

"Everything begins with a home. You cannot get on top of your mental health, your physical health, childcare, educational needs, employment, any aspect of your life without a safe and secure home. Two or three days of not having a safe and suitable home is so completely and utterly debilitating. You can't achieve anything. It does drive people back to incredibly unsafe situations."

Accommodation provider in Western Australia

Australian Red Cross Public Submission to the Senate Community Affairs References Committee on the Worsening Rental Crisis in Australia

August 2023

About us

Established in 1914 and incorporated by [Royal Charter in 1941](#), Australian Red Cross is auxiliary to the public authorities in the humanitarian field. We have a unique humanitarian mandate to respond to disasters, emergencies and those most in need. This means governments can benefit from a trusted, credible, independent and non-political partner with local-to-global networks, who will work to implement humanitarian goals in a way that maintains the trust of governments and Australian society as a whole.

Australian Red Cross is one of 191 National Red Cross and Red Crescent Societies that, together with the International Committee of the Red Cross (ICRC) and International Federation of Red Cross and Red Crescent Societies (IFRC), make up the International Red Cross and Red Crescent Movement (The Movement) - the world's largest and most experienced humanitarian network.

The Movement is guided at all times and in all places by seven [Fundamental Principles](#): Humanity, Impartiality, Neutrality, Independence, Voluntary Service, Unity and Universality. These principles sum up our ethics and approaches and are at the core of our mission to prevent and alleviate suffering.

We remain neutral, and don't take sides, including in politics or conflict, enabling us to maintain the trust of all and to provide assistance in locations others are unable to go. Volunteering is in our DNA, and everything we do is supported by thousands of volunteers, helping respond to humanitarian needs and issues in their own communities. All our work is inspired by the principle of Humanity, seeking always to act where there is humanitarian need.

Here in Australia, our core areas of expertise include Emergency Services, Migration, International Humanitarian Law, International Programs and Community Programs.

Overview for 2022:



20,000+
members and volunteers and staff acting for humanity



131,000+
Australians supported during 42 emergency activations

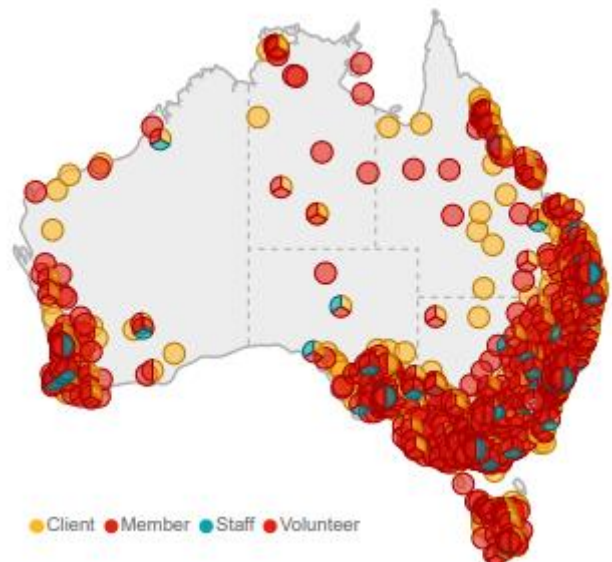


225,000+
hours of social support/connection provided to community members



37,500+
migrants supported to meet their urgent needs, through emergency relief payments

Location of Red Cross people and clients



Executive summary

1. As part of the world's largest humanitarian network, Australian Red Cross is committed to supporting people experiencing vulnerability. Safe, secure and affordable housing is a basic humanitarian need and an essential foundation for wellbeing.
2. In Australia, we are embedded in communities across Australia through our 20,000+ strong membership, staff, and volunteer base. This and the work of our programs within communities, including migrants and Aboriginal and First Nations communities, provide us with evidence of the impacts of housing stress and homelessness.
3. This submission focuses on our operational experience (See Attachment A) supporting migrants in transition¹, drawing from programs that specifically address housing needs. This includes supporting newly arrived humanitarian entrants through the Humanitarian Settlement Program, the provision of casework services through the Support for Trafficked People Program, Temporary Visa Holders Experiencing Violence Pilot program, and Emergency Relief Safety Net program, the latter two programs having a particular emphasis on migrants with temporary or no visa. Our goals working with migrants in transition are centred on migrants who, regardless of how they arrived in Australia and irrespective of the visa they hold, have their humanitarian needs met, are protected from harm, and have access to the services and resources that meet their humanitarian needs with dignity.
4. Our experience shows there are specific barriers that migrants face relating to accommodation:
 - **Availability:** lack of safe, secure and affordable housing nationally.
 - **Accessibility:** proximity to essential services and properties designed for access.
 - **Eligibility:** exclusions based on temporary visa status and lack of an ongoing income.
 - **Suitability:** arrangements aligned to individual needs, including cultural considerations, family composition, restrictions, facilities, and specialised supports.

