

## MRC Tasmania Submission October 2022

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#### **ABOUT: Migrant Resource Centre Tasmania**

Migrant Resource Centre Tasmania (MRC Tas) was founded in 1979 and has been delivering services to migrants in Tasmania for nearly 40 years.

MRC Tas provides direct services to over 3000 clients each year as well as indirect and group activities to members of the broader Tasmanian community. MRC Tas receives contact from both multicultural and mainstream community members on a daily basis seeking assistance and information regarding living, studying, visiting and moving to Tasmania.

Clients range in age from 0-96 years and represent a diverse range of cultures originating in Asia, Africa, Europe, the Middle East and South America. The organisation provides a wide array of services across Tasmania to migrants, temporary visa holders and former refugees of all ages and cultural backgrounds. Our services include a number relevant to this discussion paper:

- On arrival settlement support through the Commonwealth funded Humanitarian
   Settlement Program (HSP), and the Settlement Engagement and Transition Support (SETS) Program
- The State-funded Migrant Information and referral service for family and skilled migrants
- Help and support for older migrants through delivery of the Commonwealth Home Support Program, Aged Care Packages, Partners in Culturally Appropriate Care Program and State based Home and Community Care program

#### **Context**

Securing housing is consistently identified as the most pressing problem impacting new Tasmanians. Finding affordable, appropriate and secure housing is commonly identified as the number one issue facing people from refugee backgrounds.

The Housing Strategy Discussion paper does not indicate how the particular needs of refugees will be met by the proposals; while 'houses for refugees' are included under the Supported Accommodation category in the "Housing Assistance Continuum in Tasmania" (p.19) there is no detail in the paper about how the needs of this vulnerable cohort of Tasmanians is being met, or how future needs will be catered for.

The issue of housing shortages in the context of migration has been noted for well over a decade, with a 2007 report from Anglicare observing an escalating crisis in the Tasmanian housing supply which particularly impacted disadvantaged groups such as refugees (Flanagan 2007).

The shortage in housing supply impacts negatively on retention and growth of CALD populations in Tasmania. Data from our housing program indicate that the rate of client transfer to the mainland is higher than the successful tenancy rate, due at least in part to frustration with the housing situation. Given that the majority of humanitarian entrants are young (over 50% under 25), and that former refugees are less mobile than other populations, this represents an important loss of future generations with the capacity to contribute to our economy, build existing community groups and welcome new community groups, as well as to enrich the social and cultural diversity of Tasmania.

#### **Response to Questions**

#### Question 1: Should the vision for the Strategy include other factors?

The strategy is very much focused on infrastructure, building and construction, with little reference to broader social-cultural factors which ideally inform planning and strategy in this area. A housing strategy needs to be built on a clear understanding of the populations it is serving, which takes into account not just broad demographics, but social geography, community development, social cohesion, and inter-cultural relations, underpinned by an the perspective that housing is a human rights issue.

This strategy could, for example, consider the kinds of partnerships and relations between community services and NFPs that could help match need to supply. It could put forward strategies to further strengthen and deepen the partnerships between organisations like MRC and other community services and all levels of government to help alleviate housing stress.

Other factors that could be included are more detail on community consultations and how the needs of different vulnerable groups are being assessed. For example, are there any consultations planned to consider what housing supply would most benefit these communities from refugee backgrounds, or how new social housing projects could better need needs of refugee and migrant families.

#### Question 2: Are there important issues not covered by the focus areas?

The location of new social housing developments is significant for a number of vulnerable communities such as people from refugee backgrounds, who need access to multiple services in the first few years of settlement.

Increasingly, new arrivals are not able to live in areas adjacent to services, or to other members of their communities. Areas like Chigwell, Claremont, Bridgewater remain difficult areas for these families to reside in due to distance from amenities, services, and the poor servicing by public transport.

Transport and access to various service hubs needs to be a key consideration when planning additional social and affordable housing developments; an expanded public service system out to certain areas may open up more affordable regional areas or hubs such as the Huon Valley or Derwent Valley in the south.

### Question 4: Are there additional housing outcomes that are important for Tasmanians and should be included?

Consideration needs to be given to the housing models that allow for, and encourage multi-generational family cohabitation. Such models would not only be more receptive to the needs of the different family relations and living arrangements common to many of the cultures that people from migrant and refugee backgrounds come from, but may also help ameliorate some of the hosing crises likely to be faced in dealing with an increasingly aging population and the move away from residential facilities longer term. Funding to support intergenerational living may be a productive outcome to consider.

#### FOCUS AREA ONE: AFFORDABLE HOUSING

### Question 5: What additional interventions could governments consider to improve housing affordability?

A targeted rental assistance program for people from refugee backgrounds and vulnerable migrants is a high priority. People from refugee backgrounds are currently not considered 'priority' populations on the public housing list. In addition, due to new humanitarian arrivals' lack of rental history, and need for additional supports such as mental health, they are generally not eligible for the Private rental incentive program. Such a program could also benefit from an education program for real estate agents and landlords so applications from people from refugee backgrounds are considered appropriately.

