult and 5 children	3	3 adults and 3 children
2	1 adult and 6 children	1	3 adults and 4 children
1	1 adult and 7 children	1	3 adults and 5 children
8	2 adults	1	3 adults and 6 children
8	2 adults and 1 child	2	4 adults
12	2 adults and 2 children	4	4 adults and one child
3	2 adults and 3 children	3	4 adults and 2 children
2	2 adults and 4 children	1	5 adults and 3 children

The composition of households assisted through the project varied significantly from households consisting of adults only, a number of adults and children and 1 or 2 adult households with 1 to 7 children. The greatest number of households assisted through the project consisted of 12 households (13%) made up of 2 adults and 2 children, followed by 9 households (10%) made up of 1 adult and 1 child and 8 (9%) households each made up of 2 adults or 2 adults and 2 children.

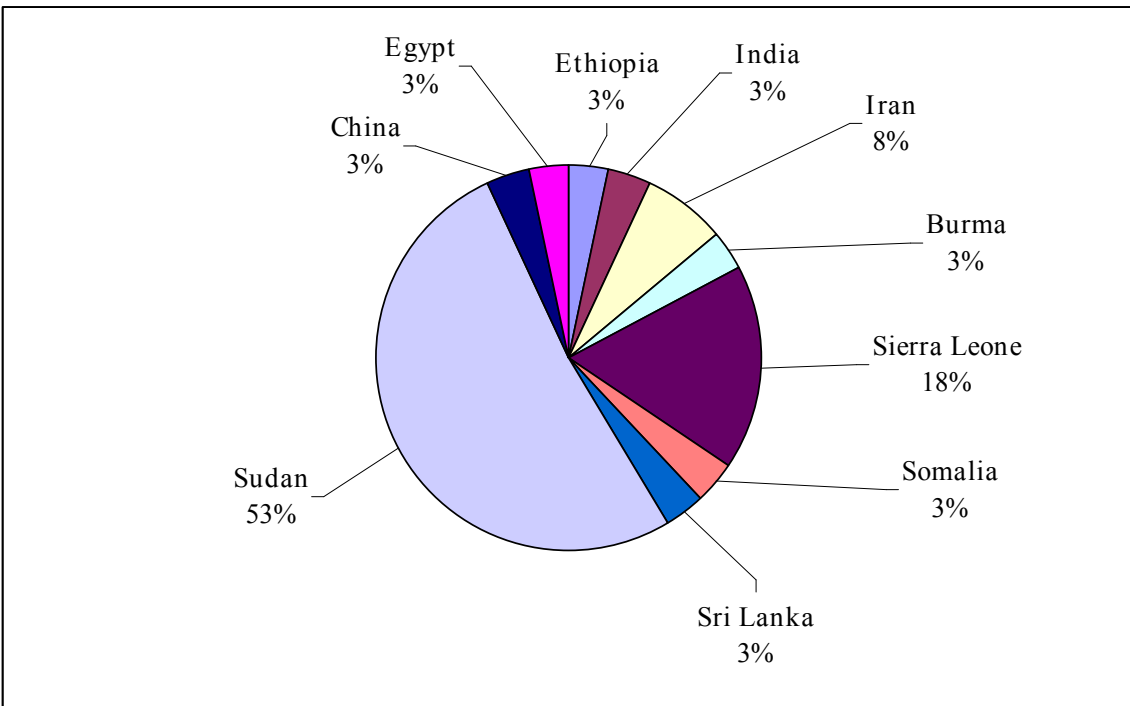
The countries of origin of the largest percentage of households who sought assistance through the program in both the Eastern and Southern Regions were from Sudan 46 (52%) followed by Burma 16 (18%), Liberia 6 (7%) and Sierra Leone 5 (6%).

With the exception of people from Sudan, Burma, Iran and China, there were differences between the countries of origin of people who were assisted through the project between the Regions which reflected the patterns of settlement. Figures 2 and 3 detail the countries of origin of households for the Eastern Region and the Southern Region that were assisted through the project.

**Figure 2 – Countries of Origin of Households (Eastern Region)**



**Figure 3 – Countries of Origin of Households (Southern Region)**



### 4.1.2 Visa Categories

Table 2 provides details of households who accessed the program by country of birth and visa category.

**Table 2 – No of Households by Country of Birth by Visa Category (Eastern and Southern Regions)**

Country of Birth	No of Households	Visa Category
<b>Afghanistan</b>	1	202
<b>Burma</b>	12	200
	3	202
	1	204
<b>China</b>	2	Skilled Migration
<b>Croatia</b>	1	Skilled Migration
<b>Egypt</b>	1	201
<b>Ethiopia</b>	1	200
<b>India</b>	1	Skilled Migration
<b>Iran</b>	3	Skilled Migration
	1	801
<b>Korea</b>	1	Skilled Migration
<b>Liberia</b>	6	200
<b>Sierra Leone</b>	2	200
	3	202
<b>Somalia</b>	1	202
	1	Unknown
<b>Sri Lanka</b>	1	Skilled Migration
<b>Sudan</b>	5	200
	40	202
	1	204
<b>Zimbabwe</b>	1	202
<b>Total</b>	89	

Forty-nine households (57%) who requested assistance through the program migrated to Australia on 202 Humanitarian Visas followed by 26 (29%) 200 Humanitarian Visas, 10 (9%) Skilled Migration Visas, 2 (3%) 204 Humanitarian Visas, 1 (1%) 201 Humanitarian Visa and one unknown (1%).

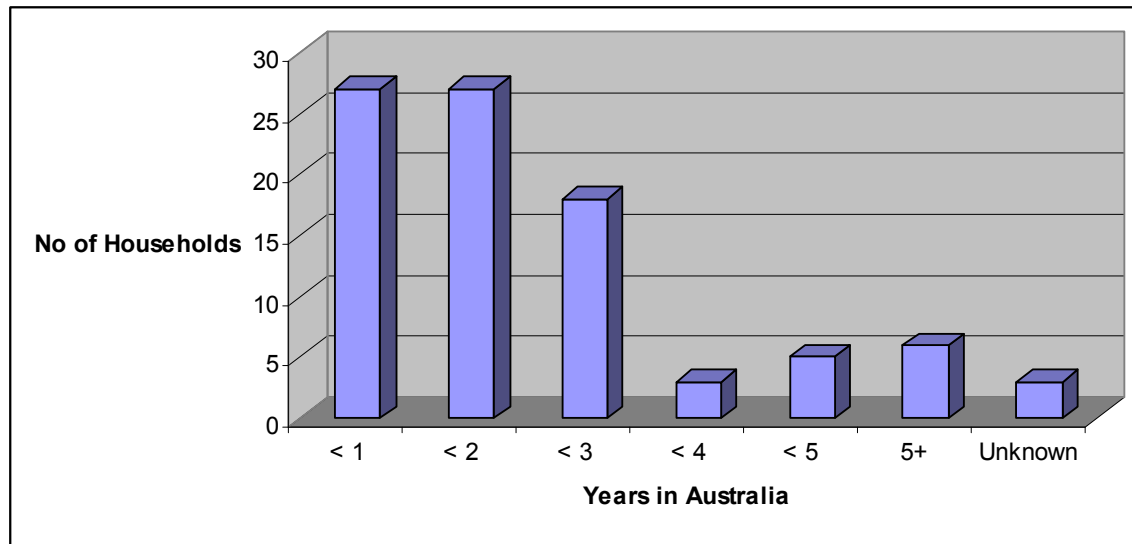
Overwhelmingly, the majority of households (90%) assisted through the program migrated under the Humanitarian Program as refugees. Only 9 per cent of households migrated under the Skilled Migration program.