Summary of recommendations:

Australian Red Cross recommends that:

1. the Australian Government provides an emergency relief safety net to migrants experiencing vulnerability, to improve their ability to gain access to safe, secure and affordable housing.
2. federal, state/territory, and local governments coordinate to ensure that safe, secure and affordable housing is available and connected to essential services, casework support, jobs, education and transport, for migrants experiencing vulnerability.
3. federal and state/territory governments create provisions that mitigate against a lack of rental history or insecure income prospects being a barrier to eligibility for a rental property, for example by building capacity of accommodation services to support people experiencing vulnerability into initial tenancies to attain rental history.

¹ This includes people on temporary visas, people without a visa, refugees, people seeking asylum, people who may have been trafficked or forced into marriage, people who have been separated from their loved ones, and other people who may not have access to mainstream government services or any other support.

4. federal and state/territory governments ensure short-term emergency accommodation needs are included in the review as a critical component of housing that is also under increasing pressure.
5. the Department of Social Services engages migrants in transition in the development of the National Housing and Homelessness Plan and supports their participation in co-design of specific measurable strategies to meet diverse needs, arising from experiences such as family and domestic violence, modern slavery, exploitation and/or history of trauma.

The Worsening Rental Crisis in Australia

1. Introduction

1.1. This submission relates to the following Terms of Reference of the inquiry:

- (a) the experience of renters and people seeking rental housing;
- (b) rising rents and rental affordability; and
- (h) other related matters.

1.2. Australian Red Cross offers a humanitarian perspective to the inquiry based on our evidence gained through Australian Red Cross programs supporting migrants in transition, as we anticipate this is an area on which the Committee may receive fewer submissions.

1.3. In 2021, with funding from the Department of Social Services, Australian Red Cross published a research paper entitled *Australian Red Cross Report: Barriers in accommodating survivors of modern slavery*. Using a mixed methods approach, combining online surveys, stakeholder mapping, semi structured interviews, a literature review, and a review of client data, the research examined the availability, accessibility, eligibility, and suitability of accommodation to identify barriers to accommodating survivors of modern slavery. These findings are also applicable to migrants on temporary visas or without a visa who are renting or seeking rental housing.

1.4. Australian Red Cross is aware that the Committee's investigations take place in the context of the Australian Government's development of a National Housing and Homeless Plan "to help more Australians access safe and affordable housing".²

2. Affordability and availability of housing options

2.1. Limits in the supply of affordable housing and increased costs of living are compounded for migrants experiencing vulnerability by a lack of access to a safety net. Some migrants face financial insecurity, social isolation, barriers to accessing information, and limits to employment, income support or housing assistance options. Additional challenges may include family separation, compromised mental and physical health, sexual and gender-based violence, structural racism, labour exploitation (including modern slavery, employment uncertainty and barriers to employment), visa insecurity (including fear of immigration authorities), and food insecurity.

2.2. The 2021 Census report estimating homelessness, shows that of those reporting that they live in "severely crowded" or "other crowded" dwellings, 41 and 47 per cent respectively are people born overseas.³ This is noteworthy given the Census records that 27.6 per cent of Census respondents reported being born overseas.

2.3. Australian Red Cross has observed an increase in presentations of migrants attending our offices seeking emergency relief. Many clients report living in temporary accommodation, overcrowded accommodation, or do not have accommodation.

