



**ethnic  
communities'  
council of  
victoria**

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Housing Victoria's New Migrant and  
Refugee Communities

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ECCV Policy Discussion Paper No 4. 2008

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*ECCV would also like to acknowledge the members from its New and Emerging Communities Committee for their involvement and participation in assisting the ECCV in developing the following recommendations for this report.*





## FOREWORD

At a time of unprecedented discussion about the cost and availability of suitable housing in many parts of Australia – and in the major cities especially – it is important to remember that new migrants and refugee communities are among the most disadvantaged when it comes to accessing safe and affordable accommodation to meet their most basic needs.

In the six months to June 2008, the Ethnic Communities' Council of Victoria (ECCV) has observed a marked upsurge in the number and nature of concerns being expressed about insufficient and unsuitable housing available for low-income and socially disadvantaged communities such as refugees and humanitarian entrants. Some of the concerns mirror those of the broader population. However, the ECCV has also found that the difficulties confronted by the unique socio-economic status of these communities are compounded by barriers in the form of racial and religious discrimination, exploitation and intimidation.

Particularly pressing amongst these communities is a shortage of suitable dwellings for higher population households such as families with four or more children. The consequences of this shortage are profound and being felt right now. As well as forcing families into living conditions with inadequate space and amenities for the number of occupants, school children are finding their capacity to learn and develop severely curtailed.

With the release of this policy discussion paper, the ECCV hopes to draw attention to the particular plight of new migrants and refugees during the current housing crisis and offers some innovative solutions for the Victorian Government to consider with some urgency.

The research and recommendations in this paper would not have been possible without the generous assistance of community leaders and refugee representatives. Each is deserving of my thanks and the gratitude of all Victorians in bringing to light these important areas of need.

Sam Afra JP  
Chairperson  
Ethnic Communities' Council of Victoria



“The people in my community are not excluded from the pain incurred in the past couple of months due to rising interest rates and the lack of housing space and options. Some community members, due to unprecedented pressure have sold their houses or are in the process of selling while others are struggling moving from place to place hoping to find suitable housing. However, if the pattern continues, we will be witnessing the worsening of lives for low to middle income earners within all communities, especially newer communities like the Afghan community because only the husbands are working while other members of the family are struggling to secure income to pay off rising bills and rent.”<sup>1</sup>

— *Naeem Mohammadi,*  
*Hazara Australian Community Association of Victoria*

## EXECUTIVE SUMMARY

This policy discussion paper has been produced in response to an escalating demand for more targeted and responsive approaches to housing issues among Victoria's new migrants and refugees. For this segment of the population, securing suitable and affordable environments is a particularly important part of the settlement process. This policy discussion paper identifies key issues regarding Victoria's new migrant and refugee communities and particular difficulties encountered in accessing quality affordable housing suitable to their family needs.

Issues identified in this policy discussion paper encompass both the general impacts of the current shortage of available rental accommodation in the public and private housing markets, as well as specific obstacles faced by new migrants and refugees in obtaining quality housing upon their arrival to Victoria.

While the housing crisis has been attributed to immigration levels by the Housing Industry Association, ECCV believes that it is immigrant communities that often bear the brunt of housing shortages through inadequate housing planning by governments. The ECCV believes that all Victorians deserve decent, reasonable and affordable housing. As the peak advocacy body for multicultural communities in Victoria, ECCV urges an immediate strengthened commitment by policy makers to address housing issues for our migrant and refugee communities.

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<sup>1</sup> Mohammadi, Naeem (9 April 2008), Secretary, Hazara Australian Community Association of Victoria.



## ECCV RECOMMENDATIONS

In compiling the following recommendations, it is important to acknowledge the existing body of work and expertise in this area. The Refugee Council of Australia (RCOA), Victorian Council of Social Service (VCOSS), South Central Region Migrant Resource Centre, Migrant Information Centre Eastern Melbourne and the St Vincent de Paul Society all have significant expertise in the field.

The following recommendations have also been developed through consultations with members of ECCV's New and Emerging Communities Committee and key stakeholders:

### *New Construction and Refurbishment*

- Urgent investment be made to develop dwellings suitable for high population households.
- Incentives be introduced to assist higher population refugee families to move from high-rise public housing estates to appropriate housing in suburban Melbourne.
- Further funding be made available to review, and where necessary upgrade, security measures in public housing estates to address neighbourhood safety and strengthen living conditions for tenants.

### *Education and Community Liaison*

- The Office of Housing (OoH) establish a reference group with representatives from new and emerging communities to monitor issues surrounding public and social housing and contribute to policy development. ECCV recommends that the Chairperson of the reference group also be granted membership of the Ministerial Housing Council.
- A part-time multicultural liaison officer be funded to work in the Department of Human Services (DHS) and the OoH to provide assistance to tenants from migrant and refugee backgrounds. This would ensure their needs are considered and addressed in a timely and culturally sensitive fashion and their concerns included in future housing policy initiatives.
- Financial management training be provided for recently arrived migrants and refugees in partnership with the Department of Immigration and Citizenship (DIAC) to address issues of financial inexperience and illiteracy.<sup>2</sup>
- Provision of basic training in tenancy law for new migrants and refugees including tenant rights and responsibilities to reduce issues of discrimination and exploitation.
- Cultural awareness training be extended to real estate agents and companies to ensure that services are sensitive and responsive to the higher levels of cultural diversity in our community.
- Further investment be made to improve multicultural awareness campaigns and multilingual services such as *LanguageLink* to cater for new migrants and refugees, many of whom have low-English language skills.