### 4.1.3 Length of Residency

Of the 89 households who were assisted through the project, 28 had settled in Australia for less than one year, 27 for less than two years, 19 for less than three years, 3 for less than 4 years, 6 for less than 5 years and 6 people for more than five years. The majority of households (95%) who required support had migrated to Australia in the last five years.

Figure 4 details the number of households assisted through the project by length of residency in the Eastern and Southern Regions.

**Figure 4 – Number of Households by Length of Residency (Eastern and Southern Regions)**



#### **4.2 Assessment of the Level of Support**

Staff funded under the Settlement Grants Program (SGP) referred people to the Housing Project Workers for assistance once it had been established that securing housing in the private rental market was the most appropriate option to meet their housing needs.

However, as the Project Housing Workers in each Region were employed to work 2.5 days per week, the Settlement Grants Program staff provided continuing support for the days the Project Workers were not available particularly for those clients who were assessed as having medium to high support needs. In the Eastern Region the project worker was assisted by a team of six settlement workers. In the Southern Region due to the settlement teams provision of support to transitional housing clients, the project worker was assisted by one settlement worker.

The assessment of support needs was considered vital in ensuring resources and time was used to the maximum potential throughout the pilot phase of the project. It was acknowledged as part of the project research that the intensity of casework support each household would require would vary significantly. Some individuals with little or no English language skills would require extensive work in explaining the process and communicating key information required to obtain the necessary paperwork and sign a lease. Some would also require transportation assistance as they would be unable to attend inspections and appointments on their own, whilst others in contrast, would have strong community support networks and require limited assistance.

For the purposes of the evaluation, the level of support required was measured according to English proficiency and access to their own or other private transport. Those with low English proficiency and no access to private transport were assessed as having high support needs. Those with low English proficiency and access to their own transport, enabling them to attend inspections on their own but required assistance to source properties and make applications for tenancy were assessed as having medium support needs and those who only required advice on how to access housing and a support letter were assessed as having low support needs.

Of the 89 households that were assisted, 30 households were assessed as having high support needs, 30 medium support needs and 29 low support needs. The majority of households with high and medium support needs were from Burma (13), Sudan (33) and Sierra Leone (5). These communities represented the most recently arrived refugee communities settling in Melbourne.

Only 24 households had their own car and the remaining households were reliant on public transport and/or family and friends for transport. Thirty-four households required an interpreter whilst 55 households claimed that they did not require an interpreter.

Table 3 provides details on the number of households by Country of Birth assessed as having high, medium and low support needs.

**Table 3 – Country of Birth by No of Households by Level of Support Needs**

<b>Country of Birth</b>	<b>No of Households</b>	<b>Level of Support Needs</b>
Afghanistan	1	Low
Burma	9	High
	4	Medium
	3	Low
China	2	Low
Croatia	1	Low
Egypt	1	High
Ethiopia	1	Medium
India	1	High
Iran	3	Low
	1	High
Korea	1	Low
Liberia	1	High
	2	Medium
	3	Low
Sierra Leone	4	High
	1	Medium
Sri Lanka	1	Low
Somalia	1	High
	1	Medium
Sudan	12	High
	21	Medium
	13	Low
Zimbabwe	1	Low
<b>Total</b>	<b>89</b>	

## 4.3 Service Delivery

### 4.3.1 Level of Support

The overwhelming need of all newly arrived migrants and refugees who participated in the study was for practical assistance in locating and securing housing. As a result, as part of the casework for the pilot program, the project workers and Settlement Grants staff advised clients of the process for locating private rental housing and according to the level of support required, assisted them to locate properties, provided written references, and prepared the documentation required to make applications.

In addition, once housing was secured they assessed their eligibility and assisted them to apply for Office of Housing Bond Assistance, rent in advance and removalist's costs through HEF<sup>9</sup>, sign leases, connect utilities, apply for Centrelink rent assistance, complete Condition Reports and arrange rent payments.

Table 4 details the average time spent supporting people according to the level of support needs required to secure housing.

**Table 4 – Average Time by No of Households by Support Needs**

<b>Average Time (Hours)</b>	<b>No of Households with High Support Needs</b>	<b>No of Households with Medium Support Needs</b>	<b>No of Households with Low Support Needs</b>
< 1	5	4	1
1 to 4	4	9	15
4 to 8	6	4	4
8 to 12	3	0	0
12 to 16	2	0	0
16 to 20	0	1	0
20 to 24	2	0	0
24 to 28	1	1	0
28 to 32	1	1	0
32 to 36	1	1	0
>36	1	0	0

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<sup>9</sup> The Housing Establishment Fund (HEF) administered by Office of Housing funded Transitional Housing Managers and community housing agencies can provide financial assistance with rent, removalist's costs or the purchase of essential white goods to low income households.

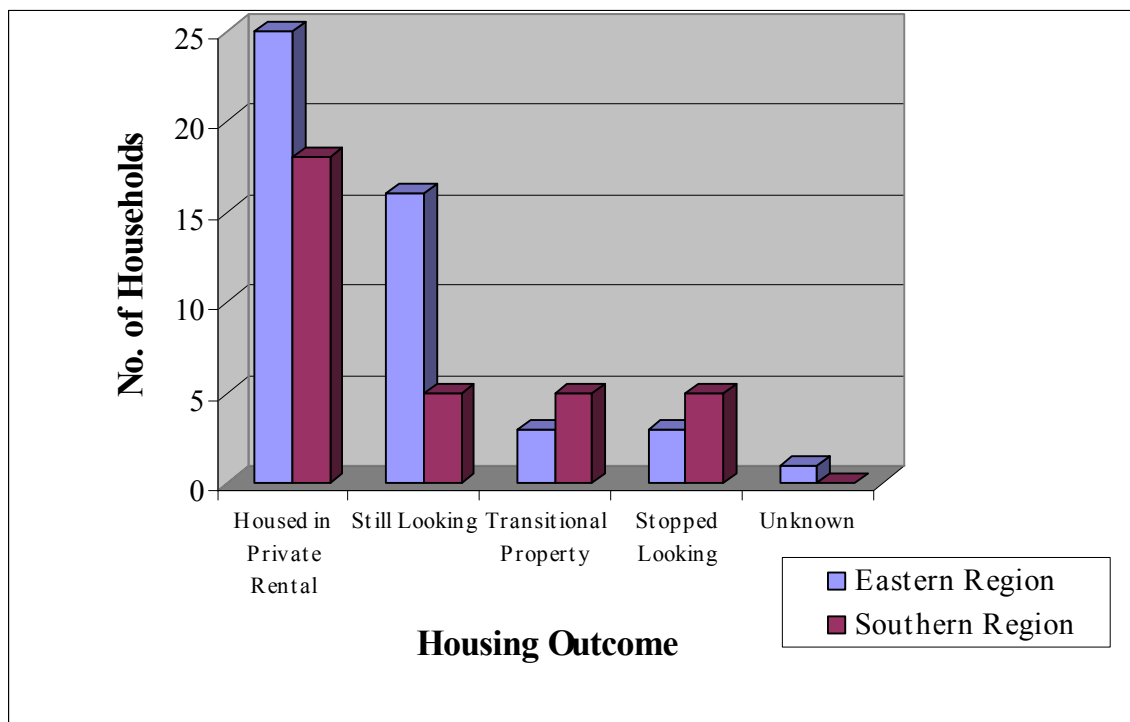
The majority of households required less than eight hours support to secure housing. However, of the 89 households that requested assistance, it should be noted that 21 households are still receiving assistance so the average number of hours will increase over time. Fifteen households received more than 8 hours support and of those, 9 (60%) households received between 20 to 36 hours of support. Factors such as the amount of rent they could afford, number of bedrooms required and the areas in which they were looking for housing contributed to the difficulties these families had in locating housing and thus the amount of time spent by workers in supporting them.

