

“FINDING A HOME”

A Research Report on Supporting Newly Arrived Migrants And Refugees to Secure Housing

Migrant and Refugee Rental Housing Assistance Project

February 2007

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“Finding a Home -
A Research Report on Supporting Newly Arrived Migrants
and Refugees to Secure Housing”

Migrant and Refugee Rental Housing Assistance Project

February 2007

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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.

Integrated Humanitarian Settlement Strategy (IHSS) – The IHSS program provides settlement support to newly arrived Humanitarian Entrants. For more information on the range of services provided through the program, see DIMA 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*.

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.

ABBREVIATIONS

| | |
|--------|--|
| AMEP | Adult Migrant English Program |
| CALD | Culturally and Linguistically Diverse |
| CAV | Consumer Affairs Victoria |
| DHS | Department of Human Services |
| DIMA | Department of Immigration and Citizenship |
| HEF | Housing Establishment Fund |
| IHSS | Integrated Humanitarian Settlement Strategy |
| MIC | Migrant Information Centre (Eastern Melbourne) |
| OoH | Office of Housing |
| REIV | Real Estate Institute of Victoria |
| RTA | Residential Tenancies Act 1997 |
| RTBA | Residential Tenancies Bond Authority |
| SCRMRC | South Central Region Migrant Resource Centre |
| SGP | Settlement Grants Program |
| VCAT | Victorian Civil and Administrative Tribunal |
| VSPC | Victorian Settlement Planning Committee |

EXECUTIVE SUMMARY

1. Background

The Migrant Information Centre (Eastern Melbourne) (MIC) in partnership with 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 establish an on-going service model that will assist 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.

2. 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.

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 Proposer¹ 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 and receive Centrelink incomes. These migrants and refugees require intensive assistance in finding housing.

3. Aims and Objectives

The primary aim of the project is 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 to refugee and migrant communities to increase their understanding of accessing housing in Victoria.

¹ 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 networks and delivering workshops with local real estate agents to increase their understanding of housing and settlement for migrant and refugee families.

4. Study Findings

4.1 Refugee and Migrant Community Outcomes

- Migrant and refugee families experience difficulty in securing appropriate and affordable housing due to a shortage of Office of Housing (OoH) accommodation and affordable housing in the private rental market.
- Proposers and family/friends are the main source of housing information for new arrivals.
- Large families, low income and lack of English language skills impact on the ability of migrants and refugees to secure private rental and act as barriers in obtaining housing.
- Discrimination is a major barrier to securing private rental housing.
- Many new arrivals are encountering overcrowded conditions for a prolonged period as a result of being unable to access suitable long-term housing.
- Many new arrivals are unaware of support agencies and resources available to assist them with housing issues.
- New arrivals indicated a general lack of knowledge of their rights and responsibilities as tenants.
- New arrivals indicated a desire to have a better understanding of government benefits and assistance such as rent in advance and bond loans.

4.2 Real Estate Agencies Outcomes:

- Agents emphasised that in order to compete effectively in the private rental market all paper work concerning a rental application should be supplied as quickly as possible as evidence that rental payments will be met.
- Having good references and a caseworker able to advocate for the needs of new arrivals was seen as an advantage by estate agents/landlords.
- Language barriers and a lack of rental or employment history were the biggest challenges agents felt that new arrivals faced in securing housing in the private rental market.
- Agents identified maintenance and repair issues as a significant problem. Some agents indicated that tenants did not understand how to maintain their property or report repairs.
- Real estate agents lacked knowledge of the support services which they could access to support refugees and migrants.
- Agents are willing to attend short training sessions to increase their understanding of settlement issues and services available.
- Estate agents identified the need for access to free interpreting services and a list of other useful resources available to increase their understanding of refugee communities and settlement issues as well as to support their work with newly arrived migrant and refugee tenants.

5. Service Delivery Model

Drawing on the issues raised by refugee and migrant communities, real estate agents and community leaders, a service model has been developed for implementation and evaluation.

5.1 Casework

The casework component of the service model will include:

- Assessment of the level of support required by newly arrived refugees and migrants
- Practical support based on need
- Networking with real estate agents
- Follow-up to ensure housing is being maintained and the rights and responsibilities of landlords and tenants are being met

5.2 Community Education Information

An education program will be developed, delivered and evaluated for new arrivals. One education program will take place in the Eastern Region with the Chin community and the second in the Southern Region with the Southern Sudanese community.

The topics identified through the research that will be covered include:

- An overview of how the rental market operates in terms of demand and competition for properties.
- The process of looking for a property (location, type and price) and how to complete an application form.
- An explanation of bond assistance, provision of rent in advance through Housing Establishment Funds and Centrelink Rent Assistance.
- Signing tenancy documents and the rights and responsibilities of tenants.
- An understanding of connecting utilities and payment methods and reducing costs.
- General knowledge and skills in maintaining a property and accessing support services and resources.
- Information about where to seek tenancy advice and assistance and of legal mechanisms for redress in the event of a tenancy or housing related dispute i.e. Victorian Civil and Administrative tribunal, Dispute Settlement Centre and the Equal Opportunity Commission Victoria.

6. Real Estate Information Session

Some real estate agents showed a desire to gain a better understanding of the housing needs of newly arrived migrants and refugees, and requested information on the following topics:

- The experiences refugees and migrants face on arrival in Australia.
- The various visa categories refugees and migrants enter Australia on and how migration regulations may impact on tenancies.

- A description of the services and resources offered to migrants and refugees that can assist agents in their work.

Three ways of delivering this information have been identified by the project steering committee: firstly as part of an existing training session for members of REIV, secondly, through regular real estate agent networking forums, such as the Eastern Region Property Management Network meetings and thirdly through the distribution of information kits.

7. Future Directions

7.1 Casework Services

- Implement the casework model to respond to different levels of need in locating and maintaining private rental housing for newly arrived migrants and refugees.
- Establish links with local real estate agents to strengthen communication and develop positive working relationships.
- Develop and implement an evaluation plan to measure the needs of clients assisted and the support required to secure and maintain private rental.

7.2 Community Education Program

- Develop and deliver a community education program targeted at the Chin community in the Eastern Region and the Sudanese community in the Southern Region.
- Identify existing resources to distribute to new arrivals in relevant community languages e.g. “New Country New Home” and “Renting in Victoria”.
- Negotiate with REIV to endorse the community education program and promote a Certificate of Attendance to real estate agents as an appropriate reference for newly arrived migrants and refugees who have completed the program.
- Evaluate the community education program and prepare an evaluation report.

7.3 Proposer and Community Leaders Information Session

- Develop and deliver an information session targeted at the Southern Sudanese community leaders and Proposers in the Southern and Eastern Regions.
- Identify existing resources to distribute to Proposers and community leaders in relevant community languages e.g. “New Country New Home” and “Renting in Victoria”.
- Evaluate the community education program and prepare an evaluation report.

7.4 Real Estate Agents Information sessions

- Negotiate with REIV on the most appropriate forum for information dissemination to real estate agents.
- Based on advice, develop and deliver information to real estate agents
- Negotiate with appropriate bodies such as local government, Victorian Multicultural Commission (VMC), Chambers of Commerce to provide business awards acknowledging real estate agencies that are responsive to migrant and refugee needs.

1. Background

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 and collaborative projects that can better meet the needs of newly arrived migrants and refugees.

Migrants and refugees 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. Whilst many aim to secure public housing, limited availability and long waiting periods has resulted in newly arrived migrants and refugees becoming increasingly reliant on the private rental market to provide long term housing.

As part of the VSPC working group, the Migrant Information Centre (Eastern Melbourne) (MIC) in partnership with the South Central Migrant Resource Centre (SCMRC) received 12 months funding from Consumer Affairs Victoria (CAV) to undertake the “Migrant and Refugee Rental Housing Assistance” Project. The objective of the Project is to establish an on-going service model that will assist 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.

2. Introduction

Securing suitable and affordable accommodation is an important part of the settlement process for newly arrived families. This can be a very challenging process for those refugees and migrants who lack proficient English language skills, social support networks and receive Centrelink income support. As Beer and Foley (2003) highlight, while few refugees consider themselves to have experienced homelessness since their arrival in Australia, the fact remains that many are classified as being homeless by contemporary Australian standards and definitions. Migrants and refugees require intensive assistance to find housing i.e. assistance to locate vacant properties, to make and attend appointments for inspection, complete application forms, apply for OoH Bonds, sign leases and complete conditions report.

After the United States, Australia accepts the second largest intake of refugees in the world. Approximately 13,000 refugees arrive in Australia each year with another 42,000 migrants arriving in Australia as part of the Family Migration stream. Given the global significance of our migration program it is important that the accommodation needs of these new arrivals are addressed immediately as part of the resettlement process.

The Department of Immigration and Citizenship (DIAC) does fund an accommodation support program for refugees and migrants who enter Australia on 200, 201, 203 and 204 Humanitarian Visas, to assist them in securing accommodation in the private rental market. This program is accessed during the first six months of arrival. A limited number of refugees migrating under the 202 Humanitarian Visa program are also eligible for this support if they meet certain criteria. However in the eastern and southern suburbs of Melbourne the vast majority of 202 visa holders are not eligible for accommodation

assistance funded by DIMA. Under the 202 visa category, Proposers are required to assist new arrivals to find suitable housing.

Although the public housing sector was traditionally able to support the needs of newly arrived communities, the critical shortage of public housing stock has influenced the need for migrants and refugees to explore other housing options such as private rental. However there is a severe lack of private rental housing at the low cost end of the market.

The Office of Housing March Rental report (2006) identified supply issues as a significant problem with the availability of new rental lettings across Victoria dropping by 4.1% compared to the same quarter last year. In inner and outer Eastern Regions of Melbourne this figure was higher with a 6.5% and 8.7% drop occurring in available stock respectively compared to last year.

With less available housing on the market, the demand and competition to secure private rental is rapidly increasing for all low-income earners. However, these problems are compounded for newly arrived communities by language barriers, large families, lack of transport and a lack of understanding of how the rental market works.

The cost of private rental continues to increase faster than overall inflation. 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. This impacts on their ability to enter the workforce and earn an income sufficient to compete with other potential renters in search of affordable private rental housing.

Another major issue for newly arrived communities relates to money management skills. Many refugees and migrants have not had financial obligations comparable to those they now have in Australia and therefore have not developed the skills to manage their income efficiently. These communities need to be provided with basic budgeting skills to assist them to manage their incomes and expenses more effectively, enabling them to make rental payments on time. Financial management becomes more difficult if households pay more than 25% to 30% of their income in rent.²

To measure positive housing outcomes, an evaluation of the project will be completed that includes a record of the level of support provided to secure private rental i.e. the number of properties inspected, the number of applications made, the percentage of the household income paid in rent, the time provided to each applicant in securing housing, a record of issues that arise etc.