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<sup>2</sup> Gebre-Selassie, Haileluel, *Housing Affordability*, August 2006, retrieved 26 February 2008, p. 4.



## Policy

- Priority be given to the serious challenges facing new migrants and refugees seeking affordable housing in all reviews of current and future housing strategies.
- A Migrant Housing Action Plan be developed incorporating initiatives such as refugee transition hubs and clearer links to the private rental market.
- More transitional and priority housing opportunities be considered and offered to those on the waiting list.
- The implementation of an 'at risk factor' policy be investigated for Victoria's disadvantaged communities in urgent need of transitional and priority housing.
- Where reasonable, regional Housing Offices provide letters of reference for public housing tenants applying for housing in the private rental market.
- Incentives be introduced to attract more private property investors to explore joint investment with first home buyers and low-income earners.<sup>3</sup>

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<sup>3</sup> Gebre-Selassie, Haileluel, *Housing Affordability*, August 2006, retrieved 26 February 2008, p. 4.



“Either wages have to stay high enough so people can afford to buy housing on the private market, or if the private market is not able to meet the housing challenge then you need to have government subsidies.”<sup>4</sup>

— *Professor Rachel Gatt,*  
*National Housing Conference, Sydney*

## 1. GOVERNMENT HOUSING STRATEGIES

As of June 2008, a number of direct and indirect public housing programs are either run by, or supported by, different levels of government. Some of these target new migrants and refugees specifically, while others abide by broader social policy strategies.

### 1.1 Commonwealth Government — *Integrated Humanitarian Settlement Strategy*

Under the current Integrated Humanitarian Settlement Strategy (IHSS) scheme funded by the Federal Government<sup>5</sup>, it is the responsibility of IHSS case managers to assist refugees into accommodation within the public and private rental market. In practical terms, IHSS case managers serve as broking agents between newly arrived refugees and landlords in the public and private marketplace, but their support to new arrivals extends much further. For example, IHSS case managers assist new arrivals to sign leases and connect services such as gas, telephone and electricity. IHSS case managers are also required to ensure new arrivals have access to food and household goods such as beds and washing machines, as well as advice on standards of household care and cleanliness.<sup>6</sup> In most cases, housing is sought prior to the arrival date so that the refugees can move in straight away.

Upon arrival, it is not unusual for new arrivals to sign up to leases lasting for either six or twelve months. In some areas, leasing arrangements are in place between IHSS providers and landlords for the first six months, allowing refugee entrants time to establish themselves a little, prior to commencing their own lease.<sup>7</sup> This arrangement also allows the IHSS provider the flexibility to move families to other properties should initial housing prove unsuitable. Some IHSS case managers also continue to provide some form of bridging accommodation for refugees and their families for the first few months after arrival until private rental can be secured.<sup>8</sup>

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<sup>4</sup> AAP, 'Costly housing 'leads to social unrest', *The Age*, 21 February 2008, retrieved 25 February 2008, <<http://news.theage.com.au/costly-housing-leads-to-social-unrest/20080221-1tmi.html>>.

<sup>5</sup> The Integrated Humanitarian Settlement Strategy (IHSS) provides intensive initial settlement support to newly arrived refugees and Special Humanitarian Programme (SHP) entrants. Through a case management approach, the IHSS aims to promote the competence of humanitarian entrants and help them to achieve self-sufficiency as soon as possible by providing specialised services based on an assessment of needs.

<sup>6</sup> Department of Immigration and Citizenship, *IHSS services: housing services*, retrieved 31 March 2008, <[http://www.immi.gov.au/living-in-australia/settle-in-australia/find-help/refugee\\_humanitarian/ihss-services.htm](http://www.immi.gov.au/living-in-australia/settle-in-australia/find-help/refugee_humanitarian/ihss-services.htm)>.

<sup>7</sup> Refugee Council of Australia, *Australia's Refugee and Humanitarian Program: Community views on current challenges and future directions*, February 2008, retrieved 18 March 2008,

<[http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09_intakesub.pdf)>, p. 48.

<sup>8</sup> *ibid.*



### **Fast Facts:**

- In 2008, Victoria's population reached over 5,128,000 persons with an average population growth rate of 1.3% between 2001 and 2006. In addition, Melbourne's annual population growth averaged at 1.5% between 2001 and 2006.<sup>9</sup>
- Melbourne is growing at nearly 1,500 people a week with the population of Victoria expecting to top 6.2 million in 2020, a decade earlier than previous estimates based on the 2001 census.
- In the 2006-07 financial year, the number of settlers arriving into Australia was 140,148 – a 6.5% increase compared to the previous year.<sup>10</sup> This figure included 14,158 people entering the country under the humanitarian program.
- In Victoria, the number of arrivals settling during this period was 34,698 with 6,528 entering under the humanitarian program.<sup>11</sup>
- According to the 2003-04 Survey of Income and Housing, Victoria had 1,906,000 households, of which 580,000 (30.4%) were migrant households.<sup>12</sup>

## **1.2 Victorian Government — *A Fairer Victoria***

In the five years to 2008, the Victorian Government has made an ongoing priority of addressing issues of social disadvantage, including the housing shortage and the growing occurrence of housing stress among low-income earners.

