

AFFORDABLE HOUSING AS A CRITICAL ELEMENT IN LONG TERM SECURITY

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WHO IS AT RISK?

- Refugees
- Young single mothers
- Older single women
- Low income households

REFUGEE HOUSING ISSUES

Most refugees have experienced

- ⦿ poverty,
- ⦿ low levels of formal education,
- ⦿ the effects of torture and trauma,
- ⦿ have little or no knowledge of English
- ⦿ Many have never rented a house, paid a bill, gone to work or have had any concept of engaging with institutions such as banks, real estate agents or government departments
- ⦿ They have arrived in Australia with little money and no or few possessions.
- ⦿ Most rely on government assistance and live on very low incomes

REFUGEE HOUSING ISSUES

What did we do ?

Conducted structured interviews with key stakeholders including 21 African refugees living in Western Sydney, 6 community (settlement) workers, 3 housing workers and 1 real estate agent.

REFUGEE HOUSING ISSUES

What did we find ?

1. a shortage of suitable public and private housing stock.

“The rental market in Sydney is just boiling over. The demand around Auburn and Granville is so high. No matter what price you put on a property, someone will rent it. You could [get] a cardboard box, wrap a bit of tin around it, call it a house and charge two hundred bucks a week –someone will rent it, you know?” (HNSW worker #2)

REFUGEE HOUSING ISSUES

What did we find ?

2. Housing is unaffordable

“ *Housing is always a problem for us because we are not employed and we don't have the money. We came to Australia with nothing at all. Nothing – no money, no education, no language... I don't know how we going to survive*” (Community member #19).

More than half of them, they're getting evicted for not being able to pay the rent and if they complain too much about things being broken or damaged, [they] find themselves evicted!” (Community worker #6)

We have no choice. You can do two things. Pay the money and live without food with little money, or move out.

REFUGEE HOUSING ISSUES

What did we find ?

3. Housing which is inappropriate

They've got big families. They've got nowhere to sleep. Everyone's just sort of packed in cheek to jowl. And it's stupid...Our own stock of accommodation to suit families is very minimal" {HNSW worker]

Family size is a big determinant. We've had families, one particular family, they've lodged up to 32 applications and have been rejected from a real estate agent. The agent told me they had a good rental history and everything but they couldn't approve the applications because of the number of kids... no houses" (Community worker #2).

REFUGEE HOUSING ISSUES

What did we find ?

4. Housing is poor and unsafe

...they] live in condemned houses, and they can't move out because they can't afford to. I would say the real estate agents find difficult to rent to these houses to other people, and so rent them to refugees.” (Community worker #5)

REFUGEE HOUSING ISSUES

What did we find ?

5. the housing system is a “maze” that locks African refugees out of opportunities,

Understanding how the government works, it can be daunting for people who are born here! The government, the red tape, the forms; their lack of understanding of how the government works is very difficult. Also, another barrier is the lack of trust in the government. You know, they've been persecuted by their government, the government they see is corrupt... we try to work with them to overcome that barrier.” (HNSW worker #1)

REFUGEE HOUSING ISSUES

What did we find ?

6. discrimination toward refugees

I think that real estates do not understand us and they don't understand the culture...the way they took the words 'refugee', I think ... the real estate have bad experience with them [other African refugee tenants] so they took that as everybody is like that. But see everybody's different. We are not the same." (Community member #3)

Real estate also takes huge disadvantage of refugees because of lack of language, especially when they avoid making repairs to the properties." HNSW worker #1)

REFUGEE HOUSING ISSUES

What makes a difference?

- ⦿ having access to reliable financial options (including *Rentstart*, *Tenancy Guarantees* and *Centrepay*),
- ⦿ having safe and friendly relationships with neighbours,
- ⦿ good practice by housing providers, and
- ⦿ refugees exercising independence, strategy and self-advocacy.

YOUNG SINGLE PARENTS

- Between July 2007 and March 2011, over one quarter of our single parents (27%) were spending between 30% and 44% of their income on rent.
- an even higher proportion (31%) was spending at least 45% of their income on rent.
- The maximum payment that a single parent with two children can receive including rental assistance per fortnight is \$1299 or around \$650 per week.
- If they endeavour to get a rental property for \$350 per week that leaves approximately \$300 per week on which to feed, clothe and look after a family of three or more.