² 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).

3. Aims and Objectives

To assist migrants and refugees to access suitable and affordable housing, the “Migrant and Refugee Rental Housing Assistance” Project aims to provide assistance through:

- Developing and piloting a community education program for refugee and migrant communities to increase their understanding of accessing 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.
- Developing and implementing a service model in partnership with local estate agents for achieving positive housing outcomes for refugee and migrant families.

4. Methodology

The findings presented in this report were gathered through the following methods:

- Focus groups with five identified refugee and migrant communities within the Eastern and Southern Regions of Melbourne - the Karen and Chin communities from Burma, Southern Sudanese, Egyptian and Afghani communities. The discussions were structured to determine refugees’ and migrants’ understanding of housing in Victoria, where they gathered this information from and areas of assistance and information that could be provided to these communities to support them in obtaining and maintaining private rental. Given the very high numbers of Southern Sudanese refugees living in both regions, representing different tribal groupings, three focus groups were held with this community, including one specifically for community leaders.
- Interviews with 29 real estate agents within the Eastern and Southern Regions of Melbourne to determine the issues impacting on the selection and maintenance of tenants and assistance they required to assist the target groups.
- Interviews with Community Leaders who have been working extensively to support the settlement process of their communities, to gain a more holistic understanding of the issues faced by the target groups.
- Two semi structured questionnaires were used with real estate agents and focus group participants to determine the barriers new arrivals faced in securing housing. Data collected during focus group discussions was qualitative in nature, whilst real estate agent interviews produced more readily quantifiable data.

4.1 Sampling Framework and Data Collection

All participants in the focus groups and interviews took part on a voluntary basis and represented a cross-section of clients and real estate agents within the Eastern and Southern Regions of Melbourne.

Real estate agents were targeted by identifying which suburbs were the most affordable and in demand by new arrivals. The following steps were taken in identifying these areas:

- Using the Office of Housing’s Rental Report an analysis of the affordability of varying suburbs was categorized. This information was then cross-examined with the data the MIC and SCMRC settlement services had of the areas where newly arrived refugee families were residing in the Regions. From this the most desired and affordable

geographical locations were targeted. In the Southern Region the geographic areas of Clayton, Springvale, Noble Park and Frankston were identified. Whilst in the Eastern Region, estate agents mainly servicing the local government areas of Maroondah, Whitehorse, and Monash were targeted.

- Real Estate agents in the selected suburbs were then sent letters, followed by a phone call inviting them to participate in the research. In total, 70 real estate agents were invited to participate in the research, of which 40 indicated that they did not wish to participate. A total of 29 real estate agents participated in the study, 18 were interviewed in the Eastern Region and 11 in the Southern Region of Melbourne. These interviews were conducted both over the phone and face to face, taking approximately 20 minutes to complete.

The five refugee and migrant communities chosen to participate in the research represent communities at different stages in the settlement process.

- The Karen and Chin communities from Burma represent one of the newest communities settling in the Eastern Region and as a result they have limited access to established community support structures.
- The Southern Sudanese represent the largest community of Humanitarian refugees in both the Southern and Eastern Regions of Melbourne.
- The Afghan and Egyptian's are more established community groups in the Southern Region.

5. History and Settlement of Target Groups

5.1 Karen and Chin communities

The Burmese communities who have settled in the Eastern Region of Melbourne are the Chin and Karen communities. Both communities are ethnic groups within Burma and have varying histories prior to their arrival that has shaped their understanding, expectations and experiences of settlement within Australia.

Burma or more regionally known as Myanmar is located in South-East Asia and shares borders with Bangladesh, India, China, Laos and Thailand. The country was colonized by the British Empire in 1886 and then was briefly occupied by Japan during World War II (1942-45). Britain then assisted Burma in driving out the Japanese and in 1948 the country achieved full independence from British rule (DIMA, 2006a).

After independence from British rule, political struggles commenced in Burma as ethnic tensions started to rise and friction set in. In 1962, General Ne Win led a successful military coup enforcing rules and changes that many neighboring countries have not accepted due to the military junta never being legitimately elected.

Under the control of this military junta the Burmese people have experienced decades of oppression and by the end of 2002 an estimated 600,000 Burmese were internally displaced. At the same time more than half a million Burmese had sought refuge in neighboring countries with arrest and harassment of pro-democracy activists still happening in Burma to this day (DIMA, 2006a).

Over the past four decades, due to the clashes between ethnic groups and the Myanmar Government these communities have been forced to flee to neighboring countries for safety. Many of the Karen community have spent years in refugee camps in Thailand and the Chin community has fled for protection to Thailand, Malaysia and India.

Of all the communities who took part in the research, the Karen were the most newly arrived community in the eastern suburbs of Melbourne. Anecdotal information from community leaders indicates that the Karen have predominately settled in the Western Region of Melbourne where there is a community of approximately 250 people. A smaller community of 90 Karen are residing in the Eastern Region. DIMA settlement data indicates that 16% of all arrivals from Burma between the years 2000-2005 were Karen (DIMA 2006a).

The 11 participants in the focus group had been residing in Victoria for less than 2 years, with some members of the group having lived in the country for only 3 days. Due to their limited knowledge of their new environment and lack of a strong community base the Karen's housing expectations and needs differed greatly to the other groups in the study.

5.2 Southern Sudanese community

Three focus groups were conducted with the Southern Sudanese community, involving a total of 35 participants - one in the east and another in the south. A third focus group was conducted with community leaders.

The Southern Sudanese community is well established in the Southern and Eastern Regions and represents the largest community group in Australia's humanitarian intake in recent years (DIMA 04/05). The majority of Sudanese families have arrived in Australia on 202 Humanitarian Visas.

The Southern Sudanese community started arriving in Australia in significant numbers in 1995 following years of persecution. Many had lived for extended periods of time in refugee camps in Sudan, Kenya, Uganda, and Ethiopia prior to their arrival in Australia. Others have come to Australia via Egypt.

Sudan is the largest country in Africa and is bordered by nine countries. Sudan broke its ties with Britain and Egypt in 1958 when it officially became an independent country. Almost immediately, differences between the Arab North and the African South began to emerge with fighting breaking out between the government and rebel forces in the South. This led to a civil war, which has lasted for all but 11 years of the past 48 years. In 1972, an agreement was signed that gave the southern provinces a single regional government. This agreement lasted for 11 years until 1983 when the government in the North attempted to strengthen its control of the South by abolishing regional autonomy and establishing Islamic law throughout the entire country. This led to renewed fighting. More recently a second peace agreement between the North and South of the country was signed in January 2005.

These protracted years of fighting have meant that many of the Southern Sudanese arriving in Australia are victims of torture and trauma and have spent extensive periods of time living in refugee camps.

5.3 Afghani Community

Twelve Afghani women who are part of the Women's Health in the South East (WHISE) Afghani women's group took part in the focus group discussion. All have lived in Frankston or its surrounding suburbs for between 2 and 10 years. An Afghani community was first established in the Frankston area in the late 1980's and the community has gradually grown to include over sixty families.

Ahmad Shah Durrani who unified the Pashtun tribes founded Afghanistan in 1747. The country served as a buffer between the British and Russian empires until it won independence from notional British control in 1919. A brief experiment in democracy ended in a 1973 coup and a 1978 Communist counter-coup. The Soviet Union invaded in 1979 to support the tottering Afghan Communist regime, but withdrew 10 years later under relentless pressure by internationally supported anti-Communist Mujahedin rebels (SCRMRC, 2006).

A civil war between Mujahedin factions erupted following the 1992 fall of the Communist regime. The Taliban, a hard-line Pakistani-sponsored movement that emerged in 1994 to end the country's civil war and anarchy, seized Kabul in 1996 and most of the country outside of opposition Northern Alliance strongholds by 1998.

Following the 11th September 2001 terrorist attacks against the United States (US), a US Allied, and Northern Alliance military action toppled the Taliban for sheltering Osama Bin Ladin. In late 2001, a conference in Bonn, Germany established a process for political reconstruction that included the adoption of a new constitution in 2003, a presidential election in 2004, and National Assembly elections in 2005. On 9th October 2004, Hamid Karzai became the first democratically elected president of Afghanistan. The National Assembly was inaugurated on 19th December 2005 (SCRMRC, 2006).

The Afghani community has been arriving in Australia since 1859 when they were first hired as camel drivers. A second significant migration wave occurred in the early 1980s, when many Afghanis sought refugee status as a result of the civil war in Afghanistan, including educated professionals who settled in Sydney and Melbourne.

More recently a number of Afghans have come to Australia, fleeing the Taliban regime. The Afghani community represented 11.7% of Victoria's humanitarian intake in the 2005/06 financial year. Some of the community who arrived have been issued Temporary Protection Visas by DIMA and others have been reunified with family in Australia through the split family provision for 202 visa holders.

5.4 Egyptian Community

Thirteen members of the Egyptian Coptic Church based in Oakleigh were interviewed. This community is very well established with some members of the group migrating to Australia in the 1960's.

More recently the church community has assisted a small group of people to obtain In Country Refugee 201 Visas. These people were issued visas on the grounds of religious and racial vilification. The church has provided this group of refugees with intensive assistance to find housing and help with the settlement process. A significant proportion of the community lives in the City of Monash and surrounding areas due to their strong link with the Coptic Church.

The Egyptian born community is one of the more established non-English speaking communities in Victoria with 33,370 persons recorded as living in Australia during the

2001 census. Although Islam is the official religion of Egypt, the majority of the Egyptian born community in Australia is Coptic Christians.

Egypt formed a constitutional monarchy in 1923, which lasted to 1952, when military officers seized control of the government. Egypt became a republic in 1953, essentially remaining a military dictatorship dominated by a single political party until 1978, when a multiparty political system was instituted.

The pan-Arabist policies adopted by the government in 1953 led to dramatic social, economic and political unrest, which was felt most acutely by Coptic Christians and other minority groups, leading to a large number of the community migrating to Australia. This migration continued in the 1960's, partly as a result of the 1967 war with Israel and the shortage of skilled employment opportunities in Egypt (FECCA, 2006).

Nine per cent (9%) of the current Egyptian population is Coptic Christian, some of who continue to experience discrimination, prejudice, and abuse, at the hands of authorities who may act in support of local extremist Muslim groups (FECCA, 2006).

6. Findings from Community Groups

Due to the varying histories and experiences faced by the newly arrived communities targeted for the study, each group has different housing and settlement needs. As a result, the service model developed for implementation as part of this project will take into account the differences. Similarly, the community education sessions will be tailored to each community's specific needs.

6.1 Housing Expectations

Initial focus group questions explored participant's expectations of housing in Australia and where they received this information.

