

*At Home in the Market: Risk, Acculturation and
Sector Integration in the Private Rental Tenancies
of Humanitarian Migrants*



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NICOLE MARIA LOEHR

BSc (HONS), MCouns

School of Social and Policy Studies

Faculty of Social and Behavioural Sciences

Flinders University

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Doctor of Philosophy

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Statement of Originality

I certify that this thesis does not incorporate without acknowledgment any material previously submitted for a degree or diploma in any university; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in the text.

Signed:

Nicole Maria Loehr*

Date:

* I changed my last name from 'Harb' to 'Loehr' during my PhD candidature. Therefore, some material in the appendix contains my previous name.

Dedication

For those in search of home and those who aid the quest.

...it is only the potential for prejudice that is inherently human, and this potential is realised only under particular social circumstances. No matter how depressingly common these circumstances may be today, it does create the possibility of structuring societies and circumstances in order to make tolerance rather than prejudice the norm.

- John Duckitt (1994)

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Summary

Australia's humanitarian program relies heavily on the private rental sector to house humanitarian migrants (resettled refugees and asylum seekers). However the strict commodification of housing in the sector has left little room to accommodate the economic, linguistic, familial and cultural characteristics of this population. This research has i) examined what humanitarian migrants are seeking and expecting from their private rental housing, ii) explored how systemic, market and cultural demands compete with these goals and iii) investigated the opportunities and challenges for adaptation and greater sector integration in the private rental housing of humanitarian migrants.

In the context of culturally specific thresholds of what constitutes crowding and deep concern with 'risk-minimisation' amongst property managers, the mismatch between Australia's private rental stock and the housing needs of large families is particularly acute. Therefore, the study includes a focus on the experiences of large humanitarian migrant families. With an emphasis on the city councils of Playford and Salisbury, areas of major refugee resettlement in metropolitan Adelaide, 65 individuals including humanitarian migrants from large households (n=22), real estate agents (n=11), lessors (i.e. property owners; n=10), service providers (n=18) and community leaders (n=4) participated in semi-structured interviews, including Photolanguage techniques.

The analyses revealed how forced migration and early resettlement experiences create particular difficulties for humanitarian migrants in the private rental market. Furthermore, the often mismatched and culturally embedded expectations of what constitutes satisfactory housing, effective communication and adequate home maintenance, was found to contribute to the challenges that all stakeholders encounter in the tenancies of humanitarian migrants. A combination of factors including inadequate housing stock, the conflation between discrimination and tenant selection and property managers' limited capacity to absorb financial and litigious risk, were found to be significant contributors to the exclusion of humanitarian migrants, and particularly those with large families, from the private rental market.

Social and in particular, cultural capital were resources that were shown to assist both humanitarian migrants and property managers to facilitate more successful tenancies.

Encouragingly, relationships between service providers and property managers, based on trust and effective communication also emerged as significant contributors to meeting the housing needs of humanitarian migrants. In particular, lessors, agents and service providers who had experiences of head-leasing or tenancy guarantee programs were overwhelmingly positive of the way in which these programs addressed the needs and vulnerabilities of all stakeholders.

The findings have highlighted the need for more expansive and sustained efforts to better inform the expectations stakeholders have of each other. In addition, agents' and lessors' limited exposure to equal opportunity discourse and training presents an opportunity for greater attention to be focused on this area. Although indicators of the ameliorative effects of high social and cultural capital are promising, the findings highlight the merits in focusing private rental housing assistance on humanitarian migrants with limited social and cultural resources.

The widespread compounded discrimination that large humanitarian migrant families face in the private rental market, as well as the financial vulnerabilities of lessors who rely heavily on their rental incomes, indicates that risks for both parties need to be addressed in order to facilitate large families' equitable access to adequate housing. It is hoped that the findings will contribute to individual practice as well as organisational and public policy debates on how the private rental sector can be more inclusive of humanitarian migrants in a way that is of maximum benefit to all stakeholders.

Key words: *humanitarian migrant, refugee, private rental, housing, discrimination, risk, sector integration.*

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Glossary of Acronyms

ABS	Australian Bureau of Statistics
AHRC	Australian Human Rights Commission
AUSCO	Australian Cultural Orientation Program
CBS	Consumer Business Services
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
CRSS	Community Refugee Settlement Scheme
CSR	Corporate Social Responsibility
DIAC	(former) Federal Department of Immigration and Citizenship
DRC	Democratic Republic of Congo
DSS	Federal Department of Social Services
ESRCSS	Economic and Social Research Council Seminar Series
HSS	Humanitarian Settlement Services
IAM	Interactive Acculturation Model
IHSS	Integrated Humanitarian Settlement Services
LASA	Landlords' Association of South Australia
LSIA	Longitudinal Survey of Immigrants to Australia
MOU	Memorandum of Understanding
OECD	Organisation for Economic Co-operation and Development
POS	Proxy Occupancy Standard
RCoA	Refugee Council of Australia
REISA	Real Estate Institute of South Australia
RHN	Refugee Housing Network
RTA	Residential Tenancies Act 1995 (South Australia)
RTT	Residential Tenancies Tribunal
SGP	Settlement Grants Program
SHEV	Safe Haven Enterprise Visa
TIS	Translating and Interpreting Service
TPV	Temporary Protection Visa
UHM	Unaccompanied Humanitarian Migrant
UNHCR	United Nations High Commissioner for Refugees

CHAPTER 1 INTRODUCTION

1.1 Part One: Research conceptualisation

I think refugees and real estate [agents] don't really mix. Because, this is your first time in Australia. They tell you: still you need rental and employment histories! If you have not lived in the country, how can you get these? As soon as you put your paper in without these, the same day they will reject your application.

- Community member (Evans & Gavarotto, 2010, p. 16)

This quote relays the words of a community member who participated in Evans and Gavarotto's (2010) study of the housing experiences of African refugees in Western Sydney. The statement highlights one of the central motivators for the commencement of this study. In the absence of immediate and sustainable housing solutions in the home-purchase or social housing sectors, there is an expectation by the Australian Government that resettled refugees will meet their long-term housing needs in the private rental market (DIAC, 2012a). This expectation stands in sharp contrast to equally strongly held opinions of many lessors and their agents in the private rental sector. That is, that the housing they provide is a commercial service with little room to accommodate the social and cultural characteristics of many humanitarian migrants (Babacan, 2000; WCG, 2008). In the context of low rental vacancy rates (REISA, 2014; Hulse, Burke, Ralston, & Stone, 2012), humanitarian migrants have come to be viewed as exceedingly difficult to accommodate sustainably within the private rental sector.

In Australia, the provision of housing support services to humanitarian migrants falls within the jurisdiction of both the Department of Social Services (DSS) and the state and territory housing authorities (e.g. Housing SA in South Australia). What these systems struggle to address are the complexities of gaining and maintaining access to housing in the private rental sector where market conditions, personal preferences, past experience and profit-driven decision making dominates. Workers in the settlement services sector, as longstanding service delivery partners of Australia's refugee resettlement programs, are often privy to the housing gaps these challenges create for their clients (Burgermeister, Kitching, Stewart, & Iscel, 2008; Tually, Faulkner, & Thwaites-Tregilgas, 2012). Providers of

housing, education, youth and legal services have also noted the challenges to meeting the long-term housing needs of humanitarian migrants through private rental housing (Berta, 2012; MYSA, 2011); as have academic researchers, statutory bodies and ethnic associations (EOCWA, 2009; Forrest, Hermes, Johnston, & Poulsen, 2012; Multicultural SA, 2012).

However, while the challenges to humanitarian migrants' sustainable housing in the private rental market are well understood, both in Australia and overseas, the scoping study and literature review revealed that little is understood about humanitarian migrants' housing expectations for Australia and about the factors that contribute to more successful tenancies, for both migrants and their property managers. In addition, large humanitarian migrant families were identified as an under-researched demographic with quite particular challenges and opportunities in the private rental market. For the purpose of accentuating the voices of this group, recruitment efforts in this study targeted humanitarian migrants who are part of a large family or household. In this study, large households are defined as having at least four children or at least five co-habiting adults (Purdon Associates & Twyford Consulting, 2000; QDH & LGAQ, 2003).

Finally, within metropolitan Adelaide, anecdotal reports suggested there were potential benefits to be gained through greater integration between the commercial (private rental) and not-for-profit (welfare) sectors. Consequently, a need to examine the contributions that cross-sector partnerships can make toward the inclusion of humanitarian migrants in the private rental market also emerged. The purpose of this study is therefore to generate new understandings of the social, systemic, intra- and interpersonal phenomena that contribute to tenancies that better meet the housing and resettlement needs of humanitarian migrants, while taking account of the concerns of real estate agents and landlords (hereafter referred to as lessors).

With this purpose in mind, the project seeks to answer three primary research questions:

- What are humanitarian migrants seeking in the private rental market?
- How do systemic, market and cultural demands compete with humanitarian migrants' housing goals?

- What are the opportunities and challenges for adaptation and partnerships between humanitarian migrants, property managers, service providers and community leaders?

Broadly, this research seeks to answer these questions by providing an interpretive critique of multiple stakeholders' views on the nexus of humanitarian migrants in the private rental sector. The present chapter goes on to provide a justification for the research. Then in Chapter Two background information about refugees and Australia's Refugee and Humanitarian Program is provided. The historical and present housing services for humanitarian migrants are outlined, as is the broader housing situation in Australia. A review of the relevant literature on the topics of humanitarian migrants' housing, discrimination in the private rental market and efforts to ameliorate the humanitarian migrants' access to adequate housing is also found in Chapter Two. In Chapter Three the research design is outlined and the demographic data of the informants is presented. Chapters Four, Five and Six present the results of the interviews. Chapter Four describes what humanitarian migrants sought and continue to seek out of their housing in Australia as well as the many hurdles they encounter in meeting those expectations and aspirations. Chapter Five presents a detailed analysis of how risk and stereotypes contribute to the exclusion of humanitarian migrants, and in particular large families from private rental housing and Chapter Six outlines how both humanitarian migrants and property managers have adapted respectively to the demands of the private rental market and cross-cultural interactions. In addition, informants' experiences of cross-sector partnerships are examined. In Chapter Seven, the three research questions are addressed through discussion of the results and engagement with the literature and relevant theory. Finally, Chapter Eight concludes the thesis and provides a series of recommendations for humanitarian migrants, property managers, policy makers and relevant services and industry bodies. Recommendations for further research are also presented.

1.2 Part Two: Research Justification

Housing in Australia can be difficult to find and rent can be expensive. It may be particularly difficult for large families to find long-term accommodation that suits all their cultural needs. You may need to compromise and take housing that is available at the time.

(DIAC, 2010a, p. 35)

For many refugees about to make their journey to Australia, this may be the first official information they receive about the housing situation that awaits them. It is the opening paragraph to a chapter on housing in the handbook (DIAC, 2010a) that DSS' Australian Cultural Orientation (AUSCO) program uses to prepare refugees for resettlement. In fulfilling its stated objective to 'create realistic expectations about (humanitarian migrants') life in Australia' (DIAC, 2011a, p. 47), by all accounts, the Commonwealth delivers an accurate allusion to the housing challenges that await humanitarian migrants, and in particular those with large families.

In Australia the housing stress faced by humanitarian migrants has resulted in calls for further research into refugee housing (Beer & Foley, 2003; Berta, 2012). This is largely because stable housing is often cited as an important predictor and indicator of the successful resettlement of humanitarian migrants (Ager & Strang, 2008). Without adequate housing, humanitarian migrants experience greater difficulty in the areas of employment, education, social participation as well as mental and physical health (Dhanji, 2010; Rose & Ray, 2001).

The present study is conducted in the national context of high housing purchase prices, a small community housing sector, shrinking public housing stock and a scantily regulated private rental sector (Hulse, Milligan, & Easthope, 2011; Kahn, 2011). Although a vast expansion of social housing and/or affordable housing stock is required to ameliorate the worst impacts of Australia's housing affordability crisis (Yates, 2008), in the absence of such initiatives, many low income earners, including humanitarian migrants have little choice but to be housed in the private rental market (Flatau, Colic-Peisker, Bauskis, Maginn, & Buergelt, 2014). And so, the present study focuses on how the private rental market may be made more accommodating to humanitarian migrants and large families in particular.

Each year the Refugee Council of Australia (RCoA) publishes a report based on a nationwide consultation of all stakeholders (including government and non-government service providers, refugee advocates and community members) in Australia's Refugee and Humanitarian Program. For the past three years at least, RCoA's reports have highlighted housing as one of the several resettlement areas that are failing to meet the needs of humanitarian migrants, and asylum seekers in particular (2012; 2013a; 2014). In January 2012, Multicultural SA (South Australia's state department for multicultural and ethnic affairs) published a report on the coordination of settlement services to humanitarian migrants

(Multicultural SA, 2012). In its broad consultation with stakeholders, that included service providers government departments and representatives from eight humanitarian migrant communities, housing was identified as the third most critical area of settlement to be addressed (following language and employment issues).

Few Australian studies have focussed on the experiences of humanitarian migrants in the private rental sector, but several have included this area in their inquiries (Evans & Gavarotto, 2010; Flatau et al., 2014; Forrest et al., 2012; Fozdar & Hartley, 2013; MIC, 2007a; WCG, 2008). They have variably included the perspectives of humanitarian migrants, housing and resettlement service workers and state housing departments. However only three studies of humanitarian migrants have included agents and property owners amongst their participants (Babacan, 2000; Evans & Gavarotto, 2010; MIC, 2007a). Respectively, these studies were undertaken in Queensland (Metropolitan Brisbane and Logan City), NSW (Western Sydney) and Victoria (Eastern and Southern regions of Melbourne). Research into the juncture of humanitarian migrants and the private rental sector, that incorporates the views of all relevant stakeholders is therefore lacking in South Australia.

As is fitting to the developmental stage of Australian research in this area, the existing literature has focused on the identification of barriers to the private rental sector as well as the identification of possible solutions in policy and practice (Berta, 2012; Liddy, Sanders, & Coleman, 2010). Lessor and agent views on the attributes they look for in prospective tenants as well as how they view their professional roles and responsibilities, are other themes canvassed by the existing literature (Adkins et al., 2003; Short, Seelig, Warren, Susilawati, & Thompson, 2008). However, a focussed study of the possibilities and challenges for further integration of the economic sectors involved in the housing of humanitarian migrants is lacking. The need for this research appears to be particularly critical given how heavily Australia's Refugee and Humanitarian program relies on the private rental market to meet the long term housing needs of the people it issues visas to (DIAC, 2012a).

The researcher's consultation with resettlement and housing service providers has shown that sustainable tenancy outcomes for clients have arisen out of their efforts to build relationships with the private rental sector and out of agents' and lessors' efforts to adapt to humanitarian migrants' needs. However, service providers are often forced to operate outside of their roles in order to develop and facilitate such cross-sector partnerships

(Burgermeister et al., 2008). By collecting and interpreting multiple stakeholder views, this project seeks to make genuine inquiries into the space available for adaptation and partnerships. However, the existence of the often-conflicting needs and strongly held views of all stakeholders are also acknowledged through the identified aim of investigating the demands that compete with humanitarian migrants' housing aspirations in the private rental market.

Nationally, inquiries have been conducted into the specific housing needs and challenges faced by young humanitarian migrants (Couch, 2011; Lawson & Dutertre, 2010; MYSA, 2011), asylum seekers (Burns, 2009; Liddy et al., 2010) and women with refugee backgrounds (Dunbar, 1994; NIRWA, 2009). The resulting literature effectively highlighted the housing needs, challenges and opportunities that characterised each group. Yet although reports of the barriers faced by large humanitarian migrant families in private rental have been numerous (Kelly, 2004; Pendergast, 2007), a focussed empirical study of their experiences has not been completed.

Compared to other migrant groups in Australia, large households are relatively common amongst humanitarian migrants (San Pedro, 2001). However, in Australia, large, multi-bedroom dwellings are mostly confined to the high-end rental and sales property market. In the context of culturally specific thresholds of what constitutes crowding (Myers, Baer, & Choi, 1996) and deep concern with risk-minimisation amongst real estate agents and lessors (Short et al., 2003), the mismatch between private rental stock and the housing needs of large families is particularly acute.

The study therefore investigates how various stakeholders, including humanitarian migrants themselves, may reduce the challenges associated with accommodating humanitarian migrants in the private rental market. This study will make a contribution to the disciplines of social work, community development, housing studies and forced migration studies.

CHAPTER 2

BACKGROUND AND LITERATURE REVIEW

2.1 Introduction

A review of the relevant academic, policy and grey literature revealed that the importance of housing in refugee resettlement is well understood, as is the impact of housing stress and homelessness. Both within Australia and overseas, the barriers to humanitarian migrants accessing and maintaining a tenancy in the private rental market have also been well researched. However, many empirical studies in this area of study have only included the perspectives of humanitarian migrants and service providers. In the refugee housing and resettlement literature, the views of real estate agents appear only in a few studies and the views of lessors are lacking entirely. The difficulties and opportunities associated with property managers' experiences with humanitarian migrant tenants are thus poorly understood.

Solution-focused research in this area has contributed to the identification of best practice in the delivery of support services to humanitarian migrants in need of housing assistance. However, specific recommendations for the intersection between humanitarian migrants and the private rental market are scarce. There is an abundance of academic and grey literature on the operation and facilitation of cross-sector relationships and partnerships involving housing providers. However, very little has been published on partnerships involving real estate agencies and lessors. In reviewing the literature for this study, it emerged that extant publications engage very little with theory. This is likely due to the existing literature being either heavily policy driven or grey literature from the non-profit community sector.

2.2 Part One: Background

2.2.1 Refugee Status

According to the Convention and Protocol Relating to the Status of Refugees (1951, p. 14) a refugee is a person who:

...owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country...

Australia became a signatory to the Convention in 1954, and has historically utilised this definition as the foundation of its refugee-determination process. All people who migrated to Australia through the offshore component of the Immigration Department's Refugee and Humanitarian Program are commonly referred to as refugees. These people are granted permanent protection visas before arriving in Australia and are therefore better described as *former refugees*, acknowledging that they no longer flee persecution once they are either permanent Australian residents or eventually, Australian citizens. On the other hand, asylum seekers (otherwise referred to as refugee claimants) are individuals who have submitted a claim for protection in a country with established refugee assessment procedures (such as Australia). The person remains an asylum seeker while their claim is being considered by that country, but may not ultimately be recognised as a refugee (UNHCR, 2006). People already in Australia who subsequently make a claim for protection are processed through the onshore component of the Refugee and Humanitarian Program. As this study seeks to include the views and experiences of former refugees as well as asylum seekers, the term *humanitarian migrants* is used to refer to individuals in both of these categories.

The forced migration experiences of former refugees and asylum seekers in Australia are as varied as the individuals themselves. Humanitarian migrants have variably experienced war and all its traumas, social unrest, torture, deprivation, disrupted education, political oppression and/or years, or even decades in refugee camps or as illegal immigrants in other countries. The term *refugee experience* is often used to denote the human consequences of these forced migration experiences (Ager, 1999, p. 2). However, while humanitarian migrants share the common experience of fearing persecution and therefore being forced to migrate, it is commonly misconceived that all humanitarian migrants have lived in poverty before arriving in Australia. Clearly political and religious persecution occurs across all socio-economic boundaries, so humanitarian migrants may be highly educated and wealthy. Even so, humanitarian migrants, and asylum seekers in particular are a highly vulnerable demographic in Australian society (Beer & Foley, 2003) due largely to resettlement challenges such as employment difficulties, language difficulties, discrimination, intergenerational conflict and a lack of familiarity with systems and the dominant Anglo-European culture.

2.2.2 Australia's Refugee and Humanitarian Program

Australia has been providing permanent protection to humanitarian migrants since the 1830s when German refugees fled persecution in Russia to settle in South Australia. A second wave of humanitarian migrants to Australia comprised Jewish refugees, fleeing Nazi

Germany in the 1930s (Hugo, 2011). In 1945 a federal immigration portfolio was established and this was followed by the creation of a humanitarian migration program in 1978 (Hugo, 2011). Since 1945 more than 750,000 refugees have entered Australia, initially from eastern Europe following World War II and from the crises which followed in Hungary and Czechoslovakia up until the late 1960s (DIAC, 2011a). In excess of 16,000 people from Central and South America were given protection in Australia in the early 1970s, and this was followed by a dominance of Indo Chinese refugees in the late 1970s and early 1980s (DIAC, 2011a).

In response to the changing demands of refugee crises across the world, different groups have dominated the ethnic make-up of humanitarian migrants over recent decades. The Middle East (especially Afghanistan, Iraq and Iran), Africa (especially Somalia, Democratic Republic of Congo, Ethiopia and Sudan) and Asia (especially Burma, Bhutan, Sri Lanka and Pakistan) have been major sources of Australia's humanitarian intake over recent years (RCoA, 2014). A notable characteristic of Australia's Refugee and Humanitarian Program has been the sharp distinction made between those who are issued their visa before arriving in Australia (i.e. offshore resettlement) and those who receive a protection visa while in Australia (i.e. onshore processing).

2.2.2.1 Offshore resettlement

The offshore component of the Refugee and Humanitarian Program is a reflection of Australia's voluntary contribution toward the provision of durable solutions for refugees across the world. It is voluntary in that there are no international obligations to offer resettlement to refugees who have not sought 'asylum from persecution' (Universal Declaration of Human Rights 1948; Article 14) within a country's national borders. In terms of numbers of refugees resettled through the United Nations High Commissioner for Refugees' (UNHCR) refugee resettlement program, Australia, together with USA, Canada, Sweden and Norway, is one of the top five countries of refugee resettlement (UNHCR, 2012). In Australia, the Refugee visa category comprises the following visa sub-classes:

- Refugee (visa subclass 200),
- In-country Special Humanitarian (201),
- Emergency Rescue (203), and
- Women at Risk (204)

In addition, Special Humanitarian visas (subclass 202) can be granted to people who are supported by a proposer in Australia, live outside their home country and are subject to discrimination and violation of their human rights. However, they do not need to be found to be refugees. Proposers may be Australian and New Zealand citizens and Australian permanent residents as well as Australian organisations (DIAC, 2012b). Spouses/de facto partners, dependent children and parents (if the proposer is under the age of 18 years) of an individual proposer are given priority in this program. However, due to the large number of applications, in reality any family members outside of these categories are highly unlikely to be granted a Special Humanitarian visa in the short term. The offshore component of the program presently allows a total of 13 750 places for humanitarian migrants (DIBP, 2013a). However, the Australian federal government has recently announced that an additional 12,000 offshore visas will be issued to refugees fleeing conflict in Syria and Iraq (ABC, 2015a).

2.2.2.2 Onshore component

People who apply for protection after arriving in Australia have their applications assessed under the onshore component of the Refugee and Humanitarian program. These people have historically arrived in Australia by boat or plane, however since the military-led *Operation Sovereign Borders* initiated the practice of intercepting boats and turning asylum seekers back in December 2013, boats carrying asylum seekers have all but ceased to arrive on Australian territory (ABC, 2015b). Asylum seekers already in Australia and assessed as being owed Australia's protection are currently only able to apply for a Temporary Protection Visa (TPV; subclass 785) and the Safe Haven Enterprise visa (SHEV, subclass 790; DIBP, 2015). Both the TPV and SHEV include the right to work, public primary and secondary education, Medicare eligibility, and some social security payments. Both visas also do not allow visa holders to sponsor family members or travel to the country from which they sought protection. The two visa types differ most substantially in the fact that while the TPV is valid for three years and does not present a pathway to permanent residency, the SHEV is valid for 5 years, but does require visa holders to live in a regional area, work and/or study full time and refrain from accessing specified Centrelink periods for at least 42 months of those five years. If these conditions are met, the Department of Immigration and Border Protection has indicated that SHEV holders may be able to apply for other visas in Australia, such as partner, family or employer sponsored/business visas (DIBP, 2015).

Australia's *Migration Act 1958* requires that all people (including children) who have either arrived in Australia without a visa, overstayed their visa or had their visa cancelled, are detained (DIAC, 2012c). Australia therefore has a policy of indefinite mandatory detention for unauthorised arrivals, as there is also no restriction on the length of application processing time. People whose applications are unsuccessful are either voluntarily or forcibly removed from Australia and returned to their country of origin. However, the principle of non-refoulement and the statelessness of some applicants can prevent forcible repatriation (RCoA, 2012).

Australia has more than a decade-long history of offshore processing policy responses to asylum seekers arriving by boat. Under the Howard Government's *Pacific Solution* (2001-2007), asylum seekers were intercepted at sea and returned to Indonesia, or else taken to Nauru or Papua New Guinea for processing of their refugee claims outside of the jurisdiction of Australian courts. Under the Rudd government in early 2008, offshore processing was ceased and processing resumed on Christmas Island. By mid 2010, following an increase in boat arrivals, the Gillard government resumed efforts to re-establish offshore processing (Phillips, 2014).

Following the publication of recommendations by the Expert Panel on Asylum Seekers (Houston, Aristotle, & L'Estrange, 2012), the Gillard government signed MOUs with the governments of Nauru and Papua New Guinea in August and September 2012. Offshore processing in these two countries (of some, but not all asylum seekers) commenced shortly after. Since Kevin Rudd was reinstated as Prime Minister in June 2013, only asylum seekers who arrived in Australia with a valid visa (such as a student or tourist visa) have been eligible for having their asylum claims for resettlement in Australia processed and all asylum seekers who arrived by boat were sent offshore for processing. This policy shift has been preserved under the current Coalition government and strengthened by the resumption of military interceptions of unauthorised boat arrivals (Phillips, 2014).

2.2.3 Housing Services for Humanitarian Migrants in Australia

2.2.3.1 Historical: 1940s – 1990s

Government administered migrant and refugee accommodation in Australia began in the late 1940s with the housing of post-war displaced persons in former military camps. Settlement services in the form of English classes and employment support were delivered within these camps (Babacan, 2000; Cox, 1996, p. 40). Over the proceeding decades, *migrant hostels*

(later named migrant centres) were established across the country to cope with the influx of migrants, refugees and displaced persons from Europe and, then, following the Vietnam War, from Southeast Asia.

It does not appear that there was a nationally consistent policy on the length of time that settlers were allowed to remain in the hostels and camps. Reports have ranged from three to twelve months in NSW hostels (NAA, 2012) and up to five years in the Finsbury (Pennington) Migrant Centre (NMA, 2012). In addition to the migrant centres, the Community Refugee Settlement Scheme (CRSS) was established in 1979 to support those who preferred to move straight into the community, rather than be accommodated in the hostels. The CRSS relied heavily on a network of volunteer groups and the level of support offered is known to have varied according to the groups' activity levels and resources. Reviews of the CRSS through the 1980s and 1990s revealed that although humanitarian migrants had much praise for the scheme, housing outcomes between clients in the scheme varied little to those who were not supported by it (DIAC, 2012d).

The hostels were administered by the federal Department of Labour and National Service until 1948, before a specific departmental office, the Migrant Workers' Accommodation Division was established to take over. From 1952, the federally owned company Commonwealth Hostels Limited assumed management of the hostels until 1978 (NAA, 2012). Following this, the Department of Immigration and Ethnic Affairs oversaw the operation of migrant hostels in addition to transit flats, which gradually replaced the migrant centres from 1986 (DIAC, 2012d). That is until the 1992 federal budget announced the closure and sale of all the hostels and transit flats (Dunbar, 1994). In her foreword to the *Housing and Refugee Women Research Report*, (Dunbar, 1994 p. iii), highlighted the 'huge gap in the support (of) newly arrived women' that followed the closure of the centres.

However, government housing support for settlers did not cease with the closure of the hostels. Interest-free home loans were available to humanitarian migrants from 1979 until they were phased out in the mid 1990s. Following that, a Rent Rebate Scheme was established and subsidised *on-arrival accommodation* was made available to humanitarian entrants (Cox, 1996, p. 41; DIAC, 2012d). Based on Dunbar's (1994) survey of 136 humanitarian migrant women and housing service providers, she recommended that the length of stay in such accommodation should be flexible and dependant on need. She

indicated that some women need '6, 8 and 12 months to gain (the) feeling (of being confident enough to move on)' (Dunbar, 1994, p. 53).

2.2.3.2 Present-day

Formal preparation for the resettlement of offshore humanitarian migrants begins with an orientation from the AUSCO program. The five-day program aims to prepare refugees for travel to and settlement within Australia. In doing so it specifically addresses unrealistic expectations about Australia and provides information about Australian laws, values and lifestyles as well as preliminary information about housing, education, health, employment, citizenship and financial matters. The International Organisation for Migration is currently contracted to deliver the AUSCO program, which it tailors to the needs of four separate groups: children, youth, pre-literate people and adults. Additional sessions for families to learn together are also part of the program (DIAC, 2010b).

As the Commonwealth's central program for supporting newly arrived offshore humanitarian migrants, the Humanitarian Settlement Services (HSS) has been in operation since April 2011 when it replaced the IHSS (Integrated Humanitarian Settlement Strategy). The Department of Social Services awards periodic funding to contractors who deliver services under the HSS. These service providers are typically, but not always non-profit organisations. Offshore humanitarian migrants, as well as all Unaccompanied Humanitarian Migrants (UHMs) and Special Humanitarian visa (202) holders become eligible for HSS as soon as they arrive in Australia. Humanitarian Settlement Services are typically offered for the first six months of settlement in Australia and services are tailored to individual clients' needs. The program comprises case management (including assistance with orientation to a property and to services such as Centrelink, education and health care), an orientation program (including knowledge building in tenancy issues, law, employment, education and budgeting) and accommodation services (DSS, 2015a).

Clients are immediately allocated a property, which typically includes a package of basic furniture and household goods. In South Australia, clients sub-lease a property for approximately six months from via a non-profit organisation, contracted by DSS to deliver HSS accommodation services. The tenants' first month of accommodation is provided rent-free. Where suitable ongoing accommodation cannot be found within six months, accommodation under the HSS can be extended to twelve months (Berta, 2012). The HSS housing provider also provides clients with some assistance to access long-term

accommodation in the private rental market. This includes support to find advertised rental properties online and assistance with planning how to use public transport to attend open inspections.

Following on from HSS, the Settlement Grants Program (SGP) provides funding to service providers (typically not-for-profit agencies as well as some local governments) to deliver settlement services to all humanitarian migrants (post-HSS) who are permanent residents and have been in Australia for less than five years. The SGP broadly aims to fund services that build clients' economic and personal well-being, independence, social participation and community connectedness (DIAC, 2011b). The types of services that SGP funding can be used for are broad and include casework, service delivery and coordination, community development and youth services. Ethno-specific community groups are explicitly encouraged to apply for funding to increase their capacity to offer settlement and support services within their community. Housing services are one example of what SGP funding may be used for, and indeed in South Australia, the SGP presently funds programs that focus on access and support with private rental tenancies

Asylum seekers living freely in the Australian community currently receive support under two federally administered programs: the Asylum Seekers Assistance Scheme (ASAS) and the Community Assistance Support Program (CAS). ASAS provides clients with casework services, financial assistance for everyday living expenses (including accommodation) and may also assist with the costs of health care and protection visa applications. CAS is an additional program aimed at eligible bridging visa holders (many of whom are asylum seekers) who are assessed as having complex needs (e.g. due to youth or old age, disability or experiences of domestic violence) and are unable to access sufficient support through other means. Through CAS, clients may receive emergency financial support as well as assistance to transition out of immigration detention, gain access to health and welfare services and to source sustainable accommodation. CAS clients may be offered up to four weeks of accommodation in a hostel. Following this temporary arrangement, the client may enter a periodic lease in a share house in the private rental market or move in with a friend or community member willing to accommodate them while their immigration status is resolved.

2.3 Part Two: Access to Adequate Housing in Australia

2.3.1 Housing stress

In recent years, the shortage of affordable housing stock across all tenure types has led to Australia being described as in the midst of a *housing affordability crisis* (Yates et al., 2014). The Australian Council of Social Service echoes this assessment, citing the high cost of housing in Australia compared to other countries, the inadequate supply of affordable housing and high rates of housing stress amongst other indicators (ACOSS, 2013). And in their comprehensive review of the Australian private rental sector, Stone et al. (2013) reported that between 1981 and 2011, overall rates of housing stress have increased amongst renters in the private market, with 62.6 per cent in housing stress at the 2011 census.

Rowley and Ong (2012) brought attention to the difficulty of determining whether Australia is indeed in a housing affordability crisis, given the inadequate indicators of housing stress that are being used. They reported that although there has been little change in the number of households experiencing housing stress between 2001 and 2009, the use of a simple numeric housing stress measure (i.e. the 30:40 rule which states that households in the bottom 40 per cent of the income distribution are in housing stress if their housing costs exceed 30 per cent of their income; Yates, 2007) has the potential to conceal many manifestations of compromised household wellbeing.

Although the 30:40 affordability rule is the most common housing affordability indicator used across the academic and grey literature, authors are inconsistent in whether they use 30 per cent of gross or disposable income in their calculations and studies rarely take households' financial obligations (such as remittances) into account (Gabriel, Jacobs, Arthurson, Burke, & Yates, 2005; Yates & Gabriel, 2006). Another criticism of the rule is the concern that in adopting this indicator from the upper benchmarks of international standards in the United States and Canada, the fact that these countries typically include utility costs (in addition to rent or mortgage payments) in their calculations has largely been overlooked in Australia (Gabriel et al., 2005). But being a measure that relies on few, readily available variables and one that is easy to explain in a policy context, the ratio has been readily adopted and widely used.

A recent report by COAG's Housing Supply and Affordability Working Party (COAG, 2012) drew attention to their assessment that an increase in supply of affordable housing alone is unlikely to have the desired lowering effect on rents. Since the residential property market is also a market for investors, they cited other factors such as easy access to home loans, population and economic growth as well as fluctuating interest and unemployment rates as having a strong impact on rents (and housing prices). Further, in their review of the Commonwealth Rent Assistance (CRA) program, they found that with 42 per cent of CRA recipients paying more than 30 per cent of their income on rent, the rental assistance is of decreasing value to those households as it has not kept up with increasing rents. In a rare bold assessment about the conditions required to bring about great housing affordability in Australia, Rowley and Ong (2012, p. 14) have stated that 'Affordability can only be improved through a significant reduction in market rents and prices, direct housing subsidies to households or, more realistically, through large scale new housing supply.'

Across Australia, the housing stock in both the public and community housing sectors are small compared to the eligible demand for the affordable accommodation they offer. In total, public housing represents approximately 4.5 per cent of Australia's housing stock and as demand has continued to grow, it has essentially become a tenure type available only to the most disadvantaged members of Australian society. South Australia, like the rest of the nation, is experiencing a reduction in public dwellings as the state housing authority is forced to reduce their housing stock due to low federal subsidies, state debt and reduced rental incomes due to the increased targeting of public housing to those with the lowest incomes and most complex needs (Hall & Berry, 2007; 2004; McNelis & Burke, 2004). Housing SA has sold 20,000 of their properties from their portfolio in the 18 years from 1993 to 2011 (Anglicare SA, Junction Housing, Unity Housing Company, 2011). In South Australia in excess of 21,000 people are on public housing waiting lists and less than 3000 new allocations can be made each year (DCSI, 2013). SACOSS pointed out that reduced availability of social housing options increase demand for low-end private rental properties, which in turn increases the competition for and prices for these properties.

2.3.2 Homelessness

Chamberlain and Mackenzie's (2003; 2008) definition for homelessness has been widely adopted in the housing literature and their research has been supported by the Australian Bureau of Statistics (ABS, 2012a). In this 'cultural' definition, first outlined in 1992 (Chamberlain & Mackenzie, 1992), homelessness is defined relative to the society's minimum standards for adequate housing. Adequate housing in contemporary Anglo-

European Australian society for instance, may be provided by a small flat or unit, with a degree of security of tenure, that comprises a kitchen, bathroom, living room and bedroom (Chamberlain & Mackenzie, 2003). This minimum standard may however, be quite inadequate for a large Muslim Somali family, whose community expects that they entertain male and female guests in separate rooms in their home (Cole & Robinson, 2003, p. 60). In acknowledgement of varying degrees of inadequate housing, Chamberlain and MacKenzie identify three classes of homelessness:

- *Primary homelessness* includes the general public's association of homelessness with 'rooflessness' and also includes all people who reside in unconventional forms of accommodation such as living on the streets or in derelict buildings and sleeping in parks, cars, tents and railway carriages.
- *Secondary homelessness* includes people who move from one temporary shelter to another. Temporary shelter may include institutional emergency or transitional accommodation as well as short stays in private households. People who stay in boarding houses for twelve weeks or less are also considered to be secondarily homeless.
- *Tertiary homelessness* includes people who living in accommodation that falls below the minimum community standard (that is, a small self-contained flat) for thirteen weeks or more. Such accommodation includes boarding houses and caravan parks.

In 2012, the Australian Bureau of Statistics (ABS) released its own statistical definition of homelessness. The ABS now considers a person to be homeless if they do not 'have suitable accommodation alternatives... [and] their current living arrangement: i) is in a dwelling that is inadequate; or ii) has no tenure, or if their initial tenure is short and not extendable; or iii) does not allow them to have control of, and access to space for social relations.' (ABS, 2012a, p. 7). The definition thus encompasses all the degrees of homelessness described in Chamberlain and Mackenzie's definition, but places a greater emphasis on people's housing experiences and includes persons living in severely crowded conditions as homeless.

Based on the ABS definition, 105,237 people were estimated to be homeless on Census night in 2011. In comparison with previous years, for every 10,000 individuals, 48.9 persons were homeless in 2011, while in 2006 the rate was lower (45 persons), but higher in 2001

(51 persons). The ABS attributed most of the increase in homeless persons between 2006 and 2011 to the greater number of people living in severely crowded properties (31,531 persons in 2006, increasing to 41,390 persons in 2011). The ABS considers severely crowded dwellings to be those which require four or more bedrooms to meet the Canadian National Occupancy Standard (CNOS; ABS, 2012b). The ABS homelessness definition has been applauded for allowing notions of 'home' to inform the definition, however it has been pointed out that as these notions arise from an Anglo-European appreciation of home (acknowledged by the ABS), they exclude traditional Aboriginal (and other) interpretations of the meanings of home and homelessness (Farrell, 2012).