### *Housing Stress*

According to St Vincent de Paul Society the term *housing stress* refers to a household's position when housing costs are unsustainable or comprise an unduly large proportion of household income. Housing stress does more than just reduce household spending power. It has a significant effect on people's ability to get a job, puts pressure on relationships, makes it difficult for children to be educated, and in extreme cases, can lead to homelessness.<sup>13</sup> Initiatives to combat housing stress have included investing in new public and social housing properties, maintenance and physical improvement works and instigating an increase in bond loans to assist low-income earners.

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<sup>9</sup> Department of Planning and Community Development, *Victorian Population Bulletin 2007*, retrieved 25 February 2008, <[http://www.dpi.vic.gov.au/CA256F310024B628/0/0C2B28E59CF84D9CCA25737500078BD3/\\$File/Population+Bulletin+-+Census+Edition+-+2007+Part+A.pdf](http://www.dpi.vic.gov.au/CA256F310024B628/0/0C2B28E59CF84D9CCA25737500078BD3/$File/Population+Bulletin+-+Census+Edition+-+2007+Part+A.pdf)>.

<sup>10</sup> Department of Immigration and Citizenship, *Immigration Update 2006-07*, retrieved 18 March 2008, <[http://www.immi.gov.au/media/publications/statistics/immigration-update/update\\_june07.pdf](http://www.immi.gov.au/media/publications/statistics/immigration-update/update_june07.pdf)>.

<sup>11</sup> *ibid.*

<sup>12</sup> Australian Bureau of Statistics, *Migrants, Survey of Income and Housing and Household Expenditure Survey, 2003-04, Released 22 November 2007*, retrieved 19 January 2008. A migrant household can include situations where the household reference person is born overseas and all other persons in the household are born overseas or the household reference person is born overseas and all other persons in the household are born in Australia.

<sup>13</sup> St Vincent de Paul Society, *Don't Dream it's Over: Housing Stress in Australia's Private Rental Market*, July 2007, retrieved 25 March 2008, p. 2.



In 2005, the Victorian Government released the first incarnation of its social policy statement entitled *A Fairer Victoria*. *A Fairer Victoria* was initially conceived in response to perpetual inequities in the distribution of prosperity among different community sectors and the need to address serious areas of disadvantage. In each year since 2005, the Victorian Government has released a revised and updated version, each one including some focus on housing. In general, however, the policy statements have tended to focus more on creating financial incentives for real estate investors, developers and first home buyers than direct housing construction. A specific example is the \$125 million in partnerships between five not-for-profit housing associations and the Victorian Government and a decrease in stamp duty on first homes proposed in May 2007.<sup>14</sup>

#### *Future Developments:*

The 2008-09 Victorian State Budget provided \$86.2 million in initiatives designed to put housing in reach for more vulnerable Victorians. Specific funded housing initiatives included:

- \$15 million over four years for the Department of Planning and Community Development (DPCD) to provide more land for housing and reduce costs for purchasers by working with the three tiers of Government to release land faster and at less cost;
- \$37.9 million to deliver additional housing in high demand areas such as Ringwood, Werribee, Ballarat, Bendigo, Horsham, Frankston, Dandenong and Footscray, as well as more housing for indigenous people;
- \$29.1 million over four years for the Opening Doors initiative to improve access to housing and homelessness services, by streamlining assessment for housing assistance; and
- \$4.2 million over four years to support vulnerable social housing tenants maintain tenancies.<sup>15</sup>

While ECCV is in support of the above initiatives over the past few years, a greater commitment and clarification of investment is needed to improve the physical infrastructure and maintenance of existing public and social housing stocks. A special focus is also required to develop specific community strengthening programs and housing assistance that caters for people from non-English speaking backgrounds, new arrivals and refugees.

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<sup>14</sup> State Government of Victoria, *A Fairer Victoria: Building on our commitment*, May 2007, retrieved 7 March 2008, p. 34.

<sup>15</sup> State Government of Victoria, Victorian Budget Papers 08-09: *\$86.2 million to put housing in reach for more Victorians*, retrieved 19 June 2008,

<[http://www.budget.vic.gov.au/domino/Web\\_Notes/budgets/budget08.nsf/d6e571e551bef80eca2572bb002bcea7/d3c9a0372c79d99eca257440003eb3e7!OpenDocument](http://www.budget.vic.gov.au/domino/Web_Notes/budgets/budget08.nsf/d6e571e551bef80eca2572bb002bcea7/d3c9a0372c79d99eca257440003eb3e7!OpenDocument)>

**Fast Facts:**

- In 2007, the Victorian Government announced an intention to invest in social and affordable housing with a boost of \$510 million in social and public housing properties in Victoria.<sup>16</sup>
- In an attempt to tackle the shortage of social housing, the Victorian Government provided \$300 million to leverage non-government equity for 1,500 units of social housing managed by housing associations, with an additional \$200 million to provide 800 units of public housing.
- In 2008, *A Fairer Victoria* reported that 7,608 households were assisted with short-term and long-term housing over the two years with 75,932 households assisted at 30 June 2007.
- Around 2,000 new homes have been provided to low-income Victorians since 2005-06.
- A reduction of 1,266 households on the public housing waiting list in the two years to June 2007 from 35,416 households to 34,150 and a further 14,733 households allocated public housing in the two years to June 2007.<sup>17</sup>