The overwhelming majority of participants expected that they would be able to access public housing on arrival. Many were very frustrated and disappointed when they found public housing difficult to access due to long waiting periods. Participants were clearly confused by the different types of housing available i.e. transitional, public and private housing and the relevant eligibility criteria required to access each form of housing.

The expectation that they would be required to access private rental with minimal support from the government came as a complete shock to some. None expected to face the difficulties they have experienced in attempting to locate housing in either the public or private rental sectors. Some thought they would locate housing of their own within two or three days of arrival, whilst others expected to live with their Proposer or relatives for a period of time. A few individuals assumed the Australian government would provide them with free housing.

Research participants appeared to be basing many of their expectations on the experiences of the first wave of migrants to arrive in Australia from their communities, many of who had been able to access transitional housing, prior to being offered public housing. Hence later arrivals expected that their settlement process would follow a similar pattern.

The Karen community in contrast, as the newest group to arrive in Australia did not have this collective community history to fall back on and as a result had no real expectations of what housing would be like, other than they expected the accommodation to be different to what they were used to back home.

6.2 Sources of Information

With the exception of the Karen community, participants overwhelmingly obtained information on housing from their Proposers or relatives and friends that they stayed with on first arrival. Community leaders and Migrant Resource/Information Centres were seen as secondary sources of valuable information. Proposers would often link new arrivals with Migrant Resource/Information Centres when they first experienced difficulties in gaining access to housing.

Due to the short period of time the Karen community had been in Australia, they were primarily reliant on information they had obtained at IOM briefing sessions immediately prior to their departure for Australia. For some their main source of information was obtained when they first signed a private rental lease with real estate agents.

6.3 Housing Experiences

The second component of the research looked at the experiences of participants in attempting to obtain housing.

6.3.1 Lack of Suitable Housing

One of the biggest issues for nearly all participants was the lack of available, suitable housing and the struggle and constant “knock backs” received prior to securing accommodation. Most found housing extremely difficult to locate and felt they were disadvantaged in their search due to a number of factors including: low incomes, language barriers, large families and lack of private transport.

Some participants had lodged as many as 30 private rental applications over a 3-month period before successfully securing a property. The Chin community appeared to be particularly distressed by the experience of securing housing and described it as the biggest hurdle they faced in the settlement process.

6.3.2 Cost of Housing in the Private Rental Market

The cost of the private rental market was expressed as a major issue and an experience that many participants in the research were unprepared for. Sudanese participants in particular felt that the financial burden of meeting rental payment due dates, repaying plane tickets, and other expenses associated with their journey to Australia was extremely difficult. For some families, these costs caused financial hardship and resulted in eviction or an inability to renew leases particularly if the rent was increased.

For the Karen community, many in the focus group had come from refugee camps based in jungle environments where they had simply found a vacant piece of land and constructed a bamboo hut from the surrounding vegetation. As a result the community had not experienced paying rent for their accommodation.

All participants were shocked and concerned by the cost of living in Australia and the high percentage of their incomes that was used to pay rent.

6.3.3 Overcrowding

Participants from all six focus groups expressed concern that whilst they were looking for housing they were forced to live with relatives or friends in very overcrowded conditions. For example, one participant’s family was forced to live with another family totaling 10 people in a 2-bedroom property for several months before they could locate suitable accommodation of their own.

However, some participants did choose to stay with family and friends before settling into their own accommodation. This was a particular issue for the Chin community, some of who had been offered accommodation on first arrival through the Redback housing

service.³ Instead they chose to stay with family on arrival, as the accommodation offered was often a long way from relatives and the church, which unites them. They have subsequently had to struggle on their own with limited assistance from outside agencies to locate housing for themselves.

Community support and unity plays a key role in the successful settlement of new arrivals and something many families value more, than accommodation provided some distance from where their community has settled. The danger of this decision is that when they eventually set out to obtain housing on their own, the task can be extremely difficult, as DIMA housing support is only available during the first six months of arrival.

Furthermore in situations where large numbers of people are sharing housing, overcrowding puts the existing tenants lease at risk if the landlord finds their property is accommodating more than the agreed number of tenants and the household may be breaching their current lease agreement.

6.3.4 Discrimination

Respondents stated that they had experienced discrimination with race and cultural and/or religious dress identified as a barrier to obtaining housing. Many participants clearly did not feel that they were treated in the same way as other applicants and felt that discrimination by real estate agents and landlords played a role in their failure to secure housing quickly.

Similarly, research by Beer and Foley (2003) found that 20% of the 434 refugees they interviewed listed discrimination as a problem in securing housing. If landlords and real estate agents are provided with a better understanding of the experiences of refugees and migrants through regular publicity campaigns such as the “New Country, New Home” project, this may go some way to breaking down cultural and perceptual barriers.

Many research participants seemed very unclear as to what their tenancy rights and responsibilities were. This lack of knowledge means that newly arrived migrants and refugees are very vulnerable to discrimination and may also fail to meet their tenancy obligations. Providing information on tenancy legal obligations for both landlords and tenants should assist in making newly arrived migrants and refugees better tenants and give them the confidence to pursue areas of dispute at VCAT.

6.3.5 Access to Housing Support Services

The support services used by the different communities in securing housing were explored with participants to determine their understanding of these services and those, which they found the most beneficial.

The Karen community indicated the most severe lack of knowledge of the types of support available. None of the 11 participants interviewed, were able to identify any relevant services or organisations they had used. Most indicated real estate agents as their first point of contact with a housing organisation.

The Chin, Sudanese, Afghani and Egyptian communities in contrast relied heavily on Proposers, relatives or the church for help in securing accommodation, with some participants mentioning Migrant Resource/Information Centres, AMES and housing support agencies as useful sources of assistance.

³ Redback Housing Services is one of the agencies in a consortium to support newly arrived refugee families under the Integrated Humanitarian Settlement Strategy funded by DIMA. Redback Housing secures private rental for households who enter Australia under 200, 201 and 204 visas.

6.4 Assistance Needed to Secure Housing

6.4.1 General Support and Guidance

A significant number of participants continued to cite access to public housing as the most useful assistance they needed. They requested help in preparing public housing applications and support letters. Most participants perceived public housing as providing secure, long-term, low-cost housing with a clear responsive complaints process in place in contrast to the private rental market.

In relation to private rental assistance, individuals found it very difficult and time consuming to view properties using public transport and relied heavily on family and friends to overcome language barriers. Nearly all participants agreed assistance in these two areas would be most useful.

Participants also cited difficulties in finding people able to provide a reference relevant to housing applications due to the lack of a rental history in Australia. In the Eastern Region, this role has been completed by Settlement Workers at the Migrant Information Centre who provide references as well as assistance to locate and inspect properties, complete application forms, sign leases and complete condition reports.

6.4.2 Knowing your Rights and Responsibilities

Many participants seemed very unclear as to what their tenancy rights and responsibilities were. They did not understand the circumstances, which may have led to warning letters being sent to them by landlords/real estate agents, and notices to vacate. For example, some participants noted that real estate agents were very quick to issue a warning letter if tenants were even one week late in paying their rent. A couple of participants indicated that they had not been informed of changes made to the conditions of the lease agreement. Most participants indicated that they were too afraid to pursue areas of disagreement at the Victorian Civil and Administrative Appeals Tribunal (VCAT).

A particular contentious area related to the reclaiming of the bond, with many participants feeling that they had been treated unfairly in this area, when unable to claim the bond back due to damage or cleanliness issues cited by agents.

6.4.3 Maintenance of Properties

A number of participants were very frustrated by the slowness with which landlords/real estate agents responded to maintenance requests, particularly in relation to heating and cooling appliances.

The issue of garden maintenance was problematic for some individuals. One member of the Karen community pointed out that it was very difficult to know what plants were classified as weeds and what should remain in the garden. Therefore a policy of not touching the garden seemed the safest recourse.

Potential renters need to be provided with basic maintenance information i.e. how to change a globe, turn on pilot lights, keep grass cut and make maintenance requests.

6.4.4 Government Assistance and Rent Payments

Nearly all participants in private rental had made use of the Bond Loan Scheme offered by the OoH. However, some noted that the period between getting bond approval and signing the lease could cause problems, as it takes time to ensure that all the correct paper work is lodged.

There is generally a three-day processing period for assessing, approving and collecting bond cheques from the OoH. Some individuals advised that they had experienced a delay in being able to sign the lease due to the processing times of bonds. Some delays were caused by individual's failure to lodge the correct paper work with their bond application.

Real Estate agents are unlikely to be sympathetic to such delays and as a result may offer a property to another applicant.

Some participants stated that they could be asked to make their first rental payment prior to receiving their first Centrelink rent assistance payment, which could take between 2 to 3 weeks to organise. This was particularly problematic, as most people had very limited financial resources, which they could access during the initial weeks of tenancy.⁴

Not all participants were aware of Centrepay and some community leaders felt that real estate agents should actively encourage this option as the best way of paying rent, as this way rent was more likely to be paid regularly and on time.

Many of the above difficulties related to confusion over the different steps involved in locating housing and the paper work, which was required at different stages during the process.

6.5 Provision of Useful Information

Participants overwhelmingly regarded the delivery of information sessions to their communities as the most useful means of assisting people to find housing. Several individuals felt it would be important to involve real estate agents in the delivery of this information.

For the Sudanese community this was in keeping with their oral tradition of receiving information. For new arrivals, word of mouth and ethnic media (if established) are the main sources of information. Whilst some participants felt that the production of information booklets in different community languages would compliment information sessions, others felt that booklets were largely a waste of money due to low literacy levels in their own community languages.

Many newly arrived migrants and refugees have low levels of literacy in their community languages as well as English. This reflects that many refugees and migrants have experienced years of displacement and have little or no access to education. Any written documentation produced should be supplied as supplementary information to education sessions. On its own, written material should not be relied upon as the main means of conveying information to newly arrived refugees and migrants.

Information sessions were requested on a variety of topics including a step by step guide to locating housing, tenants rights and responsibilities, appeal processes, where to go for help, and negotiating with agents. Community leaders felt that information sessions on housing could be delivered as part of the Adult Migrant English Program (AMEP).⁵

Participants also felt that community leaders or a worker who was able to assist them through the process of identifying and visiting properties, and acting as an advocate in meetings with agents to advise on signing lease agreements and condition reports would be useful.

In summary participants generally wanted someone that they could trust to assist them to secure housing and access appropriate assistance i.e. locating available housing, attending property inspections, making applications, accessing bond and rent assistance, signing leases and completing condition reports.

⁴ It should be noted that financial assistance could be provided through accessing the Housing Establishment Fund (HEF) administered by community housing agencies. However, this program was not mentioned in the discussion.

⁵ “Settling-In” is a resource used by AMEP teachers, which includes information about housing in Victoria.

