



## CHAPTER 2.8

# A Place to Call Home: Access to Secure and Affordable Housing

## GOALS FOR INTEGRATION (SEE CHAPTER 1.3)

- **ONE** To restore security, control and social and economic independence by meeting basic needs, facilitating communication and fostering the understanding of the receiving society.
- **TWO** To promote the capacity to rebuild a positive future in the receiving society.
- **THREE** To promote family reunification and restore supportive relationships within families.
- **FOUR** To promote connections with volunteers and professionals able to provide support.
- **FIVE** To restore confidence in political systems and institutions and to reinforce the concept of human rights and the rule of law.
- **SIX** To promote cultural and religious integrity and to restore attachments to, and promote participation in, community, social, cultural and economic systems by valuing diversity.
- **SEVEN** To counter racism, discrimination and xenophobia and build welcoming and hospitable communities.
- **EIGHT** To support the development of strong, cohesive refugee communities and credible refugee leadership.
- **NINE** To foster conditions that support the integration potential of all resettled refugees taking into account the impact of age, gender, family status and past experience.

► The focus of  
this Chapter

► To keep  
in mind

## Chapter 2.8

### A Place to Call Home: Access to Secure and Affordable Housing

The focus of this Chapter is on strategies for supporting resettled refugees to obtain long term, safe, secure and affordable housing. Issues involved in meeting household establishment costs are discussed in Chapter 2.1.

Accommodation arrangements prior to permanent housing being secured are discussed in Chapter 2.2.

Recognising that few resettled refugees are likely to be in a position to purchase a home in their early years in a new country, this Chapter focuses on rental housing options.



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**CHECKLIST**

## **Planning safe, secure and affordable housing**

When establishing a new resettlement program, give priority to:

- developing partnerships with governmental and private sector housing providers;
- providing support for resettled refugees to access long term housing in the context of assessment and early settlement support;
- planning permanent housing options in advance of refugee arrivals.

In the longer term, aim for:

- the inclusion of information about accessing long term housing in orientation programs;
- the involvement of volunteer and professional social support providers in assisting resettled refugees to secure housing;
- initiatives to build the capacity of ethno-cultural services, resettlement and non-government agencies and housing advocacy services to support resettled refugees to access housing;
- professional development to officers responsible for allocating public sector housing, including training in cultural diversity and access and equity issues;
- housing developments that meet the needs of resettled refugees with special housing needs;
- legislation and programs to counter discrimination against resettled refugees in the housing market;
- rental subsidies and grants to meet the up-front and ongoing costs of rental accommodation.

## **Safe, secure and affordable housing as a resource for rebuilding**

As well as being a fundamental human right, safe, secure and affordable housing plays a critical role in determining overall health and well-being and provides a base from which resettled refugees can seek employment, re-establish family relationships and make connections with the wider community.

Most resettled refugees will have experienced forced displacement from their homes. Many will have spent a prolonged period in countries of asylum where their shelter was unsafe, substandard or overcrowded and where they may have lacked security of tenure. Setting up a home and establishing a ‘sense of place’ in the receiving society, is therefore a critical part of the rebuilding process.

## Factors affecting access to housing

Resettled refugees' capacity to secure housing is influenced by a range of factors, including their:

- earning capacity in the early resettlement period, with many being on low and fixed incomes. This affects both the ability to meet the initial costs associated with establishing a housing tenancy as well as ongoing rental payments;
- knowledge of the housing market in the receiving country, particularly affecting the capacity to search for housing;
- knowledge of rights and responsibilities as tenants;
- capacity to meet requirements for securing a housing tenancy (for example, prospective tenants are usually required to furnish personal references and to have an established employment record);
- ability to communicate in the language of the receiving country;
- access to accommodation support from family and friends;
- family composition and housing needs. Large families, extended families, singles and refugees with disabilities may experience greater difficulties in securing appropriate accommodation;
- cultural views of various housing types. For example, in some cultures, wooden housing may be perceived as inferior.

Also relevant are factors in the receiving society, including:

- the structure of the housing sector, in particular, the extent of private home ownership and the mix of government and private sector involvement in the rental housing market. For example, in countries such as Denmark and Sweden, government plays a significant role in housing provision for nationals, while in others such as the USA and Australia, there is limited public sector involvement and public housing is targeted to nationals with special needs;
- the existing infrastructure to support populations with more intensive housing needs (e.g. housing advocacy services);
- the cost of housing and in particular the availability of low cost housing;
- the availability of appropriate housing. For example, in a number of resettlement countries, the trend in the wider population is toward smaller family size. These countries have experienced some difficulties in providing housing for large and extended refugee families. For some resettled



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refugees, privacy may be important, particularly those who have spent prolonged periods in a refugee camp or in other forms of collective housing;

- the preparedness of private renting agents and landlords to rent to resettled refugees and existing provisions to prevent discrimination in the housing market.