### 1.3 Victorian Government — *Towards an integrated Victorian housing strategy*

In September 2006, the Victorian Government released the strategic document: *Towards an integrated Victorian Housing Strategy*, which affirmed the Government's commitment to create better and more affordable housing choices for Victorians. The strategy is centred on three main policy areas:

- Facilitating the efficient operation of the housing market;
- Ensuring housing and residential development supports the Government's wider economic, social and environmental sustainability objectives; and<sup>18</sup>
- Minimising Housing Stress.<sup>19</sup>

Since the release of that document in 2006, the Victorian Government has conceded that in the period between 2003 and 2008, the cost of private rental accommodation has continued to increase faster than the Consumer Price Index (CPI). The document also noted – perhaps surprisingly – that rents in non-metropolitan Victoria increased at a rate above that for metropolitan Melbourne during that period. As at June 2008, private rental affordability for very-low-income Victorians remains tight and the supply of affordable accommodation in non-metropolitan regions has fallen significantly.<sup>20</sup>

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<sup>16</sup> State Government of Victoria, *Victorian Budget Papers 07-08: Record \$510 Million for Public and Social Housing*, retrieved 25 March 2008,

[http://www.budget.vic.gov.au/domino/Web\\_Notes/budgets/budget07.nsf/d6e571e551bef80eca2572bb002bcea7/fe0e6c4087141561ca2572cf001f3fa7!OpenDocument](http://www.budget.vic.gov.au/domino/Web_Notes/budgets/budget07.nsf/d6e571e551bef80eca2572bb002bcea7/fe0e6c4087141561ca2572cf001f3fa7!OpenDocument).

<sup>17</sup> State Government of Victoria, *A Fairer Victoria: Achievements so far*, 24 April 2008, retrieved 20 June 2008, p. 32.

<sup>18</sup> State Government of Victoria, *Towards an integrated Victorian housing strategy: A framework to address our future housing challenges*, September 2006, retrieved 19 March 2008, p. 4.

<sup>19</sup> Housing stress is defined when households in the lowest 40% of income distribution range pay more than 30% of income on mortgage and rental housing payments.

<sup>20</sup> State Government of Victoria, *Towards an integrated Victorian housing strategy: A framework to address our future housing challenges*, September 2006, retrieved 19 March 2008, p. 13.

**Fast Facts:**

- The 2006 Census states that the majority of migrants earn an average weekly income between \$150 to \$500, compared to the mainstream, average weekly income between \$1,000 to \$1,300.<sup>21</sup>
- In 1998, 87% of new migrants shared their first accommodation in Australia with friends or relatives and 46% of these had moved within three to six months.<sup>22</sup>

*The Refugee and New Migrant Experience*

While the impacts of the current housing shortage and tightening economic situation affect all prospective home owners and renters, the challenges are magnified for members of new migrants and refugee communities, particularly those from non-English speaking backgrounds. Factors range from the psychological to the financial, and are not easily remedied in the short term. For instance, the experience of many years of displacement, emotional abuse, trauma and grief, can severely impact on a refugee or humanitarian entrant's ability and eligibility to obtain and retain adequate housing. Their lower than average socio-economic status also forces many refugees and new migrants to accept more marginal housing conditions.

Nevertheless, it would be misleading to suggest that there is a single, definitive new migrant and refugee experience. The table below compares the weekly income conditions of refugee families to their spending on housing in Melbourne on a weekly basis, revealing that housing stress affects many categories of individuals and families from refugee backgrounds.

*Housing costs for four refugee households in Melbourne<sup>23</sup> (as from February 2008)*

Category	Total Income	Rent <sup>24</sup>	% of income	Income after housing
Single Student on Youth Allowance	\$212.85	\$150.00	70%	\$62.85
Single Unemployed person on Newstart Allowance	\$267.60	\$150.00	56%	\$117.60
Sole Parent with three Children (4, 7 and 13 years)	\$646.36	\$200.00	31%	\$446.36
Couple with two children (6 and 8 years)	\$638.68	\$160.00	25%	\$478.68

<sup>21</sup> Australian Bureau of Statistics, *Migrants, Survey 2006 Census of Population and Housing Australia*, Released 22 November 2007, retrieved 26 March 2008.

<sup>22</sup> Australian Bureau of Statistics, *Australian Social Trends: Housing Arrangements: Housing of recent immigrants*, Released 3 June 1998, retrieved 19 January 2008.

<sup>23</sup> Refugee Council of Australia, *Australia's Refugee and Humanitarian Program: Community views on current challenges and future directions*, February 2008, retrieved 18 March 2008, <[http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09_intakesub.pdf)>, p. 54.

<sup>24</sup> Rental costs determined based on entry level available housing on [www.realestate.com.au](http://www.realestate.com.au) for the following accommodation: Single unemployed – 1 bedroom unit. Single student – 1 bedroom unit. Couple with 2 children – 2 bedroom unit. Sole parent with 3 children – 3 bedroom house/unit.



## 1.4 Recommendations

In terms of responding to current State and Federal Government strategies on housing, ECCV recommends considerations of the following:

### *Migrant Housing Action Plan*

A Migrant Housing Action Plan be developed to specifically identify and address issues relating to housing among new migrants and refugees. The goal of the plan would be to devise and implement initiatives to help ease financial burdens such as opportunities to access child support, investment for a greater supply of transitional and priority housing, refugee transition hubs and semi-independent units.