7. Findings from Real Estate Agent Interviews

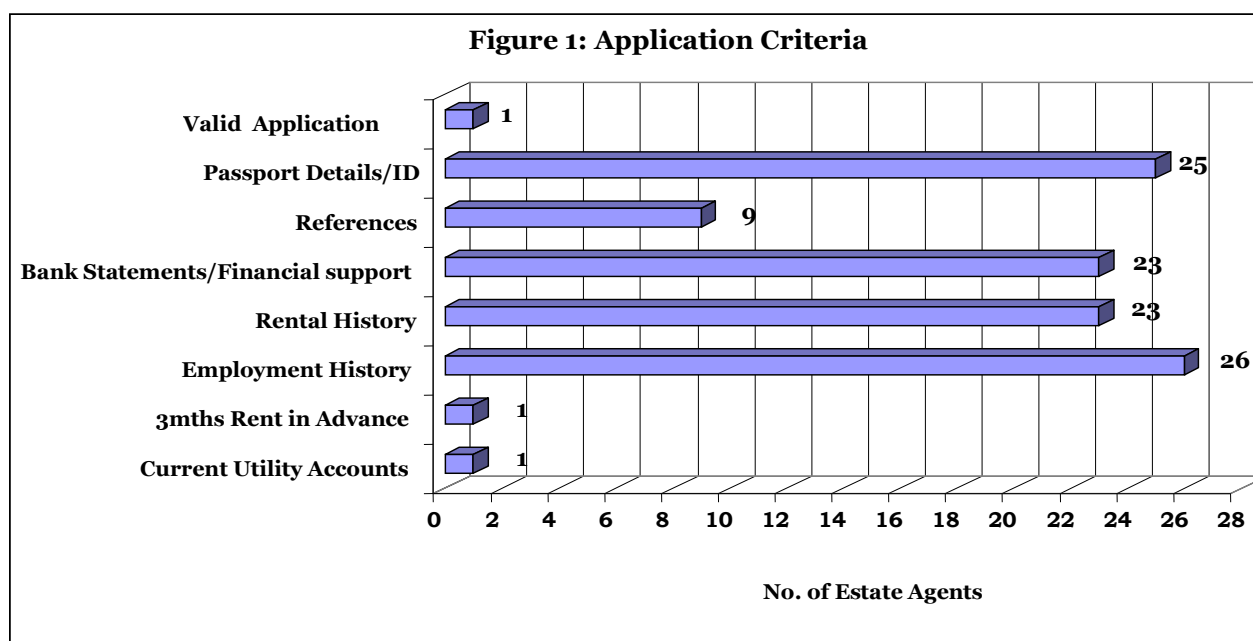
7.1 Criteria used to Assess Applicants for Private Rental

Initial discussions with real estate agents focused on the criteria they used to assess private rental applications. Most real estate agencies had standardized application forms, which required identification such as a driver's license or passport, employment and rental history, as reflected in Figure 1.

However, due to the difficulty many newly arrived migrants and refugees had in supplying this information, additional information concerning their income, employment, rental history and references was often requested. One real estate agent stated that they were happy to call overseas to gain adequate references.

Another real estate agent identified the payment of three months rent in advance as a criterion for assessing tenancy applications. However, in accordance with the Residential Tenancies Act 1997, Section 40, it is illegal to request this if the weekly rental for the property is less than \$350 per week.

It is important for new arrivals to quickly set up their Medicare and bank accounts as this aids in providing adequate ID checks. The idea of having caseworkers to help individuals through the process, ensure paperwork is presented and provide a reference was well received by real estate agents.

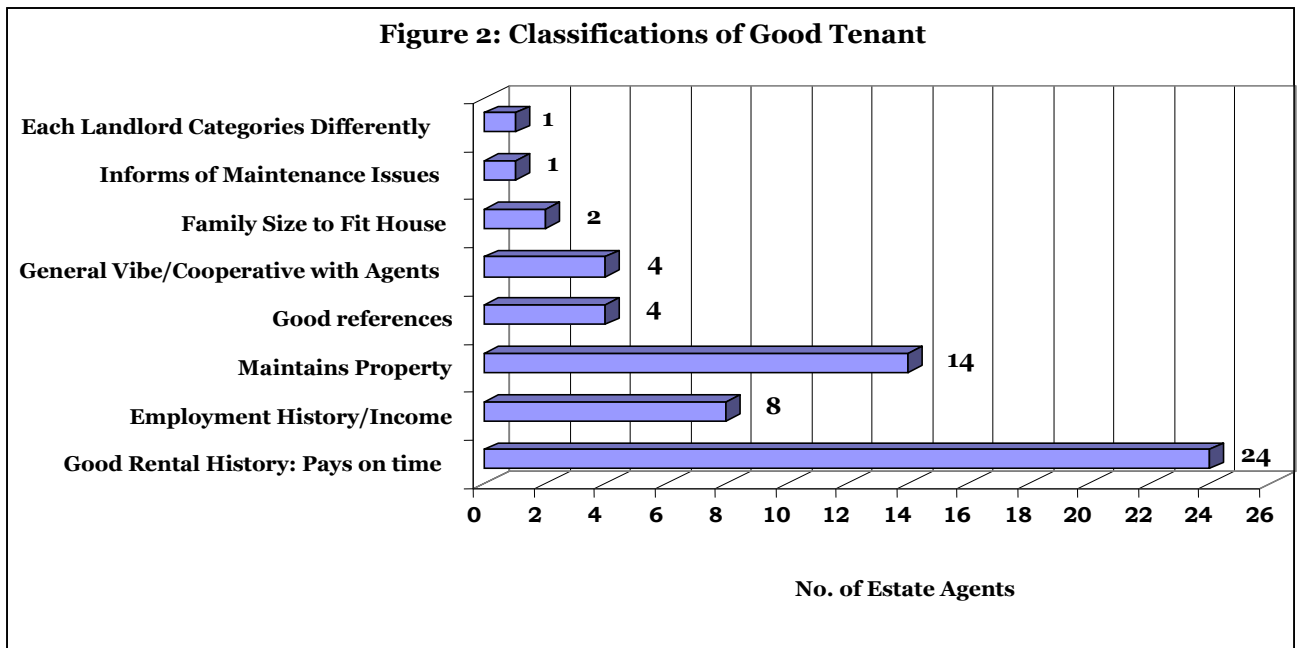


A significant proportion of agents interviewed were supportive of the use of Centrepay as a way of tenants paying their rent. Centrepay is a direct debt system, which enables those receiving Centrelink benefits to have their rent automatically deducted from their fortnightly income. The advantage of the system for both tenants and agents is that it ensures that rent is always paid on time. However some landlords and smaller real estate agents are not keen on the system because of the bank charges of \$2.00 to \$3.00 dollars per transaction incurred by direct debit schemes.

7.2 The “Ideal Tenant”

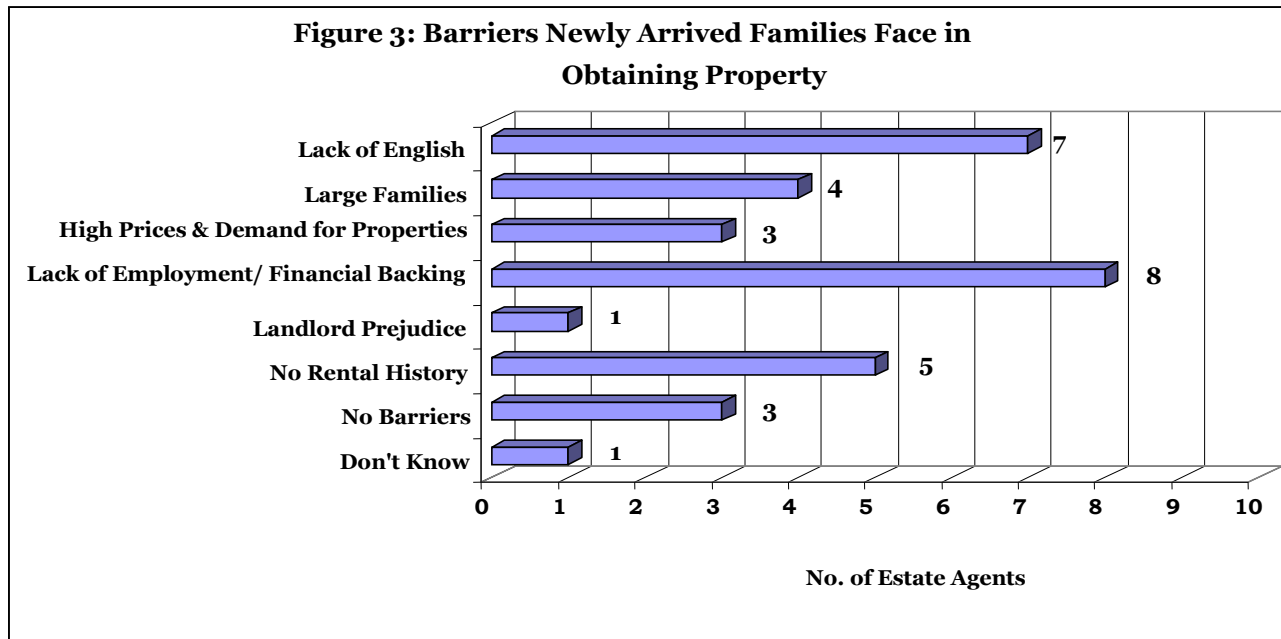
When describing an “ideal tenant” real estate agents were unified in stating that they were looking for tenants able to pay on time and maintain the property. Whilst a good employment history and income were mentioned as desired attributes, many agents emphasized that as long as tenants on low incomes were able to pay their rent on time, how much they earned was irrelevant.

One agent stated that some of their worst tenants earned significant incomes, yet failed to pay on time and maintain the property. General cooperativeness of potential tenants and good references were generally considered more important than the applicant’s earnings.



7.3 Barriers encountered by newly arrived communities when obtaining property

One of the main barriers real estate agents identified for newly arrived communities was the low levels of income sufficient to support rental payments. Low income places these individuals at a significant disadvantage when competing on the private rental market. Figure 3 also identifies low English proficiency as a significant barrier. Low-level English was identified as a barrier because it prevented new arrivals from locating suitable accommodation and building up a positive rapport with agents and landlords.