YOUNG SINGLE PARENTS

Barriers to housing access:

1. Having children was often a barrier as was a lack of rental history:

As soon as I say that I'm a single mum...on a pension, that's it. Because you have children, they don't want the house to be wrecked (#4).

They want a rental history, but you need to rent somewhere to get rental history, but they never give you a chance (#2).

YOUNG SINGLE PARENTS

Barriers to housing access:

2. Low income and lack of affordable rentals

The rent goes up... Twenty dollars every three months or so (#5).

YOUNG SINGLE PARENTS

Barriers to housing access:

3. Waiting lists for community and public housing

You have to have a complexity of issues to get onto the priority list. You pretty much have to have a mental health diagnosis or ... have a child with a severe diagnosed disability. To be homeless, affected by domestic violence and, depression just isn't considered enough to prioritise you on the housing list these days. (ANGLICARE worker #2).

YOUNG SINGLE PARENTS

Barriers to housing access:

4. Inadequate temporary accommodation

They could be travelling for up to an hour and a half on public transport to get that motel just for one night. So the anxiety level is astronomically high (ANGLICARE worker #2).

The motel I was in had no kitchen. So I was trying to feed a one-and-a-half year old healthy take-away food, every night. They only had one hotel that had a kitchen. I didn't have a fridge to put anything in.

I had my double pram, my two kids...my family could drop me off sometimes, and sometimes they couldn't. (#1)