The Australian Council of Social Services' most recent Community Sector Survey (ACOSS, 2014) found that 51 percent of accommodation services were unable to meet the demands of their clients, only community legal services had a higher rate of inability to meet demand (72 percent of services). Supporting ACOSS's conclusion that housing is the highest priority for policy makers and disadvantaged people in Australia, the 348 participating community services (regardless of their service area) overwhelmingly nominated affordable housing as the priority area for the allocation of resources. According to the survey, 25 percent of resources should be allocated to affordable housing and this was followed by fifteen percent of resources for employment services.

Much of the Australian literature does make an important distinction between the most common causes for housing stress as opposed to homelessness. While inadequate supply of affordable housing appears to be the leading direct cause of housing stress, homelessness may have many more acute causes such as domestic violence, mental illness, family breakdown or drug and alcohol abuse (FaHCSIA, 2008a). In 2013-14, as in the two years prior, the Australian Institute of Health and Welfare found domestic and family violence to be the primary reason that people sought assistance from homelessness services in Australia. In 2012-13, 33 percent of clients who received assistance from homelessness agencies were fleeing family or domestic violence (AIHW, 2014).

South Australia had the second lowest rate of homelessness at the 2011 Census compared to all other states and territories. In South Australia, 37.5 persons per 10,000 were homeless, compared to 730.7 and 50.0 in the Northern Territory and the Australian Capital Territory respectively (highest) and 31.9 in Tasmania (lowest). Of the 105,237 people who were homeless in Australia on census night, 5985 persons, or six percent were in South

Australia. Only Tasmania and the Australian Capital Territory had lower percentages of homeless persons (2 percent in both cases). South Australia also had the third lowest rate of persons living in crowded dwellings (18.5 per 10,000). Tasmania and the Australian Capital Territory had lower rates of 12.0 and 13.5 respectively (ABS, 2012b).

2.3.3 The private rental market

In Australia, the private rental sector is characterised by limited regulation and small-scale investment by landlords who own one or two properties (McNelis, Hayward, & Bisset, 2002; Seelig et al., 2009). The weak regulation of privately rented housing is viewed as favourable to lessors who are not restricted in their increase of rents between tenancy agreements and have no obligations for provision of tenure at the cessation of rental contacts. Tenancy agreements themselves are typically restricted to a maximum of one year so that a measure of housing stability beyond this is all but impossible for private tenants to achieve (Hulse & Burke, 2000). Weak rental regulation therefore supports rental investment but provides limited protections to tenants from insecure or unaffordable housing (Hulse et al., 2011a). In their comparative analysis of factors affecting secure occupancy in several economically developed countries, Hulse et al. (2011a) found that Australia stood out in that it permitted the termination of leases (upon contract expiry) without grounds and also allowed frequent rent increases in line with market conditions.

According to the 2011 national census, Australia has 8,694,790 private residential dwellings, of which approximately 89 percent (7,760,320) are occupied (ABS, 2013). The census also revealed that 29.6% percent of households in Australia rent their housing, and in South Australia that figure is 27.9 percent (ABS, 2014a; ABS, 2014b). Across Australia, 16.1 percent of occupied dwellings were leased from a real estate agency, 6.7 percent were rented from self-managing lessors, and 4.1 percent were rented from either state/territory housing authorities or a cooperative, community or church group (ABS, 2014a). In South Australia, 10.8 percent are rented via an agent, 7.8 percent are rented from self-managing lessors, 7.2 percent are rented from the social housing sector (i.e. public housing and community housing; ABS, 2014b). As home ownership becomes increasingly unattainable, and social housing more scarce, the private rental market has become a more significant source of housing (Hulse et al., 2012). Indeed, a large nation-wide study in 2009 (Beer & Faulkner, 2009) concluded that the private rental market served more than just aspirational homeowners; they found that almost half of the tenants they consulted did not believe they would ever be able to embark on home ownership due to high housing costs.

The private rental sector as a whole is referred to as a *dual rental system* due to the absence of competition between the private and social housing rental sectors. That is, in the private sector, rental rates are based on market driven policy whereas social housing rents are charged according to income (Hulse et al., 2011a; McNelis & Burke, 2004). Other countries, such as the Netherlands, Denmark, Sweden and Germany have unitary rental markets in which the private rental and social housing markets compete with a resultant decrease in rental rates. There is also a stark near-absence of institutional landlords in the Australian market which, according to Berry (2000), can be attributed to factors such as low investment returns, high risks (e.g. vacancy rates and maintenance costs), high management costs and illiquidity. This lack of corporate or institutional landlords works against low-income renters who are impacted by the reduced security of tenure, increased discrimination and unreliable quality of service (with regards to maintenance, communication and treatment of bonds) that is associated with small-scale landlordism in dual rental systems like Australia (Berry, 2000; Hulse et al., 2011a). Consistent with this, Stone et al. (2013) found that although private rental investment has increased hugely over the last thirty years, this increase largely represents investment widening (i.e. more single-dwelling investors entering the market), rather than investors greatly increasing the size of their rental portfolios.

Concurrent with financial deregulation in Australia, a shift occurred from dwellings being viewed primarily as homes in the 1950 to early 1980s, to being seen as valuable investments, which has had huge implications for Australian housing markets (Hulse et al., 2012). Coupled with the closely related fact that the private rental sector has in recent years become an important source of long-term housing in Australia, a disjunction between the role of the private rental market, and its policy setting has emerged (Stone et al., 2013). Stone et al.'s analysis (Stone et al., 2013) revealed that 'policy [is] much more focused on the investment side than with creating a secure and stable living environment for tenants'. The lack of acknowledgement by lessors, agents and policy makers that renting is a long-term housing option for many, means that housing policy and regulation often fails to help renters meet their needs for pet ownership, culturally appropriate layouts, thermal comfort, home improvements and energy efficiency (Hulse et al., 2011a).

Anglicare Australia's annual Rental Affordability Snapshot has compared selected welfare payments with low-end rents of properties of different sizes to demonstrate the unaffordability of private rental housing for low-income recipients. Using thirty percent of

household income as its benchmark for affordability in 2015, it included the 3394 rental properties listed for rent in metropolitan Adelaide on 11 April 2015. In a startling reflection of the unaffordability of private rental tenure for low-income earners, the report revealed that only 180 appropriate properties were affordable for single parents on minimum wage with two children (Anglicare Australia, 2015). Meanwhile, single people relying on NewStart or Youth Allowance had no options for appropriate and affordable tenure. Private rental property vacancy rates have been low and decreasing over the last three years in South Australia, from 3.8 percent in 2012 to 3.3 percent in 2014. Based on the most recent data from REISA (2014), at 2.5 percent the vacancy rate is even lower in metropolitan Adelaide.

At the 2006 and 2011 census, 23 and 22.7 percent of rented dwellings respectively, were leased from a 'person not in same household,' of which the majority are estimated to be self-managing lessors (ABS, 2014a). Self-managing lessors are known for being difficult to regulate due to the lack of auditing and enforcement mechanisms. This may have important ramifications for marginalised groups. When self-managing lessors fail to fulfil their legal requirements, the absence of a property manager (with responsibilities to oversee all aspects of the tenancy) may put tenants at greater risk, as these tenants' ability to self-advocate would be largely dependent on their knowledge of their rights and who to complain to, as well as their felt capacity to make the complaint.

Problems in tenancies with self-managing lessors most commonly arise when they fail to lodge tenants' bonds with the relevant public authorities, neglect to maintain the property to an adequate standard and do not follow the legal protocol to seek the eviction of tenants (Black, 2008; Slatter, Beer, Baulderstone, & Habibis, 2004). The absence of an agent to provide an added measure of regulation in these tenancy arrangements is why some have warned about the impacts of the apparent decrease in lower-end properties being leased via agents (WCG, 2008). As Australian inner-city and city-fringe suburbs gentrify, and agents can afford to be more discerning about the types of properties they manage, lessors of low-rent properties are increasingly opting to self-manage. As Toohey (2014) has noted, given that private lessors often behave differently to 'rational' investors, they are very difficult to regulate for, making them in many ways, an ineffective source of rental housing.

On 1 March 2014 the most recent changes to the Residential Tenancies Act 1995 (SA) came into effect. Some changes could be viewed as primarily being of benefit to lessors, while others largely supported tenants. Notable changes in favour of tenants included the

onus of lessors to provide manuals for all equipment and appliances in the property, the restriction that rent can only be increased once every twelve months and the requirement that real estate agents inform prospective tenants about how information found about tenants on a residential tenancy database, can be removed or amended. On the other hand, lessors are likely to be in favour of the changes that make it easier for them to deal with abandoned goods and assist them to terminate the tenancies of tenants who are repeatedly in rent arrears (CBS, 2014).

2.4 Part Three: Housing New Arrivals

Previous Australian research has clearly demonstrated that humanitarian migrants are particularly vulnerable to housing stress (Babacan, 2000; Beer & Foley, 2003; Campbell, 1997; Evans & Gavarotto, 2010). Moreover, the additional financial, social and service-access barriers faced by asylum seekers and humanitarian migrants who are young, female, single parents, or part of a large family, has meant that they are at even greater risk of enduring homelessness (Kelly, 2004; MYSA, 2011; NIRWA, 2009; Pendergast, 2007; Ransley & Drummond, 2001; Centre for Multicultural Youth, 2010). Flatau et al.'s (2014) recent survey in Perth and Melbourne found that nearly one in ten humanitarian migrants had experienced secondary homelessness in the year prior. However, reflecting the cultural and situational relativism of homelessness, although Beer and Foley (2003) found that thirty percent of their 434 humanitarian migrant respondents had experienced either secondary or tertiary homelessness (Chamberlain & Mackenzie, 1992), only 24 individuals reported that they had been homeless. Their research did highlight that Chamberlain and Mackenzie's' homelessness definition (1992) reflects the high numbers of humanitarian migrants who experience insecure and unstable accommodation during their resettlement in Australia.

2.4.1 The role of housing in resettlement

From ex-prisoners, to children and indeed, humanitarian migrants, multiple empirical studies have found that stable, affordable housing that meets residents' needs, significantly impacts on their social wellbeing (Ager & Strang, 2008; Baldry, McDonnell, Maplestone, & Peeters, 2003; Phibbs & Young, 2005; Stone & Hulse, 2007), whereas poor housing conditions, including a lack of affordability are associated with reduced wellbeing (Bridge, Flatau, Whelan, Wood, & Yates, 2003; Hulse & Saugeres, 2008). The importance of safe and secure housing for humanitarian migrants has been particularly emphasised due to the imperative for refugees, many of which suffer from post-traumatic stress, to regain a sense of safety, stability and ontological security (Fozdar & Hartley, 2013). Tuohey (2001) goes as far as to say that secure housing is the most important need for refugees. This may also be

associated with the inextricable link between housing, home and belonging (Ager & Strang, 2008; Findlay, 2009; Hulse, Jacobs, & Arthurson, 2011; Kisoona, 2006). It has been argued, that for no other social group is the meaning of home and its role in fostering a sense of belonging, more acute than for people who have experienced or witnessed persecution, violence, torture, widespread violation of human rights, instability, uncertainty and forcible removal from their homes (Zetter & Pearl, 1999).

Consistent with this literature, Kelly (2004) has found that emotional stress amongst humanitarian migrants was mainly associated with experiences such as precarious financial and housing situations in Australia. More locally, the Adelaide Migrant Health Centre's submission to Australia's National Anti-Racism Strategy consultation (Adelaide MHS, 2012) focused entirely on housing discrimination against humanitarian migrants and emphasised the barrier that housing instability presents to their clients' mental health. Others have summarised that adequate housing is a resettlement priority alongside employment and the acquisition of a new language (Marlowe, 2009; Phillips, 2000; Waxman, 1998). Adding complexity to this theme, Fozdar and Hartley (2013) have pointed out that despite the feelings of alienation and insecurity brought about by unaffordable, unstable and inadequate private rental housing, humanitarian migrants also display satisfaction for at least having a dwelling, being close to family and the possibility of a better future.

The literature is also clear on the impacts of inadequate housing provision on resettled humanitarian migrants. In his study of Somali migrants in Auckland, Halango (2007) found a correlation between those paying high rent and cohabiting with another household with low income, poor health and lower levels of coping. Similarly, Toure's (2008) investigation (which included seventy young humanitarian migrants in Perth) found that overcrowding, triggering of traumatic memories and disrupted schooling were the most salient impacts of secondary homelessness. Reduced future economic productivity of young humanitarian migrants in housing stress was also projected. Other longer-term impacts such as legal problems, family breakdown, worsening financial situation and the jeopardising of social bonds are repeatedly referred to in the literature (Babacan, 2000; Berta, 2012; Ernst and Young, 2011; Kelly, 2004).

2.4.2 Humanitarian migrants and their housing tenure

Studies in Perth, Adelaide, Brisbane and Victoria have shown that humanitarian migrants value the on-arrival accommodation they have access to through the HSS (Beer, 2003; Berta, 2012; Multicultural SA, 2012). But these studies show that the challenges associated

with finding accommodation post-HSS are problematic for many. Difficulties associated with finding accommodation, let alone a home that is close to services and/or to the area of initial resettlement are one of a multitude of housing-related challenges that have been identified. Beyond the HSS, Beer and Foley's (2003) landmark study conducted across three states (Brisbane in Queensland, Adelaide in South Australia and Perth in Western Australia) found that despite all respondents having lived in Australia for at least three years, only a few had achieved a suitable endpoint to their housing careers through home purchase, social housing or private rental accommodation that they considered as their long-term home. Public housing was desired by many of the humanitarian migrants for its affordability, perceived higher quality and better location compared with private rental properties, which were also seen as being insecure, of inadequate size and located in unsafe neighbourhoods. Encouragingly, most of the participants' housing circumstances were found to have improved over time, with moves into boarding houses and hostels ceasing after participants' third dwelling move in Australia. Having said this, considering that 33 percent of participants were initially accommodated in detention centres, improvement may not have been difficult to achieve.

While acknowledging that many respondents were dissatisfied with their housing experiences, Beer and Foley (2003) interpreted their findings as an indication of the effective functioning of the housing market for humanitarian migrants. Berta (2012) has questioned their assertion that 'in a long term policy sense homelessness is not a major problem amongst the population of refugees who participated in this research,' (Beer & Foley, 2003, p. 40), because the conclusion appeared to stem from their finding that less than six percent (24 individuals) believed that they had been homeless since their arrival in Australia. Despite other factors that may have limited the reporting of homelessness (such as the stigma associated with homelessness), the authors did concede that many forms of secondary and tertiary homelessness (such as transitional housing and couch-surfing) may not be viewed as such by humanitarian migrants. This is confirmed by reports from the Refugee Tenancy and Housing Project (Berta, 2012), whose clients generally do not identify themselves as homeless despite their precarious housing situations.

Based on his analysis of the first and second wave of LSIA data (Longitudinal Survey of Immigrants to Australia of immigrants who arrived between 1993 and 2000), Beer (2003) found that amongst the recent migrants to Australia, almost all the public housing tenants were humanitarian migrants. The importance of public housing for this group may be

understood in the context of their arrival, typically without savings, poor English skills, a shortage of recognised skills and qualifications and high rates of unemployment (Beer, 2003; Junankar, 1993). However, this does not appear to be reflected in the proportion of humanitarian migrants able to access public housing. Campbell's (1997) Victorian study also utilised LSIA data (first wave) and found that less than ten percent of humanitarian migrants were able to access public housing in their first eighteen months of settlement, despite this being the preferred tenure type of many of them.

The more recent Australian literature on the housing of humanitarian migrants has focused on their experiences of accommodation in the private rental market. This is consistent with reports that approximately 60 (Beer & Foley, 2003) to 85 percent (Flatau et al., 2014) of humanitarian migrants have little choice but to seek private rental accommodation following the expiration of their six-to-twelve month HSS accommodation. Several of these studies have included the perspectives of humanitarian migrants, housing and resettlement service workers, and state housing authority staff in their studies. Yet the views of agents and lessors appear only in a few publications.

Only three Australian studies of refugee and migrant housing have included property managers amongst their participants (Babacan, 2000 six agents and six lessors; Evans & Gavarotto, 2010 one agent; MIC, 2007b 29 real estate agents). These studies were undertaken in Queensland (Metropolitan Brisbane and Logan City), NSW (Western Sydney) and Victoria (Eastern and Southern regions of Melbourne) respectively. In addition, twenty in-depth interviews with agents were conducted for a report commissioned by the Tenants' Union of Victoria (WCG, 2008). Although humanitarian migrants featured substantially in this report, the research was concerned with the tenancies of a broad range of marginalised groups, consistent with the clientele of the Tenants' Union. Earlier, Short et al. (2003) consulted ten agents and nine self-managing lessors across Brisbane, Sydney and Melbourne on their use and perceptions of tenancy databases in a risk management context. Therefore, research into the juncture of former refugees and the private rental sector, that incorporates the views of all relevant stakeholders is still lacking. The paucity in the literature is at least partially due to the recruitment difficulties associated with consulting real estate agents and lessors (Horne & Dalton, 2012; MIC, 2007a). Lessor and agent opinions on the attributes they look for in prospective tenants, as well as their views on their professional roles and responsibilities are other themes canvassed by the existing literature.

Internationally, the English-language literature on the experiences of former refugees and asylum seekers in the private rental sector is associated with countries that have UNHCR resettlement programs such as New Zealand (Halango, 2007; Ravenscroft, 2008), USA (Hadjiyanni, 2009; Ondja'a, 2009), the United Kingdom (Mullins & Jones, 2009; Phillips, 2006) and Canada (Francis & Hiebert, 2013; Murdie, 2008; Rose & Ray, 2001). The international literature concurs with the Australian consensus on the importance of affordable, sustainable and appropriate housing for the resettlement and social inclusion of humanitarian migrants. This literature also emphasises barriers similar to those encountered in Australia that resettled refugees, and especially asylum seekers face in gaining access to adequate housing resources.

2.4.3 Barriers in gaining and sustaining private rental accommodation

Almost every study that has examined the housing experiences of humanitarian migrants in resettlement countries has canvassed the multiple and compounding challenges they face in accessing satisfactory housing in the private rental market. Although some barriers are more clearly associated with particular demographics, such as women, young people and asylum seekers, others are closely linked to challenges experienced by most humanitarian migrants due to their lack of familiarity with local systems, geography, language and cultural norms. Furthermore, the literature has also identified that many of the barriers are as much to do with property managers' limited capacity to adequately work with humanitarian migrant tenants. The particular challenges associated with housing large humanitarian migrant families in the private rental market will be reviewed in Section 2.4.4.

A national shortage of affordable yet adequate private rental housing is widely acknowledged to be the most significant barrier to humanitarian migrants' sustainable housing (Evans & Gavarotto, 2010; MIC, 2007b). This shortfall appears to impact humanitarian migrants disproportionately due to the likelihood of arriving in Australia with limited finances and continuing to encounter ongoing financial barriers due to lack of recognition of qualifications (Beer & Foley, 2003; Berta, 2012) and remittance responsibilities (Dhanji, 2010). Unrealistically high housing expectations have also been observed as a barrier that can significantly impede humanitarian migrants' transition into the private rental market (Multicultural SA, 2012; Tually et al., 2012), while limited systems knowledge, including an understanding of tenants' rights and responsibilities, further hinder humanitarian migrants when competing for private rental properties and attempting to secure lease renewals (Alloush, 2001; Berta, 2012; MIC, 2007b).

Limited English language and computer skills, as well as restricted literacy in local cultural mores also impacts disproportionately on humanitarian migrants' ability to secure rental properties, build rapport with agents, complete forms and comprehend property maintenance requirements (Babacan, 2000; Beer & Foley, 2003; WCG, 2008). A lack of access to private transport options and limited confidence in using public transport systems also severely impacts on humanitarian migrants' ability to arrive at narrowly scheduled open inspections on time (Babacan, 2000). Further, several authors have found that a background of torture and/or trauma may make it more difficult for humanitarian migrants to process and retain the great quantities of new information involved in searching for and applying for a rental property (Alloush, 2001; Dhanji, 2010; Evans & Gavarotto, 2010). On a more systemic level, the private rental markets' heavy reliance on rental and employment references as part of its' risk management procedures severely disadvantages newly arrived humanitarian migrants who have not had the opportunity to acquire these (Alloush, 2001; Burgermeister et al., 2008; MIC, 2007b).

Other barriers canvassed by the existing literature can be said to originate more clearly in the shortcomings and limitations of property managers. There are shortcomings in property managers' cross-cultural competence as well as their awareness of equal opportunity legislation and social services that would assist humanitarian migrant tenants (Alloush, 2001; WCG, 2008). Critically, one of the main barriers reported by real estate agents themselves is that with existing severe pressures on their time, many agents believe they are unable to offer any kind of additional assistance to rental applicants or tenants who might require it (Babacan, 2000; MIC, 2007b). Furthermore, several authors have noted the need for greater access to and encouragement to utilise free telephone interpreting services (MIC, 2007b; WCG, 2008). Racism and discrimination by property managers has been highlighted as a significant contributor (underreported or not) to humanitarian migrants' private rental challenges in almost every study in this area, both in Australia (Atem & Wilson, 2008; Berta, 2012; Evans & Gavarotto, 2010) and overseas (Murdie, 2008; Ondja'a, 2009; Rose & Ray, 2001). Arguably, a further manifestation of discrimination, financial exploitation by lessors on the basis of the perceived and often real vulnerability of their humanitarian migrant tenants has also been reported (Berta, 2012).

The specific housing and settlement challenges faced by asylum seekers has attracted increasing attention in the Australian (Burns, 2009; Liddy et al., 2010; Mitchell, 2001; RCoA, 2013b) and international literature (Kissoon, 2010; Murdie & Logan, 2011; O'Mahony &

Sweeney, 2010) in recent years. Burns (2009) has reported on the poor quality and unaffordable housing conditions that many asylum seekers in Australia have needed to endure because the private rental market and mainstream homelessness services were all but inaccessible to them due to a combination of unresolved residency status, restricted Commonwealth benefits and almost no local references, personal or otherwise.

Mainstream homelessness services, including crisis and transitional accommodation services have often been reluctant, if not averse to accommodating asylum seekers due to the severe lack of 'exit options' available to them (Burns, 2009; Liddy et al., 2010). The difficulties that asylum seekers and their support workers face when attempting to locate supported accommodation for them is unfortunately consistent with the federal government's White Paper on homelessness. The document made no mention of refugees, let alone asylum seekers in their plan for halving homelessness by 2020 (FaHCSIA, 2008b). This is especially odd considering that the associated Green Paper mentioned 'being a refugee on a Temporary Protection Visa' as one of the ten common risk factors for homelessness (FaHCSIA, 2008a, p. 23).

2.4.4 Large families and crowding in the private rental sector

Although reports of the barriers faced by large humanitarian migrant families in private rental have been numerous (Kelly, 2004; Pendergast, 2007; RCoA, 2013b), a focused empirical study of their experiences has not been completed in Australia or overseas. Compared to other migrant groups in Australia, large households are relatively common amongst humanitarian migrants (San Pedro, 2001). Large family size can be a result of multiple children (biological and adopted), multigenerational households or cohabitation with others in order to reduce living costs or support those unable to secure housing (Kelly, 2004). Meanwhile, Australia's housing stock is geared towards single people, couples and small families. For instance, in South Australia most private rental dwellings have either two or three bedrooms (Housing SA, 2015). Coupled with the cultural- (and personal-) specificity of crowding (Myers et al., 1996), the mismatch between private rental stock and humanitarian migrants' needs is particularly acute in this area.

The terms *overcrowding* and *crowding* have been used interchangeably in the literature, however, this review uses Memmott et al.'s (2011) rationale that a dwelling is either crowded or it is not, and hence the term *crowding* suffices to describe the phenomenon. Still, residential crowding is at best a subjective term. Often culturally defined (Gifford, 2007, p.

192; Myers et al., 1996) and in multicultural societies such as Australia, almost impossible to standardise nationally.

Housing stress amongst humanitarian migrants may result in the crowding of another household in an effort to assist a struggling relative or community member (RCoA, 2013b). However, the practice of accommodating long-term visitors, not listed on the tenancy agreement often leads to problems with their housing providers (Memmott, Birdsall-Jones, & Greenop, 2012; MIC, 2007b; WCG, 2008). The severe shortage of affordable housing for large families impacts on their ability to source satisfactory accommodation independently and presents a major challenge for the housing and resettlement service providers who support them (Berta, 2012; Lawson & Dutertre, 2010; Pendergast, 2007). In particular, much concern about the failure of Australia's housing stock to meet the needs of large families of humanitarian migrants has focused on African families, in which multiple children are common (AHRC, 2010; Aly & Gaba, 2007; Anglicare Sydney, 2008; Atem & Wilson, 2008).

Attempts have been made to define crowding in Australia for public health and welfare data collection. The Australian Institute of Health and Welfare for instance, has developed the Proxy Occupancy Standard (POS; AIHW, 2005). According to the POS definition, a household is overcrowded when it requires two or more additional bedrooms to meet the POS standard. The standard further dictates that a childless couple requires at least two bedrooms, a parent or couple with two or three children needs three bedrooms, and with four children, four bedrooms are required. The Australian Bureau of Statistics and the National Aboriginal and Torres Strait Islander Social Survey on the other hand, have adopted the Canadian National Occupancy Standard (CNOS; CMHC, 1991). The bedroom-sharing criteria of the CNOS provides a general guideline that no more than two people should share a bedroom and that children (between five and eighteen) can share a bedroom only if they are the same gender. The standards reflected here are not exhaustive, but illustrate the quantitative and Anglo-European foundations of this standard for dwelling density and use of space (Memmott et al., 2011).

More culturally adaptable definitions of crowding have been used to try to understand people's experiences of high-density living spaces. Gifford (2007, pp. 191-194) clarified that while density refers to the number of people in a defined area, 'crowding is a personally defined, subjective feeling that too many others are around' (p. 192) and that crowding and density may not always correlate. As it relates to humanitarian migrants, the adverse health

affects and unfavourable reactions from neighbours as a result of living in crowded conditions has been discussed in the literature (Halango, 2007). However, Memmott et al. (2011) have suggested that in addition to crowding increasing the risk of the spread of infectious diseases amongst occupants, other factors such as poor household infrastructure, poor dieting practices and high incidence of exposure to infection may contribute to poor health in large households.

It is known that a large number (seventy percent) of humanitarian migrants in Australia have found their housing to be of inadequate size and approximately a fifth reported that their housing is overcrowded (Beer & Foley, 2003). Further, five separate focus groups with Chin, Karen, Afghani, Sudanese and Egyptian participants in Melbourne (MIC, 2007a) revealed that humanitarian migrants from all the groups were concerned about being forced to live with relatives and friends in crowded conditions while they looked for housing. Findlay (2011) has recommended that housing authorities continue to construct more four- and five-bedroom homes to meet the needs of large migrant families in need of social housing. This is required in addition to existing efforts by Housing SA to accommodate large households by i) adding portable sleep-outs to their housing stock and ii) converting duplex houses into single dwellings. These efforts mark a shift away from the norm of the three-bedroom dwellings that characterise Australia's public housing stock.

The shortage of large dwellings in the private rental sector is compounded by the existing stock being of high-quality and therefore very expensive. The association of large homes with residents of high economic status is concerning and was reflected in the recent review of the South Australian Residential Tenancies Act (CBS, 2012) in which it was recommended that lessors be allowed to require a tenant to pay up to four weeks (instead of two weeks) of rent in advance when rent is over \$600 per week. As Clark (2012) pointed out, this could disadvantage large families who do not necessarily have the financial means to meet this proposed requirement. Fortunately for tenants, the recommendation did not pass into law.

Greater Adelaide's private rental sector currently reports a total of 889 dwellings that have four or more bedrooms (Housing SA, 2015). According to the POS, all renting families with four or more children would need to compete for these houses in order to avoid crowding. It is unclear to what extent agents and lessors are familiar with these standards and whether or not they utilise them. What is more salient in the literature is that lessors commonly use

large family size as a reason to discriminate (Beer & Foley, 2003; Evans & Gavarotto, 2010; MIC, 2007b) based on their concerns about increased wear and tear of their properties and the transfer of their own spatial behaviour standards onto applicants and tenants (WCG, 2008). A Victorian study that included 29 agents found that agents viewed 'large family size' as the fourth largest barrier to humanitarian migrants renters, following a lack of income, English and rental history (MIC, 2007b). Interestingly, Beer and Foley (2003) found that out of the 151 humanitarian migrants who believed they had suffered discrimination while searching for accommodation, being part of a large family was the least mentioned as a reason respondents felt led to their being discriminated against. This may be due to only eleven percent of households surveyed having four or more children, or because other reasons such as ethnicity or appearance rated more highly in their perception of why they experienced discrimination.

2.5 Part Four: Racial Discrimination in the Private Rental Market

Discrimination in the private rental market 'reduces the volume of housing available to the most vulnerable within society' (Foley & Beer, 2003, p. 14). However, research, and in particular, peer reviewed inquiries into racial discrimination in the private rental market is still in its infancy in Australia. This is likely to be at least partly due to the inherent challenges in studying discrimination. The review of the existing national and international literature on the incidence, causes and impacts of racial discrimination revealed that the phenomena can be usefully discussed according to the three types of discrimination: direct, indirect and systemic discrimination. By reviewing the published knowledge in this way, it emerges that that three quite distinct phenomena likely also have separate precursors and distinct methods by which they can be best addressed.

Studies of discrimination in the private rental market have not been limited to migrants. Variably young people sharing accommodation, First Nations' peoples, people with physical disabilities and mental illness, single parents, Centrelink recipients and former public housing tenants routinely experience discrimination by agents and lessors (WCG, 2008). Indeed, a significant proportion of the Australian literature on racial discrimination in private rental has focused on the discrimination experiences of First Nations' peoples (Bochner, 1972; EOCWA, 2009; Solonec, 2000; Stanley, 2001). Although a review of the discrimination experienced by Australia's indigenous peoples is outside the scope of this review, it is clear that they face at least equal, if not more substantial barriers to the private rental market compared with humanitarian migrants.

Not all housing discrimination studies specify whether the discrimination rates they report relate to direct, indirect or systemic discrimination. Rarer still are the studies that differentiate between the overt (openly displayed) and covert (hidden) practices of discrimination in the private rental market. On close examination of the examples of discrimination cited, most refer to direct discrimination in both overt and covert manifestations. When indirect or systemic discrimination is reported in the literature, its nature as such is usually made apparent. However, almost every study of humanitarian migrants' interaction with private rental in Australia has documented the prevalence of direct, indirect and systemic racial discrimination in the sector (Alloush, 2001; Babacan, 2000; Beer & Foley, 2003; WCG, 2008). The non-profit sector and government agencies have taken a leading role in research in this area, no doubt propelled by their early recognition of the problem witnessed vicariously through their clients. An encouraging development has been the interest displayed by Australia's state and federal anti-discrimination organisations which have recently conducted inquiries in this area (AHRC, 2010; EOCWA, 2009; VEOHRC, 2012).

In Australia, each state and territory has its own residential tenancy legislation (Acts) outlining the rights and responsibilities of tenants, lessors and real estate agents. In addition, the Acts also cover topics such as rent, rent increases, bonds, fees, forms for tenancy agreements as well as how disputes and breaches of the Act should be resolved. In South Australia, the primary piece of legislation that governs the private rental sector is the Residential Tenancies Act 1995 (SA; RTA). As the former South Australian Minister for Business Services and Consumers, John Rau astutely observed:

For tenants, the operation of the RTA has a direct impact on the place they call home; for landlords, the RTA protects a precious and hard-earned asset. It is clear that the RTA balances significant social and financial impacts... (CBS, 2012, p. 2)

Rau's statement highlights the compromise that tenancy laws across Australia aim to strike between the rights of tenants and those of investors. Consumer protection for tenants is thus not the focus of tenancy law in Australia (AHRC, 2010). One startling limitation of the RTA, that was not addressed in the recent review of the Act, is its failure to legislate against discrimination against tenants on any basis other than association with children (Section 52). The lack of RTA legislation against discrimination on the basis of sex, gender, age, race or

disability has meant that tenancy advocates have referred to other pieces of legislation in defence of tenants' rights. The federal legislation that protects individuals from discrimination by housing providers includes: Racial Discrimination Act 1975 (Aust.), Age Discrimination Act 2004 (Aust), Sex Discrimination Act 1984 (Aust.), Disability Discrimination Act 1992 (Aust.) and Human Rights Commission Act 1986 (Aust.), while South Australia's Equal Opportunity Act 1984 (SA) also affords protection to tenants.

Australia therefore possesses legislation to protect applicants and tenants from racial discrimination as well as discrimination on many other grounds. There are several avenues that victims of discrimination in the private rental sector can pursue if they wish to make a complaint. On a national level, the Australian Human Rights Commission (AHRC) provides information and responds to complaints made in writing to them in any language. If the AHRC deems the complaint to be within their jurisdiction, they investigate the complaint, which typically involves seeking a response from the person or organisation being accused of discrimination. The AHRC then works with both parties in a conciliation process. The matter may be resolved through an apology, change in organisation policy or compensation. Should the matter not be resolved via AHRC intervention, the complainant may apply for a hearing by the Federal Court of Australia or the Federal Magistrates Court (AHRC, 2012). A similar complaints process is followed by state-based anti-discrimination organisations such as South Australia's Equal Opportunities Commission, who may refer cases to the Equal Opportunity Tribunal.

A commonly cited barrier to making racial discrimination complaints is that real estate agents routinely keep lessors' reasons for rejecting an application confidential, making it very difficult for applicants to report suspected discrimination in the private rental market (EOCWA, 2009). Occasionally however, discriminatory practices become more salient. Approximately a third of the participants in Babacan's (2000) study had the experience of enquiring about a property, being told it had already been leased and then seeing that same property advertised again. Those that enquired about this inconsistency were told a mistake had been made or that it had, once again, just been leased. The South Australian Equal Opportunity Commission has attempted to address this form of direct (albeit covert) discrimination through the provision of training material on its website on precisely this issue precisely (EOCSA, 2012).

At no point does the tension between the social and commercial functions of private rental properties become more salient than in the tenant-selection process. A balanced review of disadvantaged groups' access to the private rental market therefore demands an acknowledgement of the important role that competition plays in determining which rental applicants will be awarded a tenancy (ASHRA, 2007). This is well evidenced by observations that as the private rental market has become tighter (i.e. more applicants and less properties), disadvantaged groups experience a decline in the properties available to them (Short et al., 2008). As Evans and Gavarotto (2010, p. 29) put it, since 'African refugees are not on an equal footing with native-born Australians...[they] should not be expected to be able to compete with Australians on equal terms when it comes to housing.'

Private rental applicants compete on the basis of their merits but also on their lack of risk factors. The published literature concurs that risk assessment holds formidable weight in the private rental application process (Adkins et al., 2003). This emphasis on risk assessment is consistent with the 'risk society's' heightened awareness and sensitivity to the future dangers that contemporary logical thinking compels us to prioritise (Adkins et al., 2003; Kenny, 2011, p. 122). Increasingly thorough and formalised risk-assessment processes used by real estate agencies are aimed at protecting the financial interests of their lessor clients as well as maximising agency returns by selecting the most 'low-maintenance' tenants.

2.5.1 Direct racial discrimination

'Direct racial discrimination is the unfavourable or unequal treatment of a person or group on the basis of their nationality, ethnic origin, language, culture, colour or ancestry.' (DECS, 2007, p. 6). In the literature, there have only been rare reports of overt direct racial discrimination in the private rental market, such as humanitarian migrants explicitly being told they cannot lease a property because a lessor does not want tenants of their ethnic group (Alloush, 2001; Lawson & Dutertre, 2010). As found by WCG (2008), this appears to suggest agents' awareness that direct racial discrimination is unlawful, or at least unethical.

The most comprehensive study of direct racial discrimination in housing markets is the United States' Housing Discrimination Study. Three waves of the 'paired-testing' studies occurred in 1977, 1989 and 2000. In each wave, actors posing as applicants approached real estate agencies and made inquiries about the availability of rental properties or homes for purchase. Using a paired testing methodology (n=4600 tests in 2000), two applicants with the same economic credentials inquired about the same unit on the same day. In each

paired test one applicant was from a minority ethnic group, while the other was of Anglo-European heritage. Comparative analysis of the results revealed the persistence as well as the decline of discrimination in sales and rental housing markets, with only Hispanic renters still facing the same incidence of discrimination as 1989 (Turner, Ross, Galster & Yinger, 2002).

Illustrating the persistence of racial discrimination, Anglo-European rental applicants were treated more favourably than African Americans in 21.6 percent of cases (Turner & Godfrey, 2002). The types of discriminatory behaviour that minority groups were variably exposed to included being shown less units, being given less information and being steered to neighbourhoods with high proportions of minority residents. The findings were more recently supported by Hanson and Hawley's (2011) e-mail-based testing of racial discrimination by lessors. African-American names were found to elicit discriminatory responses, unless the e-mails suggested that the tenancy applicant had a high socio-economic background.

The Housing Discrimination Study also revealed that minority ethnic groups are not all discriminated against to the same degree and in the same way. This is supported by a 1976 French study which found that while Antillean applicants were discriminated against in the rental market, fairer skinned Portuguese applicants were not (Bovenkerk, Kilborne, Raveau, & Smith, 1979). A paired study in the UK was repeated in 1966 and 1973. It variably paired British actors with West Indian, Greek, Pakistani or Indian actors in five English cities to make bogus housing inquiries with lessors and real estate agents (McIntosh and Smith, 1974, p. 19). The marked decrease in discrimination that McIntosh and Smith observed was attributed to the introduction of the Race Relations Act in 1968. Due to the absence of similar studies in Australia, it is not known whether the 1975 introduction of the Racial Discrimination Act had a similar impact.

In 2003, 35 percent of humanitarian migrants across Adelaide, Brisbane and Perth reported that they had experienced discrimination while searching for housing, most commonly due to race, followed by appearance, household structure, immigration status, economic status, religion, language and culture and finally large families (Beer & Foley, 2003). These respondents apparently did not identify indirect forms of discrimination such as an absence of interpreting services or being told that a rental history is required, as experiences of discrimination. Similarly Forrest et al.'s (2012) interpretation of LSIA data found that 33 percent of humanitarian migrants recalled 'some' intolerance towards them while search for

housing, and eight percent expressed 'a lot'. It also appears that some humanitarian migrant groups (e.g. Sudanese) experience greater discrimination in private rental than others (Forrest et al., 2012; e.g. from former Yugoslavia; Waxman, 2001). While overt and direct discrimination is rarely reported by humanitarian migrants, it is more commonly witnessed by agents, some of which have report that lessors don't know that it is unlawful for them to request that their agents exclude applicants with particular protected characteristics (WCG, 2008).