### *At Risk Factor Policy*

An 'at risk factor' policy be implemented for disadvantaged communities in urgent need of housing. The NSW Government currently employs an 'at risk factor' policy, where approved applicants can become eligible for higher priority on the housing waiting list once they have demonstrated an 'at risk' status through relevant documents. One example is women entering the country as refugees on the subclass 204 visa. These women are eligible for consideration for priority housing in a special 'refugee women at risk' category after they have presented stamped proof of their 204 visa in their passports.<sup>25</sup> Introduction of such a similar scheme in Victoria would greatly ease both the social and the financial difficulties for new arrivals struggling in both the public and private housing rental market.

### *Transitional Housing*

Greater investment be made available to facilitate an increase in the quantity and improvement in the quality of transitional housing available for specific use by newly arrived migrants and refugees in line with current and future immigration and humanitarian intakes.

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<sup>25</sup> NSW Department of Housing, *Policies and Fact Sheets: Priority Housing*, retrieved 2 April 2008, <<http://www.housing.nsw.gov.au/Policies+and+Fact+Sheets/View+by+Topic/Priority+Housing.htm>>.



“The Office of Housing should develop policies to assist large refugee families to move from current overcrowded properties particularly in the high-rise public housing estates to larger properties in suburban Melbourne. This will assist these newly arrived communities to integrate more effectively with the mainstream and to reduce overcrowding and family breakdowns. My interactions with new migrants and refugee communities have also informed me that the Office of Housing should consider employing multilingual workers to better communicate and assist them with their everyday housing needs.”<sup>26</sup>

— *Omar Farah,*  
*Carlton Local Agencies Network*

## 2. THE PUBLIC AND SOCIAL HOUSING MARKET

ECCV believes that there are three overarching and inter-related issues regarding public and social housing for new migrants and refugee communities. These are:

- The design and location of available, quality and safe housing suitable to accommodate high population households such as families with four or more children;
- The disproportional impact of changes in public rental prices upon families with four or more children; and
- A shortage of effective and culturally aware communication channels to inform new migrants and refugees of housing options and opportunities.

In Victoria, OoH is responsible to the Minister for Housing and is one of the eight divisions of DHS. The aim of the OoH is to provide better housing assistance by increasing the supply of affordable housing and, through a better understanding of its clients and aligning housing stock to meet their needs and to strengthen communities by improving the wellbeing of Victorians experiencing disadvantage.<sup>27</sup>

### **Fast Facts:**

- OoH currently manages or provides funds for the Victorian social housing portfolio of over 76,000 properties, including long term community, public and Aboriginal housing, short to medium term crisis and transitional housing, and assistance with bond loans for private rental.<sup>28</sup>
- The OoH is Victoria's largest landlord comprising approximately 23,000 houses and units in regional towns and rural communities, around 7,000 inner city high-rise flats, over 40,000 houses, units and flats across suburban Melbourne, around 1,700 rooming house rooms and 1,800 moveable units.<sup>29</sup>

<sup>26</sup> Farah, Omar (30 January 2008), Multicultural Community Development Worker, Carlton Local Agencies Network.

<sup>27</sup> State Government of Victoria, Department of Human Services, *About the Office of Housing*, retrieved 13 March 2008, <<http://hnb.dhs.vic.gov.au/ooh/ne5ninte.nsf/childdocs/-38604028827AA0B7CA2570FA0083651A-909DCE0EBD274C474A2569E50003EAEC?open>>.

<sup>28</sup> *ibid.*

<sup>29</sup> *ibid.*



Beyond the broader availability crisis, which affects dwellings of all sizes, there are specific issues relating to the design, location and rental cost structure of public and social housing available to refugee and new migrant families.

## 2.1 Design

ECCV has found that the impact of the housing crisis is particularly acute among high population households such as families of six (two parents and four children) or more. Refugee families, especially those from the Horn of Africa and Sudan, are usually larger in numbers than the current average for Australian families, and often feature extended family members under the same roof. With an already limited number of houses accessible to refugee families of any type, it is exponentially more difficult for higher population families to find suitably sized houses to accommodate the number of occupants in an appropriate manner. This is especially the case because most new housing stock being constructed is designed for small family units consisting of parents and one or two children.

## 2.2 Location

Along with design of housing, location presents a series of issues relating to security and differing access to employment and services in metropolitan and regional centres.

### *Metropolitan Victoria*

Despite advantages in terms of access to employment and support services, the shortage of housing suitable for high population households is particularly pronounced in metropolitan Victoria. In high-rise public housing estates, the largest properties consist of three bedrooms and as children grow, they require a suitable amount of space for development. This lack of space relative to the number of occupants often presents serious impacts on family cohesion. Many suffer family breakdowns and poor health as a result of overcrowding.