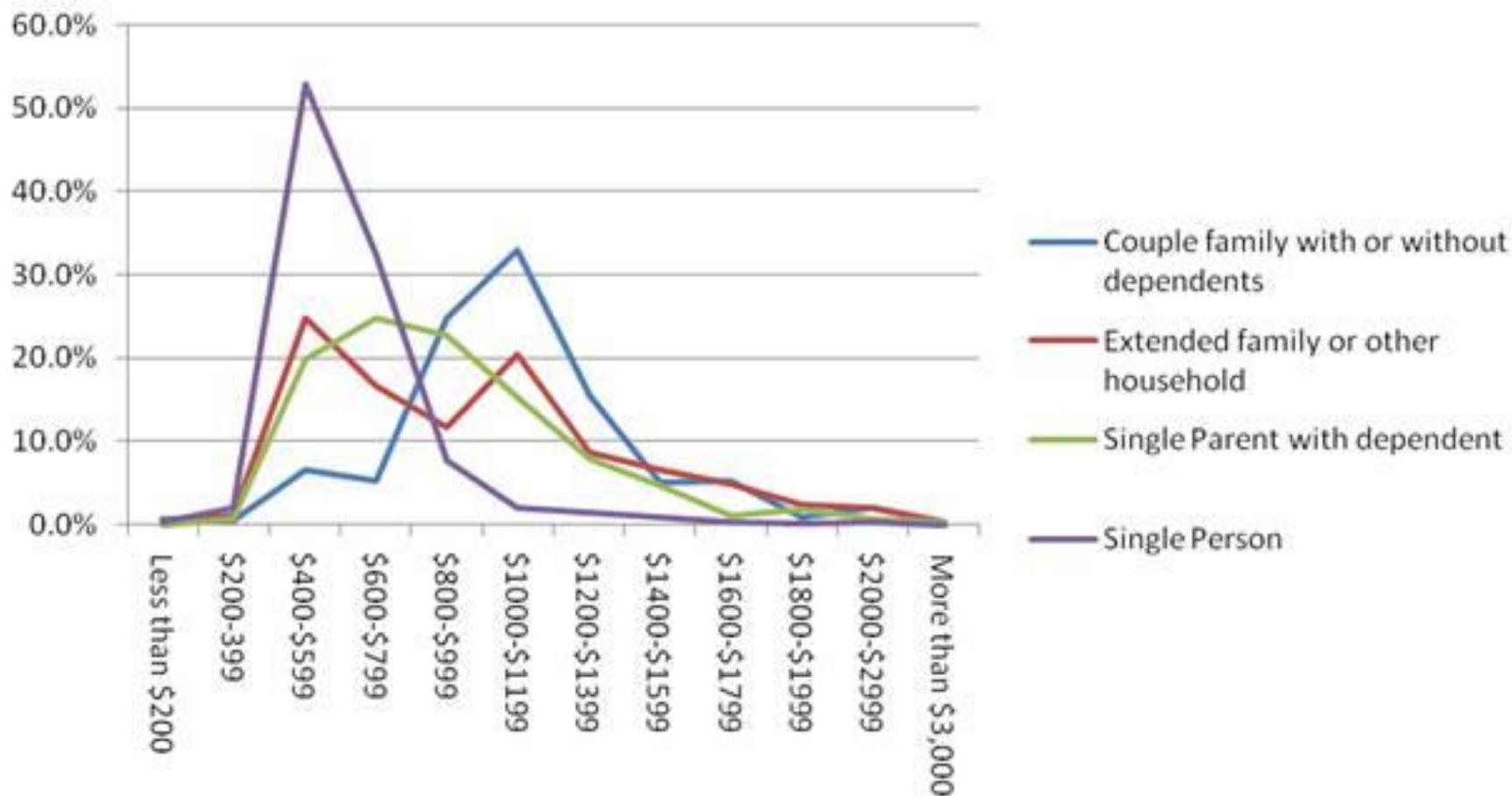
YOUNG SINGLE PARENTS

Barriers to housing access:

Because kids need to play...in order to learn. And they need people to speak to them, calmly and to explain the world and to read stories to them. A mum on the move, in transience, she's not going to do that. She's not even going to have books to read to them, or be in the headspace. The children are just in awake mode, constantly on high alert. Her child is at risk due to a lack of housing (ANGLICARE worker #3).

Single older women

Income bands for women over 50 by household type



Single older women

◎ The Experience:

To get away from the Ghetto..[with]...regular episodes of violence due to the 'Ice' epidemic on the block ... gangs roaming the area and getting into people's homes ... even the shops in the area closed early because of the unstable and risky behaviour of these people ... I lived there for eight years but couldn't handle it anymore ... It just got worse and worse and I became more aware of it around me ... I was scared.

I had nothing, I was homeless, I stayed in a motel with a shared bathroom and kitchen for a few weeks but couldn't afford it and then I stayed with friends for six months. Then I was at a boarding house for another few months. The man in the boarding house helped me get the unit.

Single older women

● The Experience:

I have no kitchen facilities and I share the bathroom ... this room costs me \$460 a fortnight ... The building is dirty and unkempt and in a state of bad disrepair.”

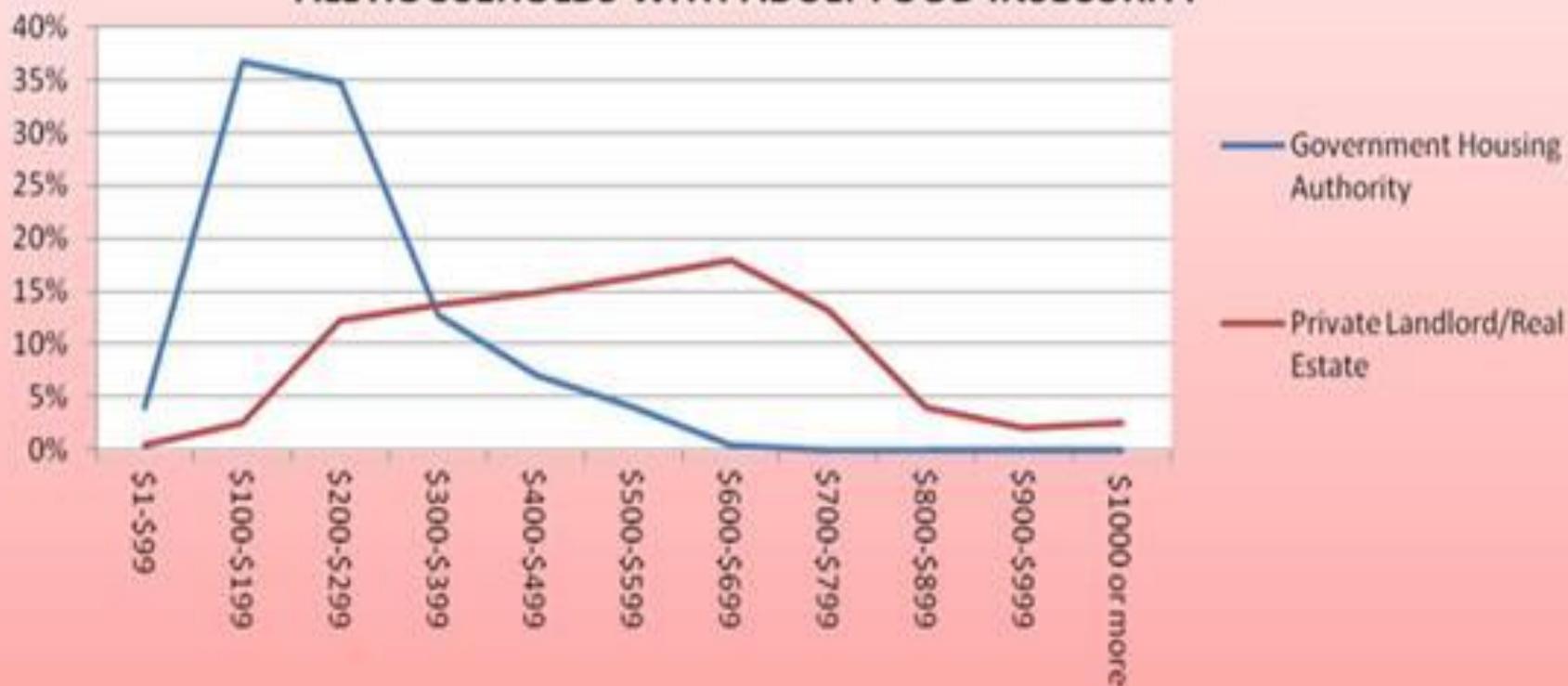
There is one woman who self harms ... She won't take her medications, she has a psychiatric illness and there are others with drug and alcohol addictions too ... I'm afraid ... The Police are constantly there ... I don't feel safe at all ... I'm afraid to complain.