### 4.3.2 Housing Outcomes

Of the 89 households who accessed the program, 44 were successful in locating private rental housing, 9 accessed transitional housing, 1 public housing and 21 are still receiving assistance, 11 decided to stop looking and remain in their existing housing and 3 ceased contact with the Project Worker and did not provide any reasons for exiting the program.

Figure 5 details the housing outcomes of households who sought assistance to secure housing.

**Figure 5 – Housing Outcomes by Number of Households**



Both the MIC and NHMRC were able to assist over 60 per cent of households who accessed the housing project, to successfully find housing. In the case of MIC 34 (57%) of households were housed, while the NHMRC was successful in housing 19 (over 65%) of households. In the Eastern Region, competition to secure housing at the lower cost of the market increased significantly during the period 1<sup>st</sup> January 2007 to 30<sup>th</sup> June 2007 - the number of properties available at an affordable rate decreased and the number of people making applications for the one property increased. In some instances, more than 20 people attended open inspections and made applications for tenancy.

The number of properties sourced<sup>10</sup> varied significantly. Fifteen per cent of households sourced 1 to 2 properties, 18 per cent sourced 3 to 5 properties, 13 per cent sourced 6 to 10 properties, 9 per cent sourced 11 to 15 properties, 8 per cent sourced 16 to 20 properties, 2 per cent sourced 31 to 35 properties and for one household 58 properties were sourced before the household were eventually placed in transitional housing in the eastern suburbs.

For those households where more than 13 properties were sourced, the existence of a previous rental history did not appear to impact on the number of properties they inspected or the number of applications that they made in order to secure housing. Similarly, the household size did not appear to be a significant factor as these households ranged from three person households to seven person households. However, it should be noted that two households - one with six children and the other with five children - sourced 26 properties and applied for 10 and 13 properties respectively before they were successful.

These results may have been affected by the small sample size and the short timeframe for data collection.

### **4.3.3 Bond Assistance and HEF Funds**

For households on low incomes with little or no savings, financial assistance to pay bonds and the first months rent in advance is essential to secure private rental housing. However, there is a major issue for households who need to move in obtaining second bond assistance for the new property they are offered if they received bond assistance in the property where they are moving from.

With the exception of people who have experienced domestic violence, one of the eligibility criterion according to Office of Housing Bond Policy is that households must repay any outstanding bonds before they are eligible for second bond assistance unless they can prove that the first bond will be repaid by producing a copy of a signed bond release form or providing a letter from the estate agent or landlord stating that the bond will be repaid.<sup>11</sup>

Estate agents and landlords will not sign bond release forms or provide a letter stating that the bond will be returned until they have completed a final inspection of the property which they will only complete once the tenants have vacated the property. As a result, many households are not eligible for second bond assistance and real estate agents and landlords will not sign leases and provide keys to properties until the bond and rent in advance is paid.

In the Eastern Region, of those households who met the income and asset criteria for bond assistance, 12 households (50%) were in this position which placed them in severe financial hardship. In the Southern Region, from the data available 15 households were

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<sup>10</sup> Properties sourced refers to properties inspected but not necessarily whether an application for tenancy was made.

<sup>11</sup> In accordance with Office of Housing Bond Assistance policy there are exceptions where applicants who meet the income and asset eligibility criteria are not required to repay outstanding bonds. However, these primarily relate to households escaping family violence (see [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au) for the Bond Assistance Policy).

assessed for bond eligibility and 13 households were assessed as eligible. They also had to find money to pay the bond before they could sign the lease for the new property.

For households on low incomes assistance is provided through HEF funds for rent in advance and removalist's costs. Whilst there is some variation in the level of support provided by different HEF agencies, eligible households are generally given two weeks rent in advance and assistance with removalist's costs. Some HEF providers can provide up to four weeks rent in advance if clients are experiencing severe financial hardship.

#### **4.3.4 Suitability and Affordability of Housing**

In the research report severe overcrowding for large families and housing affordability were raised as major issues. In the Eastern Region, only four families who were housed had four to five children. Of those, three secured four bedroom accommodation and one three bedroom accommodation. The availability of housing with four or more bedrooms and the cost of the weekly rental had a greater influence than the number of children on the size of the housing that parents would apply for.

In the Southern Region, there were seven households with six or more members. Only one household with six children were successful in securing private rental. Four households are still looking for housing, one received transitional housing and one family with seven children was allocated Office of Housing accommodation. This data although small seems to support the findings documented in the research report that larger families find it more difficult to secure housing in the private rental market.

With the exception of skilled migrants who had savings to pay for rent in advance (and in some cases offer to pay up to 3 to 6 months rent in advance), affordability was the major concern for the majority of households who sought assistance through the program.

As identified in the Research Report<sup>12</sup> many refugees and migrants had not had financial obligations comparable to those they now had in Australia and therefore had not developed the skills to manage their income efficiently. These communities needed to be provided with basic budgeting skills to assist them to manage their income and expenses more effectively, enabling them to make rental payments on time. Financial management became more difficult if households paid more than 25 to 30 per cent of their income in rent.<sup>13</sup>

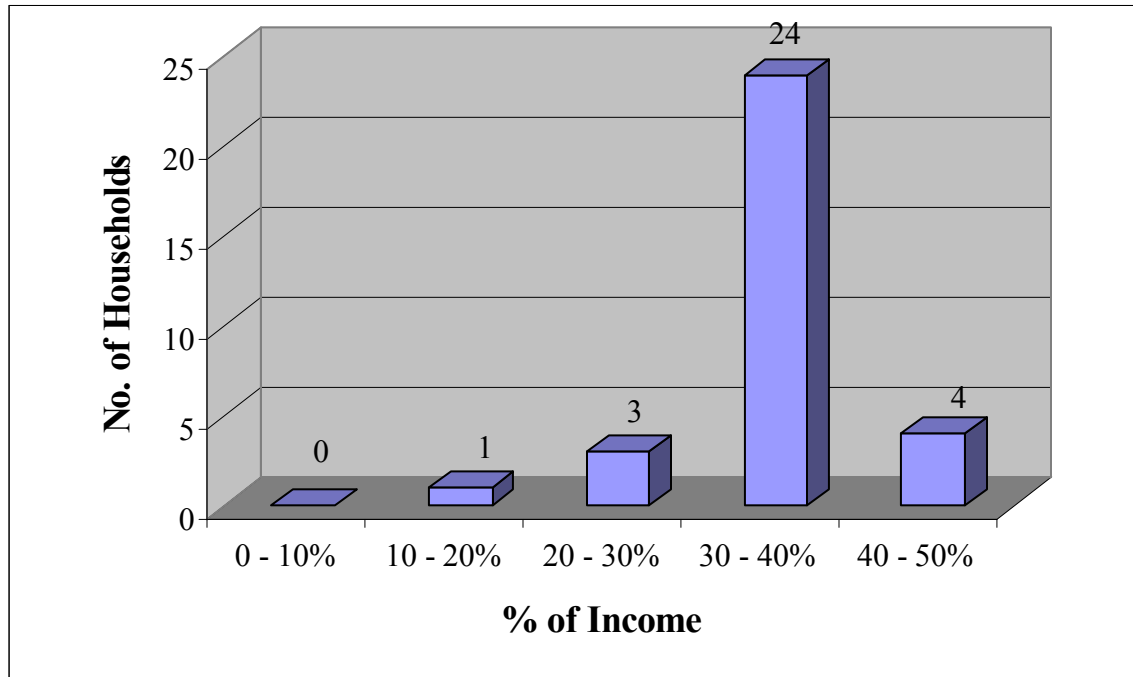
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<sup>12</sup> See "Finding a Home" – A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing (MIC & NHMRC – 2007:2)

<sup>13</sup> Affordable housing for both owners and tenants can be defined, as housing costs which do not exceed 30% of a household's income. It is further suggested that households expending at least 25% to 30% of their income on housing are experiencing housing related stress (Cooper 2006).