Insufficient space can impact negatively on the educational performance of children, as there is lack of personal and quiet place for study and homework.<sup>30</sup> Serious overcrowding also occurs when families are unable to access appropriate housing and end up living with other families. This is also extremely common for new Special Humanitarian Programme (SHP) entrants who are paying off their airfares and are unable to afford their own accommodation.<sup>31</sup>

### *Security*

Closely linked to location issues are concerns over safety and security. It is not unusual for an area with a high concentration of poverty and unemployment to also feature high perceptions and incidences of crime and anti-social behaviours. Feedback from members of ECCV's New and Emerging Communities Committee stated that tenants living in Melbourne's high-rise public housing estates often feel unsafe and insecure. Members highlighted the need for improved security measures such as keys and upgrades for sufficient lighting and lifts.

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<sup>30</sup> Community Relations Commission for a Multicultural NSW. *Report of the Community Relations Commission for a Multicultural NSW: Investigation into African Humanitarian Settlement in NSW*, retrieved 19 January 2008, p. 66.

<sup>31</sup> Refugee Council of Australia, *Australia's Refugee and Humanitarian Program: Community views on current challenges and future directions*, February 2008, retrieved 18 March 2008, <[http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09_intakesub.pdf)>, p. 54.



## *Regional Victoria*

In spite of the policy push to encourage refugee resettlement in parts of regional Victoria, the ECCV has discovered that there are still issues of suitable accommodation to be controlled and resolved.

Due to the housing affordability crisis in metropolitan Victoria, many new arrivals are forced to move into regional areas where lower cost housing might be more prevalent, but this advantage is countered by a shortage of available jobs, healthcare services and education facilities for their children.

This creates a difficult choice for larger refugee and migrant families – endure overcrowded conditions in metropolitan centres with easier access to jobs and services, or endure fewer job opportunities and services in regional centres with easier access to larger housing. The ECCV believes this should not be an either/or scenario.

### **2.3 Public Housing Rental Costs**

In the 2007-08 State Budget, the Victorian Government announced a number of initiatives concerning access to, and the affordability of, public housing. From the prospective of low-income migrants and refugees it was a mixed bag. On one hand, the budget featured an investment of \$510 million into the redevelopment of public and social housing. However, the budget also included an intention to increase the rent from April 2008 for public housing tenants who receive the family tax benefit.

The net effect of these two announcements means that for certain families, the benefits of one are cancelled out by the other. For example, the Victorian Council of Social Service (VCOSS) has calculated that the greater the number of children in a household, the more the family will be adversely affected. According to VCOSS, families of five children would pay up to an extra \$20.79 a week. As 65% of public tenant households currently have incomes that fall below the minimum standard of living after paying rent, the proposed rent increase would most likely disadvantage families already receiving government support.<sup>32</sup>

Many new migrants, especially those from new and emerging communities, reside in Victoria's public housing estates and receive the family tax benefit. As a number of them have at least six members in their families, and most rely on government support, even an approximate increase in rent of \$20 per week would make it increasingly difficult to make ends meet.

### **2.4 Information channels for tenants from CALD backgrounds**

Even when safe suitable accommodation is available and affordable, migrant community representatives claim there is a lack of effective information sharing, liaison and communication between the OoH and tenant representative bodies. Inadequate or ineffective access to information services about available housing options further hamper the integration of refugee communities into mainstream society. Many migrants and communities are unaware of available housing support services and new migrants and refugees with low English language skills have particular difficulty in raising and addressing concerns on matters such as hygiene and standards of maintenance.

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<sup>32</sup> Victorian Council of Social Service, *Housing Analysis*, State Budget 2007-08, retrieved 19 January 2008, p. 4.



“Due to overcrowding, many children of our communities are unable to find a quiet place to study, which results in them moving out searching for appropriate accommodation resulting in family breakdowns. My community has been informing me of their frustration of the pace of process and interactions with the regional housing offices. I believe communication strategies and interactions between tenants with low-English language skills and regional housing officers should be improved to ensure that issues are dealt with constructively.”<sup>33</sup>

— *Fartun Farah,*  
*Eastern African Women's Foundation*

## 2.5 Recommendations

### *New and Emerging Communities Reference Group*

A New and Emerging Communities Reference Group should be established to ensure that tenants from migrant and refugee backgrounds have the opportunity to actively and meaningfully contribute to discussions on housing matters and feel that their issues are being appropriately addressed. The Chairperson of the Reference Group should also be nominated to attend and participate in the Ministerial Housing Council.

### *Multicultural Liaison Officer*

A part-time multicultural liaison officer should be established within OoH to assist with issues arising from migrant and refugee communities. ECCV believes that some of the key responsibilities of the multicultural liaison officer should be to:

- Develop useful information channels and materials about key issues of tenancy rights and responsibilities;
- Raise awareness of housing support agencies and promote better understanding of government benefits; and
- Provide assistance in dealing with real estate agents and private housing procedures.

Precedents exist for these services such as the Victoria Police Multicultural Liaison Unit whose officers are specifically assigned to improve services and relationships with new migrants.

### *Accommodating higher population households*

The Victorian Government collaborate with private developers to extend the physical size and room number of some of Victoria's public and social housing properties, especially the high-rise public housing estates in metropolitan Melbourne. A further recommendation is for OoH to develop performance measures to ensure quality services and appropriate housing facilities are delivered and offered to Victoria's migrant and refugee communities in line with current intake numbers.

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<sup>33</sup> Farah, Fartun. (10 April 2008), President, Eastern African Women's Foundation.



### *Security*

A review of security measures be conducted in and around public housing estates such as Carlton, Flemington, Kensington, Dandenong and North Melbourne with due considerations given to upgrading security technology, increasing the patrol of security personnel , and improving living conditions and environments for public housing tenants.