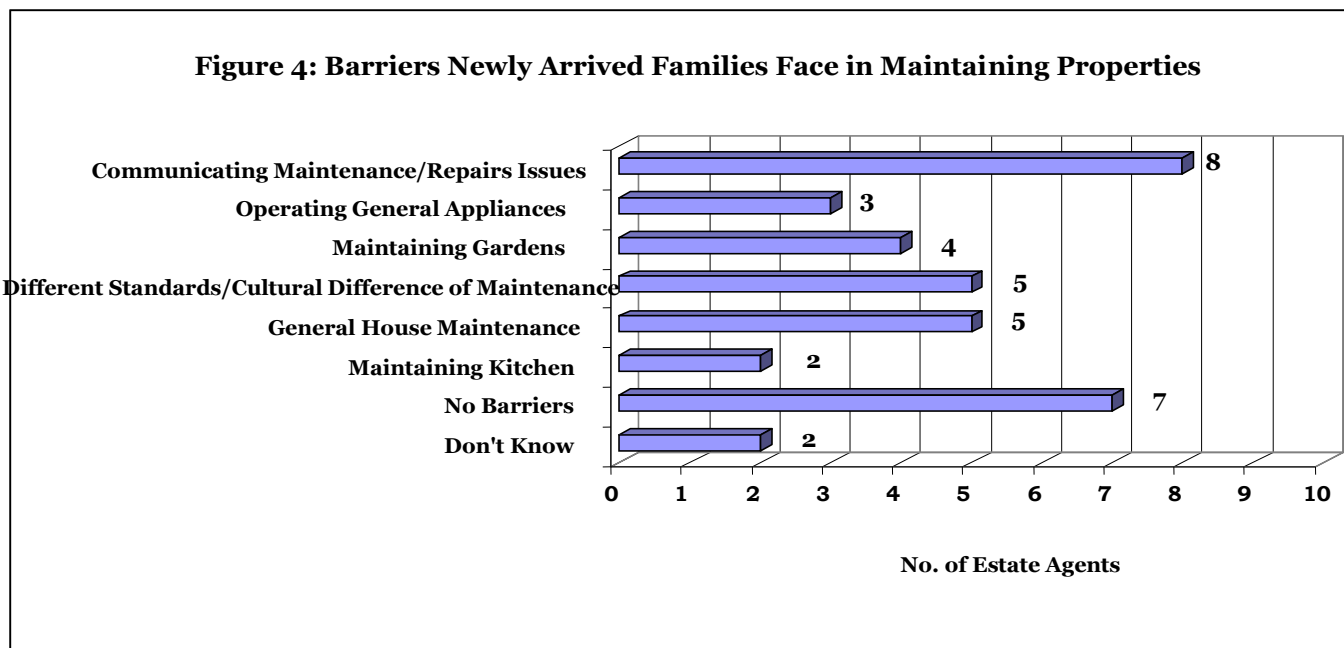


Family size was also cited as problematic, with many Landlords taking into consideration the number of children in a family when deciding on tenants for their property. Agents noted that children contribute significantly to wear and tear on properties. It was also important that the size of properties matched the size of families in terms of the number of bedrooms available. For example, a decision on tenancy for a three or four bedroom property would be more likely to favor a family of four children rather than five.

7.4 Property maintenance issues

Maintenance and repair issues were one of the biggest areas of concern for agents who felt that many refugees and migrants neglected to adequately maintain properties or communicate the need for repairs. Some tenants failed to contact agents about repairs due to language barriers. Maintenance concerns related to the operating of basic appliances such as heating and cooling systems, upkeep of gardens and general household cleanliness. Cultural differences in terms of different standards were also cited as an issue.

These findings are indicative of the fact that many refugees and migrants have spent extended periods living in refugee camps and may need training on the basics of property maintenance. In contrast, 7 of the 29 real estate agents interviewed did not see maintenance issues as a significant problem.



7.5 Assistance Required to Overcome Identified Barriers

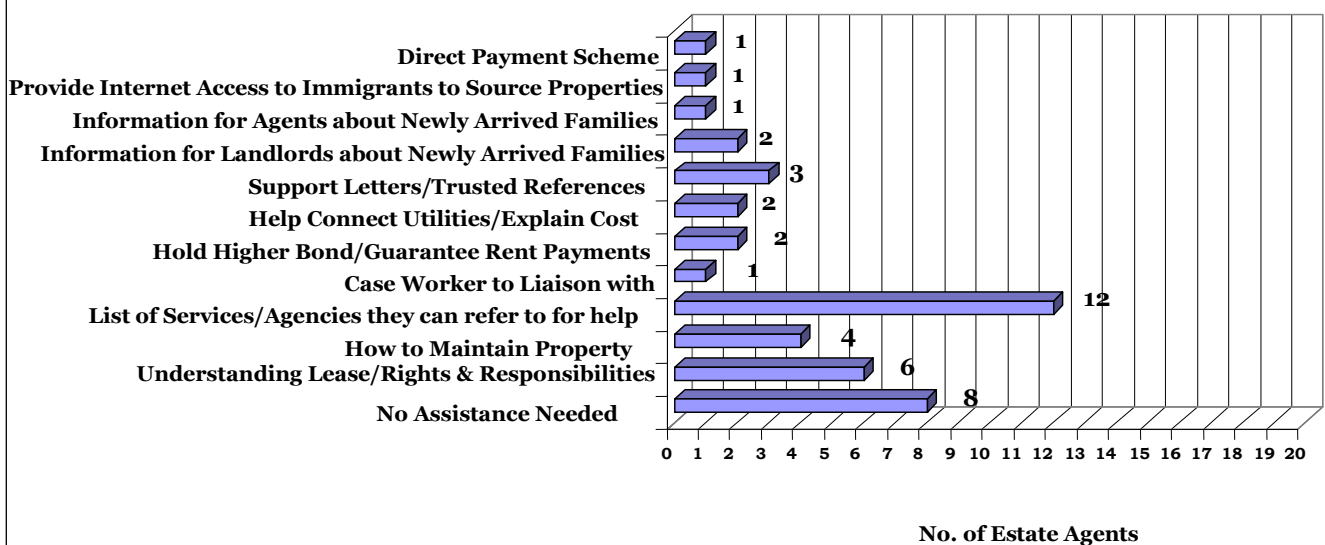
Twelve of 29 real estate agents indicated that it would be useful to have a list of services that they could refer to for support and guidance when dealing with newly arrived migrants and refugees. In particular, a list of interpreter and translation services was raised as the most desired information that real estate agents were requesting.

Real estate agents identified access to free interpreting and translation assistance as an important service that could significantly assist them to communicate better with newly arrived refugees and migrants, helping build a more positive rapport between tenants, agents and landlords. Currently real estate agents do not have access to a free interpreting and translation services.

Six of the 12 agents who requested a list of services also identified the need for assistance in ensuring that newly arrived families understood the lease and their rights and responsibilities. Four requested assistance to help tenants maintain the property. Two believed that it would be beneficial to hold higher bonds or guaranteed rent payments. However, the Residential Tenancies Act 1997 does stipulate the maximum bond that can be held against a tenancy. Requesting a higher bond is illegal unless ratified by the Victorian Civil and Administrative Tribunal (VCAT).

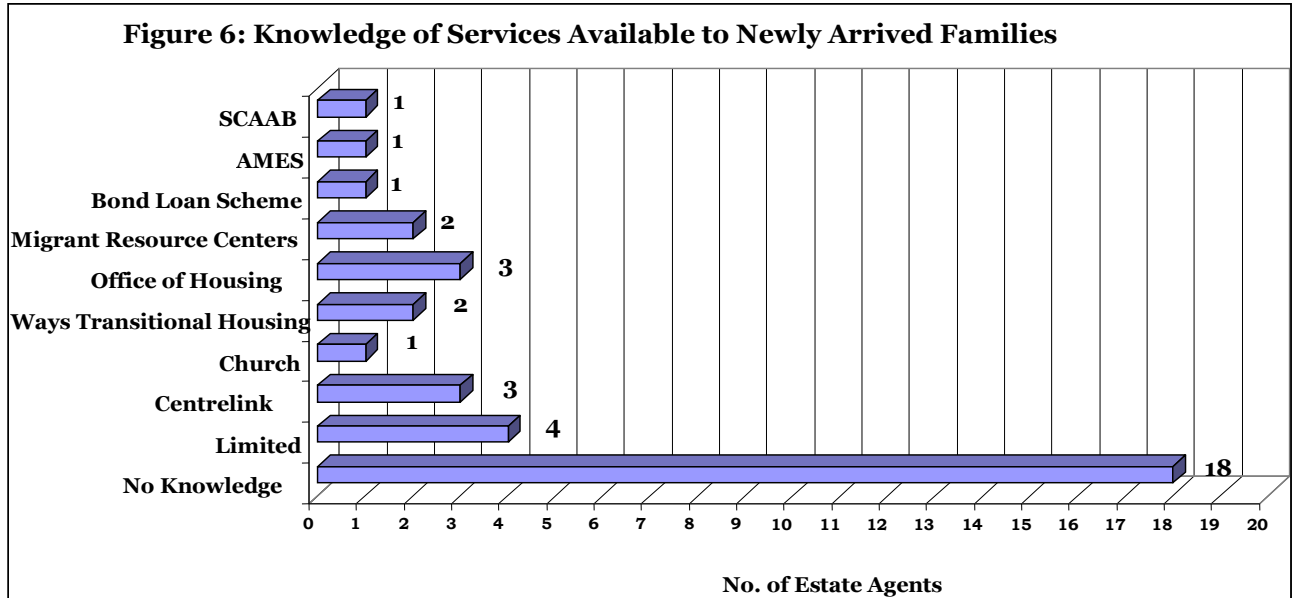
In contrast, 8 real estate agents stated they did not require any assistance.

Figure 5: Assistance Required to Overcome Identified Barriers



7.6 Knowledge of Support Services offered to Refugees and Migrants

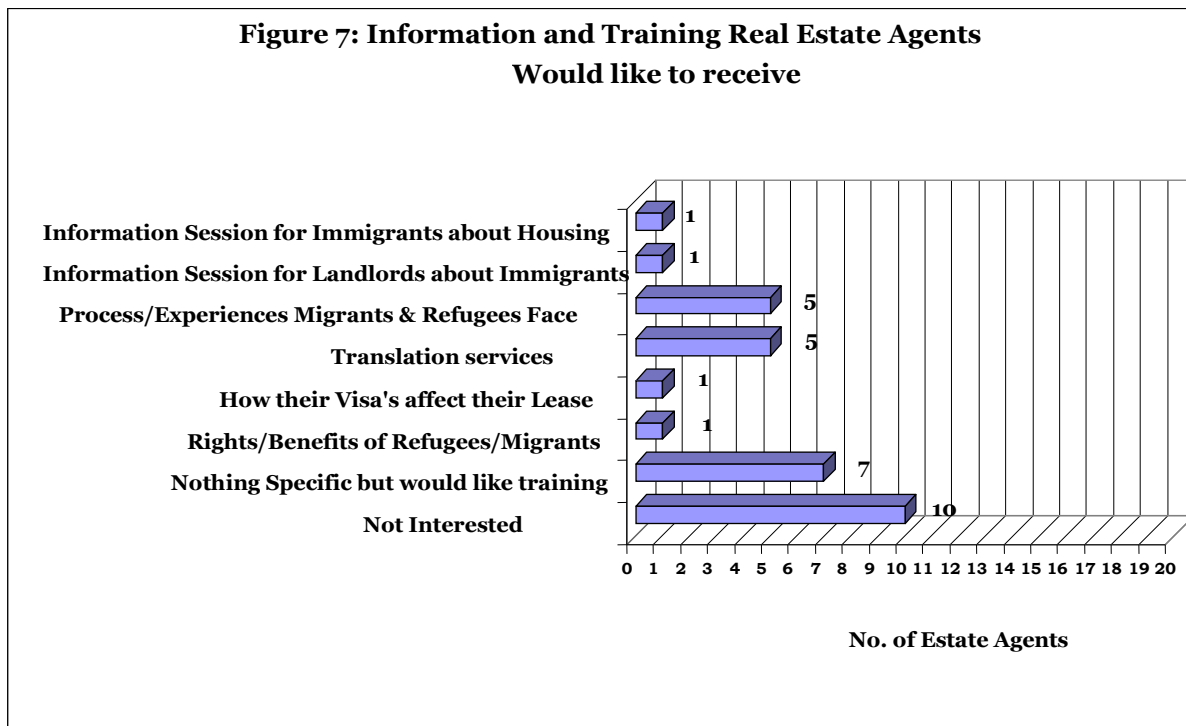
The majority of real estate agents interviewed had very limited knowledge of the services and support agencies available to refugees and migrants. This lack of knowledge of support services impacted significantly on the ability of real estate agents to communicate successfully with tenants. Of the limited number of services that agents were aware of, Office of Housing and Centrelink were the most frequently named.