Figure 6 details the number of households housed through the program and the percentage of their household income that was paid in rent.

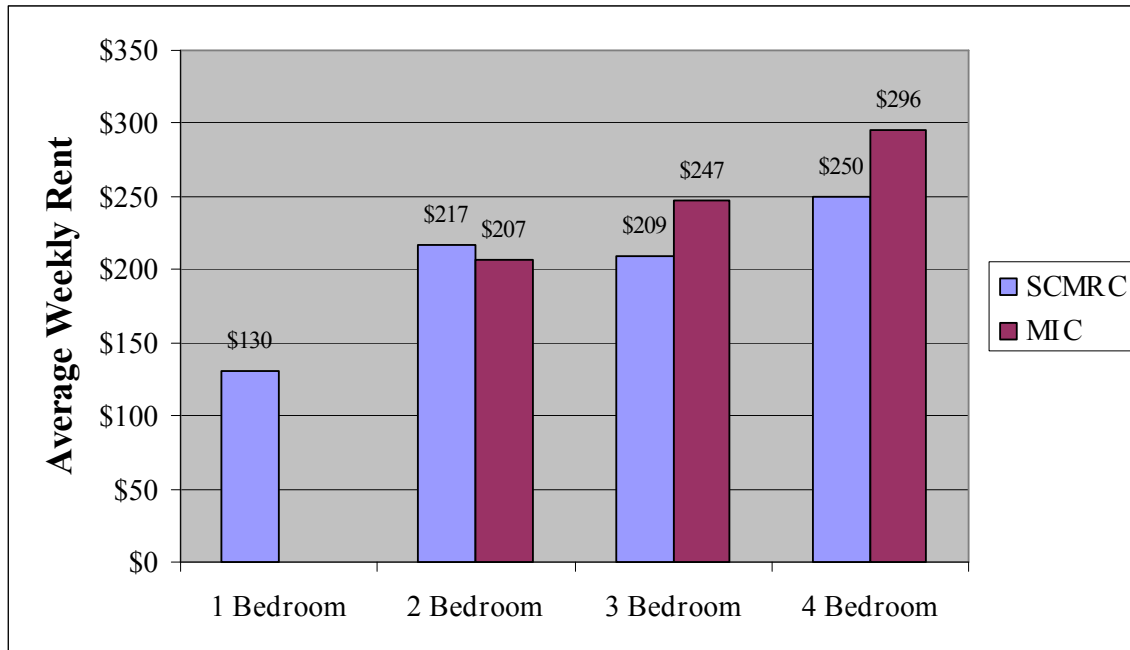
**Figure 6 – Number of Households by the Percentage of Income Paid in Rent**



Of those housed in the private rental market, 90 per cent accessed private rental that cost more than 30 per cent of the household income. The majority paid between 30 to 40 percent of their income in rent. However, four households paid between 40 to 50 per cent of their income in rent. This indicates that these households would experience financial hardship and in some cases, severe financial hardship and housing stress.

Figure 7 shows the average cost of rent by bedroom size in the Eastern and Southern Regions.

**Figure 7 – Average Cost of Rent by Bedroom Size**



In the more affordable suburbs throughout the regions, the cost of rent was higher in the Eastern Region than the Southern Region particularly for 3 and 4 bedroom accommodation. However, it should be noted that the average cost of one bedroom accommodation in the eastern suburbs is approximately \$150 to \$180 per week. For single people on Centrelink incomes, this means that they would have to pay more than 55 per cent of their income in rent. Consequently, single people on Centrelink payments cannot afford to live independently and the only affordable housing options for them are to secure housing outside the Region, share with other people or take up rooming house accommodation.

#### **4.4 Networking with Real Estate Agents**

Another crucial element of the casework component of the service model was for the project workers and Settlement Grants staff to build positive relationships with local real estate agents.

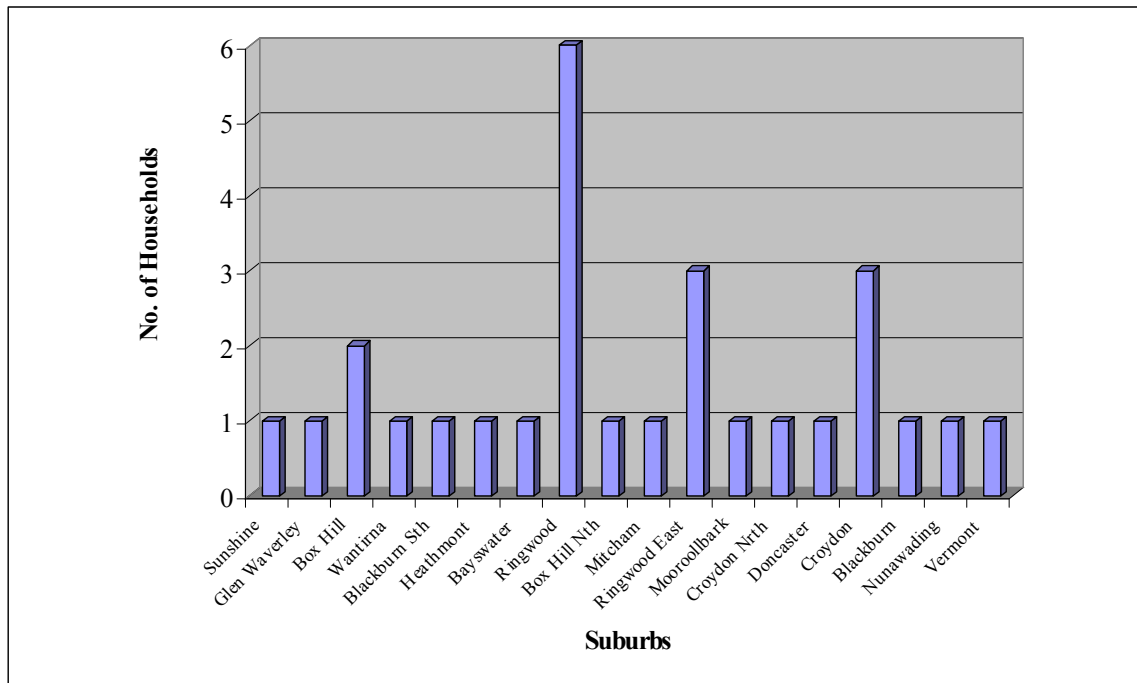
The research had shown the benefit of building relationships with real estate agents through work previously undertaken by settlement workers in the Eastern Region.<sup>14</sup> As a result, a higher number of real estate agents in the Eastern Region agreed to participate in the research study in comparison to agents in the Southern Region.