² Department of Social Services: National Housing and Homelessness Plan. <https://www.dss.gov.au/housing-support-programs-services-housing/national-housing-and-homelessness-plan>

³ ABS, (2021). Estimating Homelessness: Census, 2021. Table 9.1. <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release-of-statistics> (abs.gov.au)

- 2.4. Among those who received emergency relief payments last financial year, food (68%) was identified as the highest need, followed by housing, with 36% of payments being used to meet housing needs.
- 2.5. Australian Red Cross has also observed the impact of cumulative rent increases on migrants with limited income and lack of a safety net leaving some migrants priced out of the market or more vulnerable to exploitation. As many migrants are not eligible for social housing, they are often entirely dependent on the private rental market. Securing funds for rent in advance, bond and ongoing rent is also challenging for migrants with no or very low income and no access to government income support payments due to visa status.
- 2.6. Recent data from the Temporary Visa Holders Experiencing Violence Pilot, funded by the Department of Social Services, highlights that clients identify housing as their major support need:
- 30% of clients identified as homeless when applying for support, and
 - 22% of clients identified as being at imminent risk of homelessness.
- 2.7. Lack of availability of safe, secure, and affordable housing can force people into over-crowded accommodation and can influence a person's decision to leave or stay in an abusive relationship or situation. Limited supply of housing places an additional stressor on people who have been displaced by conflict or are recovering from exploitation and are anxious to build a new life in Australia. Where once Australian Red Cross housing staff would take a family to a few potential homes, in the current housing crisis, with increased competition for a limited supply of safe, secure, affordable accommodation, Australian Red Cross staff and clients may be inspecting up to 50 homes, with no guarantee of securing a tenancy.

Recommendation 1: The Australian Government provides an emergency relief safety net to migrants experiencing vulnerability, to improve their access to safe, secure and affordable housing.

3. Accessibility

- 3.1. Accommodation located in areas with limited access to essential services, such as regional or remote areas, can present barriers for migrants who may experience challenges navigating the community on their own and using public transport, who have no access to a private vehicle, or who do not have a driver's licence. These barriers, may impede a person's ability to work, earn an income, and meet their basic needs.
- 3.2. The *Barriers in accommodating survivors of modern slavery* report demonstrated that 39 per cent of surveyed accommodation providers indicated that clients – including survivors of modern slavery or forced marriage - would need to use public or some other form of transport to reach essential services such as banks, Centrelink, medical services and shops.⁴
- 3.3. Survivors of modern slavery with a mental or physical disability, and young people escaping violence have access or support needs that accommodation providers are not always able to meet.⁵

⁴ Australian Red Cross, (2019). *Barriers in accommodating survivors of modern slavery*, <https://www.redcross.org.au/globalassets/cms/migration-support/support-for-trafficked-people/barriers-in-accommodating-survivors-of-modern-slavery.pdf>, p. 14

⁵ *Ibid*, p.7

Recommendation 2: Federal, state/territory, and local governments coordinate to ensure that safe, secure and affordable housing is connected to essential services, casework support, jobs, education and transport, for migrants experiencing vulnerability.

4. Eligibility

4.1. Accommodation providers and support program workers identified insufficient rental history in Australia, visa status and lack of ongoing income as barriers to both short-term and long-term accommodation. Accommodation providers often require that prospective tenants have documented rental history, to apply for a tenancy. People on temporary visas with insecure work arrangements may also struggle to provide evidence of an ongoing ability to pay rent.

Recommendation 3: Federal and state/territory governments create provisions that mitigate against a lack of rental history or insecure income prospects being a barrier to eligibility for a rental property, for example build capacity of accommodation services to support people experiencing vulnerability into initial tenancies to attain rental history.

5. Suitability

5.1. Requirements of accommodation providers may be unsuitable or incompatible with a person's needs, particularly if they have experience of exploitation. For example, short-term accommodation providers and employers may impose curfews, limit freedom of movement and/or require residents to engage with education, training or work.

5.2. Migrants may have cultural needs from accommodation which need to be met.⁶ People who have experienced violence may require specific services or access to specific emergency or short-term accommodation options while they evaluate their longer-term needs. This may include supported accommodation linked to experiences of trauma, short term accommodation that allows for adolescent male family members to remain with the family unit, and options for young people to live in culturally safe non-mixed gender youth crisis accommodation.

Recommendation 4: Federal and state/territory governments ensure short-term emergency accommodation needs are included in the review as a critical component of housing that is also under increasing pressure.

Recommendation 5: The Department of Social Services engages migrants in transition in the development of the National Housing and Homelessness Plan and supports their participation in co-design of specific measurable strategies to meet diverse needs, arising from experiences such as family and domestic violence, modern slavery, exploitation and/or history of trauma.

6. Summary

6.1. Migrants experiencing vulnerability in Australia face significant challenges in relation to availability, accessibility, eligibility and suitability of housing, and require particular consideration to ensure their access to safe, secure and affordable accommodation.