7.7 Information and Training

Whilst 10 real estate agents indicated that they were not interested in further information or training, the remaining 19 agents indicated that additional information would be useful. Five agents requested that it would be useful to have a better understanding of the experiences refugees and migrants face. One agent stated that having a greater understanding of the settlement process would aid agents in advocating on behalf of migrants and refugees.

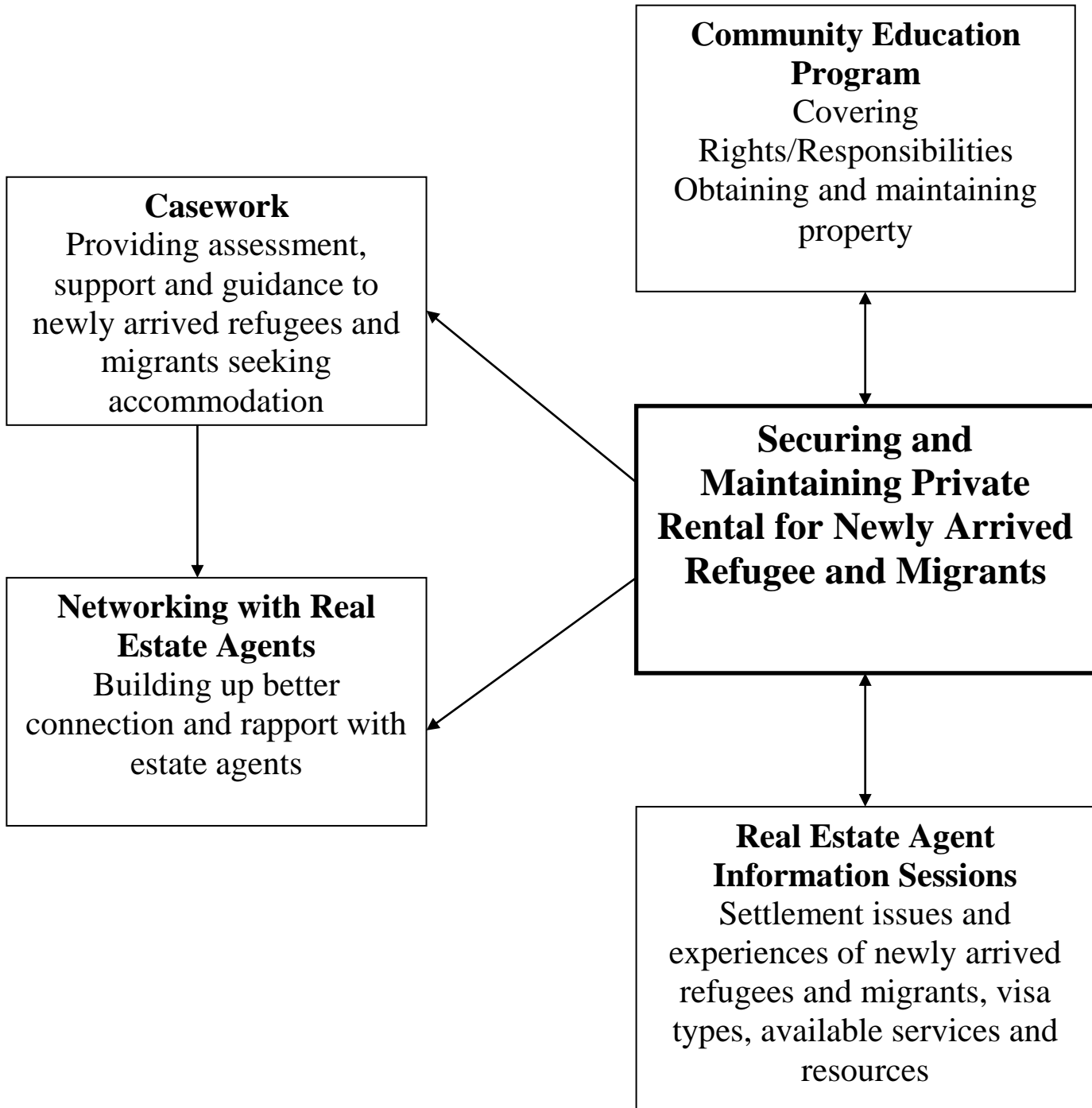
Another tool, which was identified, was a list of translation services and resources that agents could utilise, when working with newly arrived communities. Communication and networking between all parties was regarded as a crucial component of guaranteeing a positive outcome for both tenants and agents. One agent did state the need to offer training to landlords as ultimately they make the decision on who should tenant a property. Information kits could be an effective way of reaching this group.



8. DEVELOPMENT OF A SERVICE MODEL

Drawing on the issues raised by refugee and migrant communities, real estate agents and community leaders, a service model has been developed for implementation in Phase three of the project. Detailed in Figure 8 are the components of the proposed service model to be implemented.

Figure 8 – Private Rental Housing Service Model for Newly Arrived Migrants and Refugees



8.1 Casework

A major component of the service model includes providing a caseworker for all newly arrived migrants and refugees regardless of their country of origin who request assistance from staff at the MIC and SCRMRC to locate housing. Staff funded under the Settlement Grants Program (SGP) will refer people to the Housing Project Worker for assistance once it has been established that securing housing in the private rental market is the most appropriate option to meet their housing needs.

The casework component of the service model to be implemented will include:

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

8.1.1 Assessment

The intensity of casework support required is likely to vary significantly. Some individuals with little or no English skills will require extensive work in explaining the process and communicating key information required to obtain the necessary paperwork and sign a lease. Some migrants and refugees will also require transportation assistance, as they are unable to attend inspections and appointments on their own. In contrast other individuals are likely to have strong community support networks and require limited assistance in a specific area. A thorough assessment of the needs and level of support each individual or family requires is vital in ensuring resources and time is used to the maximum potential.

8.1.2 Practical 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. Through the support of a caseworker migrants and refugees will be assisted to locate properties and supported through the application and sign-up process. Assistance to prepare the required documentation requested by real estate agents will also be provided including documentation for the application and assistance to apply for bond, HEF⁶ and rent assistance from Centrelink once housing has been secured.

In addition, the caseworker will provide a written reference for each applicant advising the estate agency of the applicant's circumstances including date of arrival, visa status, family composition, employment history and/or student status, for example, undertaking a full-time English course and the role that the caseworker can play to support the tenant if any issues arise throughout the tenancy.

English skills can only be improved over time and therefore, it is anticipated that having a worker able to explain and assist migrants and refugees to take the necessary steps to secure and maintain housing is critical in achieving a positive housing outcome.

⁶ The Housing Establishment Fund (HEF) administered by community housing agencies can sometimes provide financial assistance with rent, removalist's costs or the purchase of essential white goods.

The success of this approach will be measured in the final evaluation report. The level of support, time provided by the project worker for each household and the housing outcome will be documented to gain a more comprehensive knowledge of the experiences of newly arrived migrants and refugees in securing suitable housing including a measure of housing affordability. The final report will then be submitted to Consumer Affairs Victoria and the VSPC Housing and Accommodation Working Group for further consideration and response.

8.1.3 Networking with Real Estate Agents

Another crucial element of the casework component of the service model will be the opportunity for the project workers to build a positive rapport with real estate agents and develop a sound knowledge of tenants and landlords rights and obligations and the housing market more broadly.

The benefit of building relationships with real estate agents was evident in the higher numbers of Eastern Region real estate agents who agreed to participate in the study in comparison to agents in the Southern Region. Due to the Front Door Housing Policy introduced in the Eastern Region, access to transitional housing properties for CALD clients has dropped significantly and stays are of a much shorter duration than in the Southern Region. This has forced Eastern Region settlement workers to work intensively with estate agents to secure housing for their clients and resulted in the development of responsive working relationships.

A motivating factor for some real estate agents in working closely with the migrant and refugee communities to address housing needs may be through the establishment of business awards supported by REIV, the Victorian Multicultural Commission (VMC), Chambers of Commerce and/or local government. These awards would generate positive publicity for the agency at a local level and acknowledge staff training provided, and the responsiveness of the agency to the needs of newly arrived migrants and refugees.

8.1.4 Follow-up

Once new arrivals have been housed, the project workers will contact tenants three months after the lease was signed to arrange a home visit to ensure that they are satisfied with their accommodation and successfully maintaining their tenancy. If the issue requires ongoing casework, the project workers will refer the tenants to Settlement Support Workers for assistance in relation to non-tenancy matters.

The project workers will also contact the property managers/landlords to address any outstanding issues. The project worker will assess the issue in relation to the rights and responsibilities of the tenant and landlord i.e. are the tenant and landlord meeting their tenancy obligations and negotiate with the tenant and/or real estate agent/landlord to resolve the matter satisfactorily. If the matter cannot be resolved the Project Worker will refer the tenant to Consumer Affairs Victoria for support to make an application to the Residential Tenancies Tribunal.

9. Education Programs

Formal information programs that provide a detailed step-by-step guide to the private rental market and the issues refugees and migrants will encounter when seeking housing is required to supplement casework services. Due to limited time for implementation of the project findings in Phase Three, two education programs will be developed, delivered and evaluated:

- One for new arrivals in the Eastern Region targeting the Chin community and one for the Sudanese in the Southern Region
- One jointly-organised information session for community leaders and Proposers from the Southern Sudanese community

9.1 Community Education Programs

The aim of the community education program would be to provide newly arrived migrants with a thorough knowledge of the housing sector and equip them with the skills to secure and maintain housing.