Studies conducted in a number of resettlement countries indicate that resettled refugees tend to be over-represented in insecure and substandard housing, to suffer discrimination in the housing market, and to be relatively mobile in the early resettlement period<sup>1</sup>.

Advance planning to meet the housing needs of resettled refugees, particularly in emerging resettlement countries, is important to avoid resettled refugees spending a prolonged period in reception accommodation (see Chapter 2.2).

### **Issues to consider in planning housing options**

Are special housing programs required for resettled refugees?

Ensuring that resettled refugees have access to secure and affordable permanent housing is perhaps one of the most challenging and complex problems facing countries of resettlement. Recognising the critical role of housing in the integration process, Denmark, Sweden, Finland and the Netherlands all allocate long term housing to resettled refugees soon after their arrival. Their capacity to do so is influenced by both the structure of housing provision in those countries (with government playing a significant role in providing housing to nationals), and the fact that resettled refugees are allocated to specific municipalities according to a quota system. This enables a greater degree of advance planning than is the case in countries where refugee placement is governed by other factors (see Chapter 2.1).

In other receiving countries, however, there are significant barriers to allocating subsidised housing to resettled refugees, with many having minimal public sector housing, an unmet demand for low cost dwellings among nationals, and significant homeless populations.

In this context, governments risk generating antipathy toward resettled refugees if they give them preference over nationals for subsidised government housing. While in some of these

countries, public housing authorities agree to allocate units for resettled refugees, in others newcomers are required to secure housing on the same basis as nationals and are subject to the same eligibility requirements and waiting periods for public housing.

Nevertheless, almost all countries recognise that resettled refugees face disadvantage in the housing market and hence offer them additional support to access permanent housing.

### Identifying key players in housing provision



The involvement of a number of players will be critical in ensuring that resettled refugees have secure and affordable accommodation, in particular:

- private sector landlords and renting agents;
- government housing authorities;
- community based resettlement agencies, ethno-cultural support services and non-government agencies. In many countries, these agencies provide housing advocacy, advice and support and may also be involved in providing subsidised housing to populations with special needs;
- volunteers. In many countries, volunteers provide 'hands-on' support in the process of searching for a house;
- refugee communities and family and friends.

### **Initiatives to facilitate access to safe, secure and affordable housing**

#### Housing information and support

Most countries incorporate information about housing into orientation programs and offer individual support to secure long term housing as part of reception and early settlement support.

Some resettled refugees will require housing support, information, advocacy and advice later in the resettlement period in relation to tenancy matters or when searching for a house in the event that further relocations are required.

Varying arrangements are in place in established resettlement countries for providing this support, including:

- providing funding to ethno-cultural, resettlement support and non-government agencies serving immigrants and refugees to offer housing advice and support;
- promoting resettled refugees' access to housing support, advocacy and information services established for nationals who experience disadvantage in the housing market (e.g. by



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## To access affordable, quality housing new arrivals will need to know:

- whether housing is provided to resettled refugees by the receiving country;
- about the key features of the housing market (e.g. the mix of public and private housing, home ownership);
- the costs of housing in the receiving country;
- the availability of housing (how difficult will housing be to secure?);
- realistic information about the quality of affordable housing and the characteristics of the neighbourhood in which it is likely to be available;
- the rights and obligations of housing tenants;
- the availability of services providing advice and support in locating and securing housing;
- the availability of financial assistance to meet the costs of housing (e.g. rental subsidies, refundable loans, assistance with 'up-front' costs);
- how to find and apply for rental accommodation;
- how to apply for government subsidised housing.

providing information about these services to resettled refugees; sensitising services to the experiences and needs of resettled refugees; and establishing partnerships between integration support services and specialist housing agencies);

—establishing special housing information, support and advocacy services for immigrants and refugees.

### Addressing possible objections to renting to resettled refugees

Private renting agents may be reluctant to rent to resettled refugees because they lack familiarity with them and because few resettled refugees have an established rental or employment record in the receiving country. They may also be concerned about the potential for existing tenants to be intolerant of newcomers (e.g. different cooking smells or music). A number of strategies have been adopted by receiving countries to address this, including:

- building relationships between resettlement agencies and individual renting agents. Through this relationship, it can be demonstrated that resettled refugees are provided the support of the resettlement agency to maintain a sound and secure tenancy;
- awareness raising activities among private landlords and rental agents;
- promoting resettled refugees' access to mediation and advocacy services through ethno-cultural services and non-



- government agencies or housing advocacy services established for nationals;
- brokerage services. For example, the British Refugee Council offered a scheme whereby the council provided (among other things) a written guarantee against an agreed inventory on behalf of refugee tenants. In Benin, rent is paid to landlords on resettled refugees' behalf by the settlement support agency six months in advance, with resettled refugees' income support payments being reduced accordingly. In Spain, a non-government agency rents houses from private landlords and subsequently sub-lets them to resettled refugees. Through positive experiences with refugee tenants, landlords participating in brokerage programs may be more willing to enter future tenancies with resettled refugees without third party intervention;
  - legislation to prevent discrimination in the housing market on the grounds of race, culture or ethnicity (see Chapter 2.II).