6.2. Australian Red Cross welcomes this opportunity to provide evidence to the Committee and is open to sharing further insight to aid the committee, including drawing on experience of the International Red Cross and Red Crescent Movement.

⁶ Ibid, p. 19

Attachment A: Australian Red Cross 2021/22 year in review Migration Support Programs

Australian Red Cross is part of the world's largest humanitarian network, the International Red Cross Red Crescent Movement, which operates in over 191 countries. **Red Cross Red Crescent works with people seeking safety and migrants experiencing vulnerability all over the world** – in countries of origin, transit, and where people may settle temporarily or the places where they seek to build a new life.

We aim to **change lives** by meeting critical humanitarian needs and supporting social and economic participation; **change minds** by increasing inclusion and a sense of belonging and **change the rules** through advocacy on issues of systemic and individual humanitarian concern. Through partnerships, research and service delivery we base our work on direct experience and evidence and aim to empower people and communities to speak out and take action.

In financial year 2021-22 our Migration Support Programs have:



Impacted more than **40,000 people on temporary visas or without a visa** who don't have access to a safety net and are experiencing hardship and vulnerability, as well as their families.



Distributed over **\$38 million through 60,507 payments** to meet basic needs including, food and groceries, housing and utilities.



Supported people from **165 different nationalities**, highlighting the broad reach and impact of our work.



Held **community education sessions with nearly 11,000 people nationally** in schools, communities and workplaces to create a more welcoming Australia.



Supported over **2,200 refugees and humanitarian entrants to settle in Australia**, including people evacuated from Afghanistan and people impacted by the conflict in Ukraine.



Conducted **in-depth interviews with over 500 people in immigration detention during 24 visits** to monitor conditions and treatment of people in immigration detention.



Actively sought 1,974 people through our global family tracing service, resolving 70 cases where the missing person was located, or we were able to determine their fate.



Safety Net - Emergency Relief

- A co-designed program supporting people on temporary visas, people seeking asylum and people without visa, who don't have access to mainstream social services supports (i.e. Centrelink or Medicare) with access to a [safety net](#) to meet basic needs in times of crisis and emergencies.¹
- We provided 40,000 people and their families with \$38 million in financial support for housing, food, and utilities, and supported 4,345 people with food relief items.
- 395,488 people accessed information from our website.



Safety Net - Family & Domestic Violence Pilot

- The [Temporary Visa holder Family and Domestic Violence pilot](#) supports people on temporary or uncertain visa status who are experiencing family or domestic violence and financial hardship.²
- We supported 1,409 households (3,065 people) through the distribution of nearly \$4 million of emergency relief payments of up to \$3,000 per applicant, to meet urgent needs including housing, food, and transport.
- People living across 27% of local government areas (at least 149 LGAs), including urban centres, regional areas and very remote locations were supported through our Safety Net programs.



Human trafficking, forced marriage & labour exploitation

- We supported 175 people who had experienced, or were at risk of, [human trafficking](#) or [forced marriage](#). The people we worked with included girls, women and men from 25 countries.²
- During the year, we received 52 new referrals from the Australian Federal Police.
- We commenced consultation with migrant communities in every state and territory on the design of an online 'Work Right Hub' which aims to empower migrants and communities to prevent and combat criminal labour exploitation. The Work Right Hub will be launched in 2022-23 financial year.³



Supporting our newest Australians to settle

- As a [Humanitarian Settlement Program](#) provider, we supported over 2,200 humanitarian entrants and refugees from 20 countries (including Afghanistan and Ukraine) to settle in WA, ACT and Albury, Wagga Wagga and Wollongong, through one-on-one casework, on-arrival support, orientation, housing as well as linking people with mainstream supports.³
- Our volunteers and staff mobilised to respond to the emergency evacuation of people from Afghanistan, providing care packages for people in hotel quarantine, conducting welfare checks and supporting people to access key government services, such as Medicare.
- We welcome migrants and refugees across all States and Territories, including through the Growing Regions of Welcome pilot in regional NSW.⁴

Key external funding: 1 Including through funding provided by the Federal Department of Social Services and NSW, VIC, WA & QLD governments. 2 Core funding for this work is provided by the Federal Department of Social Services. 3 Core funding for this work is provided by the Federal Department of Home Affairs. 4 Growing Regions of Welcome funded through NSW government.

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