The topics identified through the research included:

- An overview of how the rental market operates in terms of demand and competition for properties.
- The process of looking for a property (location, type and price) and how to complete an application form.
- An explanation of bond assistance, provision of rent in advance through Housing Establishment Funds and Centrelink Rent Assistance.
- Signing tenancy documents and the rights and responsibilities of tenants.
- An understanding of connecting utilities and payment methods and reducing costs.
- General knowledge and skills in maintaining a property and accessing support services and resources.
- Information about where to seek tenancy advice and assistance and of legal mechanisms for redress in the event of a tenancy or housing related dispute i.e. Victorian Civil and Administrative tribunal, Dispute Settlement Centre and the Equal Opportunity Commission Victoria.

IHSS service providers currently provide a range of information to newly arrived refugees including information about housing. The program will be developed in consultation with IHSS service providers to reduce duplication and ensure that consistent information is being provided.

In addition, negotiations will take place with the Real Estate Institute of Victoria (REIV) as to whether they could issue REIV endorsed Certificates of Participation at the end of the course, that could then be used as a reference for real estate agents.

The Chin community will be targeted for the pilot of the education program in the Eastern Region as they represent a newly arrived community who has recently settled in the area over the past 1 to 2 years. In the Southern Region, the Southern Sudanese community have been selected for the pilot as they have settled over the past five years in significant numbers and have more established community networks and support.

The number of sessions will be determined according to the number of hours required to provide the information including interpreting and the most convenient time identified by the community when they are able to attend, for example, six weekly or fortnightly 3-hour sessions or three day sessions if the community prefer to meet on the weekend.

9.2 Information session for Proposers and Community Leaders

A significant number of focus group participants including community leaders and Proposers perceived public housing as the preferred housing option due to the secure low cost nature of this accommodation. The research highlighted the need to provide both community leaders and Proposers with information about the housing market. Many Proposers and community leaders believe that public housing is easily accessible to new arrivals.

The accessibility of public housing has diminished rapidly in recent years with waiting times averaging one to three years for those able to apply for early housing and longer periods of up to 10 to 15 years for general housing applications. This impacts significantly on the length of time Proposers can expect to support new arrivals and can lead to significant overcrowding.

Proposers and community leaders need to be provided with accurate information, so they can better advise new arrivals of their housing options and provide a realistic picture of likely waiting times and the advantages/disadvantages of different accommodation types. This will assist new arrivals to make informed decisions and choices on the type of accommodation most suited to their needs.

One information session will be targeted to the Sudanese community, as the research findings suggest that there are many Proposers in that community who are misinformed about housing options in Victoria and the support that is available to new 202 Humanitarian Entrants. The date and time of the session will be established in consultation with community leaders to ensure that people are able to attend.

10. Real Estate Agent Information Sessions

Whilst some real estate agents showed a desire to gain a better understanding of the housing needs of newly arrived migrants and refugees, they have busy work schedules and limited time for meetings outside their regular day-to-day duties and responsibilities.

Information requested by agents included:

- The experiences refugees and migrants face on arrival in Australia
- The various visa categories refugees and migrants enter Australia on and how migration regulations may impact on tenancies
- A description of the services and resources offered to migrants and refugees that can assist agents in their work

- The role of the Project Workers including the level of support that can be provided and contact details

Three potential ways of delivering this information have been identified by the project steering committee: firstly as part of an existing training session for members of REIV, secondly, through regular real estate agent networking forums, such as the Eastern Region Property Management Network meetings and thirdly through the distribution of information kits.

The project workers will negotiate with REIV and Real Estate Agents on the most effective strategies for delivering this information, which will be supported by written documentation. Invitations to attend the session will be sent to all real estate agents in the Eastern and Southern Regions regardless of whether they are members of REIV.

11. Future Directions

11.1 Casework Services

- Implement the casework model to respond to different levels of need in locating and maintaining private rental housing for newly arrived migrants and refugees.
- Establish links with local real estate agents to strengthen communication and develop positive working relationships.
- Develop and implement an evaluation plan to measure the needs of clients assisted and the support required to secure and maintain private rental.

11.2 Community Education Program

- Develop and deliver a community education program targeted at the Chin and Southern Sudanese communities in the Southern and Eastern Regions.
- Identify existing resources to distribute to new arrivals in relevant community languages e.g. “New Country New Home” and “Renting in Victoria”.
- Negotiate with REIV to endorse the six session community education program and promote the Certificate to real estate agents as an appropriate reference for newly arrived migrants and refugees who have completed the program.
- Evaluate the community education program and prepare an evaluation report.

11.3 Proposer and Community Leaders Information Session

- Develop and deliver an information session targeted at the Southern Sudanese community in the Southern and Eastern Regions.
- Identify existing resources to distribute to Proposers and community leaders in relevant community languages e.g. “New Country New Home” and “Renting in Victoria”.
- Evaluate the community education program and prepare an evaluation report.

11.4 Real Estate Agents Information sessions

- Negotiate with REIV on the most appropriate forum for information dissemination to real estate agents.
- Based on advice, develop and deliver information to real estate agents.
- Negotiate with appropriate bodies such as local government, Victorian Multicultural Commission (VMC), Chambers of Commerce to provide business awards acknowledging real estate agencies that have been responsive to migrant and refugee needs.
- Evaluate information sessions and/or the usefulness of information kits.

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Appendix B: Real Estate Agent Interview Questions

Migrant and Refugee Rental Housing Project

Real Estate/Landlord Interview Questions

1. What criteria do you use to assess applications for private rental?
2. What categories a good tenant?
3. What do you believe are some of the barriers that newly arrived migrant and refugee families face in accessing private rental?
4. What do you believe are some of the difficulties that newly arrived migrant and refugee families face in maintaining housing?
5. What assistance would you need in overcoming these barriers/difficulties?
6. What is your knowledge of the support services offered to migrants and refugee families?
7. What kind of information and training would you like to receive to gain a better understanding of the issues faced by newly arrived migrants and refugees in the area?

Appendix C: Community Leaders Interview Questions

Migrant and Refugee Rental Housing Project

Focus Group Questions

Expectation/Understanding

1. What do you think are the expectations of newly arrived families in obtaining housing in Australia?
2. Where do you think people receive this expectation/information from?
3. How are their expectations different from what they actually face in obtaining private rental?

Securing Private Rental

4. What are some of the barriers the community has faced in securing private rental?
5. Can you describe the support that is currently available to help people secure housing?
6. What additional information/assistance would you like to better assist you community to secure private rental?

Real Estate Agents

7. Have you had any contact with Real Estate agents, if so what has your experience been like?
8. What are some of the barriers the community faces when dealing with Real Estate agents?
9. What assistance/services could be provided to overcome these barriers?

Appendix D: Chin Community Focus Group Outcomes

FOCUS GROUP OUTCOMES Chin Community – 15 participants

Date: 11th September 2006

Venue: Croydon

Question 1: What do you think are the expectations of newly arrived families in obtaining housing in Australia?

- As soon as they arrive they would receive house straight away as they believed the Australian government would help them directly.
- Didn't really have any expectations.
- Although some were offered to have a house found for them before they arrived preferred to stay with relatives first and thought they will still be able to get a house after a few months.

Question 2: Where do you think people received these expectations/information?

- This is what Australian government promised – was told in session before arriving.
- Was their own opinion.

Question 3: How are their expectations different from what they actually face in obtaining private rental?

- It has taken a lot longer than expected to find a house.
- Didn't realise how difficult it would be to get accommodation close to their family and friends, as community unity is very important to them.
- Have wanted to live close to church but has been very difficult.
- Feels like they are discriminated against because they are migrants with low income as have applied for numerous houses with no luck – don't understand why they aren't getting places.
- When they find a place cheaper in rent to their current accommodation they have great fear in moving due to the many failed attempts to obtain housing in the past.
- The IOM training stated they would be given temporary accommodation before they arrived however they chose to stay with relatives instead. Now feels when they lodge form they are discriminated against because of their race, lack of English and low income.

Question 4: Can you describe the support that is currently available to help people secure housing?

- MIC
- AMES
- Through church meetings

Question 5: What are some of the areas people still need assistance in?

- They need most assistance to simply obtain a house as feel when they individually apply they aren't considered by real estate agents. Felt that because they aren't dressed as well, have poor English and look ethnic they aren't getting the places.
- Felt that real estate agents might not be giving property because they are on low income. Suggested if someone could act as guarantor for them to make real estate agents more confident in giving them the place it might help.
- Assistance in paying bond and first four weeks rent. Wants to know more about the assistance the government provides for this.
- How and why does the rent in advance work and also the calendar month rent work.
- Not enough renting properties compared to sale properties.
- They have no problems maintaining property just have great difficulty and need assistance in obtaining the property. Then they will be able to show that they will pay their rent on time and will be good tenants.
- If can find accommodation before they arrive as long as is close to community and church.
- If accommodation found before they arrive, most importantly, needs to be near AMES schools.
- Doesn't know what to do with neighbors who drink outside their house compound and play loud music. Also their dogs that bark constantly.

Question 6: What do you believe is the best way of providing information to people about housing?

To have written information they can take with them plus practical workshops to explain it all.

Appendix E: Karen Community Focus Group Outcomes

FOCUS GROUP OUTCOMES Karen Community – 11 participants

Date: 28th August 2006

Venue: MIC

Question 1: What do you think are the expectations of newly arrived families in obtaining housing in Australia?

- They knew the houses in Australia would be different as back home they were used to using firewood to cook and the use of electricity has been something that's been hard to get used to.
- They are not used to paying rent

Question 2: Where do you think people received these expectations/information from?

- From those who have come of visa 200 before them
- Had a little training through IOM before they arrived
- Most of their information was received when they first signed the agreement lease for their rental property. Whatever was on the agreement and was explained to them was the most amount of information they have received about renting in Victoria.

Question 3: How are their expectations different from what they actually face in obtaining private rental?

- Houses they are in tend to be too small. They don't feel like they have privacy in each room due to this.
- The children tend to be afraid of the big windows and loud sounds
- Cost of rental property has been a huge shock
- Feels like they have no freedom as everything belongs to the landlord and is worried if things should get damaged that they will get into trouble.
- Units where they live are wall to wall with each other and feel closed in by their neighbors. Also don't like when neighbors turn their music up loud and don't know what to do about this.

Question 4: Can you describe the support that is currently available to help people secure housing?

- First point of contact if anything should go wrong was the real estate agent
- Would simply try fixing their own problems on whatever past experiences they have had.
- Someone who's been here longer

Question 5: What are some of the areas people still need assistance in?