Low Income Households

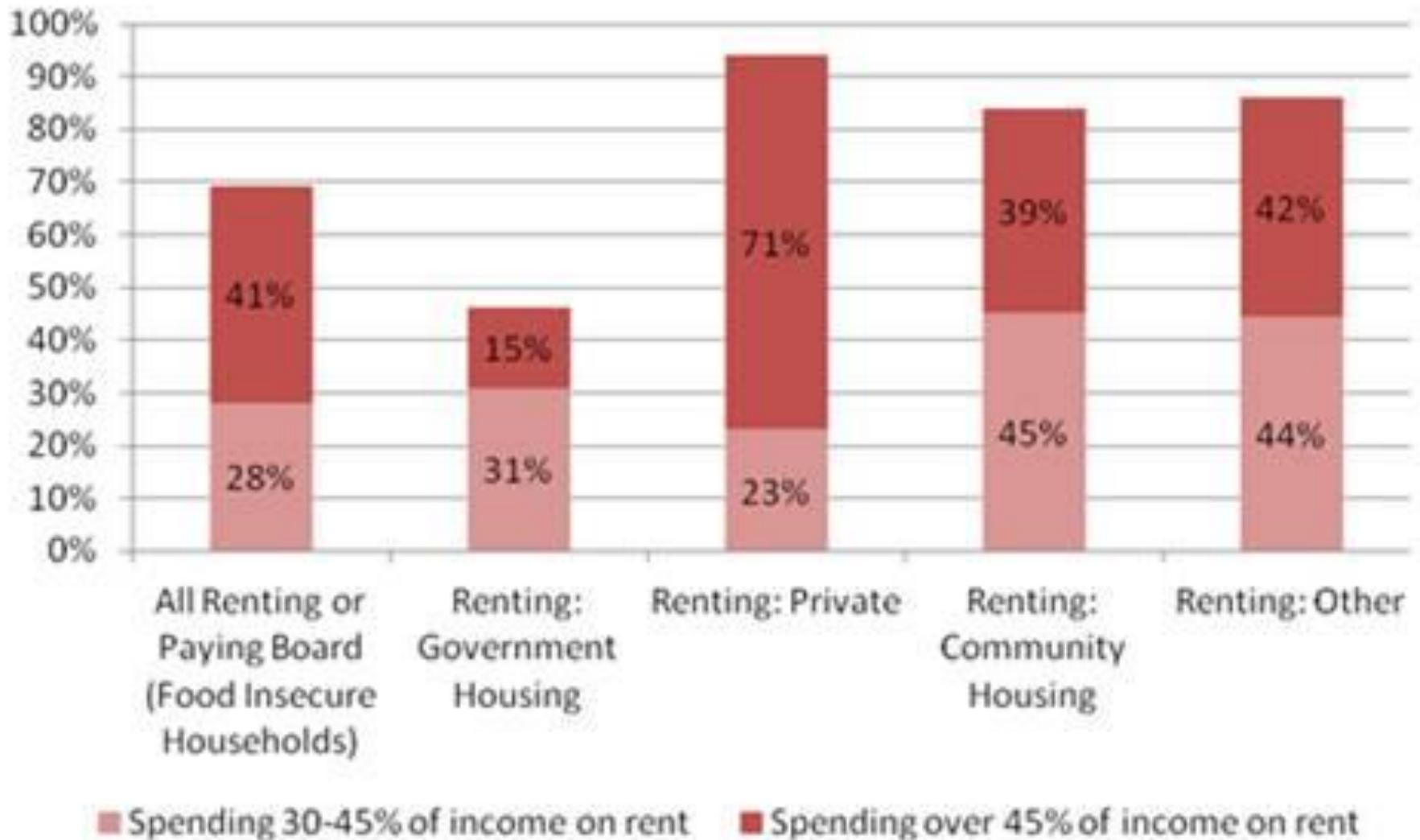
- the overwhelming majority of households experiencing adult food insecurity were living in rented accommodation (78%).
- just under half were living in government housing (47%) and a slightly smaller proportion (43%) were renting in the private market.
- Some 12% were living in insecure forms of accommodation. Four percent were living on the streets or in a squat, car or tent; 3% were in emergency accommodation, refuge or shelter; 3% were in a boarding house room; 2% were staying temporarily with family or friends.