2.5.2 Indirect and systemic racial discrimination

'Indirect racial discrimination can occur through the imposition of a requirement (i.e. a rule, policy or system), which may appear neutral but has the effect of disadvantaging or excluding a person or group because of their race, ethnicity or culture' (DECS, 2007, p. 6). Examples of indirect discrimination against humanitarian migrants in the Australian private rental sector include the lack of property information, tenancy information, contacts, forms and letters of correspondence in languages other than English, as well as the low incidence of agents offering telephone interpreting services for contract-signing. The Victorian Equal Opportunity and Human Rights Commission (VEOHRC, 2011, p. 3) has described systemic discrimination as occurring when 'entrenched, structural and sometimes institutional patterns of behaviour or actions affect a range of people.' Such discrimination is often unrecognised, part of organisational culture and/or unwittingly reinforced by policies or procedures.

By far the most commonly cited form of indirect racial discrimination is the widespread practice of excluding applicants who do not have a rental history (AHRC, 2010; NIRWA, 2009). This requirement explicitly discriminates against newly arrived migrants. The provision of six to twelve months of HSS accommodation has been helpful in providing humanitarian migrants with a reference from their HSS service provider. However, the literature does not indicate how much value agents place on these references.

In Toronto, Hulchanski (1994) examined agents' widespread use of rent-to-income ratios as a measure of ability to pay rent and argued that they were used as a proxy for discriminating against undesired tenants. He showed that the ratio is not a valid nor reliable indicator of what it purports to measure and asked 'If it is not valid and if it harms groups protected by human rights legislation, why should it be used?' (p. 56). In answering the question he proposed, Hulchanski argued that the ratio should not be used, especially since a cessation of its use could not be shown to harm lessors. In 1998, following Hulchanski's study, a court

case led to changes made to the Ontario Human Rights Code to prevent lessors from discriminating on the basis of rent-to-income ratios (OHRC, 2007).

Systemic discrimination appears to have particular relevance to the private rental sector. It is a part of real estate agents' jobs to discriminate *between* prospective tenants in order to find the 'best tenant' for the property. In Australia, agents are legally permitted to discriminate on the basis of adequate income, rental history and a history of stable employment. This is of course problematic when all three measures work against entire social groups such as newly arrived humanitarian migrants, precisely because of their newness and the challenges that accompany the resettlement process. In Australia, there is mounting concern that the private rental sector has done little to demonstrate that its application processes, risk assessment methods and tenant selection criteria are lawful (WCG, 2008). However, encouragingly, real estate agents have expressed a desire to address acknowledged gaps in their knowledge about tenant's rights (WCG, 2008).

2.6 Part Five: Towards Humanitarian Migrants' Improved Housing Stability

Solution-focused research in the area of refugee housing has contributed to the identification of policies and practices that support the sustainable tenancies of humanitarian migrants (Access Alliance, 2003; ECCQ, 2009; Liddy et al., 2010; MIC, 2007a). While some recommendations have focussed on addressing the accommodation supply side of the issue, most have advocated for the provision of additional education and social support for both private rental housing providers, as well as humanitarian migrants. Although cross-sector partnerships between non-profit organisations and the private rental market have not yet specifically been examined in the refugee housing literature, the concept is often included in recommendations for humanitarian migrants' greater access to private rental housing.

Özüekren and van Kempen (2002) have summarised into four categories, the resources that contribute to gaining and sustaining suitable housing. However, they suggest that minority ethnic groups commonly lack access to these. Özüekren and van Kempen's resources are listed below and include specific examples from the work of Australian refugee housing researchers (Beer & Morphet, 2002; Evans & Gavarotto, 2010; Francis & Price, 1994; Kelly, 2004):

- **Material resources** such as adequate employment, a regular income, savings, access to bond loans, tenancy guarantee and Centrepay schemes and transport to attend housing inspections.
- **Cognitive resources** such as local language skills, literacy and numeracy skills, a working knowledge of local social mores and values, knowledge of relevant housing systems and markets and home-maintenance skills for modern-western housing.
- **Political resources** such as knowledge of and access to relevant legal and tenant-rights information, as well as access to advocates or ability to self-advocate.
- **Social resources** such as access to community and government services, ethnic associations, refugee support groups, good relationships with friends and family to help source housing and housing information and mind children while parents search for housing.

Dedicated specialist housing workers for humanitarian migrants have been shown to greatly improve humanitarian migrants' housing outcomes in the private rental market (Berta, 2012) and have the capacity to be able to contribute the three latter categories of Özüekren and van Kempen's resources. Variably referred to as private rental liaison or brokerage officers, these funded positions are often recommended for their capacity to address the barriers that prevent many humanitarian migrants from navigating the private rental market independently (Francis & Price, 1994; Housing SA, 2008; Kelly, 2004).

Several studies that have examined the barriers to humanitarian migrants' access to the private rental market have recommended that agents, lessors and tenants alike require additional opportunities for education and training in the areas of cultural sensitivity and equal opportunity (for agents and lessors), and rights and responsibilities of tenants (for humanitarian migrants). Lawson and Duterte's (2010) examination of housing issues for young people from migrant and refugee backgrounds saw the need for targeted education campaigns to reduce racism and discrimination in the private rental market, as did Beer and Foley (2003). Black (2008) saw a role for real estate industry bodies to coordinate the training of agents on equal opportunity matters. The tenant-selection process, tenant rights and responsibilities as well as information on how the private rental market operates have been identified as key training topics that may assist tenants with refugee backgrounds (Black, 2008; Fraser, 2011).

A common theme across the public policy and grey housing literature was the

recommendation for cross-sector partnerships, defined by Seddon et al. (2005, p. 567) as 'people and organisations from some combination of public, business and civil constituencies who engage in voluntary, mutually beneficial and innovative relationships to address common societal aims through combining of their resources and competencies.' Both the factors preventing and the advantages of increasing partnerships within the Australian resettlement and housing sectors are well known and have frequently been discussed (Jones, Phillips, & Milligan, 2007; MIC, 2007a; Multicultural SA, 2012; Phillips, Head, & Jones, 2011). And while Australian resettlement services have a well-established history of partnering with each other and with the federal government (most notably through the delivery of its resettlement program), the sector's links with commercial industries is less strong.

Existing cross-sector partnerships have sought to enhance humanitarian migrants' access to private rental. In 2010 for instance, the Australian Human Rights Commission acknowledged the impact that local partnerships between not-for-profits and real estate agencies had on reducing discrimination and increasing access for African Australian families (AHRC, 2010). The merits of building relationships with real estate agents has been further advocated by South Australian settlement service providers (RCoA & SCoA, 2011). Further, in 2009 DIAC collaborated nationally with its HSS and SGP service providers (most of them not-for-profit) to identify real estate agencies frequented by humanitarian migrants and invited them to participate in the piloting of a fee-free interpreting service (DIAC, 2012e). The scheme is now available to most agencies in areas of refugee resettlement and appears to point to the federal government's acknowledgement that Refugee and Humanitarian Program relies heavily on the private rental sector.

Cross-sector partnerships broadly, have many challenges to overcome; from budgetary and time constraints to political tensions, administrative barriers and conflicting sector philosophies and functions (DVC, 2007). Highlighting one of the policy barriers to partnerships, Short et al. (2008) have questioned why there are not more direct financial incentives for lessors (such as tax breaks) to have their tenancies supported by the non-profit sector (and thereby increase access to housing for 'at risk' tenants). Others have warned that partnership rhetoric risks becoming little more than a policy fad if clear priorities and measures are not established (Adams & Hess, 2001; Jupp, 2000).

To better understand the nature of how business fulfils its civic responsibilities, the relevant corporate social responsibility (CSR) literature is also reviewed here. Corporate social responsibility generally refers to 'organisational actions and policies that take into account stakeholders' expectations and the triple bottom line of economic, social, and environmental performance' (Aguinis & Glavas, 2012). In Australia, public policy attention to the role of non-profit organisations in fostering CSR has focused on relationships and partnerships between not-for-profits and business entities (Centre for Corporate Public Affairs, 2008; FaCHSIA, 2008; Social Compass, 2007a). Most of the literature on the intersection of CSR and the private rental sector focuses on institutional landlords and property investors (Hollander, 2010; de Francesco & Levy, 2008; Little, 2009), commercial property investments (Newell, 2008; Pivo, 2008; Sardinha, Reijnders, & Antunes, 2011) and the environmental aspect of CSR (Eichholtz, Kok, & Quigley, 2009; Horne & Dalton, 2012; Sayce, Sundberg, & Parnell, 2009).

In 1999, the recently re-established Prime Minister's Community Business Partnership produced a set of toolkits aimed at facilitating partnership efforts by non-profits and small-to-medium businesses (Social Compass, 2007a; 2007b; 2007c). Amongst the case studies that accompanied the toolkit (Social Compass, 2007d), the NSW partnership between McGrath Estate Agents and Youth of the Streets (established in 2003) is described. Even though many of the agents involved worked six-day weeks, they managed to provide traineeships for Youth Off the Streets clients, along with many other mutually beneficial activities for at least three years. Not only does the case study reveal that CSR goes further than philanthropy and charity, but it also shows how dedicated partnerships can address housing issues while providing demonstrable benefits to real estate businesses. Although the values and beliefs of the individuals who make up businesses are can be overlooked in CSR initiatives (Murphy & Thomas, 2000, p. 136), it would appear that the success of this partnership was largely built on the enthusiasm and sense of responsibility felt by McGrath employees.

2.7 Conclusion

Efforts to alleviate the housing challenges humanitarian migrants encounter appears to be particularly pressing given the well-evidenced role secure accommodation plays in successful resettlement and good physical and mental health. However, while the literature has thoroughly canvassed the barriers to securing private rental housing in Australia, specific research on overcoming these challenges has been less forthcoming.

This review has found that the housing difficulties humanitarian migrants encounter are most often due to a combination of factors including insufficient supply of adequate and affordable housing, other resettlement challenges, discrimination as well as systemic issues that make the private rental market less accessible to newly arrived migrants. Although studies on the particular experiences of large humanitarian migrant families in the private rental market are rare, the extant literature does canvas the contributors to and some of the impacts of crowding in the private rental market.

Previous work has identified the kinds of resources that support humanitarian migrants' efforts to gain sustainable housing and there have been repeated calls for greater education of property managers with respect to working with culturally and linguistically diverse tenants. Cross-sector relationships have already proven to be critical to the delivery of on-arrival accommodation through the HSS, yet there have been limited published accounts of the how these partnerships manifest outside of structured housing-provision programs. Despite this, cross-sector relationships are widely viewed as playing an important role in facilitating more successful private rental tenancies for both humanitarian migrants and the agents and lessors who house them.

CHAPTER 3 RESEARCH DESIGN

3.1 Introduction

This chapter begins with a discussion of the philosophical foundations of the research. Part Two then presents the methodology and methods used in the study. Data analysis processes and a description of how results were disseminated is then presented in Part Three. Finally, in Part Four, the study area is described and the demographic data of the informants is presented.

3.2 Part One: Philosophical Foundations

Crotty's schema (1998, p. 5) provides a useful framework for conceptualising the foundational and philosophical elements of the research process. It does this by emphasising four distinct process elements in social research: epistemology, theoretical perspective, methodology and methods. His schema has encouraged researchers to consider that while some of the schema elements lend themselves to each other, others are wholly incompatible. Crotty's schema has therefore been used to check the compatibility of every foundational stage of the research process and this is summarised in Table 3-1.

Table 3-1 Philosophical and methodological foundations of the study

Epistemology	Theoretical perspectives	Methodology	Methods
Constructionism	Hermeneutics	Major: Interpretive phenomenology	In-depth, semi-structured interview
	Phenomenology	Minor: Community-based research	Photolanguage Critical Reference Group
			Observation and field notes

3.2.1 Epistemological perspective: Constructionism

A constructionist epistemological stance has been adopted for the present study. In this tradition of how knowledge is created, meaning is constructed out of the mind's interaction with the world (Crotty, 1998, p. 8). It rejects the idea that human beings discover meaning

(as in objectivism) and the notion that each individual simply projects a different meaning upon a single object (as in subjectivism). Rather, meaning is constructed out of our engagement with the world. Careful consideration was given to subjectivism as an alternate epistemology. The subjectivist notion that the meaning of an object is created based on the unique qualities of the subject, who experiences it, is to some extent consistent with the researcher's epistemological stance. The past experiences, spirituality, philosophy and archetypal representations possessed by subjects are considered likely to affect the meaning they construct. However, constructionism's insistence that both the subject (the mind) and the object are needed to create meaning is more consistent with the aims of the research.

While subjectivism emphasises the impact of the subject's characteristics on meaning making, in constructionism, what is critical is the bi-directional interaction between the subject and the object. Critical theorist Freire's assertion of the 'indivisible solidarity between the world and the people' (2005, p. 92) perhaps best summarises this concept. Constructionism therefore, places due emphasis on how the social phenomena (objects) in question interact with informants (research participants), allowing them to construct different meanings. This is seen to facilitate the generation of holistic responses to the research questions in that they address both the object (phenomena) and the subject (participant's mind), as well as how they interact in the context of the private rental sector. This is considered particularly important given that the research aims rely heavily on the consideration of results from several stakeholder groups (see Section 3.3.2), all of whom are expected to conceptualise (make sense of) phenomena in the private rental sector in very different ways.

Finally, Crotty (1998, p. 79) alerts researchers to the distinction between constructionism and constructivism. Constructionism is adopted in this study because it acknowledges the impact of social structures (such as cultures, sub-cultures and systems) that shape our thinking before we even have the chance to construct meaning as individuals. Constructivism, on the other hand, describes only the individual interacting with objects to make meaning. It does not account for the period of acculturation that occurred before the individual attempted to make sense of the world. This distinction is of particular importance in the context of the present study in that it attempts to critique the breadth and depth of phenomena through the narratives of occupationally and culturally diverse stakeholders. Constructivism alone would tell us that each individual's interpretation of the world is as valid as any other (Crotty, 1998, p. 58), and would therefore not allow the researcher to critique

the meaning that participants have made on account of the social and philosophical structures that influence them. In other words, while 'constructivism tends to resist the critical spirit, [] constructionism tends to foster it'.

Although consideration of social structures forms an important part of the analysis of informants' experiences in this study, it is noted that constructionism is not pervasively adhered to and aspects of the research are therefore more constructivist in nature. For instance, although engaging in reflection on the researcher's dominant social structures was considered, the researcher's very broad occupational and cultural background made an exploration of how such structures may affect the interpretation of results quite cumbersome and indeed, unhelpful. Also, core assumptions about the nature of the topic area are not questioned. For instance, insufficient affordable and appropriate rental housing for large families is treated as a pre-existing circumstance; only how informants respond to and interact with this reality is seen as socially constructed.

3.2.2 Theoretical perspectives: Phenomenology and Hermeneutics

As shown in Table 3-1, interpretive phenomenology is grounded in the theoretical perspectives of phenomenology as well as hermeneutics (Benner, 1994a p. xiv; Smith, 2004). These two theoretical perspectives will be further discussed with an emphasis on the features that are most apparent in the hybrid theoretical perspective known as interpretive (or hermeneutic) phenomenology. Phenomenology and hermeneutics are both guises of the theoretical perspective of interpretivism (Crotty, 1998, p. 67 & 71). Interpretivism is consistent with constructionism and aims to understand individuals' interpretations of the social world by uncovering their 'culturally derived and historically situated interpretations of the social life-world' (p. 67). This empathic approach to understanding is considered essential to the research problem, which impacts on individuals and communities from a diverse range of socio-cultural backgrounds. Consistent with the community-based elements of the research methodology (see Section 3.2.3.2), it is considered to be of both ethical and pragmatic concern that when interpretations of participants' responses are made, that those interpretations are mindful of the structural constraints and opportunities to which the individual may be subject.

3.2.2.1 Phenomenology

Phenomenology advocates that valuable experiential knowledge can be constructed by focussing on the 'things themselves,' the phenomena. Phenomenologists value individuals' descriptions of how a phenomenon presents itself to the individual in question. Although the

emphases of various phenomenological traditions vary, all are concerned with trying to 'understand what our experiences of the world are *like*' (Smith, Flowers, & Larkin, 2009a, pp. 11; emphasis added). That is, they want to find out about the 'structure and essence' of the experience of the phenomenon (Patton, 1990, p. 88).

Phenomenologists offer that by revisiting our immediate experience of a said phenomenon *before* being prompted to give voice to meanings and opinions, we enable an opportunity for reinterpretation, which may result in new meaning and insights, or at least in a more nuanced understanding of the former meaning (Crotty, 1996; 1998, p. 82). Contributing to consideration of phenomenology's capacity for applied research, Liamputtong (2009, p. 340) has noted that phenomenologists emphasise participants' interpretations as explanations for their actions.

Smith et al. (2009a, pp. 11-21) have tracked the contributions of several writers to phenomenology and highlighted developments most relevant to interpretive phenomenology. Husserl (1859-1938) for instance, established the importance of examining perceptions of experience. He reached for the transcendental aim of illuminating the essence of human experiences through the careful study of how phenomena are experienced. Husserl developed a phenomenological method to accompany his philosophy, which included a directive to consider one's presuppositions and to consciously put aside or 'bracket' assumptions and practised ways of making sense of the world. Husserlian phenomenology has a note of objectivity that is more subdued in the phenomenology of successors such as Heidegger, Merleau-Ponty and Sartre. Heidegger (1889-1976) moved away from the transcendental project and is credited with initiating the 'hermeneutic turn' (p. 34) in phenomenology. That is, Heidegger viewed the person as inseparable from their world (or context) and rejected the idea that we can step outside of culture to view phenomena 'directly' (p. 17). Heidegger formulated phenomenology as an interpretive (rather than observational) activity that is necessarily impacted by the fore-structure (e.g. culture, language, politics) of the subject. Importantly for interpretive phenomenology, he stressed that the fore-structures should be worked out 'in terms of the things themselves' (Smith et al., 2009a). In other words, the representations of the phenomena may be seen as windows through which to view preconceived notions and presuppositions. Heidegger was therefore, an early interpretive phenomenologist.

Merleau-Ponty (1908-1961) concurred with Heidegger's appreciation of a more situated, or contextualised phenomenology (Smith, Larkin, & Flowers, 2009b, p. 18). However, Heidegger and Merleau-Ponty developed their ideas differently, when it came to addressing the role of interpretation in how human beings create knowledge about the world. In *Being and Time* (1973), Heidegger explained his view that the person is always in a context that she/he cannot escape from. He used the German word *Dasein* (meaning, 'being there') to describe the situated quality of always being with the pre-existing world. However, Merleau-Ponty emphasised that our bodies are our means of communication with the world (Merleau-Ponty, 1962, p. 106), meaning that our ability to perceive the world is affected by the inescapable reality that we look at the world, rather than merely being a part of the world (Smith et al., 2009b, p. 18). The emphases of Merleau-Ponty and Heidegger do not appear to be mutually exclusive, however they do affect our understanding of how interpretation affects knowledge-making.

In Crotty's view, the phenomenology of writers such as Husserl and Merleau-Ponty espouses a *constructivist* epistemology (Crotty, 1998, p. 79), not the *constructionist* epistemology employed in this study. By asking the interviewee to focus on how they *directly* experienced a phenomenon, and requiring the researcher to 'bracket-out' their assumptions and presuppositions when analysing the transcripts, phenomenology invites us to focus on 'the objects of our experience before we start thinking about them, interpreting them or attributing any meaning to them' (Crotty, 1998, p. 79).

3.2.2.2 Hermeneutics

Smith et al. (2009b, p. 21) elegantly expressed the link between phenomenology and hermeneutics in interpretive phenomenological research, saying that 'our attempts to understand other people's relationship to the world are necessarily *interpretive*, and will focus upon their attempts to make *meanings* out of their activities and to the things happening to them' (original italics). The same can be said for interpretive phenomenology more broadly, and hence the hermeneutic theoretical underpinning of the methodology is discussed here.

Denzin and Lincoln have defined hermeneutics as 'An approach to the analysis of texts that stresses how prior understandings and prejudices shape the interpretive process' (2003, p. 16). In this way, hermeneutics provides us with a 'critical theory of interpretation' (Rundell, 1995, p. 10). In other words, it forces the researcher to reach for understandings of texts that

extend beyond the author or interviewee's understanding. The ancient hermeneutic tradition also has an applied orientation. Due to its genesis in biblical interpretation, hermeneutics essentially inquires into 'how texts can and should be *applied*' (Crotty, 1998, pp. 91; original italics) and what the methods and purposes of interpretation are (Smith et al., 2009b, p. 22). It has further been described as the 'sharing of meaning between communities or persons' (p. 91). The emphasis on applied interpretation is of particular relevance to the present study's community-based methodology.

Smith et al. (2009b, p. 22) have discussed the contributions that Schleiermacher, Heidegger and Gadamer have made to hermeneutics. Schleiermacher (1768-1834), one of the earliest hermeneutic theorists, produced a body of work that is of particular relevance to interpretive phenomenologists who analyse qualitative interview transcripts. He 'bridged the essentialist and discursive divide' (Smith et al., 2009b, p. 22) by advocating the need to understand the text (as the author intended it), as well as the writer, by looking beyond the text to examine the author's cultural and psychological world. Heidegger's (1889-1976) later work is especially noteworthy in the evolution of interpretive phenomenology; for him, phenomenology was in any case an interpretive exercise. Along with Gadamer (1900-2002), Heidegger also acknowledged the role of fore-structure (e.g. presuppositions and prior experiences) that shape individuals' perceptions of experience. These authors' work will be discussed in greater detail in reference to interpretive phenomenology in Section 3.2.3.1.

In *Hermeneutics and Criticism and other Writings*, Schleiermacher offered his holistic view of the interpretation of texts (Smith et al., 2009b, p. 22). He explained that although the way language is used depends on the individual characteristics and context of the individual, in order to attribute meaning to the verbal expressions of another, readers must refer to their knowledge of the language as a whole. He was also careful not to neglect the spiritual aspect of expression and of interpretation. His view of interpretation as a craft, relying heavily on intuition, is not dissimilar to Smith and Osborn's (2008, p. 72) method of analysis which involves 'drawing on one's interpretive resources to make sense of what the person is saying.' Schleiermacher believed that through hermeneutics, the analyst/interpreter could acquire an understanding of the author that exceeds the depth of understanding that she/he has of her/himself. On this point, Smith et al. (2009b, p. 23) cautioned against interpretive phenomenologists claiming that their interpretations are somehow closer to 'truth' than the statements made by the research informants. They did however, offer that the analyst's interpretation may result in insights that 'exceed and subsume the *explicit* claims of our

participants' (original italics). Most simply, the interpretive analyst is able to offer a fresh and alternate perspective on the author or speaker's text.

Heidegger's concept of *Dasein* refers to a view that the person is always a being within a context, and in their engagement with the world, always intersubjectively linked to countless worldly elements (Smith et al., 2009b, p. 17). But in shifting across to his epistemological concerns, Heidegger tells us that our only means of accessing *Dasein* is through interpretation, necessary because 'The things themselves always present themselves in a manner which is at the same time self-concealing' (Heidegger, 1973, p. 229). Despite Heidegger's call to readers and listeners to 'work...out the fore-structures in terms of the things themselves' (Heidegger, 1973, p. 195), Smith et al. (2009b, p. 25) acknowledged that Heideggerian theory sees analysts as incapable of avoiding bringing their fore-structure to bear on their encounters with texts and with informants' stories. However, in interpretive phenomenology, the core concern is still with the phenomena as it presents itself, rather than with the factors affecting how the phenomena are perceived.

In his dialogue with Heidegger in *Truth and Method* (2013), Gadamer appeared to concur on the primacy of text over fore-structure. Gadamer observed the human tendency to project a meaning on the text as a whole, as soon as the reader derives initial meaning from the text. But he also noted that the projection is constantly revised as the reader engages with the text because the reader 'is prepared for it to tell him something' (p. 282). The reader is not, according to Gadamer, stubbornly ignoring the author's intended meaning and resigning her/himself to their fore-conceptions of the text. Having said this, Gadamer was also explicit in his call for interpreters to be aware of their own fore-structure, because doing so would allow the text to present its meanings more clearly and fully (p. 282).

In his dialogue with Schleiermacher, Gadamer critiqued the suggestion that the analyst can come to know the author better than they know themselves. This seems to stem mainly from Gadamer's prioritisation of understanding the meaning of the text over understanding the author; but also from his scepticism of the reader's ability to recapture the author's intention when a historical gap exists. Smith et al. (2009b, p. 27) summarised Gadamer's argument for the purpose of the analysis of historical texts: 'The aim should not be to relive the past but rather to learn anew from it, in the light of the present.' But as Smith et al. have also pointed out, the qualitative researcher is often dealing with contemporary texts produced by

research informants, so some of Gadamer's arguments may not apply as strictly in this context.

The hermeneutic circle rounds off this discussion of hermeneutics because it appears to be a strong point of concurrence amongst hermeneutic theorists. Most essentially, the hermeneutic circle represents the analytical framework used to understand the part within the scope of the whole, and the whole in the context of its parts. Examples may be the single extract (part) and the complete text (whole), or the interview (part) and the entire research project (whole; Smith et al., 2009b, p. 28). It represents a circular style of thinking that has no easily-defined stopping point. It encourages interpreters to not only examine an informant's sentence within the context of the interview (or the entire research project), but also to look for the meaning of the entire interview (or project) through the culmination of meanings that came from the sentences. As will be seen in Sections 3.3.2 and 3.4.1 the hermeneutic circle encourages an iterative process of interpretation that may help the researcher identify a point at which they feel satisfied that an adequate depth of understanding has been attained (Leonard, 1994, p. 57).

Interpretive phenomenological researchers (Loo, 2012; Shaw, 2011; Smith & Osborn, 2008) have highlighted that while the researcher seeks to understand informants' lived experience and attributed meanings, research outputs portray the researcher's interpretation of how informants have communicated their interpretation of the world. Through this 'double hermeneutic' lens (Smith & Osborn, 2008), it can be said that the informant's sense-making is first-order, while the researcher's is second order (Smith et al., 2009b, p. 3). This is not to say that the informant's interpretation of what happened to them is more valuable than the researcher's interpretation of the account, or vice versa. Rather, we are reminded that the researcher is like an informant in that she draws on her human resources (such as empathy, life experience, intuition and logical thought) to make sense of the informant's account. But importantly, the researcher is also separated from the first-order encounter with the phenomena (Smith et al., 2009b, pp. 35-36).

3.2.3 Methodology

3.2.3.1 The union of phenomenology and hermeneutics: Interpretive phenomenology

Interpretive phenomenology has variably been described as a human science approach (van Manen, 1990), a methodology (Ajjawi & Higgs, 2007) and a method (Cohen, Kahn, & Steeves, 2000, p. 1). In this study, interpretive phenomenology is conceived of as both a

hybridised theoretical perspective and a methodology, but is not described as a method. As a methodology, it provides a theoretical underpinning for a variety of appropriate methods (such as interviewing and Photolanguage) that can be used in interpretive phenomenological studies.

Although interpretive phenomenology draws on many of the concepts and debates from movements with much longer histories (such as phenomenology and hermeneutics), it made its early mark on academia when philosophers such Silverman (1984) made their distinctions between descriptive phenomenology and interpretive phenomenology. Van Manen has credited the Dutch and German pedagogic researchers Langeveld (1983), Beets (1952) and Bollnow (1962) for their early contributions to interpretive phenomenology in education. Van Manen, himself a pedagogic researcher, saw interpretive phenomenology as a valuable approach for understanding individuals in the context of their life world (van Manen, 1990).

In addition to pedagogic research, interpretive phenomenology has been a popular research methodology in the fields of nursing and health psychology (e.g. Leonard, 1994; Mackechnie, 1998; Schur, Gamsu, & Barley, 1999). Reflecting its appeal to health science researchers, two notable interpretive phenomenology texts have provided us with a collection of theoretical, methodological and research papers (Benner, 1994a; Cohen et al., 2000). The reach of interpretive phenomenology has since extended to the fields of clinical and counselling psychology (McManus, Peerbhoy, Larkin, & Clark, 2010; Villena & Chesla, 2010), social and educational psychology, and more recently in broader fields of social science (Shaw, 2011; Tzanidaki & Reynolds, 2011). In recent years, the reach of interpretive phenomenology has widened, and been used to illuminate enquiries in the fields of migration and culture (Dion, Sitz, & Rémy, 2011; Nguyen, 2012; Timotijevic & Breakwell, 2000), movement (Hefferon & Ollis, 2006) and refugee studies (Shakespeare-Finch & Wickham, 2010; New, 2012; Schweitzer & Steel, 2008).

As the preceding sections have shown, phenomenology and hermeneutics have been conceptualised as compatible approaches to social inquiry as far back as Heidegger's writing career in the early 20th century. Some authors have conceptualised interpretive phenomenology as a methodology that spans the continuum from highly descriptive (phenomenological) studies to the most explicitly interpretive studies (Finlay, 2009; van Manen, 1990). But hermeneutic phenomenologists are careful to distinguish between

interpreting phenomena in its own terms (a hermeneutics of empathy) and interpreting the world through the lens of a defined external framework (Finlay, 2009; Wertz, 2005). Although both may be used in interpretive phenomenological studies, a more descriptively grounded study for instance, may only employ minimal hermeneutics of empathy 'to contextually grasp parts within larger wholes' (Wertz, 2005, p. 175).

In his comprehensive review of the theoretical orientations in qualitative inquiry, Patton (1990, p. 88) identified what he saw as the central questions asked in qualitative research, depending on its theoretical perspective. For him, phenomenology asks the question '*What is the structure and essence of experience of this phenomenon for these people?*', while hermeneutics asks '*What are the conditions under which a human act took place...that makes it possible to interpret its meanings?*' These central questions point to a definition of interpretive phenomenology which is not dissimilar to Cohen et al.'s (2000, p. 5) view that while straight phenomenology asks only how individuals experience the world, interpretive phenomenology asks how people make sense of their experiences.

Several contemporary authors have made notable contributions to the development of interpretive phenomenological methodologies (Benner, 1994b; Cohen et al., 2000; Plager, 1994; Smith et al., 2009b; van Manen, 1990). However, while these contemporary interpretive phenomenologists display considerable variation in their methodologies, they rarely critique the methods and analysis techniques employed by their colleagues. Caution is advised by some, such as Smith (2004) who remains sceptical that focus groups can offer the detailed personal exploration required for interpretive phenomenology. Researchers have however, been critical of studies that claim to be phenomenological, but fail to illuminate the essence of *what it is like* to experience a certain phenomenon (van Manen, 1990), or are unclear as to whether they are following a Husserlian, transcendental phenomenological approach or employing hermeneutic (interpretive) phenomenology (Finlay, 2009).

3.2.3.2 Community-based research methodologies

While this study drew strongly on interpretive phenomenological methodology, in order to also meet the applied aims of contributing to community development and improved service delivery, the research was also carried out with a participatory mindset (Kemmis & McTaggart, 2005). The research is therefore described as community-based (Root, 2007) due to the emphasis that is placed 'on the participation and influence of non-academic

researchers in the process of creating knowledge' (Israel, Schulz, Parker, & Becker, 1998, p. 177). Importantly, this participatory emphasis is also in accordance with the Economic and Social Research Council's guidelines for research with humanitarian migrants (ESRCSS, 2006) in that it seeks to counter some of the power imbalances inherent in research practices as well as in the provision and access to private rental housing.

Community-based elements of this research include the intensive year-long period of scoping that took place before fieldwork commenced, participation in industry and community meetings, the inclusion of a critical reference group (described below) and the dissemination of findings to community members and stakeholders via group presentations. However, it is not claimed that the methodology is purely community-based. Due to limited resources and the demands of PhD research, many elements of community-based research are not evident in the project design. For instance, participants were not directly involved in the collection, reporting and interpretation of data, although opportunities for feedback and checking of how data was interpreted were made available.

As mentioned above, the research involved the participation of a critical reference group. A representative from each of the following informant groups volunteered to form part of the group based on their prior demonstrations of enthusiasm and interest in the project: a local government employee, a real estate agents, a lessor, a housing worker and a community member with refugee experiences. The critical reference group played a consultative and advisory role in overseeing the execution of the project, including the design of the dissemination plan (see Section 3.4.4). As will be discussed in Section 3.4.3, the critical reference group also played an important role in the evaluation of the researcher's interpretation of results (Leonard, 1994, p. 60). Their input also assisted the researcher to anticipate the possible ramifications of releasing the findings and to check for adequate de-identification of informants. The group was further able to assist by providing guidance on the extent to which findings were considerate of, and relevant to all stakeholders.

3.3 Part Two: Methods

Van Manen has relayed the opinion of his predecessors that 'the method of phenomenology and hermeneutics is that there is no method!' (1990, p. 29). This proposition can be better understood in light of the phenomenological project to reveal the *essence* of the phenomena of interest (van Manen, 1990). Interpretive phenomenological projects demand that meanings are *explicitly* conveyed, that methods and techniques are *systematically* applied,

that the author remains *self critical* of goals, methods and interpretations, and that the eventual outcome relies on *intersubjective* validation of the phenomenological interpretations by others (van Manen, 1990).

3.3.1 Scoping and pilot study

After identifying housing as an issue of critical concern for humanitarian migrants in South Australia (Multicultural SA, 2012), the research purpose and questions were developed following consultation with representatives from all stakeholder groups. Thirty-two individuals across metropolitan Adelaide, including former refugees, service providers, real estate agents, lessors, housing researchers as well as federal, state and local government employees were consulted via unstructured discussions with the researcher. In addition, fifteen network meetings and three conferences were attended to inform the development of the research proposal.

The scoping study was conducted primarily for reasons of ethics (Guerin & Guerin, 2007; Kemmis & McTaggart, 2005), rapport building and research question development. However, the study also enabled the researcher to consider van Manen's (1990, p. 163) three prompts for planning an interpretive phenomenological study: i) What is the object of the human experience to be studied? ii) What is the intelligibility of the experience to be studied? and iii) What is the experiential situation which the researcher enters?

At the conclusion of the scoping study, consideration of the first question allowed the researcher to identify several themes (objects) that were of immediate relevance and concern to the community and had implications for the methods and techniques employed (van Manen, 1990). Following an evaluation of the scoping study using van Manen's criteria, questions posed by Williams et al. (1995) were also used as guides for research design based on the scoping study: Is it relevant? Is it researchable? Is it feasible? Is it ethical?

The researcher completed five pilot interviews in preparation for the *data*^{*} collection phase. Pilot interviews were conducted with one agent, lessor, and service provider as well as with

* In this study, the word *data* is used reluctantly as it alludes to the positivist research traditions of the natural sciences, that is, speaking of *data* suggests that some objective facts or observations can be collected for analysis at some later date. However, as van Manen (1990) illustrates, the notion of data should not be written off for its relevance to phenomenology. Derived from the Latin word *dare*, meaning *to give*, van Manen offers that within the realm of phenomenology, it is appropriate to speak of data as things 'given' or 'granted' as 'there is indeed a sense in which our experience is "given" to us in everyday life' (van Manen, 1990, p. 54). And so, the word *data* is employed in the present study in this sense; the interpretations of experiences offered to the researcher by the informant.

two migrants (one of whom was a humanitarian migrant to Australia, the other was a migrant from a Middle Eastern country). The pilot provided an opportunity to check the appropriateness of the interview questions and Photolanguage (described in Section 3.3.3.2) to the purpose of the research and to the participants themselves. Following each pilot interview, the researcher asked the participant a series of questions to assess their experience of the interview and seek recommendations for improvement.

3.3.2 Recruitment of informants

Benner's work (1994b, p. 104) guided the researcher's ideas on sampling strategy design. She outlined that interpretive phenomenologists are interested in differences (the breadth of experience) and also in what human conditions and similarities make these differences possible. The latter refers to the contexts in which the phenomena are experienced and may be identified by searching for 'culturally grounded meanings'. According to Benner, 'private idiosyncratic events or understandings' (as favoured by Smith et al., 2009b) are not pursued and she rejects strategies that seek to identify decontextualised patterns (as in rational empirical studies). Therefore, the sampling strategy employed in this study, seeks to capture the breadth and depth of the phenomena of interest across several informant groups.

In concurrence with the vast majority of interpretive phenomenologists (e.g. Smith et al., 2009b, p. 48; Steeves, 2000), informants were not systematically sampled across ethnic, age and gender groups. Rather, purposive, volunteer and snowball sampling methods (Liamputtong & Ezzy, 2005, pp. 47-48; Teddlie & Yu, 2007) were favoured so that informants were invited to participate based on their capacity to 'offer a picture of what it is like to be themselves as they make sense of an important experience' (Steeves, 2000, p. 50). In the hermeneutic phenomenological tradition, random sampling techniques do not provide the required foundation for gaining in-depth information. Similarly, sampling that seeks to cut across variables, such as age, gender and ethnicity, runs the risk of oversimplifying the human experience by making unjustified assumptions about human characteristics that affect how the phenomenon of interest is experienced (Steeves, 2000).

Having said this, the community-based nature of the project meant that some effort was made to be as inclusive as possible of the range of ethnic and religious groups represented in the study area. Purposeful sampling alone was unable to recruit a sample large enough to achieve saturation. Therefore snowball sampling methods were employed to facilitate purposeful sampling. In addition, government and non-profit services were approached and asked to assist with the recruitment of humanitarian migrant informants. It is important to

note, that in the absence of a probability-sampling techniques, the sample cannot be considered representative of a wider population. This is because hermeneutic phenomenology does not subscribe to positivism. Rather, it elevates the goal of gathering detailed narratives of experience from people most willing and able to provide it, over collecting data from a representative sample.