Other potential interventions include supported co-housing and peer support models such as the CURANT model in Belgium – which provides buddy systems for young refugees to co-rent with home owners or renters, with case management support and a mentoring system in place (https://www.housingevolutions.eu/project/co-housing-and-case-management-for-unaccompanied-young-adult-refugees/)

### Question 6: What scope is there to increase the role of the private and community sectors in improving housing affordability?

In order for Private and community sectors to assist in improving housing affordability, there still needs to be support from government in the form of funding or provision of land, or subsidy of planning and licenses.

For example, State government or LGA owned land could be made available for Public Private Partnership (PPP) models to build social housing leased at peppercorn or reduced rents for long rental periods; such a model has been very successful in W.A.: the 'My Home' Project <a href="https://myhomehousing.org.au/">https://myhomehousing.org.au/</a>

There could also be Incentives for private landlords to lease homes at cheaper rents and for longer tenancies – for example, a specialized rental incentive program which does not discriminate against people from refugee backgrounds by having less stringent requirements for rental history, and capacity – in partnership with services offered through HSP.

#### Question 7: What other issues would you like to be considered regarding housing affordability?

We would request that a percentage of social housing stock is set aside for humanitarian entrants. Whilst the housing plan states the refugees are one of the groups that receive supported accommodation, in reality, there is little provision to assist refugees into affordable accommodation.

### Question 9: How could the effects of the short-stay accommodation industry on the rental sector be managed into the future?

Consider limiting the percentage of short stay accommodation by area to push more properties into the longer term rental market with potential financial benefits for owners

#### **FOCUS AREA TWO: HOUSING SUPPLY**

### Question 10: What must be considered to make sure new housing meets diverse needs into the future?

Include consultation with multicultural community members and Community services in planning new housing developments – recognizing that traditional styles and models of social housing are historically built to serve a very limited understanding of what constitutes a 'family' - the needs of multicultural, multigenerational and complex family structures needs to be accommodated.

New sustainable, social housing developments need to be open to innovation and creative solutions that meet needs of diverse communities, and build in consultations with those communities to ensure new developments meets needs of families into the future. For example, many people from migrants backgrounds are accustomed to living in multi-generational households and communities, which could provide models for cooperative and co-housing that includes diversity of living arrangements with shared facilities, that lead to improved sustainability and financial outcomes.

### Question 11: How can housing supply respond rapidly to changing social and economic environments?

As above – by designing new supply to be customisable and serving diverse needs as per new co housing modes such as Chapeltown Cohousing in the UK, which mixes dwelling layouts, rentals, self builds, short term rental/guest houses etc (https://www.chapeltowncohousing.org.uk/).

In addition, changes to planning and zoning regulations to allow fast tracking of processes to suit changing demand and populations would ensure an agile response to changing demographics and environments.

### Question 12: What additional interventions could governments consider to improve housing supply?

A potential intervention could be a Housing Ownership assistance program targeted to people from refugee and migrant backgrounds/ Such a program would require: more flexibility to have joint mortgage holders from within extended families; more education and support to understand and apply to such schemes; Lower requirements for deposit.

#### Question 13: What other interventions could improve housing supply?

As above, closer partnerships between community and settlement services, State and local government. A PPP style approach could support NFP and community organisations to contribute to new housing projects through: Donation or long term lease of vacant land; waving of planning application fees and building license fees; brokering partnerships to provide reduced cost supplies.

Other interventions could include more funding and support to utilise different housing construction types, such as portable homes, and shipping container modules allowing faster construction which are potentially more affordable. This may require inclusion under the existing Housing Ownership program to allow home loans for these non-traditional styles of building, which many banks currently will not provide mortgages for.

# Question 14: What can be done further to improve planning processes in Tasmania, particularly in the context of the delivery of social and affordable housing and increased density via infill development?

Streamline existing council processes, remove or adjust rural zoning restrictions to allow more land availability, consider different housing designs such as vertical living.

### Question 15: What scope is there to increase the role of private developers and local government in improving housing supply?

As noted above support PPP which support private suppliers and builders to offer low-cost services and supplies; offer incentives for LGAs to offer low cost or waived fees and licenses for targeted social housing builds.

### Question 16: How can we bring whole communities along to promote the benefits of social and affordable housing in local areas?

As per the My Home project, build model social housing developments that are sustainable, aesthetically pleasing and offer tenancies that have reduced bills through passive solar design.

There is a need for targeted community information campaigns showcasing the benefits to families and communities of well-designed social housing, and the damage and cost to communities of not adequately addressing homelessness and housing stress. Also valuable would be social cohesion campaigns to target and try to break down community bias against vulnerable groups such as people from refugee backgrounds, single parent families, multi-generational and extended family groups.

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