<sup>14</sup> Due to the Front Door Housing Policy introduced in the Eastern Region, access to transitional housing properties for CALD clients had dropped significantly and of those who did access transitional housing, stays were of a much shorter duration than in the Southern Region. This forced Eastern Region settlement workers to work intensively with real estate agents to secure housing for their clients prior to the commencement of the project and resulted in the development of responsive working relationships.

Similarly, in the Southern Region one to one relationships developed with real estate agents during the duration of the project increased client access to private rental properties and assisted in the resolution of disputes between tenants and agents representing landlords.

Analysis of real estate data shows that patterns emerged of real estate agencies that were more responsive to housing newly arrived migrants. These patterns were influenced by the availability and cost of housing in the areas they serviced. As a result of these factors, clients were encouraged to look for housing in the outer east particularly the suburbs of Ringwood and Croydon and Figure 8 shows that the majority of households were housed in these areas.

**Figure 8 – No of Households Housed by Suburb (Eastern Region)**



Of those housed, the project worker and settlement workers developed good working relationships with ten estate agencies that provided housing to clients through the project. Figure 9 provides a summary of the real estate agencies that provided housing to households accessing the program in the Eastern Region.

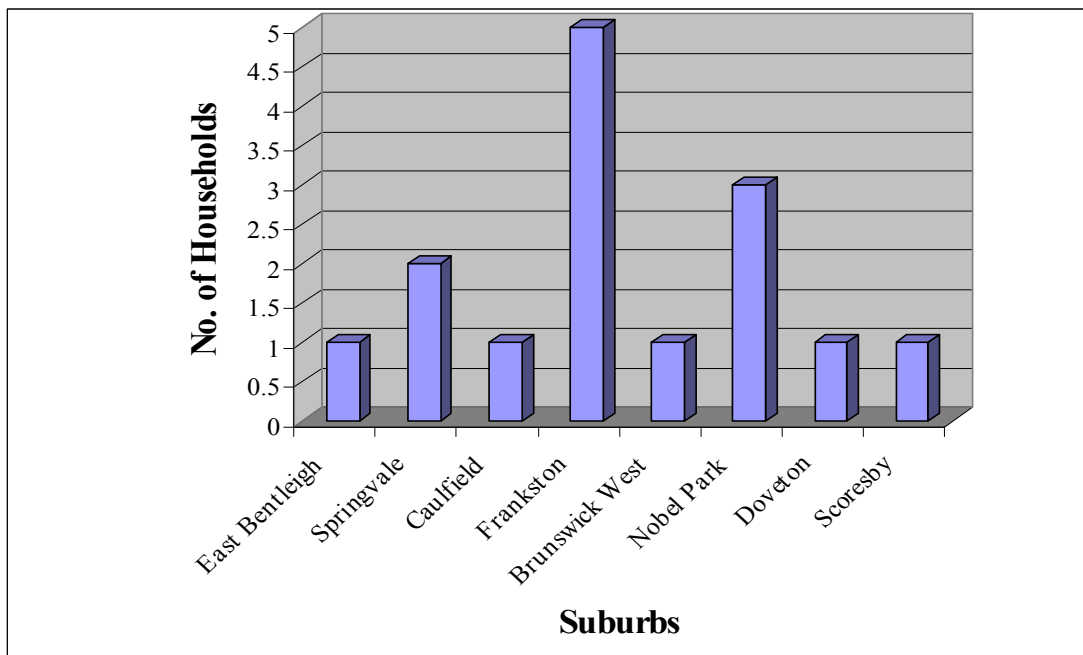
**Figure 9 –Number of Households Housed by Real Estate Agency (Eastern Region)**



In the Southern Region, the suburbs where affordable housing was available were in Frankston and Noble Park followed by Springvale. Nearly twice as many households were housed in Frankston due to the availability of affordable housing stock in this area and a strong working relationship established by the settlement worker with the main agency that manages rental housing stock in the area.

Figure 10 details the suburbs where households secured housing in the Southern Region.

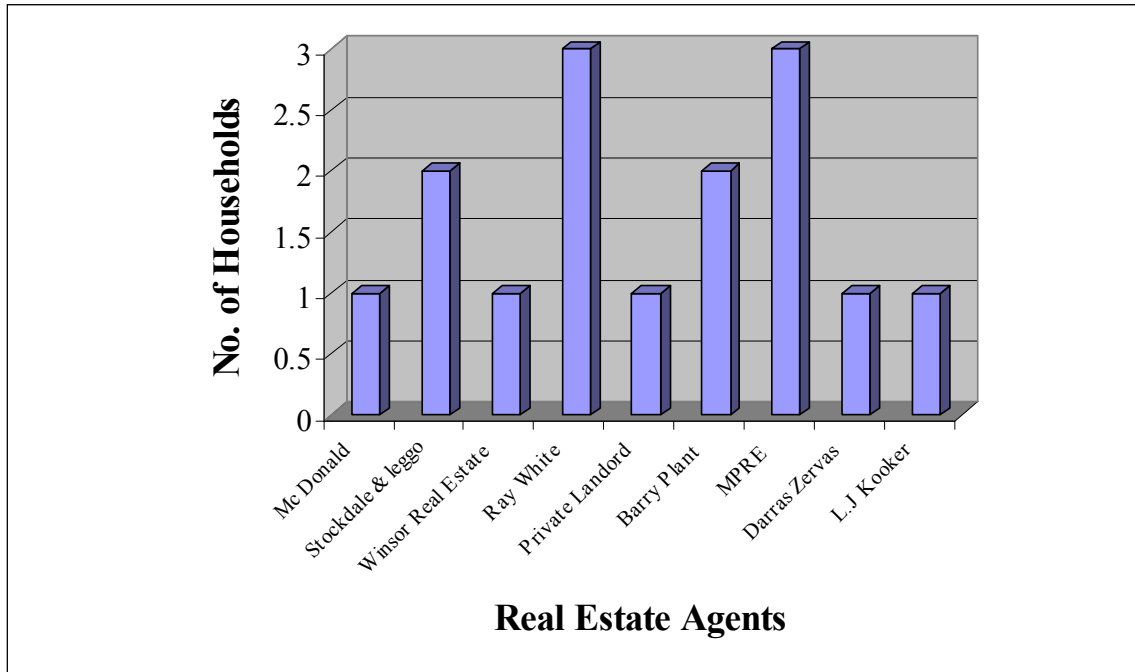
**Figure 10 - No of Households by Suburb (Southern Region)**



In the Southern Region, eight estate agencies and one private landlord provided housing to clients assisted through the program. Ray White Real Estate and MPRE housed three households each. The settlement worker in Frankston established a particularly strong working relationship with MPRE that manages rental housing stock in this area.

Figure 11 provides a summary of the real estate agencies that provided housing to households accessing the program in the Southern Region.

**Figure 11 – Real Estate Agencies by the Number of Households Housed through the Project (Southern Region)**



In both the Eastern and Southern Regions a major factor that influenced real estate agents to recommend clients to landlords was the knowledge that they could obtain support by staff if necessary to assist them to resolve issues that may arise.

#### **4.5 Maintaining Housing**

The casework service model proposed in the pilot project included project workers contacting tenants housed through the program three months after the lease was signed to ensure that they were satisfied with their accommodation and successfully maintaining their tenancy.

Results from the telephone surveys undertaken indicated that nine families rated their level of satisfaction with the rental property as good, whilst five households rated their satisfaction as excellent. Only three households indicated dissatisfaction with the accommodation.