Consistent with the epistemological foundations of the research, the researcher did not rely on predetermined sample-size estimates to determine the point at which sufficient data had been collected. Instead, during the data interpretation process, the hermeneutic circle was evoked (see Section 3.4.1) to continuously move back and forth between examining the part and the whole (of the phenomena), the congruities and incongruities, as well as back and forth between the forestructure and the new data (Benner, 2008). Data collection therefore continued until the researcher was satisfied that an adequately deep and nuanced understanding of the phenomena of interest had been achieved (Leonard, 1994, p. 57). This approach is consistent with Steeves' (2000, p. 55) concession that although the interpretive phenomenological researcher would ideally continue to collect data until no new observations are made, resource restrictions often force the researcher to rely on previous experience to complete their interpretations (see also Carpenter & Suto, 2008, p. 64).

In the present study, although new observations were still being made when data collection ceased, Leonard's (1994, p. 57) method of using the hermeneutic circle as a tool to determine a stopping point allowed the project to remain within temporal and budgetary constraints. Given the large number (four) of informant groups in the study, and the intragroup heterogeneity, the researcher did not expect to achieve the observational density described in Steeves' (2000) ideal scenario. However, the study did achieve *saturation* of the superordinate themes, with no new high-order themes emerging for at least three interviews, before data collection was ceased.

It was considered necessary to focus the scope of the project due to the many relevant potential informants in metropolitan Adelaide. The scope was narrowed on a geographic basis with the intention that the outcomes of the research would be of particular value to the local governments and communities involved. The relatively high numbers of humanitarian migrants who reside in the cities of Playford and Salisbury (largely due to the availability of more affordable private rental and purchasable housing) was the central reason for focussing the study on these two local government areas. Rather than selecting just one city

council, both were included since several welfare and outreach services have focused their activities across these two local government areas. This is likely due to Playford and Salisbury's adjacent spatial location and their distance from services located in Adelaide CBD. Playford and Salisbury were also selected on account of both having demonstrated their commitment to enhancing the resettlement outcomes of humanitarian migrants. For instance, both councils have been awarded funding for the Settlement Grants Program (Salisbury in 2010-11 and Playford in 2011-12) and in 2011 the City of Salisbury, in partnership with a real estate agency and resettlement service providers, hosted a forum aimed at supporting humanitarian migrants to navigate the local private rental sector.

In hindsight, while the localised nature of the study proved to be an effective means of focussing informant recruitment efforts, place-based themes in the interviews were not as salient as expected. However, some themes related to the socio-economic landscape and geographic isolation of the study area did emerge. A more detailed description of the study area is presented in Section 3.5.2.

3.3.2.1 Recruitment of humanitarian migrants

A combination of purposive (Teddlie & Yu, 2007), volunteer and snowball sampling techniques (Liamputtong & Ezzy, 2005, pp. 47-48) were employed to recruit humanitarian migrant informants. The hermeneutic phenomenology methodology favours purposive sampling because it allows the researcher to make an informed decision about which individuals are likely to be able to provide in-depth information about their experiences (Steeves, 2000, p. 50). However, in the absence of significant pre-existing relationships with communities of humanitarian migrants, purposive sampling by recruitment agencies was augmented with additional sampling strategies.

Recruitment of humanitarian migrants occurred initially through service providers who were willing to promote the research project to their humanitarian migrant clients. These services included non-profits, public services, educational institutions and ethnic community associations. Service providers were sent a *Recruiting Organisation's Letter of Introduction* (Appendix A) to explain research aims and to advise them of eligibility criteria. Recruiting organisations were also told that informants would be asked to speak in great detail about their housing experiences and so were asked to keep this in mind when recommending their clients. The recruitment organisations were also provided with flyers and information sheets (Appendix B) aimed at humanitarian migrants. They were encouraged to give these to

clients whom they thought would be suitable informants. Humanitarian migrants then had the opportunity to contact the researcher or else give the recruiter permission to allow the researcher to contact them by phone.

Snowball-sampling techniques were also employed, with recommendations for informants coming from other humanitarian migrants, as well as from service providers, real estate agents and lessors. Finally, volunteer sampling was attempted by the posting of promotional flyers in shopping centres and community services. The flyers were in English only and were not translated due to the large number of languages in the target communities. However, no potential informants responded to these posters. Regardless of the recruitment method employed, all prospective informants were screened for eligibility prior to being invited to participate.

For involvement in this project, humanitarian migrants were required to possess the following characteristics:

- Be 18 years or older,
- Have since 1 January 2002, been awarded a visa (permanent, temporary or bridging) through Australia's Refugee and Humanitarian Program,
- Reside in the City of Salisbury or City of Playford,
- Have signed an Australian private rental lease agreement or have sought to do so and,
- Have sought housing in the Australian private rental sector as a member of a large family or household (i.e. with at least four children or five or more co-habiting people).

3.3.2.2 Real estate agents and lessors

Agents and lessors were recruited via purposive, volunteer and snowball sampling methods. The sampling techniques employed are summarised in Table 3-2. However, similar to the humanitarian migrants, agents and lessors did not respond to the voluntary recruitment methods. To be eligible to participate in the study, agents were required to be managing properties or work out of offices located in Salisbury or Playford. Lessors were required to either reside or own properties in these areas. In addition, first hand experience of leasing or managing a rental property with humanitarian migrants as tenants was also a condition for participation in the research. Snowball sampling emerged as an important recruitment method for real estate agents.

Most lessors were recruited via purposive sampling of owners who advertised their properties on the Gumtree Australia® website and all but two were self-managing lessors. This is noteworthy due to the well-established differences between self-managing and agent-represented lessors. For instance, a Victorian study of 866 property owners found that self-managing property owners charge lower rents, have longer ownership of their properties, are more likely to upgrade their rental property, are more likely to get to know their tenants and are more likely to rent out free-standing properties (Horne & Dalton, 2012). These variables were considered important due to their potential to have significant impacts on the tenancies of humanitarian settlers.

Table 3-2 Methods used to recruit real estate agents and lessors

Recruitment Method	Real Estate Agents	Lessors
Voluntary	<ul style="list-style-type: none"> - The researcher invited agents to contact the researcher following a presentation on the research at a REISA property manager's meeting. - <i>Information Sheets</i> (Appendix B) about the project were sent to REISA for distribution to members with invitations to contact the researcher. - The manager of the <i>TIS Fee-Free Real Estate Pilot</i> was contacted and asked to distribute invitations to real estate agencies participating in the pilot. - The managers of real estate agencies located in Playford and Salisbury were asked for permission to distribute invitations to their agents. 	<ul style="list-style-type: none"> - The researcher invited lessors to contact the researcher following a presentation on the research at a LASA meeting. - <i>Information Sheets</i> (Appendix B) about the project were sent to LASA for distribution to members with invitations to contact the researcher.
Purposive	Relevant service providers were asked to recommend real estate agencies or individual agents to approach.	<ul style="list-style-type: none"> - Relevant service providers were asked to recommend lessors to approach. - Real estate agents in Playford and Salisbury were asked to forward an <i>Information Sheet</i> to lessors via email - All eligible self-managing lessors with advertisements for rental properties in Playford and Salisbury on the classifieds website Gumtree Australia® on the first Tuesday of each month in 2013 were contacted and invited to participate.
Snowball	Informants from all informant groups (agents, lessors, service providers and humanitarian migrants) were asked to recommend agents they thought would be able to make a contribution to the study.	Informants from all informant groups (agents, lessors, service providers and humanitarian migrants) were asked to recommend lessors they thought would be able to make a contribution to the study.

3.3.2.3 Service providers and community leaders

Service providers and community leaders were overwhelmingly recruited via purposive sampling methods. Snowball sampling was used only on rare occasions over the course of the fieldwork. The researcher was able to rely heavily on purposive sampling methods with this group by having a sound knowledge of the most relevant service providers prior to the commencement of fieldwork. This knowledge was gained during the scoping study and through the attendance of relevant housing, resettlement and community network meetings. Informants in this group included industry representatives, government employees, educators, and service providers across national, state and local scales of influence.

To be eligible to participate in the research, service providers were required to have a role in serving the residents of Playford and Salisbury and to have experience in providing, coordinating or designing services that relate to humanitarian migrants in the private rental market. The researcher compiled a list of purposefully selected service providers and community leaders over the course of several months before fieldwork commenced. This allowed the researcher to liaise with stakeholders about which individuals would have the most to contribute to the research. Potential informants were told about the project and given an *Information Sheet* (Appendix B) that contained information about participating in the research. They were encouraged to read the *Information Sheet* before making a decision about whether or not to participate in a research interview.

3.3.3 Interviews and fieldwork

3.3.3.1 Interviews

In-depth and semi-structured interviews were employed in this study and are favoured by many interpretive phenomenologists (Ajjawi & Higgs, 2007; e.g. Smith et al., 2009b, p. 62) for their capacity to elicit 'rich' data for interpretive phenomenological analysis. Appropriate to the study of humanitarian migrants, in-depth interviews are also valued for their capacity to access 'subjugated voices and getting at subjugated knowledge' (Hesse-Biber & Leavy, 2005, p. 123). Meanwhile, the structure of a prepared, but flexible schedule allowed the interview to remain focussed on the phenomena of interest and assists the interviewer to remain engaged and responsive during the interview (Smith et al., 2009b, p. 59).

Single interviews with a large sample and a broad range of informant groups (i.e. humanitarian migrants, agents, lessors, service providers and community leaders) were favoured over repeated interviews with a homogenous group (e.g. Benner, 1994a). This

decision was made following stakeholder engagement during the scoping study, which revealed strong interest and support for research that sought to include informants from multiple stakeholder groups, in preference to a focussed and more in-depth study of one particular group (for example, real estate agents or humanitarian migrant tenants).

The decision to employ single interviews was strengthened following consideration of Kahn's (2000) recommendation that undertaking repeated interviews is ideal when the phenomenon is experienced in an ongoing manner by the informant (e.g. caring for someone with dementia), but that multiple interviews are unnecessary when asking individuals to speak retrospectively about an experience (e.g. having a near-death experience). It was decided that since the present study comprised a combination of informants who had experienced the phenomena only in the past (e.g. most lessors), as well as those who continue to experience them (e.g. service providers and humanitarian migrants), single interviews with all informants allowed for more inclusive contributions across the multi-stakeholder, multicultural and community-level landscape of the research area.

The interviews were in-depth in the sense that they made genuine attempts to explore the informants' unique perspectives and most took at least one hour to complete. However, some interviews took up to ninety minutes when extra interview time was volunteered by the participant or when interpreters were used for interviews (interpreters were used in eleven of the 22 interviews with humanitarian migrants). The interviewing technique was achieved by creating a sense of intimacy that demonstrated the researcher's sincere interest in understanding the informant's world view (Liamputtong, 2009, p. 43). Interviews were semi-structured in that a series of open-ended questions were predetermined (Appendix C), but were used as a guide rather than a proscriptive schedule (Ayres, 2008, p. 811).

The interviews were preceded by a brief interviewer-administered questionnaire to collect demographic data. With consent, Photolanguage (see Section 3.3.3.2) was a technique used as part of the interviews with humanitarian migrants. Briefly, this technique consisted of asking the informant to choose an image that represented what *home* means to them. The informant was then asked to explain their choice, with the rationale that the informant would connect with their experience of *feeling at home* which would elicit descriptions of what that experience involves. The interviews took place at a mutually agreed location. Depending on the preferences of the informant, these locations included the informant's workplace or

residence, libraries and community meeting rooms. All interviews were recorded using a digital audio recorder and were transcribed verbatim by the researcher.

In cases where the informant was unknown to the researcher before the interview, the researcher made an effort to build some rapport before the interview commenced. Investing sufficient time in discussing and completing the *Consent Form* (Appendix D) allowed for some rapport building. Interview questions posed to all informant groups centred around their experiences of:

- Inclusion, exclusion and equity in the private rental sector,
- Cross-sector integration in private rental housing provision, and
- The provision of private rental housing to large families and households.

Schedules for the semi-structured interviews were prepared and referred to discreetly when necessary during the interviews. However, they were used flexibly so as to promote deep engagement and to follow the concerns of the informant (Smith et al., 2009b). In the tradition of hermeneutic phenomenological interviewing, the emphasis was on asking informants to describe what the phenomenon of interest (as above) was *like* for them (Cohen et al., 2000, p. 6). This was largely achieved by asking open and expansive questions (Smith et al., 2009b, p. 59) with sufficient probes and prompts to encourage the informant to focus on their recollection of the experience as they lived through it (Kahn, 2000, p. 63). For instance a question posed to real estate agents was *Thinking about humanitarian migrant tenants you've had, could you talk me through your experience of how the leasing process has worked with them?* If and when informants began to speak about opinions, ideologies or theories, the researcher reminded the informant that it is their experiences, as they remember them, which were of interest. Some examples of the probes used to support the informant in describing their experience are: *What was that like?*, *How did you respond?*, *What were you thinking then?* *Can you tell me what it felt like when...?*

Once the phenomenon had been described experientially by the informant, the researcher asked questions that prompted a more evaluative response from the informant (Smith et al., 2009b, p. 59). For example, the following question was posed to humanitarian migrants: *Can you tell me the story of how you came to live in this house/apartment?* Followed later on by the more evaluative question: *Have your experiences changed the way you apply for properties?* The capacity to include some evaluative questions in an interpretive

phenomenological interview held appeal. From a theoretical perspective, the practice of engaging experientially with a phenomenon before giving voice to opinions, attitudes and theories about the phenomenon provides individuals with an opportunity to arrive at fresh meanings, or at least more nuanced insights into their experiences (Crotty, 1998). The community-based aspects of the research project meant that the researcher had an interest in asking informants to reveal something of their aspirations and ideas for change. Interpretive phenomenology provided an avenue for this to occur, with the added benefit that evaluative statements were perhaps more likely to be informed by the informant's detailed retelling of their experiences.

3.3.3.2 Photolanguage

Photolanguage was an additional interview technique used with humanitarian migrants in this study. The technique involved asking the informant to choose an image that best represented what 'home' means to them. The informant was then asked to explain their choice. The technique is valued by researchers and therapists alike for its 'ability to challenge the viewer to thoughtful reflection' (Cooney & Burton, 1986, p. 2) and Fullana et al. (2014) have shown how photo elicitation methods may facilitate more inclusive participation in qualitative research. Although initially developed in 1965 as a therapeutic tool in counselling and group therapy, its merits have since been recognised in community development, pedagogical and research contexts (Bessell, Deese, & Medina, 2007; Freire, 2005, p. 105). Visual and symbolic mediums such as photographs are increasingly recognised as valuable tools for the (hermeneutic) phenomenological interviewer (e.g. Cole, 2010; Davey, 1999; Kirova & Emme, 2006; Richardson & MacLeod, 2011) Davey, has reminded human science researchers that although hermeneutics is deeply concerned with verbal language, images are also highly prized for their ability to create dialogue between the creator, the subject matter and the observer (Davey, 1999).

Like other qualitative data-collection methods, Photolanguage enables the collection of data in the form of opinions, descriptions, memories and anecdotes. However, the use of images as a symbolic medium sets Photolanguage apart from some other qualitative tools. It is thought that when individuals choose an image in response to a question or probe, they are drawn to the image because it resonates with their most essential perceptions in response to that probe (Bessell et al., 2007). This is considered to be an effective way of eliciting more descriptive responses because individuals are not limited to expressing themselves through words; they can use the image to gain insight and clarity into their reaction to the question.

Cole (2010, p. 3) has referred to this as the 'hermeneutic of seeing' and values the alternate and additional pathways to exploring the human experience that visual stimuli provide.

The Photolanguage technique was used only in interviews with humanitarian migrants due to the researcher's interest in capturing a more nuanced conception of their experience of *home*. Although the researcher saw merit in using Photolanguage with the other informant groups, pilot interviews revealed that the technique would not be the most gainful use of interview time. Ten Photolanguage cards from a published Photolanguage kit (Seamer, 2007) were used in the interviews. The photos were chosen by the researcher and approved by the study's critical reference group, and included a range of abstract and more concrete images related to homes and housing. The images have been reproduced here with generous permission from St Luke's Innovative Resources (Seamer, 2007; Figures 3.1 to 3.10).

Bessell et al.'s (2007) method for the use of Photolanguage in evaluation and research provides the foundation for its implementation in this project. However, adjustments were made for the specific circumstances of the present study, such as its use with individuals (Quixley, 2010), rather than groups. Upon meeting with each humanitarian migrant for his or her interview, the researcher outlined the proposed structure of the interview session as part of the informed-consent-seeking process. This also included the researcher explaining the purpose of the Photolanguage activity and giving the informant the opportunity to choose not to engage in the activity. For the majority who consented, the technique involved laying the ten photos out on a table or on the floor. The researcher then asked the question: *Which photo best describes what home means to you?* after which the informant was asked to explain their choice of photo if they felt comfortable doing so.

As expected, this technique elicited descriptive, emotive and more abstract responses, revealing themes and anecdotes of special meaning to the informants. The technique was also useful in helping the informant and interviewer explore how the informant defined their sense of home and what they valued in acquiring a sense of belonging. Finally, the activity helped contextualise informants' other comments about their conceptualisation of *home*. Photolanguage took place with twenty of the twenty-two informants. One informant chose not to participate in Photolanguage, while for another, time constraints prevented the activity from occurring.



Figure 3-1 Busy produce market



Figure 3-2 Coloured letterboxes

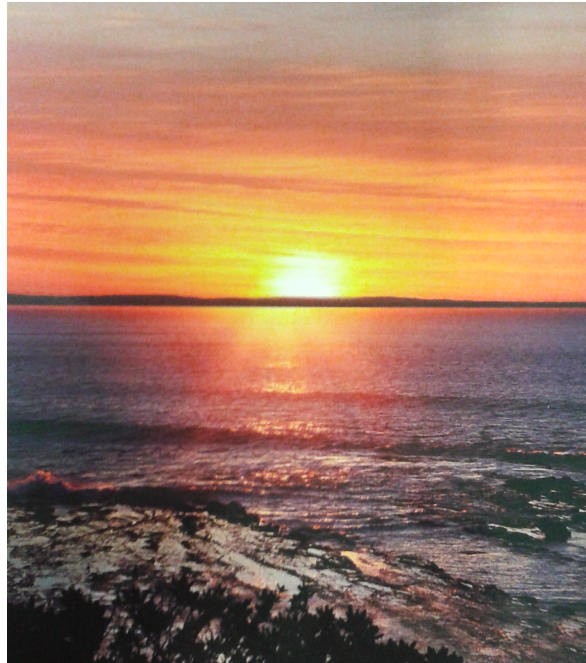


Figure 3-3 Sun on the ocean horizon



Figure 3-4 Baby holding an adult's finger



Figure 3-5 Clothes on a washing line



Figure 3-6 Cutlery and plate on a table



Figure 3-7 Key in a lock



Figure 3-8 Cityscape with branches and birds in the foreground



Figure 3-9 Cityscape by night



Figure 3-10 Man looking out of a window

3.3.3.3 Meeting attendance and field notes

Consistent with the interpretive phenomenological and refugee research traditions of pursuing multiple sources of text (Benner, 1994b, p. 118; Guerin & Guerin, 2007), the researcher attended several meetings across various community and professional networks and organisations. The purpose of attending these meetings was to inform the researcher of key issues across the various stakeholder groups that had the potential to inform a more holistic interpretation of the results. However, consistent with the preferences of the meeting attendees, the notes taken during and after these meetings did not form part of the data for analysis. Participation in these meetings was also used as an opportunity to give and seek feedback about research findings and interpretations.

In addition to one-off meetings and events, the researcher attended the following meeting series regularly over a three-year period:

- Refugee Housing Network,
- Migration Support Programs Network,
- Settlement Action Network, and
- ASHRA meetings (Agencies Supporting Housing for Refugees and Asylum Seekers).

The writing of field notes is a well-established method in hermeneutic phenomenological studies (Ajjawi & Higgs, 2007; Berg, Skott, & Danielson, 2006; Villena & Chesla, 2010). Kahn (2000, p. 64) has made strong arguments for the use of field notes in interpretive phenomenology and the researcher's note-taking techniques were based on his recommendations and justifications for their use. Field notes fulfilled the following functions i) assisted the researcher to record the physical settings in which interviews with the informants took place, as well as the environments in which informants operate on a day-to-day basis, ii) enabled the researcher to capture details of interviews that were not recorded by the voice recorder, iii) allowed the researcher to note details that emerged after the voice recorder was turned off and iv) provided a method through which the researcher practiced self-evaluation and recorded insights, hunches and confusions. Field notes were recorded as soon as possible following each of the interviews and following attendance of relevant meetings and events.

Although the field notes delivered insights and ideas that may not have otherwise emerged, the notes were not used as texts for analysis. In the early stages of research design, field

notes were suggested as part of the analysable text, however following scoping discussions with the communities involved in the research, concerns emerged about misrepresentation and lack of control over results. In light of this, the research design was changed so that the contents of field notes would not be publishable and would be used only for the purpose of enhancing the researcher's understanding of the data collected via interviews. In hindsight, it appears that the most valuable field notes were those taken following interviews as they enabled the researcher to move some way toward 'study[ing] the person in context' (Leonard, 1994, p. 51).

3.3.3.4 Limitations and avoidance of pitfalls

Several limitations in the design and resourcing of the research methods were identified. For instance, despite efforts to emphasise the de-identified nature of the interviews, informants may still have been inhibited by confidentiality concerns, especially with regards to the themes of experiences of, or perpetration of discrimination. Other limitations stemmed from the role of the researcher. Although the researcher emphasised her status as a student (as opposed to an employee of a university) in an attempt to reduce perceived power imbalances and foster rapport, it is likely that power imbalances were not eradicated and persisted in influencing the openness with which informants described their experiences.

With respect to real estate agents and service providers, these informants may have restricted themselves on topics related to the influence of their managers and programs on how they conducted their work. As mentioned earlier, due to resource and ethical constraints, it was only possible to interview each informant once. However, repeated interviews with at least some informants may have resulted in richer data.

There were also limitations in informant demographics. There was an imbalance in the gender in most of the informant groups (humanitarian migrants, agents and lessors). Amongst the humanitarian migrants, few informants were aged under 25, which is significant given the specific age-related challenges young people face in the private rental market. Furthermore, although humanitarian migrant participants were drawn from seven different countries, only very few were drawn from some of these countries and other national and ethnic groups of humanitarian migrants were not represented at all. Ideally, with additional resources, additional interpreters could have been employed to listen to interview recordings and check the accuracy of the interview interpreters' work.

Phenomenological studies can be said to be biased toward people with a capacity and willingness to communicate their experiences in detail within the context of an interview. This bias may have the effect of collecting the stories of people with a greater capacity to express their needs in the context of the private rental market. Having said that, since humanitarian migrant informants comprised people fluent in spoken English, and those who are not, the results should not be seen as representative of people with a well-developed ability to self-advocate. It was further noted that purposive sampling of humanitarian migrants through services was biased toward people who are already in a supportive network and may therefore have greater access to social and material resources to meet their housing needs.

The high reliance on snowball sampling to recruit real estate agents has likely resulted in a sample of professionals who are highly experienced in managing tenancies with humanitarian migrants, and for the most part, quite successful in negotiating the cultural and linguistic differences that prove challenging for other, perhaps less experienced agents. Nine of the eleven agents interviewed had twelve or more years of experience in property management. These informants were in many cases snowball-sampled from service providers who had successful professional partnerships with the agents they recommended. However, rather than presenting an obstacle to the research purpose, this bias has meant that the interview content includes experiential accounts of some of the best practice in the successful and inclusive management of properties with humanitarian migrant tenants.

3.3.3.5 Ethical and safety considerations

The study was conducted in accordance with nationally recognised standards (NHMRC, 2007) and ethical approval was granted by Flinders University's Social and Behavioural Research Ethics Committee (Project number 5692). In addition, the local governments of Playford and Salisbury provided letters of support for the aims and purpose of the research. The components of the study that involve or relate directly to humanitarian migrants have been designed in accordance with the ESRCSS guidelines (ESRCSS, 2006).

This research, although not explicitly concerned with the suffering of others, tackles an issue that has caused great distress and life disruption, including homelessness, family breakdown and mental health issues amongst humanitarian migrants in Australia. In concurrence with the literature that describes the discipline of forced migration as an effort in both scholarship and advocacy (Guerin & Guerin, 2007; Voutira & Dona, 2007), this study considers that 'research into the suffering of others can only be justified if alleviation of that suffering is an

explicit objective' (Dona, 2007, p. 210). The dissemination plan is therefore directly concerned with the production of both advocational and practical outcomes aimed at assisting the stakeholders concerned.

Van Manen (1990) has presented a list of ethical considerations of particular concern to interpretive phenomenologists. He alerts researchers of the risk of informants' false hope for positive change following their engagement in research as well as the risk that individual and organisational practices may be challenged by the findings. These warnings prompted the researcher to be explicit in the consent-seeking process, that engagement in the research was unlikely to result in any direct benefit to informants.

Due to the aims of this research, it was likely that participants would disclose their knowledge of unlawful discrimination perpetrated by agents and owners. Although disclosures relating to breaches of equal opportunity legislation remained confidential, all lessors and agents were given information about equal opportunity laws as they related to the provision of accommodation as well as a brochure from the Australian Refugee Association Housing Services, detailing their services aimed at supporting property managers with tenants from refugee backgrounds.

All informants, including critical reference group members, gave their informed consent to participate in the project and provision of consent was treated as an ongoing relational process, as opposed to a single event (Hugman, Bartolomei, & Pittaway, 2011). Informants were all given the opportunity to read and *Information Sheet* (Appendix B) about the research before deciding whether to arrange an interview time. Following this, informants had another opportunity to provide consent after they read or had the *Consent Form* (Appendix D) explained to them. Humanitarian migrants typically had the research explained to them by a service provider before expressing their interest in being contacted about an interview. Interpreting services were offered to all informants who needed them and when required, interpreters explained the consent form in a language the informant understood. At the end of each interview, the researcher asked informants if there were any parts of the interview that they thought might identify themselves or others. Several informants made use of this opportunity to request that certain details be omitted from the transcription. These requests were of course met. To further mitigate the risks of informants being identified or misrepresented in published outputs, informants were given the option to view reports or have the findings explained to them before publication.

With regard to informant mental health concerns, the researcher was prepared to stop interviews if discomfort was sensed and provide access to free counselling services. However, this was not found to be necessary. All informants appeared to engage willingly in the interview process without distress. Care was also taken to ensure that in instances where an informant's home was the most appropriate location (e.g. for single parents with childcare responsibilities), the researcher left details of the home address with a trusted person and conducted a 'safety phone-call' before and after the visit. The trusted person was instructed to first call the researcher's phone and then call the police if the researcher did not call at the expected times. No health and safety incidents or ethical complaints occurred over the course of the research.

3.4 Part Three: Data Analysis and Communicating the Research

3.4.1 Analysing the data

Smith et al. (Smith & Osborn, 2008; Smith et al., 2009a, p. 79) provide the most clearly articulated framework for transcript analysis in interpretive phenomenology. Thus, the interview transcripts were interpreted following their method. While acknowledging the existing 'healthy flexibility in matters of analytic development' (p. 79), their contribution is based on a commitment to understanding the informant's point of view and iteratively moving between micro and holistic understandings of texts. Smith et al.'s approach is entirely consistent with van Manen's (1990) 'highlighting approach' and has significant overlaps with the open, axial and selective coding stages from grounded theory's tradition of thematic analysis (Strauss & Corbin, 2008).

Before interpretation of any transcript commenced, the researcher revisited the applicable field notes and examined her own fore-conceptions (Smith et al., 2009a) in relation to the topic in an effort to avoid 'treating as given things we should be trying to explain' (Powers, 2010, p. 10). For each transcript, the researcher commenced interpretation by reading each transcript and attempting to engage uncritically with the informant. Notes were taken on hardcopies of the transcripts and when the researcher became distracted by persistent themes or possible connections. A liberated, yet detailed process of *initial noting* then took place and involved making notes related to content, language use and concepts. Smith et al. (2008) described this step as being closely related to free textual analysis, in that there are few restrictions on what can be commented on. Similarities can also be drawn to the *open coding* of grounded theory (e.g. Strauss & Corbin, 2008). However, a commitment to the

informant's world was retained, and the importation of external concepts and connections was avoided.

After the *initial noting* was complete, the researcher returned to the beginning of the transcript and using NVivo® software, documented emergent theme titles as a separate and slightly higher stage of interpretation. Having said this, initial notes were in many cases carried through to the status of *emergent themes* and particular attention was paid to experiential themes. The *emergent themes* were developed by referring to the initial notes in the context of the entire text and finding phrases that captured the most essential qualities of what was found in the transcripts. In other words, the author sought themes that were 'high level' enough to allow theoretical connections within and across cases but [were] still grounded in the particularity of the specific thing said' (Smith & Osborn, 2008, p. 68).

All the *emergent themes* were typed sequentially (as they emerged in the transcript) onto a blank document. The researcher then looked for connections between them before rewriting the emergent themes in clusters. The criteria for a strong connection between themes is difficult to relay verbally, and is somewhat of an intuitive process. However, the researcher did refer to the hermeneutic circle for guidance; considering each *emergent theme* in the context of the whole transcript, before deciding which other themes it bore a connection to. Smith et al.'s (2008, p. 70) metaphor of a magnet pulling themes together offers an approximation of the intuitive process that was involved.

Super-ordinate themes manifested as theme headings for each of the *emergent theme* clusters. Smith et al. (2009a, p. 96) provided a series of useful strategies for identifying *super-ordinate themes*, and some of those were used in the present study. In some cases they represented an abstraction that emerged after identifying a pattern between the *emergent themes*, while in other cases, an *emergent theme* was found to be of a higher interpretive level than the others and was therefore elevated to become a *super-ordinate theme*. Occasionally, an emergent theme cluster was found to contain polarised or oppositional themes. In this case, the researcher focussed on difference, rather than similarity to identify the *super-ordinate theme*.

Themes from the first two transcripts from each informant group were used as a starting point for identifying themes in subsequent transcript analyses. Then, only the *super-ordinate themes* were used as starting points for subsequent transcript analyses within that group.

This strategy helped to identify new themes and further delineated the *super-ordinate themes* (Smith & Osborn, 2008, p. 73) without unduly influencing the analysis of subsequent transcripts. Once all the transcripts were analysed, summary tables of super-ordinate and emergent themes were created for each of the four informant groups. The prevalence and richness of themes were taken into account when developing these reduced tables. Finally, based on the four summary tables, a master table of super-ordinate themes was produced.

3.4.2 Writing

Findings are presented in Chapters Four, Five and Six according to the superordinate and emergent themes that arose from the interviews across all the informant groups. In many cases, the themes presented were observed across a large proportion of the informants. However, consistent with the view that the frequency of responses do not necessarily determine their value (Pyett, 2003), some themes are based on a small number of important experiences or insightful reflections. Although the approximate prevalence of themes has been noted, consistent with norms of qualitative research, the actual numbers of data items or informants that relate to a theme have not been emphasised. In Chapter Seven, the results are discussed. Representing an additional iteration of analysis and interpretation, themes are discussed in a partly restructured manner (compared with the results chapters) and social theories and models are introduced to facilitate meaning-making and to develop practical recommendations.

Where extracts from interviews with informants are presented, the gender of the individual is noted by either the letter 'm' or 'f' after the numeric label. Following careful consideration of the possible ramifications, ethnic and religious labels of humanitarian migrants have been concealed in relation to any negative comments. This was a decision made on ethical grounds in consultation with the critical reference group with the intention of avoiding the perpetuation of existing negative and potentially harmful stereotypes. Although it is acknowledged that this information could be useful to service providers wishing to support communities in more targeted ways, the risk of fostering housing discrimination against already marginalised groups outweighed this benefit. Instead, service providers and real estate professionals have been encouraged to contact the researcher if they require additional information to support tenancies of migrants from particular ethnic or religious groups.

The terms 'real estate agent' and 'agent' are used interchangeably, whereas the term 'property manager' is used to refer collectively to both lessors and agents. The terms

'humanitarian migrant' and 'migrant' are also used interchangeably when referring to the informants with refugee backgrounds, while the term 'service provider' is used to refer to the eighteen informants employed by non-profit organisations, public services or industry bodies. The term 'welfare worker' refers specifically to those informants employed in the human and community services roles, while the terms 'housing worker,' 'resettlement worker' and 'public servant' are also used to refer to these occupations specifically. Where interview extracts are used within a paragraph they are presented in single quotation marks and in italics. However when words or phrases are italicised with no quotation marks, it indicates the contested meaning of that word.

3.4.3 Evaluation

In this section the term evaluation is used in place of more commonly used words such as validity and reliability. The latter terms are borrowed from the positivist tradition, and are therefore considered inappropriate in the context of the present study. Leonard (1994, p. 60) for instance, has argued that while it would be impossible to validate an interpretive account, it is appropriate to seek out methods to evaluate the plausibility, consistency and coherence of the work.

Consistent with the community-based commitments of the research, the critical reference group was consulted following the production of research outputs over the duration of the project (conference papers, journal articles and presentations). Both the critical reference group members (themselves all informants in the study) as well as the researcher's doctoral supervisors audited the researcher's interpretation of the results. And in addition, ongoing, multidirectional feedback was pursued through the attendance of several pre-existing stakeholder and community network meetings (as described in Section 3.3.3.3). Involving the critical reference group in evaluation provided an opportunity for multilateral stakeholders to offer their critical interpretations of the results. In addition, the researchers' ongoing attendance of relevant meetings enabled exposure to the discourses, cultures and structural elements of the sectors and communities concerned.

3.4.4 Dissemination

In keeping with a community-based methodology, the dissemination plan for this study extended beyond the academic requirements of a doctoral thesis and the delivery of conference presentations. On the most immediate scale, preliminary findings were disseminated to refugee housing networks and critical reference group members via face-to-

face meetings as well as through written and spoken correspondence, allowing for early feedback from stakeholders to be integrated.

Once the data had been analysed and while the discussion was being written, the researcher conducted a series of feedback sessions with relevant stakeholder groups. For each stakeholder group (humanitarian migrants [including community leaders], agents, lessors and service providers) a separate presentation was created with key findings, practical tips and invitations for feedback (Appendix E). Key resettlement service providers were consulted about how best to communicate findings and seek feedback from humanitarian migrants. This resulted in the delivery of two presentations (targeting Adelaide's Bhutanese and Burundian communities) that were conducted as part of a pre-established series of resettlement workshops. Interpreters assisted with both these presentations and the researcher took notes of participants' reflections, questions and anecdotes for later consideration in the interpretation of the results. Research findings were also presented to relevant industry groups and to resettlement service providers at network meetings (Polzer, 2007): Real Estate Institute of SA, Landlords' Association of SA, Refugee Housing Network (RHN) and the Youth Settlement Action Network. Finally, written briefing sheets (Appendix F) were developed for key organisations (such as LASA, REISA and the RHN) so that they might use the research findings in the production of their own resources for members and clients.

3.5 Part Four: Demographics and description of the study area

3.5.1 Demographics of the informants

Demographic data for the humanitarian migrants (n=22), property managers (n=11), lessors (n=10) and service providers (including community leaders; n=22) is presented here in categories to help preserve the anonymity of the informants.

3.5.1.1 Humanitarian Migrants

As mentioned earlier, all the humanitarian migrants interviewed in this study were part of large households with five or more members, or in the case of the two asylum seekers, shared a dwelling with four other housemates. The diversity of household and family make-up amongst the informants was notable. Eleven lived in households that consisted of two parents and between four and eight biological children while two informants lived with their spouses and their multiple children, of which some were adopted or fostered. A further two households had a single mother with four and eight children respectively. In two cases, the informants lived with their two children as well as a daughter-in-law and a grandchild. In

another family, the informants' elderly mother lived with the informant, his wife and three children, and one informant lived together with his wife, children and three cousins. One young person lived with his father's relative as well as his parents and three siblings.

Of the 22 humanitarian migrants who participated in interviews for this study, six were female and sixteen were male. Table 3-3 below illustrates the age ranges of the informants, almost half of which were between the ages of 40 and 54. Three young people aged 23, 20 and 19 participated in the study. These young informants all identified Afghanistan as their country of origin.

Table 3-3 Age and gender of humanitarian migrants

	18-24	25-30	31-39	40-54	55-64	Not disclosed
Male	2	1	2	8	2	1
Female	1		3	2		

As shown in Table 3-4, informants came from seven different countries of origin. Informants were not asked for their country of birth or nationality, but rather where they were from. Several informants described protracted periods in countries other than their self-identified country of origin. Just over half the informants were from African nations.

Table 3-4 Country of origin of humanitarian migrants

Country of origin	Number of humanitarian migrants
Afghanistan	4
Bhutan	4
Burundi	6
DRC	3
Rwanda	2
South Sudan	1
Sri Lanka	2

At the time of the interview, informants had lived in Australia for as long as fourteen years and as little as six months. Although initially only humanitarian migrants who had arrived in Australia from 2003 were eligible for inclusion in the study (i.e. ten years prior to the conduction of interviews), one migrant who arrived in 1999 was included because of the researcher's interest in examining the experience of an adult migrant who arrived in Australia as an asylum seeker several years ago. Unsurprisingly, Figure 3-11 shows a correlation between year of arrival and immigration status, with most informants who have

lived in Australia for more than five years having acquired Australian citizenship. The two Bridging visa-holders arrived in Australia by boat.

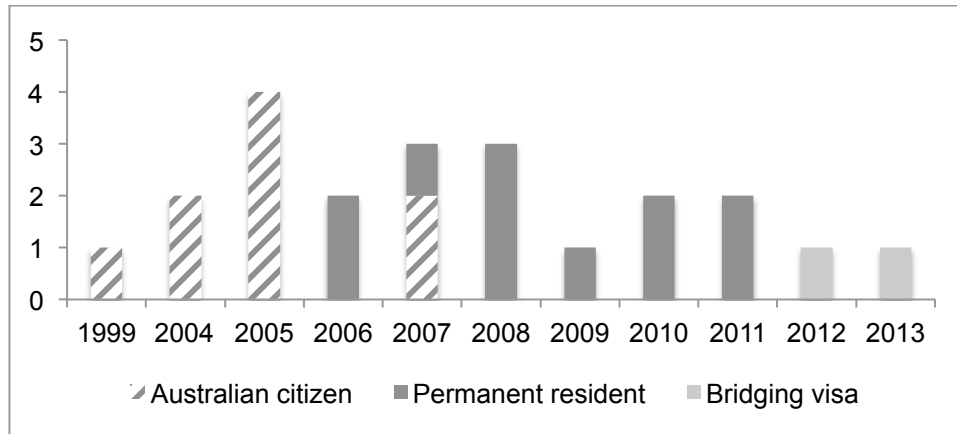


Figure 3-11 Year of humanitarian migrants' arrival and immigration status

Amongst the sixteen male informants, twelve identified themselves as the father in the household, two as sons, and a further two as members of a share house. Amongst the female informants, five were the mothers in their present home and one was a daughter in her household. Table 3-5 illustrates the number of people that lived in informants' households during their most recent private rental experience. Seven of the informants described how the number of people in their household changed over the years they have lived in Australia. So although all the informants have been tenants in households of at least six family members (or five, in the case of the two share house members), this table illustrates only the most recent number of household members when the informant was a tenant.