### 3. THE PRIVATE HOUSING MARKET

Unlike Public and Social Housing where issues for new migrants and refugees are confined to the rental sphere, issues within the private property market relate both to property ownership; ie opportunities to purchase, as well as rentals. Unfortunately, market forces and prevailing economic trends mean the market for private property for sale and rent is equally restricted.

#### Fast Facts:

- Figures released in January 2008 revealed a growing gap between the number of houses built last year and the rise in population in Victoria. According to the Australian Bureau of Statistics (ABS), 38,614 dwellings were built in Victoria last year – more than 10,000 fewer than five years ago.<sup>34</sup>
- As at July 2008, rental vacancy rates in private housing in most capital cities are at an all time low. In March 2008, in Melbourne, the vacancy rate is 0.9% with suburbs such as Croydon, Dandenong and St Albans recording vacancy rates under 1%.<sup>35</sup>

#### 3.1 Competitive Disadvantage

The lack of available public housing for large families means many refugees and new arrivals are forced to compete for homes in the private rental market, in spite of their inherent economic disadvantage and limited knowledge of the vagaries of the private marketplace. This vulnerability is manifested in a number of ways, including exploitation in the form of higher than normal rental costs, and instances of implicit and explicit discrimination based upon language, race, religion and financial circumstances.

#### 3.2 Home Rental Market

With Melbourne housing prices rising at 18% in early 2008 and housing construction falling behind the growth in Melbourne's population, investors are seeking to capitalise on forecasts of a rent surge.<sup>36</sup> The increase in human population also places further pressure on the Victorian Government's *2030 strategy* for Melbourne's urban growth by increasing housing density in the outer suburbs more quickly than previously planned.<sup>37</sup>

The Victorian Government has proposed a number of emergency responses. In March 2008, the Government announced a new Urban Growth Zone to fast-track the rezoning of areas including Whittlesea, Wyndham, Hume, Melton/Caroline Springs and Casey/Cardinia.<sup>38</sup> This will provide more than 90,000 new blocks for development.<sup>39</sup>

<sup>34</sup> Whinnett, Ellen, 'Housing drought hits Victoria', *Herald Sun*, 19 January 2008, retrieved 25 February 2008, <<http://www.news.com.au/heraldsun/story/0,21985,23074338-2862,00.html>>.

<sup>35</sup> Greenbat, Eli, 'Rental squeeze grips outer suburbs', *The Age*, 27 March 2008, retrieved 31 March 2008, <<http://www.theage.com.au/news/national/rental-squeeze-grips-outer-suburbs/2008/03/26/1206207208853.html>>.

<sup>36</sup> Colebatch, Tim, 'Investors housing splurge', *The Age*, 18 February 2008, retrieved 26 February 2008, <<http://www.theage.com.au/articles/2008/02/17/1203190653094.html>>.

<sup>37</sup> Austin, Paul, 'Victoria unlocks vast tracts for housing', *The Age*, 4 March 2008, retrieved 24 March 2008, <<http://www.theage.com.au/articles/2008/03/03/1204402365089.html>>.

<sup>38</sup> Ibid.

<sup>39</sup> AAP, '90,000 new housing blocks for Victoria', *The Age*, 4 March 2008, retrieved 24 March 2008, <<http://www.theage.com.au/articles/2008/03/04/1204402411810.html>>.



ECCV believes that while the *number* of private rental properties being built is important, the *standard* of private rental properties is of equal significance. According to the Refugee Council of Australia (RCOA), low standard housing in the private property market is generally less energy efficient than other housing, resulting in higher energy and utility bills. Location is also an issue with cheaper housing tending to be further away from the main service infrastructure, resulting in refugees and other low-income migrant groups having to travel further to access services and employment.<sup>40</sup>

It should be noted that the release of 90,000 new blocks of land are on the outskirts of Melbourne and at risk of perpetuating issues of accessibility. As well as recommending that levels of housing construction be kept in line with immigration and population growth, ECCV urges that appropriate measures be developed to help ensure that new properties go to the people and families that are in need.

### 3.3 Home Ownership Market

With weekly income levels for new migrants, especially those from the Horn of African and Sudanese communities, being much lower compared to other Victorian communities, it is not surprising that home ownership levels are similarly disparate. For instance, the home ownership rate among Ethiopian born persons is 10.3%, as compared to 39.2% for the average Victorian.<sup>41</sup> The City of Greater Dandenong provides an interesting case study. The proportion of people who own a property varies widely, from 96% among older Italian residents, to 2% of working-age Sudanese.<sup>42</sup> While it may not be realistic to expect migrants and refugees to afford to own their home within months of arrival, neither should this situation be allowed to become a lasting impediment to home ownership or the social cohesion of our culturally diverse population may be at risk.

### 3.4 The Refugee and New Migrant Experience

Capitalistic practises mean many low-income earners, such as new migrants and refugees, find that they are at a serious disadvantage when competing for housing in the private rental and ownership market. For instance, many recent arrivals are unemployed and find themselves competing against working couples. A general lack of understanding of the housing industry and of tenancy laws is also highly problematic, along with a lack of references and rental history.<sup>43</sup> The experience of new migrants and refugees in accessing properties is particularly strained, however, through instances of discrimination based on language, race, religion, migration status and financial circumstances.