Figure 12 details the levels of satisfaction with the rented properties after a minimum period of three months by the number of households housed through the project.

**Figure 12 - Levels of Satisfaction with Properties Rented for 3 Months or More (Eastern and Southern Regions)**



Households were also asked if they had any issues with paying rent on time. Only two households indicated that they had problems. However, a number of people contacted indicated that whilst they have always paid the rent on time, they have found properties very expensive and have not had much income left over to meet other basic needs once they had paid the rent indicating significant housing related stress. *“We pay the rent regularly but don’t have money left over for food or other things.”*

A question on maintenance issues was also asked. Eleven households indicated that they had no problems in this area. The other 7 households surveyed had had a number of difficulties, ranging from problems with door locks to heating. However, these issues were rectified by landlords.

Of the three families who indicated high levels of dissatisfaction with their property, one felt that the replacement heater was of poor quality and they were paying too much rent. The other two families indicated that the houses were very old and they were generally unhappy with where they were living.

Satisfaction with properties was influenced by the cost of rent, the perceived quality of the housing i.e. whether it was considered old and the level of maintenance completed. Given that most families are in housing related stress it would be important to undertake further follow up with these families in 6 and 12 months time to see if they were successfully maintaining their tenancy.

## 5. Community Housing Education Program

### 5.1 Program Outline

The topics identified by the community as part of the research for the program included:

- Understanding the housing market,
- How to apply and obtain a property,
- What were the rights and responsibilities of landlords and tenants, and
- Looking after and maintaining the property.

The content of each session was developed to cover the topics identified through the research and to meet the needs of the communities that were targeted to pilot the program - the Chin community in the Eastern Region and the Sudanese community in the Southern Region. Both education programs included 5 sessions held weekly for five weeks.<sup>15</sup>

The major differences for the programs related to Session Four. For the Chin community, maintaining gardens and understanding water restrictions was identified as a major issue. As a result, staff from Yarra Valley Water (YVW) the water utility that services the Eastern and Northern Regions of Melbourne were invited to attend the session to educate the community on responsible water usage, Government policies and water saving programs.

For the Sudanese community, Session Four covered information related to “Connecting and Paying Utilities and Managing Household Finances”. This was not required in the education program for the Chin community as this information had recently been provided as part of a joint project with Eastern Access Community Health Financial Counselling service “Credit Information for Recently Arrived Refugees” funded by Consumer Affairs Victoria.

Below is a breakdown of topics covered during each session.

Session.	Title	Topic
1	Overview of the Victorian housing market	<ul style="list-style-type: none"><li>• How does the public and private rental market work in Victoria?</li><li>• The process of applying for public and private housing</li><li>• The benefits and drawbacks of both public and private rental housing</li></ul>
2	Process of applying for and obtaining private rental	<ul style="list-style-type: none"><li>• Where to look for private rental</li><li>• What to look for at inspection</li><li>• How to complete an application</li><li>• Applying for a bond loan and rent assistance</li></ul>

<sup>15</sup> Due to the Easter holidays, sessions for the Chin community were held on the 27<sup>th</sup> March, 17<sup>th</sup> and 24<sup>th</sup> April and the 8<sup>th</sup> May 2007.

<b>Session.</b>	<b>Title</b>	<b>Topic</b>
3	Tenants and landlords rights and responsibilities	<ul style="list-style-type: none"> <li>• Understanding the Residential Tenancy Agreement</li> <li>• Completing a Condition Report</li> <li>• Landlord and Tenants rights and responsibilities</li> <li>• Subletting</li> <li>• Ending a Tenancy</li> <li>• Tenants Union of Victoria (TUV) support and VCAT</li> </ul>
4	Water management and usage (Chin Community Only)	<ul style="list-style-type: none"> <li>• Current water conditions in Victoria</li> <li>• Water saving devices</li> <li>• Ways to save water around the home</li> <li>• Correct times to water gardens</li> </ul>
4	Connecting and paying utilities and managing household finances (Sudanese Community Only)	<ul style="list-style-type: none"> <li>• Who are the utility retailers and their billing cycles</li> <li>• Ways to pay bills</li> <li>• Utility Relief Grant and No Interest Loan Scheme</li> <li>• Working Out Your Budget</li> </ul>
5	Maintenance and repairs to property	<ul style="list-style-type: none"> <li>• What smoke alarms are and how to use them</li> <li>• Fire Safety</li> <li>• Urgent and non urgent repairs</li> <li>• Understanding the usage of electricity and gas</li> <li>• Garden maintenance</li> </ul>

## **5.2 Community participation**

The sessions for the Chin community were held every Tuesday evening from 6pm to 8.30pm at the Mooroolbark Baptist Church. Attendance at the sessions was 19, 23, 5, 23, and 12 respectively. The low attendance at Session Three occurred because the following day was a public holiday and people had made alternative plans for the evening.

The five sessions organised for the Sudanese community ran for 3 hours on a Friday evening at the Springvale Community Centre. An average of 11 people attended the sessions – 16, 11, 11, 6 and 12 respectively.

### **5.3 Community Feedback**

At the end of each session participants were asked to complete a feedback sheet which aimed at measuring the success of the session. A comprehensive analysis of this feedback is discussed below (see Appendix A for a summary of the feedback).

#### **5.3.1 Session One – Overview of the Victorian housing market**

71% of Chin participants indicated that the material covered was very relevant with the remainder stating it was most relevant. 77% rated the overall presentation as excellent. However, 70% of participants found the material easy to understand compared with 30% who indicated some difficulty in understanding all of the session content. An interpreter was present to translate the information. However, some concepts were difficult to interpret as there were no equivalent words in the Chin dialect.

100% of Sudanese participants indicated that the information sessions were helpful and only one person experienced some difficulty understanding the session content.

Participants from both the Chin and Sudanese communities provided the following comments regarding the usefulness of sessions.

*Clearer understanding of housing*

*I realise I should also get involved when I want to find a house*

*I gained an idea of how to find a house in Australia*

*I learnt about the advantages and disadvantages of government and private rental housing*

*The session was especially useful for new arrivals*

#### **5.3.2 Session Two – Process of applying for and obtaining private rental**

In session two, 92% of Chin participants found the program very relevant with the remainder indicating it was mostly relevant, and 100% rated the overall presentation excellent. 86% found the material easy to understand with only 14% finding it a little difficult. 100% of participants stated they had a better understanding of housing in Victoria and how to obtain and secure a property.

100% of Sudanese participants indicated that the session was helpful. All participants indicated that they understood the session content.

Areas indicated as the most useful by both Chin and Sudanese participants were:

*About the condition report*

*How to look for a property, what documents are required and how to apply for the bond*

*We learnt how to fill out the application forms*

*I gained confidence in how to apply for rent assistance*

*The meeting helped me to have an idea of applying for bond loan and how to apply for the property*

### **5.3.3 Session Three – Tenants and landlords rights and responsibilities**

Session Three for the Chin community indicated that 100% of participants rated the session as both very relevant and excellent. Similarly, all Sudanese participants indicated that the sessions were helpful and everyone understood the content of the session.

The following comments were made by participants.