Table 3-5 Persons in household during most recent private rental experience

Household size	Number of humanitarian migrants
Four	1
Five	3
Six	4
Seven	2
Eight	6
Nine	2
Ten	3
Thirteen	1

Informants were asked to nominate their English reading ability on a five-point scale from Very Good to Very Low. Almost half reported their reading ability as Very Good, while seven reported Low or Very Low levels of ability in this area. In addition, the researcher made a judgement of each informant's conversational ability during his or her interview. Nine were assessed as Very Good, meaning they could fluently engage in regularly paced English conversation. However the five individuals with Low or Very Low English conversational skills were those who had either no, or very restricted ability to comprehend and speak in English.

Table 3-6 Humanitarian migrants' English conversational and reading ability

	Very Good	Good	Okay	Low	Very Low
English conversational ability	9	4	4	3	2
English reading ability	10	2	3	3	4

Informants were asked to outline the education they have received in Australia and overseas. Only the highest level of education reported is shown in Table 3-7. Five informants (two male and three female) had received no education other than English classes in Australia. On the other hand, four had completed academic tertiary education either in Australia or overseas.

Table 3-7 Humanitarian migrants' educational attainment and occupation

Level of education	Number of humanitarian migrants	Primary occupation	Number of humanitarian migrants
English classes in Australia	5	Support Worker	3
Year 10, 11 or 12 equivalent overseas	5	Interpreter	2
Year 12 in Australia	3	Trades person	1
Australian Certificate III or IV	4	Parent or carer (receiving social security benefits)	7
Diploma or Bachelors Degree overseas	3	Student (receiving social security benefits)	7
Masters degree in Australia	1	No right to work	2
No answer	1		

The researcher also asked humanitarian migrants to disclose their primary occupation in terms of income generated (see Table 3-7). In all but one case, the occupation that informants nominated was also the one they spent the most time on each week. The exception was a university student whose primary income was earned through work as an interpreter. Six of the 22 informants derived their primary source of income from their

employment, as shown in the first three categories. The main source of income for fourteen informants was their social security payments. These informants were either full-time carers of their children or elderly parents, or students. Of the students, three were engaged in an English language program, two were completing Certificate-level courses and two were Bachelor degree students.

As outlined in Section 3.3.2, a condition for participation in this study was that humanitarian migrants had at some stage been tenants in the Australian private rental market or had sought a private rental tenancy. All but one of the informants had been a private rental tenant. One particular tenant had lived only in community housing, but had attempted to source more spacious accommodation in the private rental market. Of those 21 who had lived in privately rented housing, at the time of the interview, ten were tenants in the private rental market, eight were paying off a mortgage and three were living with parents who were paying off a mortgage.

3.5.1.2 Service Providers and community leaders

The occupations of the service providers can be summarised as comprising the six broad occupational groups listed in Table 3-8. As only four participated in the study, community leaders have not been separated out from service providers in order to further protect their anonymity. The occupational labels are indicative only, as there was much overlap between these informants' roles. For instance, housing workers employed in the resettlement sector are listed as a housing worker, rather than a resettlement worker. The three resettlement workers were either not funded to provide housing support as part of their role or provided housing support along with a suite of other resettlement assistance services. Representatives from all three levels of government were included in the study, including employees of the Cities of Playford and Salisbury, the State Housing Authority and the federal immigration portfolio. Nine of the service providers and community leaders worked primarily in the local government areas of Salisbury and or Playford. The remaining thirteen worked either across metropolitan Adelaide, South Australia, or on a national scale. However, all had familiarity with and the capacity to work with residents of the Salisbury and Playford local government areas.

Table 3-8 Occupations of service providers and community leaders

Occupation	Number of informants
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Community leaders (i.e. representatives of ethnic or religious associations)	4
Housing worker	8
Resettlement worker	3
Public servant	5
Real estate legal, policy and training professionals	2

Table 3-9 shows that equal numbers of males and females comprised the 22 service provider and community leader informants. The vast majority (sixteen) had more than five years experience in the present or similar roles. It was also noted that only four were owners of investment properties. Seventeen did not have investment properties and one did not disclose.

Table 3-9 Gender and time in current and similar roles

	1 to 5 years	6 to 10 years	11 to 17 years	Not disclosed
Female	2	8	1	
Male	4	3	2	2

As shown in Table 3-10, eight of the 22 service providers identified as Anglo Celtic/Saxon Australians, five were of African heritage, three were European and a further two were from Asian countries. Four informants indicated that they did not identify with a particular ethnic heritage.

Table 3-10 Ethnic heritage of service providers and community leaders

Ethnic heritage	Number of informants
Anglo Celtic/Saxon Australian	8
African	5
European	3
Asian	2
Not disclosed or do not identify with a ethnic group	4

3.5.1.3 Real Estate Agents

As it was a condition for participation in the research, all the real estate agents had experience renting properties to humanitarian migrants and all were involved in the property management of dwellings in the local government areas of Playford and Salisbury. Although not a requirement, it emerged that all agents had leased to large families with four or more children. As shown in Table 3-11, most of the eleven agents interviewed were female (eight) and the vast majority (nine) of the informants were highly experienced, with more than ten years of experience in property management.

Table 3-11 Gender and experience of real estate agents

	0 to 5 years	6 to 10 years	11 to 20 years	21 to 30 years
Female	1	1	4	2
Male	0	0	2	1

Most of the real estate agents stated that they were Australians of Anglo Celtic/Saxon heritage (see Table 3-12). However, one agent identified as being of Continental European heritage, while another identified another non-Anglo-European background, which has not been mentioned here in the interests of protecting the informant's anonymity. Two informants indicated that they did not identify with a particular ethnic heritage.

Table 3-12 Ethnic heritage of real estate agents

Ethnic heritage	Number of informants
Anglo Celtic/Saxon Australian	7
European	1
Other / Not disclosed	3

Five of the property managers estimated that their agency's rental portfolio consisted of less than 300 properties. Two had between 300 and 500 properties, and three had between 600 and 1000 properties. One property manager opted not to disclose. Meanwhile, four of the agents stated that they were owners of residential rental properties and five stated that they were not. A further two did not disclose. Seven of the eleven real estate agents were aware that their agency was a REISA member, two property managers were individual REISA members and a further two had no affiliation with REISA.

3.5.1.4 Lessors

All lessors were screened for having had experience with tenants from refugee backgrounds. In addition, all except one had at least one investment property in either the Salisbury or Playford local government areas. The lessor who did not, was included in the study because he managed a relative's property which was located in the study area. Half of the lessors had experience with large groups (four or more children, or five or more adults) as tenants. In four of the five cases, the members of the large households were humanitarian migrants. As shown in Table 3-13, seven of the ten lessors were male and overall, half of the lessors had more than ten years of experience as owners of rental properties.

Table 3-13 Gender and experience of lessors

	2 to 5	6 to 10	11 to 15	16 to 20	21 to 25	26 to 30	40 years
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	years	years	years	years	years	years	
Female	1	0	0	0	0	1	1
Male	1	3	1	1	1	0	0

Table 3-14 shows that half the lessors were migrants to Australia and half were Australian-born. Amongst the Australian-born lessors, two were first-generation Australian whose parents migrated from the UK and continental Europe.

Table 3-14 Ethnic heritage of lessors

	Continental European	Asian	African	Mixed Anglo-European Australian	Anglo-Celtic/Saxon Australian
Migrant	2	2	1	-	-
Australian born	-	-	-	2	3

As shown in Table 3-15, six of the lessors owned between one and five rental properties. Two had seventy or more rental dwellings. All properties were owned solely by the lessor or by the lessor and his or her spouse. There were no corporate lessors amongst the informants. Seven of the ten lessors managed their rental properties themselves while a further two employed an agent to manage their property/ies. One used an agent for some properties, but self-managed another property. Despite attempts made to recruit lessors via LASA, only one of the ten lessors interviewed was a LASA member. One other lessor had been a member in the past.

Table 3-15 Size of lessors' investment property portfolios

Number of rental properties	Number of lessors
One rental property	3
Four to five rental properties	3
Six to ten rental properties	2
Seventy or more rental properties	2

3.5.2 The Cities of Playford and Salisbury, South Australia

The local government areas of Salisbury and Playford are located in metropolitan Adelaide in South Australia. The centre of Salisbury is approximately 15 km north of the Adelaide Central Business District, while Playford is even further out to the north and northeast, with some suburbs as far as 30 km from the Adelaide CBD. Playford has a much greater land area (346 km²) than Salisbury (profile.id, 2015a; 2015b). However, the estimated residential population of Playford is smaller (profile.id, 2015b) than Salisbury (profile.id, 2015c).

In the period between January 2010 to December 2014, 874 and 2121 humanitarian migrants were settled in Playford and Salisbury respectively (DSS, 2015). Recent anecdotal evidence from the scoping study suggests that Salisbury has higher populations of ethnic Afghans, Bhutanese and Congolese residents, while Playford has relatively higher populations of residents from Burundi and Burma. These observations are supported to some extent from the country of birth data from the 2011 census. However as the census does not collect data on visa category, it is not possible to ascertain how many residents have refugee backgrounds. In Salisbury, the following recent major source countries of refugees were amongst the top countries of birth for non-Australian-born residents (profile.id, 2012a): Afghanistan (n=917), Serbia and Montenegro (523), Bhutan (n=421), Bosnia and Herzegovina (n=318), Sudan (n=317), Iran (n=270), Iraq (n=245) and Sri Lanka (n=215). In Playford, the following countries of birth predominated those associated with recent humanitarian migrant resettlement (profile.id, 2012b): Afghanistan (n=338), Sudan (n=237), Tanzania (n=160), Serbia and Montenegro (n=140), Kenya (n=113) and DRC (n=102).

At the last census, the median weekly household income was \$896 in Playford and \$1021 in Salisbury compared with \$1106 in Greater Adelaide (profile.id, 2012c; WISeR, 2013a). The unemployment rate was also higher in Playford (10%) and Salisbury (7.3%) than the 5.8% rate in Greater Adelaide (profile.id, 2012c; WISeR, 2013b). As a further indication of socio-economic status, the 2011 census also revealed that only 4.9% and 9.1% of Playford and Salisbury residents older than fifteen respectively held Bachelor or Higher degrees, compared with 18.2% of residents in Greater Adelaide. A further 58.1% and 54.4% of Playford and Salisbury residents held no post-school qualifications, compared with 46.3% of residents in Greater Adelaide (profile.id, 2012c; 2012d). These statistics are reflected in the relatively low ranking of Salisbury and Playford local government areas on the SEIFA Index (Socio-Economic Indexes for Areas). The index is developed by the Australian Bureau of Statistics and is derived from levels of income, employment and educational attainment. A higher SEIFA score reflects a lower level of disadvantage. Compared to the City of Adelaide, which ranked 1013.0 on the scale, Salisbury and Playford ranked 936.7 and 871.3 respectively (profile.id, 2015d).

Salisbury and Playford local government areas were recently ranked by SACOSS (2013) as having almost identically high levels of housing stress. With the highest levels of housing stress being in Adelaide City (25.6% of households), this was closely followed by Playford at 21.9% and Salisbury at 19.6%, equating to 2421, 6589 and 9618 households respectively.

Compared with Playford, Salisbury is a more established city council and Playford is presently undergoing a period of growth (infrastructure, housing and population) and urban renewal (DCSI, 2013; Playford Alive, 2009).

CHAPTER 4

HOPE AND HURDLES TO FINDING HOME

4.1 Introduction

Two superordinate themes were identified in relation to the pre-departure and early resettlement housing careers of humanitarian migrants i) humanitarian migrants' determined pursuit of achieving a sense of home, belonging and recovery in Australia and ii) the immediate challenges to humanitarian migrants' attainment of satisfactory housing in Australia. Part One presents an analysis of the values and priorities humanitarian migrants, and particularly those from large families, held in relation to their housing aspirations in Australia. The theme of humanitarian migrants' desire for a dwelling to permanently call home and their pursuit of a sense of belonging in both their local communities and within broader Australian society, permeated almost all interviews with humanitarian migrants. The theme of home as inherently linked to family connectedness was prominent and appeared to have a special significance for the humanitarian migrant informants with large families. Some humanitarian migrants also communicated their need for safe and secure housing as a space to heal, plan, reflect on the past and regain their sense of safety. These themes emerged spontaneously throughout the interviews but also received explicit focus as part of the Photolanguage activity (described in Section 3.3.3.2). This interview method was important in highlighting some of the more emotional, spiritual and otherwise less tangible roles that housing has played in the lives of the informants. For reference purposes, the Photolanguage cards described in this chapter can also be viewed in Section 3.3.3.2.

Through informants' experiences and illuminating insights, Part Two demonstrates how resettlement aspirations were often disrupted by high housing expectations, the shock of unaffordable housing and the requirement to move out of on-arrival housing within six to twelve months of arriving. Discrimination, and the private rental markets' conceptualisation of it will be presented in detail in Chapter Five. However, the latter sections of Part Two present an analysis of how discrimination was experienced by humanitarian migrants. For some migrants and service providers, experiences of humanitarian migrants being systemically excluded from private rental housing on grounds closely related to their forced migration experiences compounded their view that satisfactory private rental housing is all but out of reach for large humanitarian migrant families. Direct experiences of discrimination

and its emotional ramifications on humanitarian migrants illuminate both the difficulties and successes associated with adapting to a housing sector ill equipped for large families.

4.2 Part One: Seeking a Sense of Home and Belonging

*...when you get a home [] it is [] much similar like the dawn of time, whereby night goes away and then the daytime comes in.
- Migrant 13m*

4.2.1 Seeking to re-establish a sense of home

When humanitarian migrants were asked about times they had felt at home in their lives, most reflected that for them their country of origin was their 'home' and this was typically accompanied with references to this being where they felt belonging, familiarity and connection to both people and places. The Photolanguage card with the market scene (Figure 3-1) was most commonly chosen by migrants who discussed the importance of community life in achieving a sense of being at home. Broader community life was a context in which five informants indicated they found a sense of home, both within Australia and in their countries of origin. Other migrants focused on the closely-related notion of needing a physical dwelling to call home in order to maintain their sense of belonging. Migrant 15m selected the image of the coloured letterboxes (Figure 3-2), using them as a metaphor for having an address. He went on to share an insightful reflection on the importance of having a place to call home, regardless of how rudimentary the physicality of the dwelling is.

I think the address is, is more important than just living there [] sometimes you can live in a particular place, but it's not necessarily your own personal address. Um, because I've lived in many places and that will include the refugee camp [] that might not necessarily be my own address [] but I can identify I am living in so-and-so's house. [] when we went to have our own mortgage. It is more identifiable than when we were renting because we don't think that that was a permanent address. [Migrant 15m]

This individual emphasised that he had lived in many places, many not of his own choosing, but by having a place to link himself to, he was provided with a way to assert his identity and the notion that he belonged somewhere. Despite this, the extract above illustrates that the informant's ability to identify with his dwelling was enhanced by his family's transition into home ownership.

The theme of not being able to recapture the feeling of home and belonging as felt in their country of origin or of ancestral heritage arose prominently in interviews with humanitarian migrants. A mother of four (4f) who had lived in Australia for five years had her sense of

home still engrained in her country of origin. She reflected *'Yes so even now I can faint if I'm thinking about home. [] I have home sick all the time. I don't think that because it's a nice city whatever, but it's because the family, the family is there.'* This humanitarian migrant placed high value on the personal and relational aspects of where she lived. Her disconnection from loved ones in Australia kept her sense of home firmly rooted in her country of origin and limited the degree to which she could feel at home in an Australian dwelling. Migrant 15m, who had lived in Australia for nine years poignantly articulated a related sentiment that many others expressed in different ways.

...I would say the feeling of home in a different sense like sometimes I would say "Oh I'm going back home". [] you know I'm going back to [country of origin]. So that is actually the real home [laughs]. [] But this is [pause] a dwelling-home [laughs]. But the permanent home is over there []. So you can get the same infrastructure but you can feel like connected to it, community there, all the neighbours and all that, yeah. [] there is still a connection in the whole village that moved from [] where we used to live [] [to a new location] closer to the river []. But there is a connection. [] And the people are there. The names of the places are familiar. [Migrant 15m]

Although content in his purchased home in Adelaide, for him, home was still in his country of origin, despite the fact that his village had been reestablished in a new location. He dwelled on the concept of feeling connected to the community and to the adopted land on which his village is located. His sense of belonging was tied to the people and places that are familiar to him, while his residence in Australia was characterised as a *'dwelling-home'*, suggesting its mere function as a place to reside.

Migrant 14f's experiences provided insight into how she was able to maintain a sense of home in Australia, as well as in her country of origin. Her rented property of three years in Adelaide was *'a home'* to her because *'We live here, we enjoy here and that's where we spend our time.'* However she had previously experienced a sense of home overseas where she *'Had home, had the land and had the vegetables that we used to grow.'* She seemed to maintain two separate notions of home. Her present residence was a home, in that she had enjoyed her time living there for the last three years. However, in her country of origin she had the permanency of her own property, land and the resources that that land gave her.

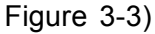
When asked about their relationships with people in their local neighbourhood, several humanitarian migrants recounted distressing experiences, and these will be described in Section 4.2.3. However, encouragingly these instances were outnumbered by the narratives

of informants' pleasant encounters with neighbours that enhanced their sense of belonging in the Salisbury and Playford local government areas. Although most migrants had felt welcomed by neighbours who had ethnic backgrounds different to their own, Migrant 20f spoke about the great advantage she felt her family had because their first accommodation in Australia was in a street with a high proportion of residents from her own ethnic background.

Like we had so many [Ethnic group] living in that street. It was like, we kind of felt at home []. Like everyone was there to like welcome us.... [] Cause they would guide us, like to shopping centres, like to school and everything. [] you just don't feel alone. Especially at those times, those are the hard time. And like having someone by your side is just so good. Like you would feel like, yeah someone care about me and they're giving up their time and helping me. [Migrant 20f]

For Migrant 20f, the fact that the neighbours who assisted her family were from the same cultural background appeared to play an important role in the impact they were able to make to her family's resettlement and acquisition of a sense of being at home. She also emphasised the importance of the companionship and support they provided during the especially difficult initial resettlement period.

Throughout the interviews, eleven informants (of which five were renters) raised the topic of home ownership. All but two of these informants were male and they spoke about their strong desire to become homeowners or in the case of those with a mortgage, the high value they placed on having transitioned into home ownership. Even all of the six permanent resident migrants who arrived recently (within the last four years) spontaneously expressed their aspiration to ownership, and one was already a home-owner. These migrants with mortgages mostly drew comfort from knowing that they now had the agency to provide long-term housing for their families. Migrant 1m put it simply: *'Home is [where] living I'm now. [] Nobody ask me 'Leave the house.' This is a home.'* Even though the only rental property he had been asked to leave in Australia was his HSS accommodation, for him a sense of home was intertwined with living in a place that he had the right to remain in. Migrant 3f stood out as she was the only homeowner who explicitly stated that she did not feel at home despite her family's transition into home ownership: *'Maybe when we finish that mortgage I will feel like home.'* For her, the financial pressure she was under to maintain her dream of home ownership jeopardised her ability to feel at home in her mortgaged house.

For Migrant 13m, the transition into home ownership was associated with feelings of hope and pride. His ability to acquire a sense of belonging in Australia was put on hold until he acquired the relative security of purchasing his home. He chose the image of the sun on the ocean horizon ( Figure 3-3) in the Photolanguage activity to help him express why buying his first home in Australia was 'dawn for me.' Using the metaphor of dawn, he explained:

...when you do not have a home, you seem to be in darkness because you do not have any expectations, even you are not respected. You can even hear the term homeless people. Imagine homeless! This is not a good name to be homeless [laughs]. You see? [] So when you get a home [] it is [] much similar like the dawn of time whereby night goes away and then the daytime comes in. [] Now [] nobody is sending me letters that 'Look today such and such time we are coming for inspection' [Migrant 13m]

The imagery in this extract draws our attention to Migrant 13m's emotional landscape as he recalled being housed in a rented property where he felt hopeless, disempowered and judged by periodic inspections. As a tenant, he felt homeless. A rented property was not a place where he could build his sense of home. His transition into home ownership was symbolised by dawn; a period where the oppressive darkness of humiliating periodic inspections were lifted, pride was restored and an ability to hope and plan for the future began.

4.2.2 Home as a space of family connectedness

Home as a place where the family is together emerged most prominently from humanitarian migrants' descriptions of what home meant to them. Photolanguage cards depicting a baby's hand holding an adult's finger (Figure 3-4), clothing on a washing line (Figure 3-5), crockery on a table (Figure 3-6), and a busy market scene (Figure 3-1) were the images that evoked discussion of this theme amongst nine of the informants. They spoke about family as being inherently linked to home. This theme's emphasis on the unity of the family related strongly to two migrants' (12m and 8m) expressed resistance to the pressure they felt to split their family across multiple dwellings. Migrant 8m reflected on his decision to insist on keeping his family of thirteen under a single roof after being evicted from his three-bedroom property after additional children arrived from overseas.

Yes, [the real estate agents] help me to find the house, but sometimes the house was in different street with one family it was not possible to separate people from one family to live in two houses. [] It's not in our culture. It's not easy to leave your kids, go away from parents. You don't feel comfortable, you may be worried about other kids. So that's why I could not decide to separate family. [Migrant 8m]

Although agents had attempted to assist Migrant 8m's large family to find accommodation, their suggestions of splitting the family across two properties was not an option for this informant. The extract draws our attention to both cultural background and the emotional experience of family separation as strong incentives to reject recommendations to overcome the severe shortage of five or six-bedroom properties in this way. What may have seemed reasonable, helpful and realistic to the agent would for Migrant 8m have been too distressing to consider as an option.

Three of the migrants had been housed in the private rental market with three generations cohabiting while another informant had lived together with his wife, children and multiple cousins. The reasons for these living arrangements were important to the informants and included tradition, caring for elderly family members and reducing household living expenses. Despite this, migrants were able to shed light on the stressors and complexities of residing with extended family. Migrant 15m for example, described the pressure that his wife experienced while his cousins lived with them. Their family was burdened financially and personally by the expectation that she would cook high quality meals for them on a daily basis. Relatedly, Migrant 16m explained how his family of six was challenged by accommodating the needs of three generations in their three-bedroom rental property.

Yes, it is a bit difficult, especially with the three boys in a room. They have their friends as well. And even while they do their study, it makes a lot of noise. And in the middle room is our Mum, and she's having asthma as well. So she feels a bit disturbed, so maybe if we had four rooms and if they're a bit apart from other rooms it would be a bit easier and comfortable. [Migrant 16m]

In this household the social and educational needs of the younger members as well as the health requirements of the elderly grandmother were impinged upon due to the crowded living conditions. This particular family found that they were not able to afford a four-bedroom property and believed they only acquired their present property by concealing one family member from the tenancy application form.

A common theme that emerged in interviews with members of large families was the importance of communal living spaces. For families in which males and females were entertained in separate living areas, migrants described the difficulty associated with adapting their homes in order to fulfil this cultural practice. They conveyed a preference for at least two interior communal areas, such as a lounge room and a more formal sitting room.

One young student described how she was affected by the lack of adequate space in her previous home.

... with four people we slept in one bedroom. So that's why I felt really uncomfortable. Plus studying. We didn't have like a good area to study. [] It was reeeeeeally hard [when guests came to visit]. [] Because we had one living room and [] the females sit separate from the males. So like our bedroom was the biggest one, so we had to get [] our beds out for the ladies to sit in our bedroom. It was, it was the most difficult thing ever. [] We had like guests over every month basically and we had to do that every month. [Migrant 20f]

Needing to share her bedroom with three siblings as well as having to vacate the room when it doubled as an entertaining area for female guests meant that Migrant 20f's ability to study was jeopardised. The frequency with which the gatherings occurred and the effort that went into preparing her shared bedroom for female guests contributed to the hardship. What is unspoken here, but perhaps reflected in exclamations of this process being '*the most difficult thing ever*' is that Migrant 20f, an adolescent at the time, regularly had to disassemble her relatively, and perhaps only private space and transform it into a common area suitable for entertaining. She reflected that once the family moved into spacious accommodation with multiple entertaining areas, she was content sharing her room with her sister.

Like Migrant 20f, the majority (n=13) of the seventeen informants who commented on their family's space requirements reported that their family was content with sharing bedrooms (the other four related that they were dissatisfied). In each case, siblings were required to share bedrooms (however siblings of different gender did not) and parents often shared their room with a young child. Even one of the asylum seekers (21m) sharing his bedroom with a housemate reported being content. Although most migrants' families did not appear to struggle with inadequate bedroom-to-resident ratios, most did describe the challenges they faced due to crowding in the private rental market. Inadequate bedroom-size emerged as a barrier to successful bedroom-sharing and the difficulty of sharing a single bathroom was a recurrent theme; in particular with regards to household members being able to prepare themselves for school or work each morning. Inadequate storage space and living in poorly maintained housing were also raised as substantial difficulties. Despite this, overall migrants did not indicate that insufficient living space caused them significant hardship.

4.2.3 Ongoing trauma and recovery from forced migration

Humanitarian migrants' experiences of forced migration, including environmental and political upheaval, trauma and resettlement appeared to contribute to the challenges that

humanitarian migrants faced in the private rental market. While humanitarian migrants did not explicitly relate trauma to housing difficulties, service providers did, so their experiences are included here as well. Some service providers referred to the challenges many of their clients had with memory and learning and attributed this to their traumatic refugee and resettlement experiences. Service provider 1m referred to his experience that verbally instructing humanitarian migrants in how to secure rental housing was not sufficient. Often still recovering from war-related trauma, he found that many clients were unable to retain and act upon what they were taught verbally. Through sharing some of the psychological symptoms of one of her clients, Service provider 14f gave insight into how the impact of trauma can affect an individual's ability to navigate the complexities of the private rental system.

She's experiencing nightmares constantly, she's experiencing a lot of head aches, feeling tired all the time, not able to think anything beyond the fact of her past and those images keep coming back to her. [] She is not capable of even thinking of looking for another private rent. [] she doesn't even know the bus numbers, how to get around. [Service provider 14f]

The biological and psychological symptoms that this informant's client suffered as a result of previous trauma, severely compromised her ability to independently attend open inspections. Knowing that many humanitarian migrants encounter similar barriers to navigating the public transport and private rental systems, this service provider criticised the present emphasis on office-based assistance to humanitarian migrants in search of housing. In her experience, clients recovering from trauma could be better served by the provision of transport services and support to attend open inspections, even more so given that many are unable to drive and have significant child-care responsibilities.

Illustrating the salience of recovery from trauma for some migrants, the theme of home as a peaceful and protective sanctuary emerged from several interviews. Migrant 6f chose the image of a busy produce market (Figure 3-1) and mentioned that she was drawn to the feeling of being surrounded by food and other people. When asked about a time that she felt at home, she responded:

I felt like I'm home at the moment because I'm not in fear of anything to harm me or make me die. [] If I'm peaceful I don't have any problem. I just feel that I'm home. [Migrant 6f]

Migrant 6f had been renting privately with her husband and five children for six years. For her, simply the absence of fear from violence helped her feel at home. Although she also

identified the security of being surrounded by friendly people and plentiful food, the theme of needing to feel safe permeated her conceptualisation of feeling at home. Migrant 16m echoed the appreciation of the protective elements of having a home. In choosing the images of the house-shaped letterboxes (Figure 3-2), he connected with them as symbols of dwellings.

...a home is something that gives protection for all the family member[s]. [] Though I don't own this property, I do feel it is a home because we didn't have even this sort of house when we were back in [Country]. [Migrant 16m]

This humanitarian migrant aspired to home ownership for his family of six. But since he felt safe in his current accommodation and it exceeded the quality of housing he was previously accustomed to, he was able to feel at home in his rented dwelling. As was the case for many migrants, the theme of becoming a homeowner featured largely in discussions about renting. Migrant 2m had become a home owner and chose the photo of a key in a lock (**Figure 3-7**) as a symbol of his belief in his right to have his own home: *'my key to open it to go in, out whenever I want.'* He was greatly comforted by the freedom from his fear of lease termination and the knowledge that only his family had the right to a key to their home.

Although most humanitarian migrants reported having no problem with periodic inspections and spoke with pride as they recounted property managers' satisfaction with how they maintained their property, four migrants did make explicit reference to how invaded they felt by periodic inspections. Migrant 2m shared a powerful expression of how periodic inspections contributed to his feelings of distrust toward property managers.

Ah, the other day she came, nobody was home because and they have the keys. Nobody was home, she did her inspection and I couldn't even go to complain anymore because I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? You know I was just, ok leave it as it is! Very disappoint[ed]! [Informant describes agent entering the parental bedroom.] You know [] our background back home is in your bedroom, nobody is allowed to go in without your permission. Even your kids sometime, they can ask you something which is in, in the bedroom, but you have to say 'Okay pick it up. Go and get it.' [Migrant 2m]

For this migrant, the agent who 'searched' was not welcome in his home, and the realisation that he was powerless to stop it evoked strong emotions linked to distrust and a sense of invasion. This informant's experience of periodic inspections significantly tarnished his experience of the private rental market. He needed his home to be a place where he could

'meditate about what was happening to you in the past and then try to forget about it, and forgive', and his ability to achieve this was enhanced by the security of owning his own home. Migrant 7m had a similar reaction to periodic inspections:

I already have the house. And how come someone come to disturb me and go in my bedroom to check. I didn't understand that because in our country, it never happens. In my country, if you rent, you rent, if the day to pay [comes], you have to pay. That's all. No one can just come to disturb and just 'I want to see my house, I want to check my house.'
[Migrant 7m]

This migrant was severely challenged by his experience of periodic inspections. They violated his own norms of respect for the privacy and security of one's home, and especially of adults' bedrooms. For this father of five, the culturally embedded meaning of having one's home, and especially one's bedroom *'checked'*, was a powerful motivator for purchasing his own home.

Adequate garden maintenance proved to be a challenge encountered by several migrants as they adjusted to property maintenance standards in Australia. However, although part of this challenge was adjusting to culturally specific notions of a well-maintained garden, the trauma of previous experiences of water and food deprivation may also have contributed. One informant relayed his discomfort with being forced to water grass in the context of high water costs and his own utilitarian approach to water use.

Yes they told me to watering the garden but the grass you can't eat that. And I thought that I can put water in their fruit whatever, something I can eat! [] You can't eat the grass. [Migrant 7m]

Speaking with great emotion, this migrant expressed his outrage at having to utilise valuable water on inedible vegetation. Echoing this sentiment, Service provider 8f explained how her clients' past experiences of water shortages has meant that some were very reluctant to water grass or other purely aesthetic vegetation on their rented properties. She rationalised: *'Why would you water something you can't eat?' These people have come from famine countries.* Other than a reluctance to waste water on grass, not mowing the lawns as frequently as the agent required, failing to weed sufficiently and planting vegetables against the property manager's wishes were the most common gardening-related issues that migrants encountered.

Migrants' reluctance to make complaints was raised by some service providers and property managers. Service provider 8f, for instance, had clients who were being severely harassed

by neighbours. However, citing embarrassment of their victimisation, her clients were unwilling to inform their real estate agent. Service provider 13m's clients reportedly had a different reason for their reluctance to file complaints about abusive lessors and to seek assistance from service providers outside of their own ethnic group.

Because of the background. You know in [Country] [] like when you go to an office, government department, most of them are military officer and yeah people avoid to go to the service provider or office. So, it's some kind of experience [laughs] still. The thinking is in mind and yeah. [Service provider 13m]

His clients' previous experiences of living in an environment where public services were staffed by untrustworthy and potentially threatening military personnel affected their willingness to seek out support services in Australia. This service provider recalled that when he offered to support a client to make a complaint about their lessor's unlawful withholding of their bond, his client was unwilling to take the matter further. On the other hand, some had encountered humanitarian migrants who reported property maintenance issues with a frequency that was difficult for them to manage. Typically, agents and lessors accounted for these migrants' behaviour by citing their particular ethnic background and stating how informed and confident particular ethnic groups were about asserting their understanding of what their rights were.

Having discussed the value that migrants placed on their homes as places of safety and protection, it was particularly concerning that eight of the twenty-two migrant informants discussed their experiences of harassment and witnessing of anti-social behaviour at their rental properties in northern Adelaide. Typically, they described the sense of alienation and fear that emerged from such experiences. Migrant 4f disclosed her sense of injustice that she could not acquire accommodation in a suburb where she felt safe. Having had her car window broken on multiple occasions outside her home, she felt she had good reason to want to be housed elsewhere. She remembered thinking: *'I feel like I'm small person I can't get the house anywhere else [except in Playford suburb].'* Migrant 13m explained that the only way that he could tolerate living in his Playford suburb was by shutting himself and his family off as much as possible from the people around him: *'I manage to live there and try keeping away from the neighbours because [] they always have fights on the street.'* He found himself advising his family *'always to stay in house and my children to stay in backyard'* and explained that he was mentally unprepared for witnessing explicit domestic disputes on the street and for how to explain these disturbances to his children. Troublingly,

two of the migrants had experienced serious attacks and threats aimed directly at them. Migrant 16m recalled that when he lived in a suburb of Salisbury, his intoxicated neighbour threw stones at his head, while another migrant described the incident that prompted her most recent move.

...one of the [Ethnic group] people took [my younger son's] bike and they go and they throw away on the railway... [] ...the first-born went and 'Don't do anything with my brother. Is my brother's bike.' And then that person bring knife to stab him... []. [Security guards] saw and they come... [Migrant 5f]

Migrant 5f, like several others, struggled with attempting to resettle into a new country and culture while living in areas that made them feel unwelcome and unsafe.

4.2.4 Summary of Part One

Part One examined humanitarian migrants' housing aspirations, including their efforts to re-establish feelings of home and belonging in Australia. The analysis conveyed that many informants were less concerned with the need to share bedrooms than with other housing infrastructure challenges such as insufficient common areas and bathrooms. Indeed, family unity in a single dwelling was imperative for many humanitarian migrants and outweighed many other considerations for adequate housing. Through a combination of recollections and reflections, as well as their use of Photolanguage cards, humanitarian migrants conveyed that their past and present experiences of feeling *at home* were associated with feelings of security, belonging, pride and the confidence to progress their lives. While most referred either to their homes in their countries of origin or their purchased homes in Australia in their descriptions of feeling at home, a few had been able to recapture a sense of home in privately rented housing. However, the barriers presented by informants' prior refugee experiences were also communicated. For some humanitarian migrants, the trauma that they were still recovering from emerged as a trigger for some of the difficulties they encountered in meeting the demands of the private rental market.

4.3 Part Two: An Unsettling Resettlement

...they could see if someone fill maybe more than ten applications, they could see this person really needs the house. [] Instead to fill more than twenty, thirty [applications]. It's embarrassing and you feel like you are not living in this world.

-Migrant 4f

4.3.1 A fraught transition into the private rental market

The theme of humanitarian migrants' housing careers being disrupted from the very early stages of their resettlement emerged from migrants' descriptions of their transitions out of HSS 'long-term accommodation'. Their first experience of housing instability in Australia was inherent in the delivery of HSS housing services in South Australia. Service provider 2f pointed out how the sense of community established by a family of eleven living in HSS housing in Salisbury was lost when an inability to acquire rental accommodation nearby forced them to move far away from the communities they had built links to.

... they actually liked the [HSS] housing and they liked the area, Salisbury, for the children to access school and the shops and things like that. But when that um HSS time had finished, [] they couldn't just find a rental property that would fit them all in. [Service provider 2f]

This informant struggled with the notion that much of the settling that occurs during her clients' initial six to twelve months can be undone by the requirement that they leave their property and find accommodation elsewhere. As the extract above illustrates, trying to find post-HSS housing in the same area can be especially challenging for large families.

On the other hand, drawing attention to the value of remaining within the community of initial resettlement were the experiences of four humanitarian migrants who had their leases under the HSS extended beyond the usual six-twelve months. These informants were assisted into community housing or were able to remain in their HSS property due to the HSS housing provider and lessor allowing the lease to be transferred into the tenants' name. Exceptions may have been made for these informants who had households of between nine and thirteen family members, and two of which arrived in Australia on the Women At Risk (204) visa. These informants reported overwhelmingly positive experiences of their early years as tenants.

Service provider 15f gave insight as to why the practice of transferring leases from the HSS housing provider into clients' names is rare. She explained that since her organisation went to great pains to acquire and negotiate affordable rental properties, if they 'lose' that property to a client via a transfer of lease, they run the risk of not being able to source another affordable property to replace it. Since HSS clients are required to pay the full cost of the rent, this could mean that housing costs would increase for humanitarian migrants during their first six months in Australia. For this reason it was seen to be in humanitarian migrants' best interests to avoid lease transfers. Service provider 15f also pointed out that an

alternative model (adopted in interstate localities) of providing only several weeks of accommodation through HSS before supporting clients into the private rental market came with its own problems. Clients may struggle with having to move so soon after arriving in Australia and HSS providers have a much shorter opportunity to prepare their clients for the private rental market. Indeed, agents and lessors in the present study were shown to value humanitarian migrants who could demonstrate that they had successfully completed a six to twelve month HSS tenancy.

The inherent housing insecurity of needing to leave on-arrival accommodation within six to twelve months was not the only challenge associated with the HSS housing. Some former HSS clients expressed the difficulty they encountered adapting to impersonal treatment by agents and the much stricter property maintenance demands in the private rental market. Such conditions contrasted sharply to the consideration they were shown as HSS clients by workers who *'try their best to deal with love and with big help'* (Migrant 8m). Illustrating the impact that compassionate treatment had on one informant's experience of the private rental market, Migrant 2m recalled that when his freezer broke while his family was in HSS accommodation, the housing provider reimbursed them for the cost of the spoilt food and replaced the freezer. He was touched by the respect and thoughtfulness that was shown to his family and resolved that a tenant of a publicly administered property is treated *'as someone [] who is considered to be a person, a human being'*. However, the consideration he was shown as a HSS client appeared to taint his experience of subsequent housing in the private rental market.