- Information of the electricity system in the house and the meter box; how it all works
- Practical information of maintaining and running a house
- The training the received before they came, while useful, some things were a little confusing and would like follow on training from that.
- What are their rights and responsibilities.
- Information on the process of if they should move out from their house and wanted to find a new place. How they would notify centrelink, schools etc.
- The rights and responsibilities in maintaining the garden.
- When receiving mail for previous tenant; what to do with it

Question 6: What do you believe is the best way of providing information to people about housing?

- Through booklets
- Information sessions/workshops

Appendix F: Sudanese Community Focus Group Outcomes

FOCUS GROUP OUTCOMES Sudanese Community - 13 participants

Date: 19th September 2006

Question 1: What were your expectations of obtaining housing in Australia?

- Expected government to help
- Did not understand difference between government housing and private rental
- Felt government made excuses about why I could not get public housing.
- I was shocked that I had to look for private rental.
- Young people not allowed to rent, as our income is not enough.
- Did not understand differences between different types of housing i.e. private/public/transitional.
- Even the person I first lived with (proposer) did not know about how to find a house.
- Don't understand eligibility criteria ie single women, young people.
- Disadvantaged in finding housing because landlords fear breakages

Question 2: Where did you get information from?

- Proposer (10 People)
- IHSS (3)
- MRC
- Proposer takes to MRC
- MRC are useful places to get help

Question 3: How are your expectations different from what you actually face in obtaining private rental?

- Expected that could live there for as long as wanted
- Rejected many times in finding private rental
- Made to fill in form and then told house was given to some else at 8:00am in morning before office opened - felt they were lying to me
- If you don't have a good income your application will be rejected
- I had to work very hard to find a house, it took me 2 ½ months to find one
- Expected that Government would help
- Discrimination is a big problem
- Very tough application of rules i.e. if miss one weeks rent sent a warning letter - this would not happen so quickly to a white person
- Need Sudanese people trained as real estate agents
- Don't understand tribunal process/law in Australia
- Real Estate Agents find reasons not to give bond back, claiming things broken in house - we are forced to give up the bond as afraid to go to the tribunal

Question 4: Can you describe the support that is currently available to help you secure housing?

- No options available while searching for a house. Where do you live i.e. for 3 months while you are searching for a house?
- Real Estate agents have wrong perceptions about Sudanese community
- Need to know English to attend interview

Question 5: What are some of the areas people still need assistance in?

- Education on housing
- Real Estate agents to discriminate less

Question 6: What do you believe is the best way of providing information to people about housing?

- Education program involving real estate agents as presenter
- Waste of money to spend money on information booklets
- Training community leaders
- Need someone to go with you to real estate agents
- Housing reference

Appendix G: Egyptian Community Focus Group Outcomes

FOCUS GROUP OUTCOMES Egyptian Community - 13 participants

12th October 2006

Question 1: What were your expectations of obtaining housing in Australia?

- Expected available and cheap housing. Instead very expensive and hard to find.
- Government should subsidize housing for people on a low income
- Not aware needed references
- Expected public housing to be available

Question 2: Where did you get information from?

- Friends
- Family and relatives

Question 3: How are your expectations different from what you actually face in obtaining private rental?

- Expectation for cheaper rental, but found it to be high
- Difficult to get
- Location, want close to communities as most don't have a car, but hard to find
- Language made it difficult to find
- Application refused as new arrivals often unemployed
- High rents problem, no bond support, annual rent increase
- Many maintenance issues in the house, some real estate agents fix quickly others take far too long

Question 4: Can you describe the support that is currently available to help you secure housing?

- Centrelink gives rent assistance.

Question 5: What are some of the areas people still need assistance in?

- Need more government housing
- Increase rental assistance
- A community member to help negotiate with Real Estate Agent – this is what usually happens at the moment
- Also helpful to have community member to advise on Bond Loan Scheme.

Question 6: What do you believe is the best way of providing information to people about housing?

- Education program

Appendix H: Afghan Community Focus Group Outcomes

FOCUS GROUP OUTCOMES Afghan Community - 12 participants

Date: 29th September 2006

Question 1: What were your expectations of obtaining housing in Australia?

- You should help single people. It is hard to pay \$600 to \$800 per month, in private rental. Waiting times for public housing are 10 to 15 years.
- Need more information when first arrive about rent payments
- With private rental need assistance with 1st months bond, as it can take time to organize this.
- Need assistance with accommodation for about one year through DIMA
- Very difficult to go straight into private rental when don't know our rights or understand the system in Australia.
- Centrelink rent assistance payment takes about 2/3 weeks to organize. Rent can be asked for in first two weeks. People are arriving with very limited resources.
- Not aware of different types of housing available.

Question 2: Where did you get information from?

- WHISE
- Proposer

Question 3: How are your expectations different from what you actually face in obtaining private rental?

- Thought when first arrived in Australia that everything would be provided for us and we have found that this is not the case
- Rent can be increased every 6 months
- Real Estate Agent not responsive to repair requests
- Often we don't get the bond back because of requests to clean carpets/undertake repairs
- Very difficult to look at properties as time consuming/petrol expenses very high
- When first arrived could not find housing because of large number of kids and on Centrelink payments - had to stay with relative for first 2 months
- Maintenance is a big problem and it takes a long time for repairs to be made
- Problems with overcrowding when first arrive
- Very high rental \$1,000 for 3 bedrooms

Question 4: Can you describe the support that is currently available to help you secure housing?

- Because of language cannot look by myself but my family don't have time to look because they are busy working or attending English classes
- I need someone to help me to get private rental - no transpor.
- There are some issues of discrimination because of the way we dress
- Real Estate Agents, but I don't trust them

Question 5: What are some of the areas people still need assistance in?

- Office of Housing applications
- Very difficult to find someone who can provide a reference

Question 6: What do you believe is the best way of providing information to people about housing?

- Community information sessions on Tenants Rights and Responsibilities
- Information on available services/complaints processes to address unresolved problems
- Many people not literate in their own language, so education programs are more useful
- Transport assistance and community worker to help with getting bond loan, signing lease agreement

Appendix I: Sudanese Community Leaders Outcomes

FOCUS GROUP OUTCOMES Sudanese Community Leaders - 6 participants

Date: 26th September 2006

Question 1: What are the communities' expectations of obtaining housing in Australia?

- Expectation that they would get housing from government
- More established community received government housing so the newer arrivals also expect that they will get government housing
- Some people not aware of private rental - it comes as a big surprise when expected to look for housing
- Very difficult to find housing as have no rental history in Australia - most of the new arrivals in the community have been living with their Proposer
- Lack of awareness in the community about the shift from supporting new arrivals in transitional housing/public housing to focus on private rental
- Information gap between community and service providers

Question 2: Where does the community get this information from?

- Primary source of information is the Proposer - Proposer may then take person to MRC
- Community leaders may be source of information if Proposer is unable to support new arrivals

Question 3: How are the communities' expectations different from what they actually face in obtaining private rental?

- Need a lot of support to locate a house
- Situation is very different to Sudan where private rental does not exist
- We are competing with people on much higher incomes compared to Centrelink payments

Question 4: Can you describe the support that you have provided as a community leader to help people secure housing?

- Advised people that once they get private rental it is important that they maintain the house and pay rent on time
- Real Estate Agents don't have an understanding of the role that leaders play in supporting the community i.e. acting as reference and resolving problems
- Knowledge of which Real Estate agents provide low cost private rental

Question 5: What are some of the areas people still need assistance in?

- New arrivals need information on the different stages/steps of locating housing both public/private
- Would be useful to provide community leaders with above information as well
- Community really need to understand that private rental is main source of housing

Question 6: What do you believe is the best way of providing information to people about housing?

- Need transport assistance to take to properties.
- Need to encourage people to look intensively over 2 to 3 week period (if Proposers are working it is very difficult to provide this intensive support)
- Real Estate agents should encourage use of Centrepay.
- Conditions of lease agreement can change and people are not always clear about what these changes are.
- Information booklets are not that useful as many people are not literate in their own language
- Best solution is to provide information though AMEP sessions, although some information in written form is still useful
- List of Recommended Real Estate Agents
- Transport assistance when visiting properties
- A community member/worker to negotiate with Real Estate Agent
- A community member/worker to advise on Bond Loans Scheme, lease agreement, condition reports etc.
- Community information sessions on Tenants Rights And Responsibilities
- Information on available services/complaints processes to address unresolved problems
- AMEP 510 hrs important location for provision of information
- Good to know where people can get help/how to negotiate with Real Estate Agents around issues of repairs

Appendix J: Chin Community Leaders Outcomes

FOCUS GROUP OUTCOMES Chin Community Leaders - 3 participants

Question 1: What are the communities' expectations of obtaining housing in Australia?

- Houses will be ready for them to move into when they arrive by the government
- That they would be able to live close to relatives
- Some have no idea or expectations
- Some expect that the government will be totally involved in providing them accommodation
- Not many people have expectations
- For those who do, they believe the government will provide accommodation for them

Question 2: Where does the community get this information?

- According to their own understanding because they are refugees they believed the government would provide for them
- Own opinion
- Discussion among the community with no real source
- IOM training
- What they hear from the rest of the community

Question 3: How are the communities' expectations different from what they actually face in obtaining housing?

- When housing is found for them before they arrive in Australia they are finding the accommodation unsatisfactory and very far from the community
- Houses can't be held in advance for more than a week so very difficult to secure good property
- When they stay with family when arriving and then look for accommodation it takes a long time to secure housing
- Never expected how hard it would be to secure a property
- Was unaware of how much paperwork and documents need to be presented when getting a property - most don't understand all they need
- As most have no real idea what to expect therefore they indicate no real difference
- Shocked as to how difficult it is to obtain housing

Question 4: Can you describe the support that you have provided as a community leader to help people secure housing?

- AMES Senior Community Guide and MIC Settlement Worker
- Helps families look for property, fill applications forms, attends inspections, helps apply for bond loans
- Advise and show them the process of obtaining private rental
- Refer to other services
- Most information given is from personal experience
- President of the Chin Community – organises festivals, games, arranges funerals
- Offers support services
- Link in with 2 churches which is a vital component of the network of support for the community

Question 5: What are some of the areas people/community leaders still need assistance in?

- Would be good to develop some sort of community notice board (preferably at church) so can communicate and spread information better through the community
- Develop a discussion group/network group for leaders/workers to exchange ideas/resources with each other
- AMES tends to be very busy and cannot always find the time to give the one-on-one assistance the community needs
- Assistance in the whole process to obtaining a property

Question 6: What do you believe is the best way of providing information to people about housing?

- If attach information booklet as part of church newsletter and hand out in Sunday service 1 to 3pm and then run an information workshop after church meeting. Church is the time when the community gathers together and is the best way to offer information to them.
- An information session/forum. If community leaders are aware of such an event will promote and encourage community to attend.