*I think the union can defend tenants against agents and landlords*

*It taught me about the rights of the landlord and tenant and the duties of both sides*

*It is good to be aware of private rental policy as soon as you arrive in Australia*

*I know not to sign a document that we do not fully understand and about the Tribunal*

### **5.3.4 Session Four - Water management and usage**

In Session Four for the Chin community, 80% of participants indicated the information covered was very relevant, with 10% stating mostly relevant and 10% stating partly relevant. 100% of participants rated the overall presentation as excellent with 92% finding the material easy to understand. The most useful information participants gained included:

*How to save water*

*About showering*

*How to use water wisely*

*We cannot water our garden whenever we like*

*It helps me to save water*

### **5.3.5 Session Four - Connecting and paying utilities and managing household finances**

In Session Four for the Sudanese community, all participants indicated that the session was helpful and understood. The following comments were made.

*I learnt about the charges for electricity, water and gas bills*

*I gained an understanding of how to arrange for the payment of water, gas and electricity bills*

*It is very important for new migrants who need to know about bills and budgeting*

### **5.3.6 Session Five - Maintenance and repairs**

In Session Five for the Chin community, 86% rated the session as very relevant and 14% as mostly relevant. Seventy-five per cent rated the program excellent and 25% very good. Sixty per cent of participants stated the material easy to understand with 40% indicating it was difficult. Reasons for the difficulty were:

*Because it's about electricity which I do not know before*

*Because I do not know anything at all*

100% of Sudanese participants indicated that the session was helpful. The session had “a-hands-on” focus with participants getting an opportunity to change tap washers and replace fuses.

As one participant indicated: *“I have now a better knowledge of gas and electricity.”*

## **5.4 Key Learning**

Participants from both the Chin and Sudanese communities were generally very satisfied with the material covered throughout the program. Nevertheless, whilst most indicated the sessions were easy to understand, there were some who found some topics difficult particularly those topics related to new housing and legal systems as well as technical areas related to house maintenance. These difficulties were further compounded by language barriers where appropriate language was not available for interpretation or in the case of the Chin community, for a small number of participants another dialect was spoken.

In conclusion, the community responded very well to each session indicating many things they had learnt and found useful. Many stated they would like future sessions on housing which will further expand their knowledge and help them to secure properties successfully.

Knowledge and understanding of the information covered is crucial for refugees and migrants settling in Victoria. Understanding the market and the process for obtaining and maintaining housing is a key factor in ensuring successful settlement.

Given the high level of satisfaction with the program and that many participants were learning this information for the first time, there is a need to educate and increase the understanding of all newly arrived refugees of housing and how to access and maintain housing in the private rental market.

## **6. Real Estate Information Sessions**

Information sessions were not organised with real estate agents due to the time constraints of the project and the difficulty in arranging a time and forum that estate agents would attend.

In discussions with individual real estate agents and REIV, one to one contact with agents was considered more effective in providing information about the needs and issues of our client group and subsequently developing a positive working relationship with these agents to the benefit of clients.

In the initial research, estate agents indicated that while they valued access to further information, many of them did not have the time to attend information sessions due to busy work schedules.

Nevertheless, it was planned that information would be delivered as part of an existing training session provided to REIV members. However the REIV representative felt that it was unlikely that agents would attend a stand alone training program as they often had to cancel training sessions due to low attendance.

The REIV member on the steering committee suggested that it would be more appropriate to make a presentation at real estate networking forums such as the Eastern Region Property Management Network. Currently such a network has not yet been established in the Southern Region.

A meeting with the Inner Eastern Region Property Management Network has been scheduled for October. Negotiations are still being held with the Outer Eastern Property Management Network to attend a meeting in 2007/2008. Information will be delivered as part of a 30 minute presentation using case studies and emphasising the important support role which can be played by Settlement Workers in assisting clients to complete accurate lease applications and maintain successful tenancies.

Discussion did occur amongst members of the Steering Committee about potential ways to motivate real estate agents to work more closely with the projects target group, through the establishment of business awards. It was felt that these awards could generate positive publicity for the estate agency and acknowledge specialised training received by agents in relation to the needs of newly arrived migrants and refugees. However, when the awards concept was discussed further with REIV, concern was expressed that there would be no satisfactory way to easily quantify and grade the responsiveness or otherwise of a particular real estate agency to the needs of CALD clients. As a result, no further action was taken on this concept as part of the pilot phase of the project.

## 7. Conclusion

The project has shown that newly arrived migrants and refugees particularly refugees who settled in Australia on 202 Humanitarian visas in the past five years had high to medium level support needs and required intensive casework assistance to secure private rental housing. This support was required to secure their first tenancy as well as when they needed to move to alternative housing. In addition, newly arrived migrants who migrated to Australia as Skilled Migrants required a lower level of assistance to secure their first tenancy in Australia.

In both the Eastern and Southern Regions, State Government funded housing assistance programs were unable to provide the level of support required for migrants and refugees to access housing. The Department of Immigration and Citizenship does fund the IHSS Program to assist newly arrived refugees to secure housing during the first 6 months of arrival, assisting 200, 201, 203 and 204 visa subclasses.<sup>16</sup> However there is only very limited housing assistance for households who migrate on 202 Humanitarian visas – 49 (57%) of households who required assistance through this project migrated on 202 Humanitarian visas.

The Settlement Grants Program is funded to focus on information and referral to mainstream services. In addition, the Settlement Grants Program is only funded to support Humanitarian Entrants and people who migrate under the Family Migration Program from countries with low English proficiency for the first five years of settlement. Therefore, Skilled Migrants and people who have lived in Australia for more than five years are not entitled to assistance under the Settlement Grants Program. In the implementation of this project, Skilled Migrants represented 9 per cent of all households and 5 per cent of all households had been residents in Australia for more than 5 years.

The combination of implementing the service delivery model, community education program and developing relationships with local real estate agents provided invaluable support for migrants and refugees to secure private rental housing. In the Eastern Region 34 (57%) of clients were housed and in the Southern Region 19 (65%) were successful in securing private rental housing.

Of those clients in both Regions who were unsuccessful in locating private rental during the project 21 (24%) are still looking, 11 (12%) stopped looking, 10 (11%) obtained transitional or government housing and a further 3 (3%) ceased contact with project workers.

Major issues which impacted on whether households experienced financial hardship and satisfaction with their housing, related to access to second bond assistance and affordability of available housing. Of those housed in private rental, 90% accessed housing that cost more than 30% of the household income.

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<sup>16</sup> Although further research is required, it appears that a high percentage of new arrivals housed under the IHSS program choose to move to alternative housing after 6 months when their lease expires.

There is a need to monitor households who paid more than 30% of their income in rent to measure their ability to maintain housing in the private sector over time. This would provide invaluable information for Commonwealth and State Governments about the housing experiences of newly arrived migrants and refugees over a longer timeframe and the suitability of the private rental market as a viable and sustainable housing option for these households which would inform future housing policies.

In relation to second bond assistance, of those households who met the income and asset criteria for bond assistance in the Eastern Region, 12 households (50%) were not eligible for second assistance as they had an existing bond which could not be repaid to the Office of Housing until after they had vacated the property. Similarly, in the Southern Region, ten households had to find money to pay bonds before they could sign a lease for the new property.

The intensive support provided to newly arrived refugees and migrants to understand the Australian rental market and gain access to private rental has clearly been successful and the need for this support will further increase under current conditions where the number of available properties has decreased and the demand for housing has increased. These conditions will result in higher rents and greater competition amongst prospective tenants. For newly arrived migrants and refugees, the need for intensive support will be paramount to enable them to compete within this environment. Real estate agents indicated that a major factor that influenced them to recommend clients to the landlords was the knowledge that they could obtain support by staff if necessary to assist them to resolve issues that may arise during the tenancy.