I mean I was quite surprised myself because I think I pay rent. And if I pay rent that mean[s] [] if anything damaged there, it's the owner responsibility. They should come and, and repair it or change or swap whatever. Cause I remember once that [HSS provider] did it to us.
[Migrant 2m]

Migrant 2m's response points to an understanding that was expressed by other humanitarian migrants and confirmed by some bi-cultural workers. That is, that if rent is paid in full and on time, and is viewed as expensive, there is an expectation that housing provision will be of a high quality, all maintenance requests will be followed up promptly and damaged items replaced or repaired. The fact that this has not been the experience of many humanitarian migrants has led to disappointment and dissatisfaction while adjusting to the harsher realities of the private housing market.

Service providers heavily involved in the administration and delivery of HSS displayed an acute awareness of the conditions that might hinder the transition of clients in the private rental market. Service provider 15f, for instance, confirmed that HSS clients pay market rents for the properties they sub-lease from the HSS housing provider partly to facilitate the transition into privately rented housing. However, she noted that they are not required to pay for water *'Which is probably silly, cause they have to when they move out...'* Along a similar vein, Service Provider 11m reported that some HSS clients were accommodated in serviced apartments when housing could not be secured in time for their arrival. Then, accustomed to a very high standard of accommodation, some clients were disappointed when they had to relocate to more modest long-term accommodation. Contributing to suggestions of how the HSS itself has the potential to contribute to false expectations of the private rental market, Lessor 5m mentioned that he found it odd that a highly-valued family of humanitarian migrant tenants left his property after their first twelve-month contract and informed him that they thought they had to leave after the contract expired. This was the family's first lease after their six-month HSS tenancy. It is unclear whether the non-renewable nature of the HSS lease affected the family's belief that their private-rental lease was also non-extendable.

4.3.2 Expectations: Building castles in the landscape of forced migration

Of the sixteen humanitarian migrants, who arrived via Australia's offshore humanitarian program, eight arrived together with between four and seven children, and therefore began their Australian housing careers as large families according to the definition used in this study. However, despite their large family size, most did not envisage housing provision would cause them any difficulty. Although most humanitarian migrants did not have well-defined expectations of the quality and nature of housing-tenure they would encounter upon resettlement, many spoke of their surprise when confronted with the competitive nature of the private rental market.

Nine of the twenty-two humanitarian migrants interviewed had housing expectations that exceeded the prevailing standards most long-term Australian residents enjoy. Most commonly, these individuals expected that housing of a very high quality that was new and very modern would be affordable for them upon their arrival in Australia. Many assumed that they would be provided with sufficient income to rent an adequately sized house and were surprised to find that being able to afford a desired property was in many cases not enough to secure it. Migrants relayed that the dominant contributors to their expectations were i) what they heard about Australian housing from friends and relatives already in Australia, ii)

what they learnt from pre-departure seminars, iii) their own ideas about housing in wealthy democracies and iv) their experiences of housing before coming to Australia.

Of the twelve humanitarian migrants who recalled attending a pre-departure seminar, only four (with arrival dates in 2006, 2007 and 2011) reported that they received housing information that adequately prepared them for the Australian private rental market. Migrant 12m was even surprised when his family was successful in gaining a tenancy for the first property he applied for. *'Everybody said 'You are lucky!' Because we applied for fifty homes. We applied for thirty homes! Minimum twenty home[s].'* Having arrived recently in 2011, this informant was warned about affordable housing scarcity in Australia in an orientation seminar. On the other hand, some humanitarian migrants stated that their high expectations of housing were derived from images and videos of Australia that they were shown in pre-departure seminars. Migrant 8m who arrived in 2005 explained that even though his housing in Australia was adequate, it was still shocking in comparison to high-quality housing he recalled being shown in a pre-departure seminar.

A few migrants conceded that their own idealised conceptions of western nations contributed to their disappointment. Migrant 17m, for instance, had not heard anything about housing in Australia prior to his departure, but laughed at himself as he recalled his earlier rationalisation: *'knowing that I was going to a developed country, everything should be perfect.'* Migrant 4f also imagined that Australian housing would be flawless.

I was thinking...if I can tell you to collect a bag of dirt [in an Australian house] you can't get it. That's why I was thinking [it would be] like heaven. [] I was thinking that when I come here [] all wall would be the glass. I would just look, everywhere nice house and big house and even cleaning would be easier. [] Plus I was thinking that when I came here that any house I want to live in I would get it easily. [Migrant 4f]

This informant recalled participating in a short seminar the day before she departed for Australia. She did not recall being taught anything about housing, remembering only instruction about budgeting and food in Australia. Expecting that she would easily acquire a large, ultra-modern house, she was left bereft when, after submitting almost thirty tenancy applications, she still could not acquire a suitable rental property for her family of five.

For some migrants, their previous experiences of housing appeared to influence their satisfaction with housing in Australia. Migrant 2m, for instance reflected that the home he owned in his country of origin had five bedrooms, so that even in relation to housing in Australia he thought *'in my mind, with a big family like mine, we should have five bedrooms.'*

It was difficult for this informant to accept that having been accustomed to spacious housing in his developing country of origin he would have to adjust to more cramped conditions in a wealthy developed country.

Just over half of the migrants had moderate and/or accurate expectations of housing conditions in Australia. Most of these migrants indicated that they lacked well-defined expectations of what would be involved in acquiring accommodation in Australia and the property calibre that would be available to them. They were open to accepting whatever awaited them. The two informants on Bridging visas (Migrants 21m and 22m) offered some insight into the origin of their lower housing expectations. Migrant 21m rationalised that he didn't care about the quality of housing in Australia as he had '*suffered enough*' living under trees and in sheds during the war in his country of origin. The other informant wished to avoid the higher costs associated with overstaying his Red Cross-administered accommodation and thus accepted the first property that he and his compatriots were offered. He provided some insight into how his broader situation affected his contentment in cohabiting with other men from his country of origin.

We left our families and came over here. [] So we need somebody to live peacefully and keep company with us. [] This situation had been brought on us so we making our goal to live happily with each other.
[Migrant 22m]

For this man, sharing his dwelling with other men in similar situations was comforting and offered him some protection from feelings of loneliness. In the context of his intense focus on acquiring a permanent visa and his family living in a precarious situation, his relatively secure, yet basic accommodation was easily acceptable to him.

However, not all migrants with moderate expectations were satisfied with their private rental experiences. Migrant 1m, a father in a household of ten, imagined only that he would be able to access affordable private rental housing for his large family without much difficulty. He explained that he '*was not thinking about the housing or [] lifestyle or something like that*' before he came to Australia. He just needed to flee the war and '*leave the country because [] they are killers.*' It was highly distressing for him that after three months of having his tenancy applications rejected he was forced to lower his expectations in order to avoid homelessness. He acquired a tenancy for a very old and pest-infested property.

Although not voiced as often by humanitarian migrants as by service providers, the unlikely expectation that large families would be able to acquire public housing was a theme that emerged during interviews with some migrants. Migrant 5f initially felt encouraged that like other large families she knew, she would be eligible for public housing on account of her status as a single mother of eight children. She interpreted her failure to acquire public housing as an indication that she was not being listened to. Two informants even reported that they were under the impression that they would be given a house outright when they arrived. Their reasons for this expectation were similar. One migrant (7m) stated: *'If you help someone, you help a lot, totally. You have to help totally.'* Another (11m) explained *'You know that if you're calling someone 'Come to live in my house'...you have to give them house, everything!'* They arrived in 2009 and 2007 respectively and neither recalled having attended a pre-departure seminar.

Finally, the housing expectations of the three young humanitarian migrants were all similar in that they didn't have well defined expectations of their housing in Australia. These three informants were all children when they migrated to Australia and appeared to adapt to situations as they arose and place their trust in their parents or carers. Migrant 18m *'didn't even know that we're going to have a place'* and remembered feeling relieved when he discovered that the regional town in which he was reunited with his father was not the isolated rural area he had imagined. Like Migrant 18m, the other young male migrant (19m) responded in a curious and accepting way to the housing conditions he found in Australia. Before emigrating, he heard that his friend had bought a car in Australia and planned to live in it. He remembered thinking *'That's cool. People have their own car and sleep in there.'* Once in Australia he adapted successfully to shared living arrangements with other Unaccompanied Humanitarian Migrants (UHMs), before he was joined by his family. Migrant 20f, was a little different in that she recalled her shocked reactions to features such as toilets located inside properties and the lack of tall, locked gates around the houses. She was unprepared for these housing conditions, which she initially viewed as unhygienic and unsafe. Unlike the other two young people, this informant mentioned that she had lived only in *'massive'* houses in her country of origin and initial country of refuge.

In discussing the affordability of their rented home, several migrants spoke about their difficulty coming to terms with how much of their income would be spent on rent, fixing damage to the property and cleaning fees upon exit. Despite this, few divulged the impact of this on their household budget. However, several service providers presented more detailed

recollections of navigating housing affordability issues with their clients. Therefore their experiences serve to illuminate the migrants' brief commentary on housing affordability issues. Service providers recalled frequent encounters with clients who expected to be assisted to secure affordable housing that is close to services and easily accessible via public transport. The dilemma that the most affordable housing is located in northern Adelaide suburbs where migrants often fear abuse and anti-social behaviour was raised by service providers and humanitarian migrants alike.

Although several migrants mentioned being shocked at the cost of rent in Australia, Migrant 2m went further by explaining the origin of his distress.

[I] always think about [] where I'm coming from is not the same processes as in Australia. And, and I was thinking first of all, that was, it was too much money, to pay rent. [] It's [sighs] this is too much for just giving it to someone because we are living in his house. Ah, forgetting that maybe there is a laws or policies or those kind of stuff. I didn't know anything anyway so I was quite shocked a bit when I was start paying the money. And it was very hard for me to understand. [Migrant 2m]

The extract above illustrates how being unable to understand why rent was so expensive in Australia (compared to his country of origin) contributed to his concern and confusion at struggling to meet rental payments. However, he alluded to how learning more about the systemic issues that contribute to high rents across the nation helped him overcome his shocked reaction. He was more able to accept the reality of needing to budget for high rental payments once he understood how the situation came about.

4.3.3 Struggling with humanitarian migrants' housing expectations

Service providers' efforts to manage their clients' expectations about the calibre, cost and location of private rental housing available to them emerged as a dominant theme of the interviews. This was reportedly particularly so amongst clients with large families.

Almost half of the service providers spoke in detail about their clients' expectation that they would be eligible for public housing. However, some service providers (e.g. 8f) were also careful to point out that a lot of humanitarian migrants show no interest in public housing: *'They are very proud to be able to come here and have a job. [] they like to be seen in the eyes of their children that they're working...'* Several service providers had heard their clients justify their expectation to be allocated public housing by either the fact that a friend or relative had acquired social housing or because they had been told before coming to Australia that they were entitled to public housing. Service provider 17f explained how the

fact that humanitarian migrants are occasionally successful in gaining public housing by refusing to exit HSS accommodation made her job of supporting clients into the private rental market more difficult. By refusing to assist her clients with public housing applications, she sought to refrain from giving her clients false hope that this was a tenable housing solution for them. Some service providers described the frustration of trying to support migrants into the private rental market after it became apparent that the clients had no intention of entering into any private rental lease.

I've been taking the mother maybe to about twenty properties, with about twenty applications until I realised, well she's actually just playing me because she doesn't want private rental, she wants government housing. [] at the end she got a [community housing] property in [Playford suburb], which was nowhere near the child's school. [Service provider 14f]

Like all service providers, this informant worked under the constraints of restricted resources and high pressures on her time, so her investment in this client was significant. This informant's experience suggests that some humanitarian migrants may indirectly seek to attain social housing by repeatedly rejecting opportunities in the private rental market. However the outcome may still be disappointing to the client. Service provider 10f had become accustomed to humanitarian migrants' requests and demands for public housing. However, she recalled an experience that served to remind her of the horrific circumstances that lead some of her clients to prioritise the pursuit of secure and affordable housing.

And she showed me all the bullet holes in her leg from when their village was attacked. And she was hovering and her little toddler [who] got shot and killed and a couple of other kids. [] it gave me another way of looking at the humanitarian side of it because you do get worn out with you know people 'Government must give me house.' [] So you do tend to put this little wall up as your own protection. But this like... [] it was very, very, very emotional. [Service provider 10f]

This informant had grown accustomed to humanitarian migrants' seeking public housing by describing the ailments and disadvantages they had. It was difficult for her to treat each applicant with deep empathy and compassion, so she protected herself emotionally with a 'little wall'. However, hearing this story of hardship from her client reminded her of the exceptionally horrific circumstances many humanitarian migrants have encountered and why the idea of competing in the private rental market might overwhelm some of her clients.

Another service provider (8f) relayed her experience of a family who believed they would become eligible for public housing after adopting several orphaned relatives. Although

sympathetic to the client's situation, this service provider knew she would not have intentionally given her client false hope that he would acquire public housing if the size of his family increased, yet that is what he believed. However, she did share her understanding of the root cause of many humanitarian migrants' expectation that they will ultimately be provided with public housing.

They assume logically if there's no houses big enough for my family, it doesn't matter, the government who [] puts the food in our mouth, pays our healthcare, educates our children, the all-providing government, this is another thing that they'll provide. [] The government is like the father. [] They don't even know where the government money comes from until I explain that it's my wages and this one's wages and that one's wages. [Service provider 8f]

With a mix of frustration and empathy, this service provider described the understanding that underpins her responses to humanitarian migrant clients who make excessive demands of her service. Service provider 12m, a humanitarian migrant himself, confirmed these expectations almost exactly. He recalled that before coming to Australia, he believed *'the government would do everything for you. You would be provided housing, you will be provided car, you will be provided that and that.'* He explained how only one or two people needed to mention such generous conditions and *'word spread very quickly.'*

Several lessors, agents and service providers also struggled with how to respond to humanitarian migrants who insisted on very specific housing characteristics while searching for private rental accommodation. Agent 9f, for instance, recalled the poor impression left on her by humanitarian migrants who expressed interest in a low-rent property, but then *'expect it to have new flooring, heating put in, new curtains throughout, new paint, new oven'*. Similarly, Service provider 7m, a housing worker, found himself frequently needing to reassure humanitarian migrants that despite the basic and aged appearance of the rental properties they are housed in, they are *'of equal Australian standard'* and *'habitable'*. Illustrating the risk of clients moving out of rental accommodation in an attempt to meet higher housing aspirations, Community leader 1m recalled trying to protect migrants from the financial implications of terminating a lease mid-contract after they told him *'Oh the property's not good, I want a good property or a new property.'* The community leader emphasised the importance of clearly explaining to migrants the effects of making such a decision. In particular, he warned migrants of the financial implications of signing a new lease before the other has expired.

Lessor 6m outlined how migrants' high expectations had a negative impact on him. He described his experience of being told by a non-profit organisation that their clients were in desperate need of accommodation to avoid homelessness. On two separate occasions the lessor had made arrangements to accommodate the non-profit's clients, but in both instances, despite their limited options, the humanitarian migrants turned down the accommodation.

I was disappointed because my time got wasted. [] I had to arrange my time and, and there was people living in there already. I had to ask them, 'If these guys decide to take it, I'll have to put you somewhere else you happy with that?' So all that of those sort of things. And then they, they sort of turned it down. [Lessor 6m]

Because Lessor 6m was led to believe that the non-profit's clients would *'be basically on the street'* he invested significant time and effort to arrange for their accommodation and was very surprised when the clients rejected the housing option. This lessor's experiences had led him to conclude that some humanitarian migrants are *'very picky in the type of accommodation that they want.'* Correspondingly, the phenomenon of clients rejecting properties that property managers have helped make available was a challenge mentioned by several service providers.

Most service providers viewed education and training as central to their efforts to assist humanitarian migrants to navigate the private rental market effectively. Service providers with clients yet to move out of their on-arrival accommodation were acutely aware of their role in preparing humanitarian migrants for the private rental market and employed various measures to temper their high housing expectations. Training tended to focus on the practical skills required to secure and maintain a tenancy, developing self-sufficiency, budgeting and encouraging resistant clients to find out for themselves how challenging it is to obtain housing that meets all their desires. Service provider 15f explained that from the time offshore humanitarian migrants arrive in South Australia, a 'Successful Tenancies Plan' is executed with the support of HSS tenancy workers. This involves tenants being given a full copy as well as a summary of their lease in a language they can comprehend. From then on, the tenancy workers support the clients (primarily in the clients' homes) to achieve a list of outcomes set out for consecutive periods of approximately three to five-week blocks. Examples of these stated outcomes include *'knows how and when to pay utilities'* and *'understand the role of a real estate agent and landlord.'* Service provider 7m, who worked primarily with people seeking asylum also carried out his educative activities with clients in their homes. He conducted *'mock inspection[s]'* with a high degree of animation as he

played the role of the lessor. Service providers who encountered humanitarian migrants later on in their resettlement journey typically focused on providing them with information on their rights and responsibilities in an attempt to i) prevent bond claims, ii) avoid humanitarian migrants from being taken advantage of and iii) increase their clients' chances of acquiring positive rental references.

Service providers mostly sought to encourage their clients to make compromises to be accommodated affordably in the private rental market and made a point of emphasising the low probability of acquiring public housing, often in the face of sustained resistance from clients: *'...he bugged me [about public housing] for about four years'* (Service provider 8f). Service provider 1m sought to avoid challenging his clients' high housing expectations directly and instead gave discontented clients the time to attend various open inspections and seek out other housing services for support. He was then ready to work with them if they returned to him for the assistance he was capable of offering. Service provider 10f took a more direct approach. Especially when it came to large families, she believed they needed to put the acquisition of affordable housing before other important facets of resettlement.

Well basically um one just needs to be very direct in 'This is how it is.' [] There's a severe lack of large properties [] I hate seeing kids pulled out of schools, you know that type of thing, but [] you have to move where the properties are and one's income dictates where you live as well. [Service provider 10f]

Service provider 10f acknowledged the dilemma humanitarian migrants faced in attempting to remain within the vicinity of their children's schools but, in recognition of the scarcity of large properties, she felt that this was a preference the clients could not afford to prioritise. In some cases, migrants chose not to accept the properties their workers recommended to them and later regretted the missed opportunity. The frustration this caused amongst service providers was lucidly portrayed in a quote from Service provider 1m. He struggled with his clients' reluctance to adapt to a housing market, in which renters often have to compromise on cost, quality or location.

I had this family, [] husband and wife, um, looking for accommodation and everything and find them a really [nice property], done the private open inspection, call the agent, and he show me a unit in [Suburb]. [Suburb] is a beautiful area. [] She didn't like the unit because didn't have the built-in cupboards, and can you imagine [my] disappoint[ment]. [] This clients now are willing to accept [a property in a less desirable suburb]. [Service Provider 1m]

Here, the service provider alluded to his short-lived expectation that his client would place the same high value on the property as he did. He found it hard to accept his client's rejection of the property based on an absence of built-in wardrobes. Whether or not he believed the client's reason given was not clear from the interview. Further, the service provider referred to his own frustration in having disappointed the agent who arranged the private inspection and having failed to convince the client of the value of the property. There is a sense of the service provider feeling let down by his client. However, while this informant had trouble accepting the importance his client placed on built-in wardrobes, one migrant helped illustrate why large families especially may place such high value on this feature. Migrant 4f explained how inadequate storage meant that she could never keep her place tidy enough to feel calm. But that when she moved to a property that did have the storage space she required, her assessment of the housing improved dramatically. She was *'so happy because that house was big house, big living room and plus it was wardrobe where I can put the kids' clothes and it was clean because now we can fold your clothes and put it in the wardrobe which was not before.'*

Some service providers described how listening closely to the needs and geographic commitments of their clients helped them accept some of their clients' high expectations. This approach was often reported by the same service providers who also sought to emphasise the harsh realities of the private rental sector in a bid to lower clients' expectations of the housing available to them.

...you can't force [the client] to, to take [a property] [in northern Adelaide] [] number one because she doesn't drive and she's got five kids, so she was concerned about the bus, the distance from the bus stop. And because she's a single lady on a 204 visa. No, no husband, so I mean for her those were safety concerns and things like that. [] So I mean even though you, you're a little bit downhearted about her decision not to accept it. But again I think the client's needs come first. [Service provider 12m]

The extract above illustrates that despite the service provider's disappointment, he understood the multiple reasons why his client did not want to accept particular properties. Some service providers commented that their clients' often wished to avoid northern Adelaide suburbs due to a lack of welfare services, wanting to stay close to the schools that their children started at upon arrival, fear of encountering anti-social behaviour and/or the fact that large communities of their own ethnic group lived in other parts of Adelaide, and they wished to live near them. Furthermore, it emerged that ensuring that the properties humanitarian migrants apply for will meet their most significant needs could also have

important ramifications for the ongoing workload of service providers. As Service provider 14f stated:

*...if they live in Elizabeth and they all go to school [elsewhere], then you know after a few months, once they find out [how far from the school they live], they're going to back to me and say 'Hey I want to change.'
[Service provider 14f]*

These service providers recognised that although taking multiple social considerations into account when supporting a client could significantly reduce the number of properties available to them, significant problems may still arise in the long-term if the location of a property is inappropriate.

Service providers commented on the overall mismatch between their clients' preferences for where to live and the reality that the most affordable housing is located in northern Adelaide suburbs that clients often do not want to live in. Several conditions that compound the housing affordability issues of their humanitarian migrant clients emerged during the interviews. Service provider 15f for instance, referred to the dilemma of humanitarian migrants wanting (or being expected) to pay remittances and still needing to access adequate housing.

A lot of them are sending money overseas and they won't stop sending money overseas. So [they say] 'I'm only going to pay a hundred dollars a week.' 'You're not going to pay a hundred dollars a week in any property unless you're sharing'. 'I'm not going to share.' 'Right, well then you need to stop sending money back home.' 'No I can't do that.' So, it's choices. [] I can understand that. If that was me, I would want to do that too. [Service provider 15f]

This service provider discussed how she conceptualised the complexity that the payment of remittances contributed to clients' housing affordability issues. However, with their accommodation budget reduced by the remittances, sharing a property often remained their only option, despite widespread reluctance to do so.

Service provider 12m explained how a family can easily fall into rental arrears in a situation where children who turn sixteen claim Centrelink's Youth Allowance for their own personal use and thus significantly reduce the household budget. He shed light on some of the cultural background of this issue, explaining that *'[young people] are saying 'It's the responsibility of my parents to provide food, shelter, clothing.'* Given that this is an issue that can emerge several years post-arrival, families affected by this may no longer be eligible for housing services under the SGP. Reportedly, other issues such as income dropping due to

'family relationship breakdown, kids moving out from the houses' (Service provider 1m) and the acquisition of unfavourable rental references may also emerge most strongly several years after resettlement, further limiting access to affordable housing. Service provider 4m raised some further youth-specific housing affordability issues. He explained that he typically first needed to work experientially with young people (by searching real estate websites) to illustrate the premium that renters need to pay to live in more desirable suburbs and needed to emphasise the affordability benefits of encouraging young clients to find a friend or relative to apply for properties with.

4.3.4 Experiences of cultural, linguistic and system-based exclusion

Almost all the migrants, even those whose rental experiences were relatively smooth, described the systemic housing barriers they experienced while adjusting to what was expected of them in the private rental market. Comprehension of tenant rights and responsibilities, understanding of the tenancy agreement and completion of property condition reports were just some of the administrative issues that migrants often felt ill prepared for. These challenges were echoed by service providers who talked about how their clients' difficulties with private rental housing were intrinsically linked to other issues associated with resettlement such as un/under-employment, inadequate access to transport, a lack of rental references, limited English and lack of familiarity with local systems and culture.

Service provider 8f succinctly summarised many of the key challenges that humanitarian migrants encounter when first engaging with the private rental sector.

... the humanitarian refugees who just are at sea, swamped, just don't know the first thing in how to go about [leasing properties]. So, my role is to help ease that path, [] help them understand the forms that they're signing and why they're signing them and help them understand their responsibilities when they go into a rental property, but also their rights and what they're allowed to do. And try to prevent them being taken advantage of, which has happened in the past and trying to let them know that, that they don't own that property. They have to respect it. [Service provider 8f]

This housing worker's metaphor of being swamped and at sea was used to illustrate her experience of humanitarian migrants who were overwhelmed by almost every aspect of what they needed to do in order to secure and sustain a tenancy. She had identified that supporting humanitarian migrants with logistical and administrative tasks needed to be paired with efforts to conceptually prepare clients for the power dynamics and cultural climate of the private rental market. This service provider, like several others, also

commented on the immense barrier to attending open inspections that is presented by new arrivals' lack of access to private transport and limited confidence in navigating the public transport system. As Service provider 2f pointed out: *'There's a big expectation that people can actually just jump in a car and get to point A and B.'* These service providers made it clear that the private rental sector's model of brief open inspections (typically on weekends when there are limited public transport services) and the need for applicants to submit multiple applications (and therefore attend multiple open inspections) in order to increase their chances of being housed, weighed heavily against newly arrived humanitarian migrants who often rely heavily on public transport, and may still be struggling to navigate the system effectively. Correspondingly, the lack of services funded to meet migrants' need for transport to open inspections, was raised as a contributor to the issue.

Communication and language barriers played a critical role in the tenancies of many humanitarian migrants. Although many of the migrant informants with limited English language skills had a friend, support worker or sponsor to assist them in acquiring a tenancy, they often spoke of the challenges brought on by communication difficulties further along in their tenancies. Not understanding and not completing the property condition report, difficulty communicating property maintenance issues, as well as misunderstandings with lessors and agents were amongst the communication problems migrants encountered. Moreover, all informant groups mentioned a lack of English proficiency as a significant barrier to successful private rental experiences. From searching for advertised rental properties, to building rapport with property managers and filling in paperwork, to engaging with periodic inspections and responding to real estate correspondence, humanitarian migrants with limited English faced multiple disadvantages in gaining and sustaining private rental housing.

Concerning the commencement of tenancies, one agent (9f) stated that language barriers had become a reason for property managers at her agency to avoid applicants from refugee backgrounds. She stated that neither the agency nor the lessors were usually willing to cover the cost of an interpreter and that it was too risky to ask someone to sign a tenancy agreement unless they fully understood it because *'If they don't understand what they're signing it can void their lease.'* In this instance, lack of English proficiency had become a reason for direct discrimination. Other property managers were apparently more open to migrants signing leases without comprehending them as some migrants described experiences of feeling they had to agree to tenancy agreements whether they understood

and agreed with them or not. Migrant 4f recalled: *'I didn't understand anything. [] I just see [my husband] sign but myself I didn't know [if] I signed to be in [the property] during the day and at night I have to go out [laughs].'* Although she used humour to illustrate how little she understood of what she was signing, this example illustrates the lack of options some humanitarian migrants feel they have when their English is limited and they are desperate to acquire a tenancy. It also illustrates the potential for women's lack of comprehension to be dismissed in instances where their spouses appear to be fluent English speakers, despite both individuals signing the tenancy agreement. Further along in a tenancy, Service provider 13m gave the example of how a tenants' receipt of a letter he could not comprehend led to an insecure housing situation.

...one client got um letter asking to evacuate the house in two months whatever [because the house had been sold]. [] And he can't, he don't understand, he put the letter into his bag and he didn't come to, to me or someone who can read. And when the day come, they ask him to leave the house straight away and [] luckily he got a relative, who, where he can stay for a while. [Service provider 13m]

This extract draws our attention to the private rental sector's reliance on letters to communicate critical information to tenants and how this can potentially have serious consequences for non-English speakers who fail to swiftly arrange the translation of such correspondence.

Migrant 15m and several others mentioned their status as welfare recipients or limited rental histories as the reason they were refused tenancies they applied for.

I think there are very few landlords or agents that accept people on welfare income. [] We were refused from different places before because of income wasn't the one that they [wanted]. Yeah, yeah because of 'Not you work.' and all that. And no previous record of renting history. [Migrant 15m]

Although not strictly unlawful to discriminate on these grounds, it could be argued that this migrant experienced discrimination on the basis of characteristics that were closely related to his status as a newly arrived humanitarian migrant in Australia. However, most property managers, did not hold stereotypes associated with Centrelink dependence, preferring to focus on whether or not the property was affordable.

Feelings of powerlessness can be exacerbated for migrants who, due to their large family size, have been marginalised into poor quality housing or are renting within the poorly

regulated sector of self-managing lessors. Despite renting through an agency, Migrant 1m and his family of ten rented a house in a poor state of repair. The informant recalled having part of his bond withheld for repainting and other maintenance tasks, despite the property already being in poor condition when his family moved in. He felt powerless to redress allegations that he was responsible for the damages and believed his bond was simply being used to cover the cost of upgrading the property. Service provider 13m recounted a similar instance of a self-managing lessor withholding a client's bond in order to help fund a renovation.

...one particular landlord said 'I helped that family so they should help me at the end.' [] And I said 'It's not um you should return the bond.' And he said 'I need to renovate the house.' [Service provider 13m]

The lessor in this instance appeared to hold no reservations about voicing the philosophy behind his intention to misuse the humanitarian migrant's bond. He felt he ought to be rewarded for providing accommodation to a large family of ten humanitarian migrants. The tenants in this case felt too afraid to make a complaint to a service that could advocate on their behalf in this matter, and thus they did not have their bond returned. Consistent with these informants' experiences, some service providers actively discouraged their clients from dealing with self-managing lessors due to their experiences of lessors displaying a disregard for their responsibilities under the Residential Tenancies Act 1995 (SA). However, Community leader 4m conceded that for those who are unemployed, lack rental references, speak little English and have a large family, such properties may be the only ones available to them. Others mentioned that self-managing lessors may be less racially discriminatory (particularly when the lessors are themselves migrants) and more likely than agents to go '*above and beyond*' (Service provider 15f) in supporting the tenancy of humanitarian migrants.

Although, according to service providers, allegations of misused bonds appeared justified in several cases, it is possible that misunderstandings may have contributed to some instances of bond claims. Some informants described having no problems passing periodic inspections during their tenancy and then being shocked to find that part of their bond was withheld at the end of the lease to pay for damages or cleaning. Migrant 4f thought she had completed her lease successfully, having kept her property managers happy throughout the tenancy. However she felt bewildered when she received the unwelcome news that she had acquired a bill for damages to the property. Service provider 3f had encountered a similar scenario with a client. She remembered her client questioning her agent: '*Why did you say that all the*

time when you come to visit me, it's tick, good, good? But when I moved you say that it's no good. I don't understand.' She struggled to accept that the property condition that is acceptable for a periodic inspection, would not necessarily meet the very high standards of cleanliness required to have a bond repaid in full.

The experiences of many migrants revealed how cultural misunderstandings had the capacity to exacerbate their difficulties in the private rental market. One migrant voiced how as a renter he was repeatedly left feeling disappointed and disrespected. In one instance this was because his agent would not change the timing of a periodic inspection upon his request and another time because an agent refused to give him the lessor's contact details, whom Migrant 2m wanted to contact regarding the purchase of the property he was renting.

And I said 'Why, why should I not have his number myself and talk to him, ask him?' That's a negative answer came from him, he said 'No, you're not allowed, this is Australia.' I said 'Wow, Australia, mmm' [] ...from that time I start to hate [emphasised] Australia. [] Yeah I feel like it just put me down totally. [] I didn't know! I didn't know that there is those rules, policies, I didn't know about it. Anyway, nobody explained them to me. Nobody. And I was just kind of 'Oh, I hate this country.'
[Migrant 2m]

Migrant 2m emphasised that at the time, he wasn't aware of the confidentiality policies that prevented him from being able to contact his lessor. All he remembered was the humiliation and anger he felt when his request to initiate communication as a potential purchaser was met with rejection and a reminder that things are done differently in Australia.

4.3.5 Many doors closed to large families

Most of the humanitarian migrant informants had been discriminated against on the basis of their family size without recognising the phenomenon as discrimination, lawful or not. Most had also experienced repeated rejections of their tenancy applications with their large family-size and income often cited as the reason for being unsuccessful. Five (one female and four males) of the 22 humanitarian migrants interviewed described their experiences of the private rental market as overwhelmingly poor. During their time as tenants, these migrants had some of the largest families of all the informants (between nine and thirteen residents). A further six had mixed experiences and impressions of their tenancies in the private rental market. Correspondingly, most of the eleven informants who described their private rental experiences in mainly positive terms, had seven or less members in their household as tenants. The experiences of the migrants who shared mainly poor reflections of the private rental market were characterised by narratives of hardship and disappointment and they

compared these experiences to their higher expectations of housing in Australia. While service providers' and humanitarian migrants' experiences are the focus of this section, agents' and lessors' experiences of large families as tenants will be presented in Chapter Five.

Half of the service providers talked about the difficulties they had experienced in meeting the accommodation needs of large families in the private rental market. Compared to other humanitarian migrant clients, they had experienced additional barriers to assisting large families in the private rental market, such as i) a shortage of suitably-sized affordable properties, ii) lessor fears of increased wear and tear related costs, iii) property managers' culturally-defined views on acceptable resident to bedroom ratios, iv) clients' difficulty attending open inspections due to greater childcare responsibilities, and v) tenants' resistance to housing their families across two properties. Although service providers reported that Centrelink-dependent large families typically had sufficient income to afford larger properties, these barriers still made it very difficult for service providers to support them with housing. Service provider 9f worked primarily with real estate professionals and lent support to the view that many agents have a narrow appreciation of suitable family-composition in the private rental market.

...managers might just see two parents and two kids as that's what goes into a house. When people from refugee backgrounds, that's not how they live. They live with you know, the grand-parents and the kids and you know the aunties and uncles. [Service provider 9f]

This service provider had identified that cultural differences were at least contributing to agents' resistance to accommodating large families. She believed it would be helpful if her organisation played a role in educating agents on the factors that may influence the family configurations of humanitarian migrants. Further illustrating the pre-defined conceptions of acceptable family make-up amongst some property managers, Migrant 2m recalled the shock he experienced when he was first exposed to an agent's judgmental attitude toward his family size. He remembered being asked by the agent how many children he had and then how old he was and thinking: *'Why do you ask me that question? Your business is just the money.'* The agent took the liberty of sharing his view that the informant had a lot of children for his young age, which clearly offended Migrant 2m. Migrant 8m encountered more direct responses from agents: *We filled a lot, a lot of form and when they see the list of [eleven] kids they say 'Rejected.'* Both these migrants were frustrated by the private rental market's blatant rejection of their families. Both had been issued visas to come to Australia

with at least six children and they were not prepared for their family size to pose such a barrier to housing.

While most service providers and community leaders persisted in their efforts to assist large families with housing, others (e.g. Service provider 14f and Community leader 2m) found accessing private rental properties for large families so difficult that they could no longer justify the time it took to help them, at the expense of a greater number of smaller families and individuals.

Ah with large families I personally would not assist with private rental. I would provide information and education, but would not take that on. I would refer them to a housing officer. [] landlords out there are not willing to take large families, unless the house is a dump. [Service provider 14f]

For Service provider 14f, it was not worth spending a significant amount of time assisting large families, when the best that she could hope for was to acquire a tenancy for them in a highly inadequate property. She referred these clients on and occasionally heard from clients that they resorted to lying about the number of children they have to avoid homelessness. As a service provider, she could neither encourage the deceitful completion of tenancy applications nor support clients into inadequate housing. She felt she had no choice but to refer these families on.

As was mentioned earlier, eight of the sixteen offshore humanitarian migrants already arrived in Australia as large families. Several of the migrant informants described their dismay that Australian governments, support workers and housing sectors are not better equipped to meet the housing needs of large families during their resettlement period. The difficulty they encountered in acquiring suitable properties for their families in the private rental market led them to call for a greater emphasis on the construction of affordable housing stock for large families as well as increased support from housing workers to help them acquire properties in the private rental market. The experience of repeated tenancy rejections led one settler to conclude that large families require professional assistance to secure a private rental property.

If you have a ten [] member of family, they should give some place for living. You can't live on the street. [] When I everywhere go I said 'Ten people.' 'No, we don't have a place.' [] That was very hard time for me. [] They should, should help you. [] Can't leave the children in the street. [] Someone should help. Because we are human. [Migrant 1m]

This man alluded to his sense of incredulity in being expected to compete in the private rental market given the discrimination he faced for having a large family to house. The experience of making multiple tenancy applications over several months asked too much of him, to the point where he appealed to his family's shared humanity to justify his belief that large families cannot be expected to secure private rental housing without comprehensive assistance.

Although several migrant informants believed humanitarian migrants, and especially those with large families, required more support from housing services, most did not indicate that they expected or wished for more support from their property managers. However, when asked, several did give voice to their hopes for a more supportive private rental sector. Migrants who had learnt the difficult lesson that real estate agents are not required to assist prospective tenants to find housing asked for more assistance. Migrant 8m shared his wish that lessors give large families additional notice if they wish to terminate a periodic lease. It seemed logical to him that since large families require more time to acquire new tenancies, they should not be expected to vacate a property within the same timeframe as smaller households. Migrant 4f explained how property managers could protect prospective tenants from the humiliation of repeated rejections.

If it's possible, [] they could see if someone fill maybe more than ten applications, they could see this person really needs the house. [] They could ask themselves] 'How we can help them get their house?'. Instead to fill more than twenty, thirty [applications]. It's embarrassing and you feel like you are not living in this world. [] They have to think about that. [Migrant 4f]

This migrant expressed how dehumanising it felt for her to repeatedly experience rejections of her tenancy applications. She pointed out that she was willing to attempt to make several applications herself and try her best to acquire a tenancy unaided, but felt that agents should consider assisting those who clearly require assistance, before the repeated rejections become alienating.

4.3.6 Emotional impact of a housing market that fails humanitarian migrants

Some humanitarian migrants gave emotive accounts of the impact that perceived discrimination, affordability pressures, unmet expectations and systemic exclusion had on them. Although informants recounted being poorly appraised by property managers due to several factors including family/household size, ethnicity, employment status and rental history, only a few labelled their experiences as discrimination. In those few instances, it was

in relation to race-based discrimination only. It was noted that young migrants, with their confident English emotional literacy, shared some of the richest narratives of how their private rental experiences affected them.