Low Income Households

FORTNIGHTLY RENT OR BOARD PAID BY TENURE TYPE,
ALL HOUSEHOLDS WITH ADULT FOOD INSECURITY



Low Income Households



So how bad is it?

- ◎ This year we found that: of the 12,880 properties available for private rental in Greater Sydney on 13 – 14 April, only 23 properties were affordable and appropriate for households on income support payments without placing them in rental stress.
- ◎ The report found there were no suitable properties for single people on Youth Allowance or Newstart.

So how bad is it?

There were few suitable properties available for other household types, including:

- ⦿ singles on the Aged Pension (5 properties)
- ⦿ single parents on the Parenting Payment with two children (2 properties)
- ⦿ couples with children on Newstart (2 properties) and
- ⦿ people on Disability Support (2 properties).
- ⦿ Couples receiving the Aged Pension had the greatest number of suitable properties available to them – 19 across Sydney.

So how bad is it?

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % affordable & appropriate (30% - 45% income)
Income Support		
Couple, 2 children <i>(Newstart Allowance)</i>	2BR+: 14 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 748 (6%) 3BR+: 147 (1%)
Single, 2 children <i>(Parenting Payment Single)</i>	2BR+: 4 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 265 (2%) 3BR+: 20 (less than 1%)
Couple, no children <i>(Aged Pension)</i>	19 (less than 1%)	442 (3%)
Single, 1 child < 5 years <i>(Parenting Payment Single)</i>	None (0%)	49 (less than 1%)
Single, 1 child > 8 years <i>(Newstart Allowance)</i>	None (0%)	10 (less than 1%)
Single <i>(Aged Pension)</i>	5 (less than 1%)	148 (1%)
Single <i>(Disability Pension)</i>	2 (less than 1%)	66 (1%)
Single <i>(Newstart Allowance)</i>	None (0%)	5 (less than 1%)
Single, 18+ years <i>(Youth Allowance)</i>	None (0%)	2 (less than 1%)

What can be done?

- ⦿ Increase the supply of affordable and social housing dwelling
- ⦿ Further guaranteed extension on the national partnership Agreement on Homelessness
- ⦿ Increase the level of the Commonwealth rental Assistance by \$30 per fortnight

What can be done?

- ⦿ Federal and State governments develop supported housing modules for vulnerable and at risk families with wrap around support services
- ⦿ Increase the level of Newstart by \$50 per week
- ⦿ Housing NSW restore Renstart to its previous levels.
- ⦿ The metropolitan Plan for Sydney be updated to include affordable housing targets for local Councils

Questions? Comments?