The current lack of affordable housing has much broader implications for all low income earners. However, these problems are compounded for newly arrived communities by language barriers, large families, lack of their own transport and a lack of understanding of how the rental market works.

While rent rises affect the rental market as a whole, the groups most vulnerable to rises are low-income households, a category that most newly arrived migrants and refugees fall into. Furthermore, while low incomes are not exclusive to newly arrived families, the settlement process takes time as new arrivals adjust to a new culture and way of life. For refugees in particular, this impacts on their ability to enter the workforce and earn an income sufficient to compete with other potential renters in search of affordable rental housing. The intensive support provided by the private rental housing project has enabled over 60 per cent of clients who accessed the project to overcome these barriers and gain access to private rental properties.

Whilst there is an obvious need for all levels of government to address the current affordable housing shortage, this will take time and have significant financial implications. The “Private Rental Housing Service Model for Newly Arrived Migrants and Refugees” proposed by this project represents a successful and low cost interim solution for refugee and migrant households in need of immediate housing assistance.

## 8. Recommendations

1. For many newly arrived migrants and refugees, like many Australians on low incomes, renting privately is often the only housing option available. It is important that both State and Federal Governments focus attention on strategies that increase the stock of affordable housing in private, public and social housing sectors.
2. While all Australians on low incomes are affected by the current housing crisis, people from CALD backgrounds experience additional barriers due to language, employment and settlement related issues. The implementation of the service model piloted in this project including casework, community education and networking with real estate agents can assist newly arrived households to overcome these barriers, representing a successful and low cost interim solution for refugee and migrant families in need of immediate housing assistance.
3. A major factor that influenced real estate agents to recommend clients to landlords was the additional support that settlement staff could provide to help resolve tenancy issues. DIAC should give consideration to funding projects that include the implementation of the service model to increase access to the private rental market for newly arrived refugees and migrants and to assist them to maintain a successful tenancy.
4. Skilled migrants who accessed the project had relatively low support needs but benefited significantly from once off information and referral services, particularly in the form of a housing reference. DIAC should consider offering this service to skilled migrants experiencing difficulty in accessing private rental.
5. Many clients assisted as part of the project were not eligible for second bond assistance as they had an existing bond which could not be repaid to the Office of Housing until after they had vacated the property. The Office of Housing should review eligibility criteria related to the repayment of previous bond loans where a tenant is moving from one private tenancy to another and they have one outstanding bond at the property from which they are moving.
6. Over 90 per cent of clients assisted were in housing related stress. There is a need to monitor households who paid more than 30 per cent of their income in rent to measure their ability to maintain the housing in the private sector over time. A longitudinal study would provide valuable information about the suitability of the private rental market as a viable and sustainable housing option for newly arrived refugee and migrant families in housing stress.
7. In the initial research phase of the project real estate agents identified access to free interpreting and translating assistance as an important service that could significantly assist them to communicate better with newly arrived refugees and migrants, helping build a more positive relationship between tenants, agents and landlords. The possibility of agents gaining access to free interpreting and translation services should be examined further by the Victorian Settlement Planning Committee (VSPC) Housing and Accommodation Working Group.



## Appendix A – Summary of Participant Feedback

Session No.	Title	Topic	No. Participants	Participant Feedback
1	Overview of the Victorian Housing Market Presenters: MIC and NHMRC	<ul style="list-style-type: none"> <li>• How does public and private rental housing work in Victoria?</li> <li>• The process of applying for public and private housing</li> <li>• The benefits and drawbacks of both public and private rental housing</li> </ul>	Chin 19 Sudan 16	<ul style="list-style-type: none"> <li>• <i>Clearer understanding of housing</i></li> <li>• <i>I realise I should also get involved when I want to find a house</i></li> <li>• <i>I gained an idea of how to find a house in Australia</i></li> <li>• <i>I learnt about the advantages and disadvantages of government and private rental housing</i></li> <li>• <i>The session was especially useful for new arrivals</i></li> </ul>
2	Process of Applying for and Obtaining Private Rental Housing Presenters MIC and NHMRC	<ul style="list-style-type: none"> <li>• Where to look for private rental</li> <li>• What to look for at inspection</li> <li>• How to complete an application form</li> <li>• Applying for a bond loan and rent assistance</li> </ul>	Chin 23 Sudan 11	<ul style="list-style-type: none"> <li>• <i>About the condition report</i></li> <li>• <i>How to look for a property, what sort of documents are required and how to apply for the bond</i></li> <li>• <i>We learnt how to fill out the application forms</i></li> <li>• <i>I gained confidence in how to apply for rent assistance</i></li> <li>• <i>The meeting helped me to have an idea of applying for a bond loan and how to apply for the property</i></li> </ul>

<b>Session No.</b>	<b>Title</b>	<b>Topic</b>	<b>No. Participants</b>	<b>Participant Feedback</b>
3	Tenants and Landlords Rights and Responsibilities Presenters Tenants Union of Victoria	<ul style="list-style-type: none"> <li>Residential Tenancy Agreement</li> <li>Condition Report</li> <li>Landlord and Tenants duties</li> <li>Subletting</li> <li>Ending a Tenancy</li> <li>Tenants Union of Victoria and VCAT</li> </ul>	Chin 5 Sudan 11	<ul style="list-style-type: none"> <li><i>I think the union can defend tenants against agents and landlords</i></li> <li><i>It taught me about the rights of the landlord and tenant and the duties of both sides</i></li> <li><i>It is good to be aware of private rental policy as soon as you arrive in Australia</i></li> </ul>
4	Water Management and Usage (Chin Community Only) Presenters Yarra Valley Water	<ul style="list-style-type: none"> <li>Current water condition in Victoria</li> <li>Water saving devices</li> <li>Ways to save water around the home</li> <li>Correct times to water garden</li> </ul>	Chin 23	<ul style="list-style-type: none"> <li><i>How to save water</i></li> <li><i>About showering</i></li> <li><i>How to use water wisely</i></li> <li><i>We cannot water our garden whenever we like</i></li> <li><i>It helps me to save water</i></li> </ul>
4	Connecting and Paying Utilities and Managing Household Finances (Sudanese Community Only) Presenters Financial Counselling Victoria	<ul style="list-style-type: none"> <li>Who are the Utility retailers and their billing cycles</li> <li>Ways to Pay bills</li> <li>Utility Relief Grant and No Interest Loan Scheme</li> <li>Working Out Your Budget</li> </ul>	Sudan 6	<ul style="list-style-type: none"> <li><i>I learnt about the charges for electricity, water and gas bills</i></li> <li><i>I gained an understanding of how to arrange for the payment of water gas and electricity bills</i></li> <li><i>It is very important for new migrants who need to know about bills and budgeting</i></li> </ul>

<b>Session No.</b>	<b>Title</b>	<b>Topic</b>	<b>No. Participants</b>	<b>Participant Feedback</b>
5	Maintenance and Repairs to Property MIC, NHMRC, Metropolitan Fire Brigade	<ul style="list-style-type: none"> <li>• What smoke alarms are and how to use them</li> <li>• Fire Safety</li> <li>• Urgent and non urgent repairs</li> <li>• Understanding the usage of electricity and gas</li> <li>• Garden maintenance</li> </ul>	Chin 12 Sudan 12	<ul style="list-style-type: none"> <li>• <i>Because its about electricity which I do not know before</i></li> <li>• <i>Because I do not know anything at all</i></li> <li>• <i>I have now a better knowledge of gas and electricity</i></li> </ul>