The migrants who detected racism through their interactions with property managers recounted their demoralised emotional responses. Migrant 20f, for instance, sensed underlying racism in her interactions with property managers. While she was left saddened by the treatment she encountered, her father responded with anger.

...I think they're being racist to you [] it's so bad, it's crazy. Like you feel so sad. You could just tell if someone's being racist to you by the way they look at you. They would just give you a look from top to bottom, like yeah. And you would get that a lot. And my Dad is really, he can get really tempered sometimes. And I was just calming him down. It's like 'Dad, it's okay, we'll find a house.' [Migrant 20f]

While needing to process her own reactions to experiencing racism, this young migrant supported her father when the frustration of application rejections overwhelmed him. Although she could never know for sure whether racial discrimination was behind the rejection of her family's tenancy applications, the treatment she experienced from agents made it clear to her that she was being negatively appraised based on her ethnic or religious background. Migrant 20f, like several other migrants, also described how she struggled with the emotional impact of realising that her large family was mostly unwelcome in the private rental market. She recalled being frequently told by agents that her family's income was too low, her family size too big and that *'with this kind of past, we wouldn't give it to you guys.'* She reflected on how these rejections affected her.

It was really sad, it was really sad. I was like 'Oh, I wish we were a smaller family.' But now I'm like I was crazy I guess! I mean being a big family is fun at the same time, but hard too. [] But you kind of feel like you're, you're excluded from that community, kind of thing [Migrant 20f]

Migrant 20f found herself wishing her family was smaller only to reduce the feeling of living on the fringes of society. But her own emotional response distressed her, as she knew she essentially loved being part of a large family.

In two cases, informants spoke about having to conceal members of their family from application forms in order to acquire rental accommodation. In both cases, they resorted to this measure after experiencing repeated knock-backs of their applications. Migrant 19m arrived in Australia as an UHM seeking asylum, before being reunited with his family. He

reflected on his discomfort with having to lie about the number of family members in his household of eight.

I was thinking like it's illegal and immoral. But at the time, because I had to. Because this way we couldn't find any house. [] Yeah, I wasn't that comfortable, but at the time I didn't care. [Migrant 19m]

The extract reflects this young person's desire to be honest in his interactions with the private rental market, but his experience had taught him that there was no place for his family in this system of housing.

Closely related to the experience of discrimination, was the experience of repeated rejections of tenancy applications and the shame associated with only being able to gain poor quality housing. Regardless of whether informants related this to discrimination, the phenomenon had its own damaging emotional impact. Migrant 4f, a single mother of four children, was left doubting herself and suspecting that false rumours had been spread about her after encountering tens of tenancy rejections: *'Maybe I'm not like other people, maybe something wrong with me, maybe they heard something bad about me. All those affected me mentally.'* The multiple tenancy rejections she experienced devastated her and left her *'worried in [her] heart.'* Similarly, Migrant 1m recounted the mental and physical strain of needing to find accommodation for his wife and eight children before they arrived from overseas. Although he was able to arrange accommodation in time, his tone of voice revealed his shame and disappointment in not having been able to source higher quality housing for his family.

That was physically and mentally affecting someone. [] You are looking, can't find [a house], that a-, that affecting you. [] One day before they come into Australia, I got the house! [] They complain all the time. Kids, complain, my wife complains. I said 'Look, I can't do anything more than that.' [volume of voice decreases, just above a whisper at end of sentence]. [Migrant 1m]

The emotion in Migrant 1m's voice was particularly apparent as he stammered over how his experience affected him and painfully recounted that he could achieve nothing better than a run-down and pest-infested dwelling for his large family in Australia.

Migrant 13m attempted to illustrate his observation that discrimination against tenants from his ethnic group is reducing in Adelaide. This informant's explanation for why the stereotypes have improved reveals that this perceived improvement has not come without a cost for tenants from his ethnic group.

[Agents] have proved that [Ethnic group] live quite clean... []. Because [] they clean the house with fear. [] So they clean their house with due care in order to protect themselves so that the landlord couldn't fix bad information in the computer... [Migrant 13m]

Migrant 13m was referring to tenants' fears of being listed on tenant blacklists and thereby essentially losing any chance of acquiring future tenancies via real estate agencies. Their distress at the possibility of having a major source of housing all but closed off to them caused them to clean *'with fear'*.

On the other hand, Migrant 4f later revealed the great emotional impact that positive housing experiences had on her. After repeated rejections of her tenancy applications, a housing worker arranged a private inspection and transport for her to view a property.

What happened to me encouraged me in my heart. I said it was a miracle to me. I didn't know that those kind of people are here. So I was so surprised and so happy. [Migrant 4f]

The compassion and assistance she was given felt like *'a miracle'* in comparison to the rejection and hardship she had encountered in the private rental market beforehand. She also valued the housing worker's ongoing commitment to the success of the tenancy through her participation in periodic inspections together with the agent.

Service providers and an agent described their efforts to minimise the emotional harm of discrimination for the humanitarian migrants they sought to assist in the private rental market. Agent 7m gave an example of trying to assist a humanitarian migrant tenant into a larger property, explaining that he would try to avoid disappointing her with a lessor rejection by first getting *'a 70% sort of approval'* from his client before informing the tenant of the opportunity. *'[O]therwise it's just another letdown.'*

4.3.7 Summary of Part Two

In summary, Part Two has highlighted several factors that challenged humanitarian migrants efforts to re-establish a sense of home in Adelaide. Many had acquired high expectations of the affordability and quality of the housing they would encounter in Australia, and this phenomenon was shown to be associated with the experience of forced migration. Once in Australia, many had experienced the distress of settling into the communities surrounding their HSS accommodation, only to be required to relocate within months into a new, and often less desirable area. Many were unprepared for the multiple ways in which newly-arrived large families would be disadvantaged in a highly competitive private rental market.

4.4 Summary of Chapter Four

It emerged that for some informants, their feeling of being at home was associated with their sense of connection with broader community life, either in Australia or in their countries of origin. Some humanitarian migrants were able to feel at home in their Australian dwellings, while their sense of belonging remained in their countries of origin. However, for most migrants, being able to link oneself to a dwelling (preferably on a permanent basis) provided a sense of stability, belonging to society, personal pride and foundation from which to move forward in life. Widespread experiences of friendly and helpful encounters with neighbours in Australia were described in terms of both the valued practical and emotional support this provided during their difficult resettlement periods.

The construction of one's dwelling as a place of family interaction and connection permeated many of the interviews with humanitarian migrants. In particular, the importance of family unity (which may include adult children, adopted children and grandparents) within a single dwelling was emphasised by some informants. Shortage of bedrooms was found to be less of a concern to large families than insufficient bedroom-size and storage space, shortage of bathrooms and a need for two common areas.

Through their engagement with Photolanguage, some humanitarian migrants communicated their need for safe, secure housing as a space to heal, plan, reflect on the past and regain their sense of safety. While some migrants had achieved this in the private rental market, others were retraumatised by experiences of harassment by people in their neighbourhood or by agents' periodic inspections, which several felt inadequately prepared for. With contributions from service providers, it emerged that issues such as inadequate garden maintenance and tenants' reluctance to report illegal behaviour by lessors may stem from previous experiences of trauma and deprivation.

It emerged that systemic features of the HSS program had significant potential to contribute to the challenges of resettlement in Australia. The dilemma of the HSS initially achieving its goal of supporting clients' resettlement into a home and community, only to have to then unsettle clients by supporting them into the private rental market was raised and difficulties also emerged in humanitarian migrants' adjustment from the compassionate and adaptable service provision by housing workers to the often strict and impersonal manner of agents and lessors.

The vast majority of humanitarian migrants did not envisage that housing provision would be problematic for them, in spite of their large family size. And further, almost half had very high expectations of the quality and amenity of housing that would be available to them. Conversely, more than half had quite moderate and/or accurate housing expectations. Service providers, more than humanitarian migrants themselves, discussed the widespread expectation amongst clients of the provision of social housing. Pre-departure information (both formal and informal) as well as the acquaintances' acquisition of social housing were believed to be the primary contributors to this expectation. However, informants seeking asylum and young humanitarian migrants appeared to be more accepting of the housing conditions they encountered in Australia. Consistent with the rare mention of social housing by the migrant informants, some service providers highlighted that many of their clients focused solely on the private rental or home purchase markets. However, making efforts to lower the expectations of their clients was a dominant theme amongst service providers. That said, they also emphasised the importance of listening closely to clients' housing preferences to avoid future problems associated with housing that does not meet humanitarian migrants' needs.

Several humanitarian migrants recalled finding it difficult to come to terms with the high cost of rent relative to their income. However, service providers still considered discrimination against large families as a greater barrier to stable housing than affordability issues for large families. Service providers identified the added challenges for Centrelink-dependent single people or those with remittance responsibilities, many of whom were reportedly reluctant to reside in sharehouse arrangements. The dilemma of the most affordable housing being located in suburbs many humanitarian migrants preferred to avoid was raised by service providers and migrants alike. Tenants also ran the risk of falling into greater financial problems when they terminated a lease in pursuit of more desirable accommodation. Service providers working with young people explained the complexities surrounding the reasons why young people seek to leave home as well as intergenerational conflict around the allocation of financial responsibilities.

Informants highlighted the many cultural, linguistic and systemic demands of the private rental market that severely threatened humanitarian migrants' likelihood of enjoying a smooth private rental tenancy. Most migrant informants suffered the consequences of failing to comprehend what was expected of them in the private rental market, while others explained how their very newness in Australia presented an almost unavoidable barrier to

meeting some agencies' requirements for being awarded a tenancy. Un/underemployment, inability to access open inspections, language barriers and a lack of agency rental references were the obstacles most commonly cited. Particular challenges regarding vulnerability to bond loss were associated with tenancies in the less regulated market of self-managed tenancies. Anxiety around needing to find alternate accommodation following the completion of a fixed-term lease or during a periodic lease was particularly acute for large families due to the increased challenges they faced to secure appropriate housing.

Half of the service providers talked about the difficulties they had experienced in meeting the accommodation needs of large families of humanitarian migrants in the private rental market. In addition to a shortage of well-maintained affordable properties for large families, they encountered lessors' fears of increased costs related to wear and tear, clients' difficulties attending open inspections due to childcare responsibilities, single mothers who had poor English and little support from their communities and property managers' culturally specific views on acceptable occupancy densities. Correspondingly, the migrant informants with the worst experiences had some of the largest families of all the informants. Most of the humanitarian migrants had been discriminated against on the basis of household size and this had led some to conceal members of their family from property managers. Their experiences of multiple tenancy rejections led humanitarian migrants to question how they can be expected to compete for housing in the private rental market and why agents don't offer assistance to applicants who are clearly being rejected repeatedly and facing homelessness.

Some humanitarian migrants retold the emotional impact of housing discrimination and repeated tenancy rejections. Although few labelled their experiences as discrimination, more were able to describe the feelings of exclusion, dehumanisation, shame, sadness and anger that arose out of their private rental experiences. Despite widespread acknowledgement of discrimination against humanitarian migrants amongst service providers, it appeared that they did not discuss this with their clients in an effort to maintain their morale. The positive emotional impact of being comprehensively assisted into adequate housing appeared to be equally powerful for some migrants.

CHAPTER 5

RISK AND STEREOTYPES IN THE PRIVATE RENTAL MARKET

5.1 Introduction

Towards the end of the previous chapter, humanitarian migrants' experiences of direct, indirect and systemic discrimination in the private rental market were presented. In this chapter, the analysis moves into examining the market factors that culminate in discrimination and how property managers' working definition of discrimination manifests in their tenant selection practices. The conflicting business, legal and ethical interests that emerged out of humanitarian migrants' need to create their homes within lessors' keenly-protected investment properties are raised here. With little financial room or time to accommodate tenants' digressions from their strict responsibilities, applicants perceived as posing an increased risk to the tenancy are shown to be at the greatest risk of experiencing unlawful discrimination on grounds such as ethnic background and association with multiple children.

In addition, property managers' motivations for relying on cultural stereotypes and first impressions as part of their tenant selection processes are presented and the origins of their stereotypes are explored. The impact that these tenancy selection processes had on the way agents and lessors defined discrimination is also examined. Finally the analysis presents the ways in which service providers as well as property managers have sought to counter the use of negative stereotypes to justify the less favourable treatment of applicants and tenants.

5.2 Seeking Home in Someone Else's Financial Future

[Lessors] have probably got a mortgage on the property, they're not wealthy people. [] this is their old age pension. They'll sell it and if you're not helping them, they'll lose that.

-Service provider 10f

5.2.1 Conflicting notions of what constitutes discriminatory practice

Interviews with lessors and agents revealed a high degree of variance in how they defined discrimination and discriminatory practice. Some property managers, for instance, appeared to discount covert discriminatory practices from their working definitions of discrimination, believing that if the discrimination was not voiced, it would be somehow less harmful to the

humanitarian migrants it affected. As was raised in the previous chapter (Section 4.3.6), this assumption appears to be misguided. Agents were markedly less defensive than lessors in their discussion of discrimination, perhaps reflecting their relative emotional and financial distance from the property. However, they also revealed a greater familiarity with and responsibility toward their legal responsibilities than the lessors; some of whom were inclined to reject the discourse of equal opportunity and discrimination legislation all together. Most agents and lessors were however clear that it would not be in their best interest to inform applicants if their application was rejected on account of protected characteristics such as ethnicity, religion or number of children.

The perception that discrimination equates to overt and direct discrimination, to the exclusion of covert, indirect and systemic forms of discrimination (see Sections 2.5.1 and 2.5.2) was also observed amongst agents and lessors alike. Lessor 5m stated that he and his partner *'don't discriminate against age, children, sexuality.'* However confided that *'...if I'm going to discriminate [] I'll just go "We had other applicants that were better."'* Similarly, Agent 5f explained where she drew a boundary in her practice: *'we're not allowed to discriminate. We're not allowed to be seen to be discriminating on race, religion, background, age, all that stuff.'* Agent 5f corrected herself. She was aware that equal opportunity laws prohibited discrimination, but in practice this meant ensuring that unlawful discrimination remained concealed.

A few agents described their dilemma of needing to heed discriminatory tenant-selection instructions from clients (lessors) or else lose their business. In explaining how she dealt with the dilemma, Agent 6f provided some insight into her conceptualising of discrimination.

[I've had lessors who] don't want [ethnic group 1], don't want [ethnic group 2], ah don't want [ethnic group 3], don't want [ethnic group 4]. [] And I just sort of say to 'em 'That's fine. I can't discriminate.' [] if they ring up about a property [] I'm obliged to take them through. [] But obviously I'm not going to go through [the application] because my landlord's made it clear they don't want them to apply [] I think 'Poor buggers' they fill in the application and they're not going to get the house. And they've gone to all the trouble of doing it and I do feel sorry for them in that respect. [Agent 6f]

There are several important issues to note within this extract. Agent 6f attempted to refrain from engaging in discriminatory practice herself by allowing the applicants to view the property. However, by not processing the application, the applicants were eventually treated less favourably by the agent on account of their ethnicity. Agent 6f therefore avoided overt,

but not covert discrimination. Taken together with her affirmation of her client's discriminatory preferences and failing to interfere with the client's intentions to unlawfully discriminate, the agent did not manage to disassociate herself entirely from the lessor's discrimination. Her sympathy for the applicants suggests her dissatisfaction with the process, however her reluctance to challenge her client's instruction suggests that the lessor's business was too valuable for her to jeopardise in this way.

Many agents displayed their confusion about whether they or their clients (lessors) could discriminate against applicants on the basis of family size. Highlighting the inherent difficulty in avoiding discrimination on the basis of an applicant's association with a child or children, agents such as Agent 5f employed a logic that allowed them to overtly discriminate against large families who wished to apply for properties that they believed were too small to accommodate them.

I just say 'I'm sorry but you can't apply for this house because your family is too big.' I tell them, that's not being discriminatory. That, that is not discriminating by race or by anything or by children, it's by pure and simple the size of the family is not going to fit into this little house.
[Agent 5f]

In the absence of statutory guidelines for resident-to-bedroom ratios, the agent resorted to her own conception of acceptable resident density. Her response to the would-be applicants reveals a sense of her vindication in discounting legislation that prohibits discrimination due to association with children. Families were however not the only group to experience discrimination on the grounds of residential density. An asylum seeker (21m) who sought accommodation with three other men who were seeking asylum was told by an agent: *'The owner said it's only for families, not for young boys.'* With options already limited to these men due to their unresolved immigration status and low-income, the rejection based on the household composition left them disappointed and at greater risk of homelessness. A legal professional in the real estate sector gave weight to the cultural specificity of crowding in private rental housing by describing the 'urban myth' of resident-density standards.

... it's kind of like an urban myth 'You can't have more than four people in a house because the bathroom was like this.' And that's not true. There are no set numbers for particular houses. Even if a [property] is two bedrooms and one bathroom, you cannot um, define how many people are in that property. Now if there are more people than you would expect in a house of a particular size, you can do more inspections than you would otherwise do just for the wear and tear of it.
[Service provider 9f]

This informant acknowledged that high tenant densities may prompt a lessor to conduct more frequent periodic inspections. And as long as this is done in accordance with the Residential Tenancies Act 1995 (SA), that would be acceptable. The arbitrary decision to deny accommodation to families of a particular size, however is not supported by law. Despite this, Service provider 16f (a real estate training professional) stated that, *'the Equal Opportunity Commission you know, have often told our people, "You're better off just saying 'Sorry, you're tenancy hasn't been accepted.'" Um, [that] probably hasn't really addressed the equity issues.'* This left her with little guidance on how to respond when an agent supported a lessors' views that a two bedroom unit with a small hot water system is not adequate for a family with four children. Agent 4f also expressed her confusion about the legality of withholding certain properties from families with multiple children.

You won't get it back as, as well as you've given it to [a large family]. Okay? So basically you just have to say 'This home will not suit you because the laws are...' and you tack on the laws. 'But I can give you a house that is really strong.' [] And you're not discriminating because at the end, you know we are working for the land- for an owner, okay. But you also have to make the owner understand um, you know, can't discriminate cause of the children. [Agent 4f]

This agent was aware that it is unlawful to discriminate against applicants because of their association with children. However, she was challenged by her experience of having seen brick-veneer homes damaged by children. Because the property was in the agent's view, inappropriate for the family and, because she was doing her job in representing her client, this agent did not label her practice as discriminatory. She did however appear to be uncomfortable with this resolution, still feeling the need to inform the lessor of his legal responsibilities to applicants with children. It is unclear what legislation the agent was referring to when she talked about telling the applicant what the laws were. She may have been under the impression that there are laws about the number of people allowed to live in a property of a certain size.

As opposed to some of the agents, none of the lessors described anti-discrimination law as being part of their tenant selection process. Indeed, two lessors illustrated their view that anti-discrimination legislation was out of touch with the business of being a lessor. Lessor 1m, for instance, recalled being accused of housing discrimination after he refused to give an applicant the address of his rental property because she could not provide him with rental references. This experience appeared to lead him to rejecting the discourse of discrimination in the private rental market entirely. He exclaimed *'I don't really ah, give a shit about this []*

discrimination.' He explained *'I pay all my taxes, I pay everything []. So this is my choice who I want to rent this place to.'* Similarly, when Lessor 9m was asked whether equal opportunity laws played a role in the renting of his properties he replied:

Not at all. I don't care what the government thinks or what the government wants me to do. I suit pretty much myself. [] ...nobody, including the government has the right to tell me who I can and cannot put into a property. And they can make all the laws they want on anti-discrimination, and all the rest of it. [Lessor 9m]

This lessor had experienced a very respectful and successful tenancy with a humanitarian migrant family, but on the other hand indicated that he would not lease his Adelaide property to one ethnic group (not humanitarian migrants). He had strongly-held reasons for this preference and saw it as his right to protect his property from the difficulties he associated with this ethnic group. Interestingly, at other times, both these lessors also espoused philosophies that suggesting their support of equal opportunity and multiculturalism.

Adding further complexity to defining unlawful discrimination in the private rental market, the lessor of a share house (6m) gave an insight into the criteria he believed he needed to use to maintain the comfort of all tenants residing in his property. Given that many of his sharehouses were inhabited by several men, he avoided renting rooms out to women, in case they felt uncomfortable in such an environment, and chose not to allow children to reside in the properties because *'It's probably not a... real good environment if you're living with people coming and going...'* Highlighting the particularities of tenant selection in a sharehouse setting, this lessor made some of his tenant selection decisions based on gender and the presence of children. But rather than doing this out of a desire to protect his assets, he did so with the wellbeing of women and children in mind.

Most agents had only a general awareness of legislation disallowing discrimination on several grounds and lessors displayed very little familiarity with equal opportunity legislation altogether. This is perhaps not surprising considering that only six property managers had completed a nationally recognised qualification or licence in real estate or property services. Two agents and one lessor also mentioned receiving information and professional development through REISA and LASA respectively. Despite their responsibility for negotiating both lessor and tenant rights in their role, none of the agents recalled ever receiving training on any of the social aspects of property management, including on working with people from culturally and linguistically diverse backgrounds. While most recalled

learning about equal opportunity legislation and how it applies to property management, there was evidence to suggest that agents were also taught how to protect themselves and their clients from accusations of unlawful discrimination. Agent 8f recalled being taught:

...we were just sort of told if you don't accept a tenant you can't tell them it's because the landlord doesn't want um a refugee or whatever. [] ... we just say 'The landlord didn't say'. [Agent 8f]

This emphasis on concealing lessor discrimination appeared to be confirmed by an informant employed by a property management training provider. She provided an example of what students are taught about how to respond to discriminatory lessors.

... some landlords may well say to you that they don't want a certain race of people living in their house and ultimately it is their house. But as a property manager you need to be professional about that and [] obviously not tell people that that's the case. But equally, if someone puts in an application, you should present it to the landlord... []. And ultimately they have the right to say [] which application they say yes or no to. Um, but sort of encourage them to, to give everybody who comes through the property and applies for it, fair opportunity and probably shield that racist landlord that is there. [Service provider 16f]

According to Service provider 16f, students are taught by experienced property managers to persist with carrying out their role in accordance with anti-discrimination legislation, regardless of the lessor's preferences. But at the same time, they are also encouraged to protect the lessor and the agency from legal attention by concealing their discriminatory behaviour. Furthermore, the service provider revealed an underlying acceptance of lessors being able to engage in racial discrimination.

5.2.2 Investment-focussed property management

Interviews with the vast majority of both agents and lessors contained the theme of their role as managers of an investment, over and above their role as managers of a tenancy. Property managers also described their interest in minimising administration, complaints from neighbours and costs associated with rent arrears, property damage and wear and tear. While lessors' ultimate vulnerability was the endangering of their financial futures and secure retirement, agents' vulnerabilities were more aligned with reducing work-related stress especially with regard to time pressures and high expectations from lessors.

In most agents' experience, race-based discrimination by lessors as a risk management strategy, was prevalent. However, a few stated that their clients rarely show much interest in applicants' ethnic or religious background but rather trust that agents will use their skills and experience to recommend the 'best' applicant to them. However, most agents had also

encountered lessors informing them of ethnic groups they did not want living in their property. Agent 9f estimated that *'probably 80% of landlords refuse to rent to anyone that black'* and Agent 8f recalled that upon meeting with new clients for the first time *'a lot of the landlords will tell me they only want Australians'*. Agent 1f was one of the few agents that spoke about the discriminatory practice she had observed amongst other real estate agents. In her experience, *'discriminat[ion] is quite rife.'*

Lessors often spoke about their bottom line, that for them their investment portfolio was essentially a business venture and that financial viability was therefore imperative. In describing their tenancies with humanitarian migrants, some lessors lamented the time-consuming nature of frequent tenant exits and the need to readvertise, as well as their limited capacity to respond to tenancy issues alongside their full-time employment. In expressing her empathy for lessors, Service provider 10f got to the crux of what lessors conveyed less directly.

[Lessors] have probably got a mortgage on the property, they're not wealthy people. [They] won't have superannuation to retire on, this is their old age pension. They'll sell it and if you're not helping them, they'll lose that. [Service provider 10f]

This housing worker conveyed that many of the lessors she worked with have little room to absorb unexpected costs associated with their investment properties. Her reference to lessors' readiness to sell their nonviable investment properties points to her experience that lessors are willing to accommodate tenants only as far as that tenant is assessed as having the capacity to make regular rental payments and protect the property from damage. Further illustrating this point, Lessor 7m explained how his eagerness to avoid financial and litigious risk in his tenancies impacted on his tenant selection process.

We asked them [] Do you have full-time work? They say yes. Okay in which company, where? [] What's your boss' name? [] And when [] we contact him, they say 'Yeah this guy is working.' [We ask] 'How is his behavior?' [] [If the applicants are receiving Centrelink benefits] we ask about like 'Why you are receiving Centrelink? [] Because if he's disabled and he's not able to work, so that's fine. But apart from this we are not dealing with him. The way he look like lazy person. Probably he is smoking or drinking or junkie. Whatever you know so it's lots of, lots of things, things coming to your mind. [Lessor 7m]

The extract above illustrates the central role of risk assessments in Lessor 7m's tenancy selection process. While many property managers were satisfied with applicants receiving social welfare benefits as a source of regular income, Lessor 7m linked what he saw as unjustified Centrelink dependency with character flaws that might put the smooth operation

of the tenancy at risk. Unlike other agents and lessors who were more inclined to judge applicants' social merits during open inspections, this lessor also made direct inquiries upon which he formed assessments of the risk they posed to the property and the tenancy.

Lessor 8f's experience revealed how risk assessments may extend to considerations of how neighbours may respond to their choice of tenant. This lessor's property was located in a complex of units inhabited primarily by elderly residents who had asked her to find a tenant *'who is not going to cause problems.'* When three young humanitarian migrants applied for the property, she initially feared that they might host parties that would disturb the neighbours. However, *'those prejudices did not stop me from [] giving them that property. Because I knew that we have to talk to them about, you know about respecting other tenants.'* By acting in accordance with her philosophy of treating the applicants as she would want to be treated, she overcame her age-based prejudice and chose instead to coach the young women in how to be respectful tenants. Her efforts were rewarded with a successful tenancy.

Lessors' vulnerabilities to risk filtered into the practice of real estate agents as well. Providing insight into the weight of their responsibility to act in their clients' best interests was Agent 5f's reminder of the great personal and financial significance of their clients' assets.

Cause you know, investment properties is the biggest investment, the biggest money draining thing that anyone's going to have outside the house they live in. So it's our responsibility to look after them. [] we're responsible for millions and millions and millions of dollars worth of property. [Agent 5f]

Through repetition and emphasis on the major role that investment properties play in most lessors' financial lives, Agent 5f powerfully illustrated why the protection of her clients' properties is her core concern as a property manager. This agent, like several others, described the burden of responsibility they felt for the success of tenancies, despite most insisting that lessors make the final tenant-selection decision.

Most agents were also keenly aware of the trust lessors placed in them to draw on their years of experience to select the tenant that posed the least risk to the tenancy: *'I guess that's why [lessors] employ you as a property manager; they expect that they pay you to make decisions'* (Agent 6f). Illustrating the pressure to utilise their past experiences to avoid

unwanted tenancy outcomes, Agent 6f recounted an experience of placing a family of humanitarian migrants that resulted in significant property damage.

[The lessor] wasn't happy I must admit, cause she was a referral. Um given to me by my good property management skills and that made me look really bad because she was not happy. [Agent 6f]

It was embarrassing for Agent 6f to have managed a tenancy that ended with property damage and a pest infestation. Letting her client down resulted in much regret and damage to her reputation. The negative experience led to the agent avoiding tenants from the same ethnic group in the future. However, she continued to regularly house applicants from several other groups of humanitarian migrants, and had very positive experiences.

Severe time pressures emerged as a strong theme in agents' experiences of property management. Many described the impact that time pressures had on their tenant selection and property management practices. Agents reported the severe lack of time they experienced in their jobs on a daily basis and, according to the experience of most agents, it was highly likely that newly arrived humanitarian migrants would demand more time investment than long-term Australian residents. Agents mentioned using interpreters, explaining rights and responsibilities and conducting additional home visits to investigate reported appliance malfunctions as some of the time consuming activities they engaged in with their humanitarian migrant tenants.

... it's very time consuming so I can understand why people don't want to take people [from refugee backgrounds]... [] ...it's much easier to take a westerner than it is a refugee. [] I'm just thinking of the [humanitarian migrant] that broke a lease last year somewhere. [] ... we had to get the interpreter in to explain that to her, so this is what I'm saying about taking extra time [pause], when you take on a migrant tenant. [Agent 2f]

Although this agent, like many others who were interviewed, was willing to invest the extra time in the interests of equity, such agents saw themselves as the minority. This view was supported by Service provider 16f, a property management trainer, who reasoned that since *'ninety-nine per cent of the calls [agents] get are complaints or problems'* they are greatly motivated to take measures to avoid additional time-consuming responsibilities.

Illuminating property managers' eagerness to avoid costs associated with increased wear and tear, both a lessor (5m) and an agent (5f) expressed their concern about the impact of large households on the plumbing and hot water systems: *'Seven people and your toilet's*

going to get thrashed all the time. Showers, hot water service breaks down' (Lessor 5m). According to Agent 7m's experience, even a large family with a good rental record may not avoid lessors' aversion to incurring wear and tear related costs. This agent recalled a family that wanted to move out of their aged property into a more modern house.

...her affordability is quite high so the properties that she's looking are [] more higher calibre of property than what she's in at the moment and some landlords um feel that it's a risk... [] ...in paintwork, carpets being deteriorated. Um it's generally will come down to basic wear and tear. [] That's going to be you know seven showers a day, seven meals prepared. So they start looking at things like the oven being used more than it would be if they had a couple in there. [Agent 7m]

The agent's insight into the risk-assessment considerations of the lessor revealed how, despite tenants' best efforts to meet their responsibilities, the lessor's liability for costs associated with wear and tear can still pose a barrier for large families. On the other hand, Agent 8f described her experience of leasing a four-bedroom property to a family of seven humanitarian migrants, where wear and tear was compounded by more serious property damage and rent arrears.

... big pieces ripped out [of the vinyl]. [] Um and just cupboard drawers, just off their hinges and you okay maybe one will fall off and you just fix it but there was like three cupboard doors off, blinds, the vertical blinds just randomly out. They just hadn't looked after the property. [Agent 8f]

Like some other agents, Agent 8f had a tolerance for a certain level of damage to occur to a property being lived in by a large family, but the accumulation of damage that occurred when this family tenanted the property seriously harmed her opinion of families from these tenants' ethnic background.

Finally, it emerged that two lessors associated survivors of trauma with riskier tenancies. Lessor 3f, for instance, used her conception of former refugees as '*angry and war-torn*' to screen them out of consideration for her '*nice properties*' with brick veneer walls while Lessor 5m expected that leasing his property to a particular humanitarian migrant family would result in '*chaos*' as he reflected on how '*their country is so damaged*'. He was however pleasantly surprised to find that the twelve-month lease with this family went smoothly, and he was disappointed when they decided to move. These lessors' reactions serve as a reminder that in addition to being subject to negative stereotypes due to ethnicity, religion or family size, humanitarian migrants may also be stigmatised by their experiences of war-related trauma.

5.2.3 Learning from past experiences

Despite most property managers' stated aversion to unlawful discrimination, their experiences of hardship when their tenants did not fulfil their responsibilities illuminated their hesitancy to lease to individuals with the characteristics they had come to associate with a difficult tenancy. Of the eleven agents interviewed, three had mainly positive experiences with humanitarian migrant tenants, two had mostly poor experiences, and the remaining six had mixed experiences. Similarly, amongst the ten lessors, six had mainly good experiences, while four had mixed experiences. However, all property managers were able to share their recollections of successful tenancies with humanitarian migrants and not one had encountered a humanitarian migrant that caused malicious damage to their properties. Several had however experienced considerable wear and tear, accidental damage and damage resulting from migrants' failure to adapt to the prevailing standards of property maintenance in Australia.

All the agents had direct or indirect (in the case of the real estate professional in a management role) experience with large humanitarian migrant families (i.e. families with four or more children) as tenants and had mixed positive and negative experiences. Six had their own specific challenges with large families of humanitarian migrants and, in addition, agents were often met with resistance to large families from property owners. Lessors who had had large humanitarian migrant families as tenants (n=4) had mainly positive experiences, although they did discuss some of the ways this experience differed from having smaller families in their properties. Property managers' concerns about leasing to large families were mostly associated with their experiences of i) increased wear and tear of high traffic areas and amenities and ii) experiences of higher rates of property damage (in particular doors, windows, blinds, fly screens and floor coverings). Concerns about pest infestations, inadequate rubbish disposal and receiving noise complaints from neighbours were mentioned less frequently.

About half of the lessors talked freely about unlawful discriminatory practice that they had engaged in as a result of negative experiences they had encountered with tenants of particular ethnic backgrounds. This was less common amongst the agents. Only one agent referred explicitly to the less favourable treatment of a particular ethnic group, while two others explained why their experiences with some tenants had led to their reluctance to lease properties to particular ethnic groups. More than training, laws, regulatory frameworks,

company policy or lessor wishes, prior experience appeared to be what property managers relied on most heavily to inform their tenant selection practice.

Comments made by both agents and lessors suggested that they took great pride in the expertise they had gained through their years of industry experience. A review of property managers' recollections of periodic inspections of their tenants' homes revealed that the vast majority had mixed experiences of how their humanitarian migrant tenants maintained their properties. However, three agents and five lessors made almost entirely positive assessments of humanitarian migrants' property maintenance skills. In some cases, property managers relied on their previous positive experiences to favour and actively seek out humanitarian migrants from particular ethnic groups. However several agents and lessors also commented that their poor experiences caused them to avoid humanitarian migrants from particular ethnic groups. Unfortunately for the humanitarian migrants concerned, a single negative experience appeared to have a significant impact on some agents' willingness to rent to people from their ethnic group again. Agent 8f, for instance, explained how hard it was for her to lease to a particular ethnic group, since her last experience with this demographic involved her spending hours appearing at the Residential Tenancies Tribunal and attending to property damage following their exit from the property *'...it's hard, it springs to mind, like those images of the probably going to the tribunal every time. Is this going to go down the same path?'* The agent's tone of voice indicated that she was regretful about the impact that the experience had on her, but the strong association she had built between the ethnic group and experiences of hardship affected her nonetheless: *'you have a few bad experiences and it just puts you off renting to them again.'*

Agent 6f had a long record of renting successfully to members of at least two groups of humanitarian migrants. However, her single negative experience with a family from another ethnic group led her to question why she would take a risk (as she saw it) with members of the same ethnic group in the future. She remained very confident about renting to other ethnic groups. Similar to most other property managers, Agent 6f did not group all humanitarian migrants together when she considered their suitability as tenants. Rather she was aware of at least several ethnic groups and considered them separately. Lessor 1m did not even have the opportunity to develop rapport with an applicant before his opinion of the applicant's ethnic group was damaged. This lessor described his experience of trusting a group of humanitarian migrants who told him they would rent out his property as soon as

they had acquired a bond from the state housing authority. He held the property for them, but never heard from them again. The lessor was not accustomed to this:

... usually people call me or tell me "Okay, sorry we just find another place" or "We couldn't get the bond money so we wouldn't be, we won't take this place." So simple like that. But these guys didn't even come back, didn't call. [] It's not really nice. [Lessor 1m]

Using the behaviour of previous applicants as his standard for courteous and considerate communication, Lessor 1m reflected on his experience with the humanitarian migrant applicants with disappointment. He lost a week's rent and the cost of re-advertising as a result of the applicants' failure to meet his expectation. Feeling let down, disrespected and regretful of the financial and time loss he suffered, he stated that next time he *'would think about this kind of people second time.'* On the other hand, he also revealed that he had used his past experiences and understanding of applicants' cultural background to temper his property maintenance standards for tenants from various ethnic backgrounds.

... of course you cannot expect [the same] standards from Aboriginal people and ah, European people background. It's completely two different things, you know. Even Aussies' standards is different, let's say, if you compare with European people coming [] or any other, refugees background [] it's different, you know. [Lessor 1m]

In this extract, Lessor 1m made it clear that he would not be convinced that cultural background played no role in how tenants maintained their properties. However, the stereotypes he had developed from previous experience did not necessarily prompt him to discriminate. Conversely, they helped him prepare more realistic expectations of the property maintenance standards he would encounter with them as his tenants.

For the purpose of illustrating the kinds of property maintenance issues that caused agents and lessors to develop a hesitancy about leasing to members of particular ethnic groups, agents relayed narratives of inadequate garden maintenance, dirty or heat-damaged stoves, stained carpets, damaged blinds and bathrooms and windows that did not appear to have been cleaned with suitable products. Some property managers commented that while humanitarian migrants from several different ethnic backgrounds maintained their properties adequately during the tenancy, costly problems still arose following their property exit due to either unwanted items being left on the property or verge, pest infestations or the property not being cleaned to the standard required at exit. Although lessors' insurance often covered most of these damages, property managers indicated that even the apprehension of the

work involved in completing the paperwork for an insurance claim was enough to make them hesitant of selecting applicants assessed as posing a higher risk to the property.

In addition to having had some poor experiences with humanitarian migrants, two agents had reached the conclusion that the Residential Tenancies Tribunal (RTT) is partial to a particular group of humanitarian migrants. For Agent 8f, her belief in the partiality of the RTT impacted her willingness to lease to members of this ethnic group. She recalled the experience of leasing a large property to a large family who allegedly stopped paying rent after their first payment. The agent reported taking the case to the RTT five times before the member allowed her to evict the tenants. By this stage, the agent reported that an insurance claim in the tens of thousands had to be filed to cover lost rent and property damage. In Agent 8f's experience, an Australian-born tenant would not have been given as many chances by the RTT. Agent 9f had a similar experience. She was also forced to take another family to the RTT for rent arrears and unresolved property damage.

Tribunal ordered them to repair certain things. They didn't repair them. Took them back to tribunal, they didn't evict them because they're [Ethnicity]. They do the whole cry factor where 'I don't understand what you're saying.' And it happens a lot. [Agent 9f]

Both these agents suspected that tenants from particular ethnic groups were shown more leniency by the tribunal. Due to their fear of not being able to see their rights under the Residential Tenancies Act 1995 (SA) enforced, these agents both become more hesitant to accommodate families from refugee backgrounds.