### Enhancing access to public housing

Government subsidised housing is an important option for resettled refugees, many of whom are likely to be on low and fixed incomes in the years following their arrival. Resettlement countries have sought to enhance resettled refugees' access to public housing by:



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**INTEGRATION IN PRACTICE**
**Flexibility in housing in Chile and Sweden**

- In 2001, a group of Afghan and Iraqi refugees were offered resettlement in Chile. The government housing authority offered them a choice of two locations. The families chose apartments in a small community with access to the city.
- While Swedish houses have been designed for small families, some landlords have enabled larger families to live together by allocating two adjoining apartments.

- providing information to resettled refugees about public housing. In many countries, resettled refugees are routinely supported to apply for public housing as part of the reception and orientation process. This is important given the long waiting times for public housing in many countries;
- ensuring that systems for allocating public housing on an urgent or priority basis are responsive to resettled refugees, particularly those with special needs;
- providing professional development to housing officers to ensure that an understanding of the experiences and needs of resettled refugees is reflected in placement decisions and administrative processes;
- making specific housing allocations for resettled refugees. For example, in Chile, the Housing Ministry agrees to allocate a set number of housing units per year for refugees settling through that country's integration program;
- encouraging housing authorities to plan for resettled refugees with special housing needs (e.g. large and extended families, refugees with disabilities).

**Subsidies to meet the costs of housing**

A number of countries offer rental subsidies and grants and refundable loans to meet the ‘up-front’ costs of private rental (e.g. rent in advance, bonds). While in some cases, these programs are targeted specifically to resettled refugees, in many they are part of a broader income support program available to nationals.

## INTEGRATION IN PRACTICE

### Secure and affordable housing in Baltimore, USA

<p>IN THE course of establishing a new resettlement site in Baltimore in 1999, refugee resettlement agencies formed a partnership with a Community Development Corporation (CDC), the aim of which was to secure safe, clean and affordable housing for resettled refugees.</p>	<p>the expectation that renters would eventually become owners, the CDC purchased the vacant homes. Following renovation, the homes were in turn rented, at a fair-market price, to refugees. The settlement agencies used refugee assistance funds and rental subsidies to guarantee rental payments for the first three–four months of the refugee's lease. In turn the CDC agreed to waive the typical two-month security deposit on short-term leases and to reduce the lease term from one year to six months.</p>	<p>were able to advocate to the CDC on behalf of those families who had difficulties making their rent payments in the post subsidy period. Rent payments were rescheduled while the settlement agencies redoubled their support to resettled refugees to obtain employment. The settlement agencies also offered orientation to refugee families on occupant responsibilities, appliance operation, the concept of a lease, and the benefits, in the long term, of home ownership.</p>
<p>Supported by funds from the federal government and foundations, the CDC's goal was to revitalise a previously stable lower to middle class community. The centrepiece of the revitalisation strategy was a substantial housing stock north of a city park, built in typical Baltimore 'row-house' style. Fully occupied in the past, many residents had moved out over the course of the past decade and family-owned homes were interspersed among vacancies. Some of these vacancies were being used for criminal activity.</p>	<p>While there were some teething problems, the partnership overall proved to be beneficial to the refugees and led to a positive resettlement and acculturation experience.</p>	<p>The supportive partnership between the settlement agencies and the CDC eased the stress and trials that accompany refugee resettlement and provided a comfortable environment for the refugees to settle into their new life in Baltimore. A transitional neighbourhood is being transformed and revitalised, to the ultimate benefit of the refugees, their community, and the city of Baltimore.</p>
<p>Assured by the resettlement agencies that there would be a steady stream of resettled refugees requiring housing, and with</p>	<p>refugees to adjust to the legal responsibilities of lease based tenancy.</p>	<p>Maintaining routine contact with them, the agencies</p>





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## ENSURING ACCESS TO AFFORDABLE, GOOD QUALITY, AND SAFE HOUSING

### OVERALL A SOUND INTEGRATION PROGRAM WOULD ENSURE THAT:

- there are appropriate protocols and resources in place to provide or facilitate access to long term, affordable, secure and good quality housing as soon as possible after arrival;
- relevant players are engaged in the planning process, in particular, refugee communities, non-government organisations, government housing authorities and the private sector;
- the needs of resettled refugees with particular housing needs are addressed (e.g. large and extended families, single people, resettled refugees with disabilities).

### SPECIFIC HOUSING SERVICES AND PROGRAMS WOULD:

- provide language assistance;
- provide housing advice and support recognising the importance of other resettlement factors such as income and social support;
- recognise and seek to redress the relative housing disadvantage experienced by people from refugee backgrounds.