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<sup>40</sup> Refugee Council of Australia, *Australia's Refugee and Social Humanitarian Program: current issues and future directions (2007-08)*, February 2007, retrieved 26 February 2008, <[http://www.refugeecouncil.org.au/docs/resources/submissions/2007-08\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2007-08_intakesub.pdf)>.

<sup>41</sup> Ethnic Communities' Council of Victoria, *Horn of African and Sudanese Communities in Victoria*, ECCV, 2007, retrieved 19 January 2008, <<http://eccv.org.au/doc/ECCVpolicydiscussionpaper2.pdf>>, p. 4.

<sup>42</sup> City of Greater Dandenong, *2006 Census Summary*, retrieved 25 February 2008, <[http://www.greaterdandenong.com/Resources/SiteDocuments/sid1\\_doc26058.pdf](http://www.greaterdandenong.com/Resources/SiteDocuments/sid1_doc26058.pdf)>.

<sup>43</sup> Refugee Council of Australia, *Australia's Refugee and Humanitarian Program: Community views on current challenges and future directions*, February 2008, retrieved 18 March 2008, <[http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09_intakesub.pdf)>, p. 54.



### *Discrimination and Exploitation*

As tenancy laws vary from state to state, tenant protective measures are highly ambiguous. This is a major obstacle to tenants of all backgrounds, but doubly confusing for new arrivals who are often already unclear about their rights and responsibilities. This situation leaves new migrants and refugees highly susceptible to incidents of discrimination and exploitation. According to the RCOA, exploitation not only occurs while refugees and new arrivals are in private rental housing but also when they are ending a lease. Unfortunately, the fact that many new arrivals find accessing housing incredibly difficult means victims of unfair or unlawful practices are often reluctant to report their experiences, and will go to great lengths to ensure they do not get a bad reference.<sup>44</sup>

Many new arrivals from refugee backgrounds also experience difficulties recovering their bond. Some tenants have reported incidents of landlords who penalise tenants for the whole amount of their bond for minimal damage, pre-existing poor conditions or damages that are the landlord's obligation to repair. Once again, refugees are often reluctant to challenge decisions of landlords through tenancy tribunals or find these processes too time-consuming, lacking in resources or difficult to navigate. Given the number of times most new migrants and refugees move house, the inability to recover the bond from one property to reinvest in their next home represents a significant increase in cost.<sup>45</sup> Urgent policy protection is needed to reduce the risk of discrimination, intimidation, and exploitation experienced by these already vulnerable groups.

### *Information and Education*

As with the public housing market, access to information about the private property market is particularly poor among new migrants and refugees from non-English speaking backgrounds. It is not uncommon for a significant proportion of newly arrived refugees to have low levels of literacy in their native languages as well as English. Many refugees have also experienced years of displacement with little or no access to education. Person to person information sessions are regarded as a useful means of communication and engagement for new migrants and refugee communities.

The research report *"Finding a Home"* conducted jointly by the Migrant Information Centre Eastern Melbourne and the South Central Region Migrant Resource Centre identified the following topics to be included in community education programs:

- 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.

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<sup>44</sup> Refugee Council of Australia, *Australia's Refugee and Humanitarian Program: Community views on current challenges and future directions*, February 2008, retrieved 18 March 2008,

[http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09\\_intakesub.pdf](http://www.refugeecouncil.org.au/docs/resources/submissions/2008-09_intakesub.pdf), p. 54.

<sup>45</sup> *ibid.*



- General knowledge and skills in maintaining a property and accessing support services and resources.
- Information on where to seek tenancy advice and assistance and of legal mechanisms for redress in the event of a tenancy or housing related dispute ie Victorian Civil and Administrative Tribunal (VCAT), Dispute Settlement Centre and the Victorian Equal Opportunity and Human Rights Commission (VEOHRC).<sup>46</sup>

The research report also indicated that while 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.

### 3.5 Recommendations

#### *Affordability*

Policies be introduced that:

- Encourage greater flexibility around repayment structures and timeframes to assist low-income earners in meeting repayment costs.
- Help ensure that the opportunity to purchase or rent new properties in the private property market is not denied to Victorians in most need.

#### *Education*

Funding and resources be provided to establish formal and culturally appropriate person to person information programs that provide a detailed step-by-step guide to the private rental market. The aims of these community education programs would be to provide newly arrived migrants and refugees with a greater knowledge of the housing sector and equip them with the skills to secure and maintain affordable housing. These programs should also involve IHSS service providers and the Real Estate Institute of Victoria (REIV) to ensure that consistent and accurate information is being provided.

The REIV should undertake a variety of information sessions on cultural awareness to improve understanding and professional relationships between real estate agents and new migrants. Topics of discussion should include:

- 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.
- The importance of equal opportunity and non-discriminatory practices in the real estate market.
- A description of the services and resources offered to migrants and refugees that can assist agents in their work such as the role of Migrant Resource Centres.<sup>47</sup>

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<sup>46</sup>South Central Region Migrant Resource Centre and Migrant Information Centre Eastern Melbourne, *Finding a Home: A Research Report on Supporting Newly Arrived Migrants and Refugees to Secure Housing*, January 2007, retrieved 19 March 2008, p. vi.

<sup>47</sup> *ibid.*



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