Most service providers and community leaders were also keenly aware of the risk that poor experiences with a migrant tenant would result in the rapid development of cultural stereotypes amongst property managers. Community leader 4m observed: *'if an agent has been dealing with the abusive or non-payer, um tenant from [Continent], they like to generalise and think all [Ethnic group] [] can't pay...'* While Service provider 8f warned that even if a tenant from a particular ethnic group pleases the lessor during the tenancy, if pests are found in the property upon exit he may reject the entire ethnic group as tenants in the future. She explained the lessors point of view: *'...there's other tenants out there that he can choose. Why would he take a risk again?'* Further highlighting the potency of negative experiences with tenants, Service provider 4m warned that *'five good experiences' agents have with a tenant from a particular ethnic group 'can be cancelled out by one bad one.'*

5.2.4 Confidence in first impressions and gut feelings

Over the course of their interviews, agents and lessors described many of the applicant characteristics, which they took into consideration when selecting a tenant. They included assessments of how affordable the property was for the applicant, rental references, employment status, family size, assessments of the likely longevity of the tenancy and whether or not a support worker could assist with the tenancy. In addition, many gave detailed accounts of the judgments they made as part of applicant assessments and the role that 'gut-feelings' played in tenant selection. These were processes in which physical appearance, behaviour and demeanour played an important role in the property manager's assessment of the applicant. Both lessors and agents looked for applicants that were neatly presented, organised, polite and cooperative. These characteristics were widely accepted as indicators of whether an applicant would adequately maintain a property and be cooperative over the course of the tenancy. Property managers indicated that such assessments might also influence how soon the first periodic inspection was carried out and the frequency of periodic inspections. Overall, agents more than lessors discussed the registering of first impressions as an integral facet of their risk-management practices.

Several agents and a few lessors stressed the important role that personal presentation played in their assessment of potential tenants including humanitarian migrants. Illustrating the potential critical importance of making a favourable impression on an agent, Agent 6f explained that although lessors have the final say in choosing a tenant, many lessors rely on the experience and judgment of their agents to recommend the best applicant to them. In addition to the applicants' personal appearance, where possible, property managers also looked at the cleanliness of the applicants' cars as a proxy for the future maintenance and upkeep of the property. Lessor 1m illustrated his rationale behind judging applicants in this way: *'They come in dirty shorts [] what happened with the place in half a year time? It would be the same. Stinky and dirty, you know?'* In a similar way, property managers' impressions of applicants' politeness and manners were used as a proxy for how cooperative they would be as tenants: *'They don't realise they're all on trial if you like as they go through the house. And if they're rude to you at the... Well they're not going to get it'* (Agent 5f). While several property managers indicated that they quite consciously judged applicants based on their initial impressions, one agent (8f) also highlighted that in some cases lessors were also covertly present at open inspections to form impressions of the applicants. Agent 4f recounted the advice she gave to humanitarian migrants at a community forum with respect to making a good first impression.

I explained to them. 'You know when you go to an office you've got make sure you're presented well. [] They take you on face, what they can see... [] Make sure you know you're dressed well. You can wear your African colourful, [clothes]. [Agent 4f]

Agent 4f stressed that agents were not interested in applicants conforming to norms of Western attire, in fact several agents and lessors commented on their appreciation of traditional dress and home furnishings. What they were looking for was an indication that applicants took pride in their appearance and were well-groomed.

Closely related to the practice of allowing first impressions to influence the tenant-selection process, several property managers discussed the influence their *'gut feelings'* and *'vibes'* about applicants had on them. Real estate agents especially referred to these measures as an important part of their tenant-selection process. However, one lessor (10m), acknowledged that he *'can be completely wrong and [] can be very right.'* It was notable that the agents and lessors who referred explicitly to their use of extra-sensory means of judging applicants were highly experienced. The three agents all had at least twelve years of experience, while the lessor had self-managed properties for forty years.

I think you get good vibes too I mean when you've been doing this for as long as I have you sort of, you can read people pretty well. [Agent 6f]

Agent 6f sounded confident about being able to trust the *'vibes'* she got from applicants on account of her long history in the sector. She recounted that her scepticism about a family of humanitarian migrants paid off when she awarded them a shorter six-month lease and then had her fears about a difficult tenancy with them realised.

Some property managers conveyed their explicit understanding that not all favourable tenants have high incomes, stable employment and rental references. They left room for people on welfare payments and no rental history to impress them. Lessor 2m, for instance, recognised that many of his applicants lacked Australian rental experience. So in lieu of references, he tried to spend some time with applicants to make his own character assessments. This lessor explained that if applicants were *'friendly, cooperative, have some concept of what is required going into a property, then I usually give them a chance.'* Although these extended chats with applicants were not something that most agents had time for, Agent 5f stated that she made a point of telling humanitarian migrants that she

understood that *'everyone's not born with rental history. We all have to begin somewhere.'* She also talked about engaging with applicants to *'get a feel for whether they're going to be good tenants or not.'* Further illustrating the great influence that positive first impressions may have on property managers, Agent 10f who, having had bad experiences with humanitarian migrants as tenants, said she *'would not put them in properties now'*, was then convinced to house a single humanitarian migrant mother because *'she was a really nice well-dressed lovely lady. Her little children were nice and lovely and the lady that came with her was a nice lady.'* Although the presence of a support person was greatly valued by Agent 10f as well, the grooming and manners of the applicant and her children also affected her decision to overturn her previous poor image of the applicant's ethnic group.

Similar to Agent 10f, other agents and lessors also reported careful observation of the behaviour of the children of potential tenants during open inspections, including the parents' responses to what the children did.

I just watched the kids you know. And, and there was one kid touching everything and screwing [makes motion of turning oven knobs]. You know and I just thought 'Nah!' [laughs]. I mean that's not being prejudicial, it's just like you're looking after your assets aren't you? [Lessor 10f]

Well if the kids are rushing up and down the passage, running his hands down the wall and screaming and the parents aren't doing anything, well they get a little mark on their applications so that when it comes in, we don't want them. [Agent 5f]

Although both informants described behaviour that is typical of young children exploring a new environment, they took the behaviour as representative of how the children would continue to interact with the property in the long term and feared the financial implications. Like the informants in Section 5.2.1, Lessor 10f could not reconcile discrimination with taking steps to avoid risk to her property and, in Agent 5f's experience, the parents' response to their children's behaviour formed part of her judgement on the risk the children posed to the property. The critical observations these property managers made is of special concern to large families, who may not be able to arrange alternate care of all their children to attend numerous open inspections.

5.2.5 Matching tenants to properties

The notion of *matching* tenants to *suitable* properties was established as a guiding principle for tenant selection by some property managers. Migrants' experiences validated the prevalence of this phenomenon, as several described only being able to acquire properties

that are difficult to find tenants for. Overall, lessors and agents explained how they tried to match the quality of a property to applicants whom they believed had the necessary skills to maintain it. Lessor 3f, for instance, had personally experienced the walls of her brick veneer property being damaged by a tenant's punch (not a humanitarian migrant). As mentioned in the previous chapter, while this lessor was happy to have humanitarian migrants reside in her *'tenant-proof'* double brick property, she *'probably wouldn't have refugees in one of my nice properties.'* Despite not having experienced a humanitarian migrant purposely damage her property, she explained: *'[Refugees will] punch holes in walls, you know, you can see that.'* This lessor harboured no resistance to having humanitarian migrants as tenants per se, but made a detached financial assessment that humanitarian migrants were a demographic that were less likely to be able to maintain one of her *'nice properties'* with brick veneer walls. With particular relevance to large families, Lessor 1m took the number of children into account when deciding whether to lease-out particular properties.

If it is let's see, very good new house, I'm trying to stay away from big families because kids always trash [the place], always trouble. [] If place is, is not really perfect state... [] I probably let these people stay. [] ...with the big families usually I take [] consideration who they are, the background, what the kids doing, how big they are... [Lessor 1m]

This lessor based his treatment of large families on prior unpleasant experiences with large families (regardless of ethnic background) as tenants. These experiences taught him that the risks of renting a freshly renovated property to a large family, especially if that family included teenage children, were too great for him to accept. However, as the owner of multiple investment properties, he was willing to lease less delicate properties to large families.

But while some property managers reported engaging in *property matching*, purely to reduce financial risks, others explained why they believed the practice could be in tenants' best interests. Lessor 6m, the proprietor of a sharehouse, stated that although the accommodation he provides is basic and *'a little bit hard to rent out to your local market'*, it is functional and he rationalised that it therefore provides an adequate starting point for the asylum seekers who otherwise struggle to secure accommodation. Similarly, Agent 7m explained that since no applicant can reasonably expect to lease a new property without a good rental reference, he frequently offered newly arrived humanitarian migrants a six-month lease in a poorer-quality property. He framed such a lease as a mere stepping-stone

to higher quality properties during which the tenants had the opportunity to gain a positive rental reference from him.

Several migrant informants were very familiar with the experience of only being able to access lower calibre rental properties. Migrant 13m, a father of seven, believed that the reason he could only acquire a lease in a Playford suburb was because *'people do not want to rent in that area in most cases.'* Similarly, after three months of being rejected for suitable properties he could afford, Migrant 1m eventually found he could only be successful with a *'very, very old house.'* He shared his painful realisation *'nobody else take it, that's why they [] need to give it to us.'* While Migrant 8m, a father of eleven children commented that his experience had taught him that *'if you have many kids, don't bother yourself to go to have a look [at] new private rental. [] Yeah because the new house even the owner will be scared of kids they may damage the new house.'* These migrants and others had learnt through repeated tenancy rejections that their families were not likely to be offered properties that were well-presented or in more affluent neighbourhoods.

Substantiating the experiences of large families and property managers, service providers also encountered the 'glass ceiling' effect when attempting to acquire suitable accommodation for their clients. Service provider 14f had over ten years of experience working with humanitarian migrants and had never encountered large families living in high quality, or indeed *'normal'* housing. In her experience, large families were seen by lessors as the ideal tenants for properties due to be demolished. Indeed, some migrants experienced the difficulty of periodic leases being terminated (legally) for the lessor-stated reasons such as large-scale renovations, demolition, sale or wanting to reclaim residency. This presented particular challenges for large families whose chances of finding alternate accommodation on short notice were severely limited. As outlined in the previous chapter, this was one of the reasons why this service provider was reluctant to offer support to large families. Illustrating the complicity of real estate agents in pairing large families of humanitarian migrants with dilapidated properties, Service provider 1m recounted agents telling him *'you won't be successful in this application because this is not what, what the landlord is looking [for]'* when his clients applied for newer properties. He would then be guided toward older properties: *'This one is available. [The agent] said "This one would be okay for you."'* Although overtly and directly discriminatory, by providing this advice, the agent did avoid covert discrimination in the form of repeated rejections of large families' tenancy applications.

It appears that one way in which service providers may attempt to circumvent the reality that their clients can only access properties in a poor state of repair is by advocating for maintenance to be carried out once the client is in the property. However, Agent 8f explained why she was not likely to respond to requests that did not pose a safety risk to the tenants.

...[humanitarian migrants] take on properties that are like say \$200 a week because they're crap properties. And um, then the caseworker comes along and says 'You've gotta fix this. []' It's like 'But that's why it's \$200 a week.' [] ...everything has to be safe. So we do that. [] ...but if all these things are fixed then it would be a \$300 property a week. They just get a bit pushy [laughs]. [Agent 8f]

The extract suggests that Agent 8f believed that rental properties were only required to be 'safe' as a minimal standard. Although she acknowledged that the workers are *'just doing their job,'* by advocating for repairs that went beyond this standard she was exasperated with their apparent reluctance to acknowledge that the low rent of some properties reflects the condition of the property.

5.2.6 Challenging discrimination

As highlighted in the previous sections, agents typically felt restricted with respect to the degree to which they could prevent lessors from discriminating unlawfully against applicants. However, this did not prevent a select few from making efforts to encourage lessors to reassess their negative racial stereotypes. Service providers also explained how they sought to dissuade property managers from relying on cultural stereotypes.

Most real estate agents struggled to overtly challenge lessors' discriminatory practice due to their clients' expectations that they apply their prior experiences to the tenant selection process. However, a small number of agents sought to communicate their disapproval of unlawful discrimination by i) asking clients not to divulge why they rejected or accepted a particular applicant, ii) informing overtly discriminatory lessors of the unlawful nature of their behaviour and/or iii) informing clients from the outset about the equal opportunity legislation that applies to both agents and lessors. A review of a REISA-approved Residential Letting and Management Agreement, which one agent provided (i.e. the contract that lessors sign to appoint an agent to let and/or manage their property), revealed that amidst three pages of terms and conditions, the issue of unlawful discrimination was not mentioned at all. In light of this absence, it is not surprising that so few agents warned lessors against unlawful discrimination at the commencement of their business relationship. Agent 9f was the only

informant who strongly insisted that her clients adhere to equal opportunity legislation. She *'told landlords to take their properties back if they're gonna break the law'* and sought to protect herself from complicity in unlawful discrimination by requesting her clients not to inform her of their reasons for accepting or rejecting a tenancy application. However, even she struggled with the conflict of interest of having to either comply with the lessor's discrimination or reject their business, in which case she reported, her manager would override her anyway: *'Cause they don't want to lose the property.'*

Agent 7m was occasionally successful in convincing lessors to look beyond their stereotypes of humanitarian migrants. One passive strategy he used was to facilitate private inspections of a property for humanitarian migrants where the lessor was also present. By inviting both the lessor and the prospective tenant, the humanitarian migrants can *'chat with the owner [] [and] the owner will then sort of have that little bit of connection,'* and perhaps even empathise with them as a family with young children. He found this approach successful even with lessors he thought would not be interested in having humanitarian migrants as tenants. In some cases, he found that as lessors became aware of the needs and aspirations of the migrants *'they bring things to the tenants or they try and offer furniture [] strange things happen.'* However, Agent 7m also explained why he was cautious about encouraging lessors to accept applicants they were sceptical about because *'if there ever is an issue... [] they'll come back and hit me with it.'* Although occasionally successful in convincing a client to put their prejudice aside, Agent 7m also had experienced being blamed for problems that emerged later in the tenancy.

One lessor and one agent referred to their recognition of humanitarian migrants' disadvantages in the private rental market as a reason for favouring them in the tenant selection process. Lessor 8f had personally experienced repeated tenancy rejections before she became a homeowner and the lessor of an investment property. These experiences gave her sharp insight into the plight of humanitarian migrants in the private rental sector and resulted in her favouring humanitarian migrants as tenants because *'if a housing issue can be addressed... [] they will have less worries.'* Agent 2f had a similar philosophy on property management.

[Sigh] Quite often we'll work on who deserves the property the most. [] I might have a family of Westerners, Mum and Dad two children, and I might have a family, a single Mum and three children, Sudanese, or Muslim, whatever they'll be. Depending on the circumstances, I'd

probably advocate more for the Sudanese or Indians or whatever, because I know that they have a harder time getting a property, then what a Westerner will. [Agent 2f]

This agent wasn't so much interested in identifying the tenant with the markers of providing an easy tenancy. Instead she attempted to identify promising applicants who she believed would likely be discriminated against in the private rental market. On the other hand, Agent 9f was not in favour of the 'positive discrimination' that a client (lessor with a refugee background) displayed toward applicants from her own cultural group: *'...unfortunately they didn't get accepted by fair application. They got accepted because the landlord knew them through the community.'* This was one of several issues that emerged in relation to lessors who were themselves migrants. An agent (1f), service provider (13m) and community leader (2m) found that some migrant lessors were less likely to be concerned with the ethnicity of their tenants. On the other hand, a lessor (7m) and a migrant (20f) made it evident that relationships between tenants and lessors of the same ethnic or religious group can also be fraught with particular challenges related to faith-specific judgements and standards and reduced respect for tenant-lessor relationship boundaries.

Service providers reported working to avoid property managers' formation of negative ethnic stereotypes in the first place and also directly challenging the use of stereotypes in the private rental market. In doing so, some described the complexity of responding to property managers' cultural stereotypes. These service providers acknowledged that some ethnic groups appear to have an easier time adjusting to Western standards of property and tenancy maintenance than others. Indeed, several acknowledged that agents can be just as quick to act on positive stereotypes of particular groups by requesting after tenants from those backgrounds. Service provider 15f had extensive experience across many ethnic groups of humanitarian migrants and listed several nationalities that typically have very little trouble adjusting to what is expected of them in the private rental market. However, in her experience, migrants who have had little western education and have previously only lived in rural settings may find it more difficult to adapt at the pace required of them. Consistent with this, it emerged that several service providers (with their wealth of knowledge of cross-cultural communication and migration) sought to strike a balance of empathising with property managers' need for a smooth tenancy while encouraging them to see past their negative cultural, occupational and familial stereotypes. Service provider 5f, for instance, had learnt *'not to be too assertive with a landlord'* based solely on the complaint of her client.

In her experience, vital details were often left out by the client and she ensured that she sought out all perspectives before commencing her advocacy work.

Some service providers had come to appreciate that real estate agents could often misinterpret cultural difference for poor tenancy maintenance. Having recognised this, Service provider 8f explained to agents that some cultural groups don't use Western-style furniture and prefer lounging and sleeping on mats and cushions on the floor. She also had to point out that hanging clothes on coat hangers in wardrobes is a culturally-specific practice that not everyone subscribes to. However, this informant did express her understanding of these agents' narrow view of acceptable living conditions.

... we're looking at people that perhaps have never been out of their own state. You know we're not looking at people that are fairly worldly. Some of the agents might be top notch at their job but you know they haven't got a lot of wider experience. So it's um a learning curve for everybody... [Service provider 8f]

In this extract, Service provider 8f reminds us that not only humanitarian migrants struggle to adapt to changed circumstances. Property managers often also lack the resources to work in a culturally inclusive manner and require support. For this reason, she often found herself in the role of a cultural liaison, interpreting the behaviour and practices of her clients for real estate agents and vice versa, thereby smoothing their interactions.

Service providers, who had worked with large families and with young people, spoke about the discrimination to which their clients had been subject. Due to the ease with which lessors and agents can conceal their discrimination, most service providers did not confront property managers about discriminatory practice. Exceptions to this were the service providers who worked with young people. These informants found they had to remind real estate agents that minors who are capable of comprehending a tenancy agreement are legally permitted to sign it. However, as one service provider (21m) pointed out, since a property manager can just as easily cite lack of rental experience (which are lawful grounds on which housing providers may discriminate) he was more inclined to '*encourage anyone who's under eighteen [] to find a friend [] who is eighteen or over*' who will be able to sign the lease if they move in together.

5.3 Summary of Chapter Five

Most agents and lessors were clear that they prioritised their role as managers of a financial investment over their role as providers and managers of accommodation. Although some property managers made concerted efforts to assist applicants and tenants, agents were also clear that their primary responsibility was to their client, the lessor. Agent and lessor vulnerabilities such as financial strain and occupational stress provided the context for why tenant selection decisions were largely based on assessments of financial and litigious risk. The pressure that agents felt to protect their clients' properties from damage resulted in some agents screening out applicants (such as humanitarian migrants, and large families especially) whom they feared posed the greatest risk to the property. Several agents found it difficult to confront their clients' discrimination alongside their belief that discriminating against large families may avoid financial losses.

Although agents indicated they were broadly aware of how anti-discrimination applied to them, they were conflicted and challenged by how to respond to the racially discriminatory tenant preferences of their clients. Often not wanting to advocate for disadvantaged applicants, for fear of accusations if problems arose, many agents felt they had little choice but to comply with lessors' discrimination when and if it arose. Although several agents had completed official industry training or licensing, none recalled being trained on the social aspects of property management, and training on how to respond to discrimination by lessors had been sparse.

There was a widespread understanding amongst lessors and agents that discrimination equated to overt discrimination only. There was also a view that shielding applicants from the fact that their applications were being rejected on the basis of their ethnicity was not as harmful. But while agents broadly understood that racial discrimination was unlawful, they were less clear about discrimination based on the number of children in a family. Furthermore, some property managers appeared to stigmatise survivors of war-related trauma with characteristics that they believed would put their properties at greater risk. Lessors overall believed they had the right to choose who lived in their rental properties, however many also displayed an eagerness to apply their own egalitarian philosophies to their tenant selection processes.

It was noted that almost half of the property managers had mainly good experiences with humanitarian migrants as tenants. However, ten had mixed experiences, and two agents reported mainly poor experiences with humanitarian migrant tenants. Although some

property managers rationalised that they shouldn't let poor experiences with one tenant influence their judgements of future applicants from the same ethnic group, several found it difficult to prevent previous poor experiences from tarnishing their view of future applicants. Critically, some agents explained that their previous experiences with tenants were one of their most valued professional assets, inspiring the trust of lessors that they would be able to select the applicant that presented the least risk to their property. Two agents were cautious about leasing to humanitarian migrants after their experiences with the RTT had led them to believe that tribunal members were sometimes partial toward humanitarian migrants.

Lessors and agents relied heavily on their first impressions of applicants' appearance and demeanour at open inspections, regardless of ethnic background. However, first impressions had the potential to play a more significant role for newly arrived humanitarian migrants who often lacked formal rental references and long term employment. Some property managers also reported the particular attention they paid to the behaviour of children who accompany their parents at open inspections. In addition to their observations, some agents and lessors also used the 'gut feelings' they got about applicants to influence their tenant selections and/or the conditions under which a lease would be offered.

Informants across all four participant-groups were familiar with the practice of humanitarian migrants, and particularly those with large families, being matched to properties in less desirable suburbs and in a poorer state of repair. Although no lessor or agent had encountered malicious property damage by a humanitarian migrant, their experiences of accidental damage and considerable wear and tear, prompted several to exclude humanitarian migrants from freshly renovated and brick-veneer properties. As mentioned earlier, some migrant informants felt deeply discouraged and marginalised upon realising that they would only be awarded tenancies for properties that no one else wanted. Some service providers explained that, even with their assistance, it was extremely challenging to source good quality rental properties for large families.

Both agents and service providers described their experiences of challenging the discriminatory practice of lessors and property managers respectively. Due to their conflict of interest, agents typically used more passive strategies to challenge discrimination such as discouraging lessors from divulging their reasons for rejecting a tenant. It was shown that some migrant lessors could be less concerned with the ethnicity of their tenants. However, challenges specific to tenants and lessors from similar ethnic or religious backgrounds also

emerged. Service providers worked hard to prevent tenancy problems that could eventuate in the formation of negative stereotypes and tried to encourage property managers to see past negative cultural and familial stereotypes. However, they still had to balance this with empathy for agents' and lessors' interests.

CHAPTER 6

CULTURAL ADAPTATION AND CROSS-SECTOR INTEGRATION

6.1 Introduction

The previous chapters have shown how humanitarian migrants' ability to feel at home in the private rental market was often challenged in a compounding manner by issues such as inadequate housing stock, resettlement difficulties, discrimination and systemic exclusion from the private rental market on many levels. This chapter builds upon the last two chapters to show how some of these challenges have been overcome and the potential that exists for further amelioration. There are three main parts to this chapter that represent three superordinate themes: agents' and lessors' cultural adaptation, humanitarian migrants' skills and resources and cross-sector integration.

In Part One, the ways in which agents and lessors adapted their practice to better meet the housing needs of humanitarian migrants is described. Adjustments made ranged from extending the boundaries of tenancy support that they offered, making changes to communication style and supporting large families to adapt properties to better suit their needs.

Drawing on the testimony of humanitarian migrant informants with positive rental experiences, Part Two outlines how individual characteristics such as English proficiency, tertiary education and familiarity with Western systems and culture manifested as distinct advantages in the rental market. This section also highlights how migrants' social networks have facilitated their ability to secure private rental accommodation.

Part Three describes the partnerships between property managers (that is, agents and lessors in the private sector) and service providers (in the non-profit and government sectors), including community leaders. The term 'cross-sector' is therefore used to describe these partnerships. However, property managers' partnerships with voluntary helpers from particular ethnic communities are also conveyed. Manifestations of informants' cross-sector partnerships varied from formalised linkages through head-leasing and tenancy guarantee arrangements, to the provision of tenancy support and references from housing and resettlement workers. The interrelated themes of rapport, trust and communication are

drawn out as the dominant influences on the success or breakdown of cross-sector partnerships.

6.2 Part One: Agents' and Lessors' Cultural Adaptation

'I can't sit there and say 'Now listen, aren't you supposed to be sitting at a table!?''

- Lessor 3f

6.2.1 Culturally inclusive practice

As agents and lessors described their tenancies with humanitarian migrants, many described how they made adjustments to their property management practices and communication style in order to make their accommodation more accessible to humanitarian migrants. Those with mostly good experiences with humanitarian migrants (lessors n=6, agents n=3) had a more empathic approach to their tenants from refugee backgrounds. In this section, the manifestations of agents' and lessors' culturally and linguistically inclusive practices are categorised according to the stage or aspect of the tenancy they apply to. In addition, property managers' efforts to adapt to the needs of large humanitarian migrants families are also shown here. Overall, it emerged that while some property managers displayed cultural inclusivity throughout most stages of the tenancy, others recounted engaging in culturally adaptive practices more sporadically.

6.2.1.1 Starting the tenancy

Consistent with service providers' interest in building their client's familiarity with the private rental sector before they entered it (see Section 4.3.1), several agents talked about the merits of spending some extra time with humanitarian migrant tenants both at contract-signing and during the first inspection to demonstrate the particular maintenance and cleaning requirements of the property. Emphasis on clear explanations of expectations early on in the tenancy was less common amongst lessors, however no resistance to doing this was expressed either. However, Lessor 8f made the point that discussing rights and responsibilities with humanitarian migrant tenants in a warm and humorous way could help them *'understand it better.'* Two agents (6f and 4f) had come to expect that humanitarian migrants would require more of their time at the tenancy application and contract-signing phases, but accepted this was part of the service they were employed to provide:

[G]enerally sign up here will take you twenty minutes. With the migrants, sometimes you'll be sitting here an hour doing the sign up. [] I think if you plan your day well, I mean I, I often if I've got someone to sign up on that day [a new migrant], I won't plan anything for at least an

hour. [] Um, I reckon that's part of the job. [] You know, you have to give them the time that they need. [Agent 6f]

Agent 6f had learnt from experience that many migrants with little English abilities and/or limited familiarity with the Australian private rental system required more time to have their tenancy agreement explained to them. She did not attempt to complete tenancy agreements within the usual twenty minutes and hope for the best. Rather, she adjusted her own work practices to *'give them the time that they need.'* With her agency located in a suburb with a large population of humanitarian migrants, she knew that it was *'part of the job'* to be able to adeptly offer her services to new arrivals and people with limited English. In order to do this, she personally took responsibility for thoughtfully planning her day.

6.2.1.2 Property maintenance

Four agents (2f, 4f, 5f and 6f) had learnt from experience that in-house demonstrations of property-specific cleaning requirements and the provision of lists on how to avoid common maintenance pitfalls, helped humanitarian migrants fulfil their tenancy obligations. Such pre-planned, property-specific cleaning demonstrations were not reported by the lessors. However, following failure to implement a cleaning roster that satisfied the standards of all the occupants of his sharehouse, Lessor 6m found that including the cost of a professional cleaner in his tenants' rent overcame these concerns.

In the extract below, Agent 2f explains how she learnt to keep her language basic and to demonstrate cleaning requirements where necessary.

... you can acknowledge that a lot of these people may have come from tents, dirt floors, they wouldn't know what I'm... saying, when I say 'Hit it with some Domestos or White King or a bit of Jiff.' So, um, I've been known to actually have the product and [] physically show the person what I'm talking about. Um, you gotta still be able to give them their self-respect, but show them what you want as well. [Agent 2f]

This agent illustrated her awareness that some humanitarian migrants are still adjusting to Western-style dwellings and the upkeep they require. She identified that the use of slang and brand names when working with new arrivals or those with limited English was unlikely to have the desired effect. Although at pains to point out the sound judgement required to gauge the level of support a tenant needed without being patronising, Agent 2f found that introducing a visual element to her cleaning instructions worked well with her migrant tenants.

Garden maintenance was another area in which adopting a culturally sensitive lens often assisted agents with property management. Agent 8f acknowledged that ‘weeding’ was a culturally and environmentally specific activity that needed to be taught to new arrivals. *‘They really don’t know. And I suppose if we went to their country we might think their flowers [are] weeds.’* She found it reasonable that she and her staff would need to explain this maintenance requirement to humanitarian migrants. Having noted garden maintenance as a possible area of dispute with tenants from refugee backgrounds, Agent 7m encouraged his tenants to pay an extra ten-dollars per week in rent so that he could arrange for the gardens to be tended to by a contractor on their behalf. In their own ways, these agents adjusted and responded to the cultural and resettlement needs of their tenants in the interests of promoting harmony, rapport and successful tenancies.

6.2.1.3 Periodic inspections

Section 4.2.3 highlighted that periodic inspections could be a significant cause of angst for humanitarian migrants. However, only Agent 1f displayed some awareness of this. She had received feedback during a local community forum about the fears some humanitarian migrants harboured about agents carrying out periodic inspections when they were not at home.

... they didn’t like the idea of people going through their house if they weren’t there. Um, because they thought that you’d be going through their personal underwear drawer and that sort of thing. [Agent 1f]

Once Agent 1f felt she understood the source of some humanitarian migrants’ anxiety about periodic inspections, she started explaining what occurs during a periodic inspection as part of the contract-signing process. She also explained the rationale of the inspections in an effort to make tenants feel more assured that a certain degree of privacy would be respected. The importance of such adaptive measures was further illustrated by Migrant 2m who suggested that new arrivals needed more than a letter to advise them of a periodic inspection. In order to mentally prepare for the inspection, he suggested that the letter should detail *‘What are you going to come and do in the house?’* He needed details such as the fact that all rooms (including the bathroom and bedrooms) would be inspected, to be explained to him so that he could physically and mentally prepare for this.

In sharp contrast to this, Lessor 2m described his practice of frequent, unscheduled inspections of his investment properties:

I go to my properties nearly every day. [] Nearly all of them [] Yeah, from the outside. I go past. [] And ah, they always invite you in for a coffee or a tea or... [] Don't have to [do periodic inspections]. Because, I can walk around my places and all my people will invite me in whenever I want. [] A lot of them are very proud of their places and always invite you in. And, and I find that having a less formal approach works for me. Now, we've got agents and landlords, they've definitely got to play by the rules. But for me, I find an informal, personal approach has been brilliant. [Lessor 2m]

This lessor appeared to be justifying his approach by insisting that his tenants always invite him in. However, no mention is made of any obligation his tenants might feel to the lessor of their home. Lessor 2m made some suggestion that such frequent visits may not be according to 'the rules.' However, it is unclear whether he believed lessors could abide by these rules to a lesser degree. In any case, he continued to inspect his properties in this manner because of his belief that it has avoided tenancy difficulties.

6.2.1.4 End of tenancy

As was illustrated in Section 5.2.3, the end of a tenancy was viewed as a critical period in the assessment of humanitarian migrants as tenants. Several property managers had experienced a relatively smooth tenancy with humanitarian migrants conclude with inadequate property cleaning and rubbish disposal. Agent 7m stood out in how he managed the end-of-tenancy period in order to give humanitarian migrants the best chance of retaining their bond, and perhaps even more importantly, maintaining a positive rental record.

Like they tend to like shift [items] out [onto the kerb] thinking that they're doing the right things... [] ...we'll just try and direct them. Say to the tenant 'Hey, you've got to ring the council. We'll ring the council get those sort of things picked up.' [] ...we'll meet them on site, go through everything with them um and try and insist that they're there. [] ...you don't have too many um hard luck stories at the end of tenancy. [Agent 7m]

Agent 7m gave his humanitarian migrant tenants the benefit of the doubt when tenancy problems arose and assumed that such mistakes were unintended and most likely a result of being unfamiliar with end-of-tenancy processes and requirements. This belief encouraged him to instruct his tenants in how to dispose of unwanted items and to insist on them being present for the final inspection so that any issues could be explained to the tenant. Lessor 6m also adjusted the way he managed tenancy endings with his humanitarian migrants (in this case, persons seeking asylum).

...[E]ven though you'll do a lease with them, they don't really understand the, the meaning of it that you have to stay for this long. And look I don't

really try and push it too much because they are in a place, which can happen tomorrow, so... If they tell me 'Look, I need to leave.' I just say okay that's fine. [Lessor 6m]

Lessor 6m's understanding of the refugee determination process allowed him to better accommodate the specific housing needs of his asylum-seeking tenants by not insisting on break-lease fees. Knowing that their immigration status was out of their hands and accepting that they may not appreciate the legally binding nature of a tenancy agreement, he chose to be more flexible with this particular demographic.

6.2.1.5 Overcoming communication barriers

Inextricably linked to the theme of culturally inclusive practice detailed in the previous section, property managers' efforts in overcoming barriers to communication are discussed here. Almost all the real estate agents had found language barriers with humanitarian migrants problematic at some point. However, this was less so amongst the lessors who on average had far less exposure to humanitarian migrant tenants than agents did. In describing their interactions with tenants who spoke little English, most agents and lessors revealed some of the strategies they use to overcome the language barrier. A small number of agents had also encountered communication problems that were more closely aligned with cultural, rather than language difference.

Many property managers relied on the fact that most tenants brought a bi-lingual friend or relative with them when they needed to communicate with an agent. This arrangement received widespread support from the agents interviewed. So much so that the few agents that had access to phone interpreters through the TIS Fee-Free Real Estate Pilot mentioned that they either made very little or no use of the service because tenants typically came prepared with their own informal interpreters. While agents did not account for their reservations about utilising telephone interpreters, several service providers were able to shed light on this theme. Service provider 8f, for instance, preferred to link her clients in with informal interpreters in preparation for the private rental market because *'a real estate agent is not going to call in an interpreter every time they want to talk to their tenant. They want someone on hand they can ring...'* Similarly, Service provider 1m described using TIS as *'the last, last, last, last resort'* that an agent will go to in order to communicate with a tenant. In his experience, what most agents wanted was *'a contact, who will be available on [a] needs basis.'*

Both agents and humanitarian migrants described the mode of communication used with learners of English as important variables in effective communication. With humanitarian migrants that spoke some English or had heavy accents, several agents mentioned the advantages of seeing the tenants face-to-face when issues needed to be resolved. Agent 11m also favoured face-to-face meetings with humanitarian migrant applicants to supplement their application forms. He would also attempt to build rapport with them by using humour, talking to the children and arranging a private inspection of the property of interest for the family.

...the normal procedure would normally be, just fill in the application. But I actually sat them down. I used to bring [humanitarian migrants] in [to the boardroom]. [Laughs]. And would sort of speak to them and see where they came from and sort of their family and [] what they've been through... [Agent 11m]

Agent 11m purposefully modified normal procedure by using non-traditional modes of assessing humanitarian migrant applicants and ultimately, building rapport with them. His listing of the kinds of information he gathered illustrates the importance he placed on forming a more holistic picture of applicants. In this way, he was able to acquire some of the assurances that a rental and employment history might otherwise provide for more established Australian residents. Uniquely, this agent, himself a migrant, was sponsored by his employer for permanent residency in Australia largely because of his property management skills with consumers from diverse cultural backgrounds. Despite thirty to forty per cent of his tenants coming from refugee backgrounds, he had only ever encountered one problem (arrears in the final rent payment) with a humanitarian migrant tenant.

Humanitarian migrant informants had much to contribute regarding their experiences of the ways in which real estate agents communicated with them. Migrant 9m, for instance, explained that for him, speaking to a property manager face-to-face had ensured that his maintenance issues were always attended to promptly: *'because I can express my feelings.'* Migrant 2m on the other hand questioned why communication of periodic inspections is not aided by a phone call or text message in addition to the letter that is typically posted out. On a more complex issue, Migrant 13m put into words what other service providers and property managers had implied about the benefits of communicating in a non-shaming and respectful manner with humanitarian migrants. This migrant reported how much he appreciated an agent who guided rather than reprimanded him.

In most cases she would find the house tidy. But if she could find probably something which is not quite clean enough she would advise you that 'Look, the house is tidy but try to improve this area here.' So you would see that that girl was really quite, yeah did her job in a friendly manner. [Migrant 13m]

Given the kind manner in which the agent gave her feedback, Migrant 13m was only too happy to oblige with her requests. He valued the agents' assumption that he had been trying to do the right thing, but was still learning. This contrasted sharply to his insulted reaction to another agent who sent him a letter with criticisms that displayed no regard for the effort he went to in preparation for the periodic inspection. Migrant 13m, like several other informants, was sensitive to criticism of his family's ability to maintain their rental property. He was trying his best and found such non-constructive criticism humiliating.

Gender emerged as a theme in four agents' descriptions of communication break-downs with humanitarian migrants. These informants discussed the problems they had encountered when female property managers gave male tenants from refugee backgrounds instructions and explained how they interpreted these occurrences as related to gender dynamics. In these instances, the tenants responded poorly, apparently offended by the agents' directness and tone. Two of the female agents dealt with the conflict by maintaining a direct and unapologetic stance: *'...here was this little blonde thing telling them what to do. Didn't go down well until I took over the power'* (Agent 5f). Rather than reflecting on the extent to which her communication style may have invoked a hostile response from her male humanitarian migrant tenant, this agent believed that he resisted her authority as an agent due to her gender, and perhaps to a lesser extent, her appearance. In her experience, her insistence on his respect for the domain of her authority resulted in a resolution of the power struggle and resulted in more amicable relations. Agent 2f was also very critical of tenants who appeared impatient about property maintenance matters.

Um, the way they speak, they're very abrupt and there's nothing like um 'Look [Agent], I've got a problem with the hot water service.' It's more like 'You will fix!' [Said with gruff voice] [] [I say] 'You don't speak to me like that. I don't care who you are.' [] I wouldn't speak to them like that. [Agent 2f]

Agent 2f suspected that her gender was at least part of the reason that some male tenants spoke to her in an abrupt manner, but also believed that a sense of additional entitlements as humanitarian migrants contributed to these demanding behaviours. However, using her understanding of cultural difference and language barriers, she responded by reminding

tenants of their rights and responsibilities and modelled how to make maintenance requests in a way that would facilitate a smoother tenancy. Illustrating a different response to a similar issue, a male agent (7m) who observed hostility emerge between a female member of staff and a male tenant, elected to defuse the situation by having a male agent take over the tenancy in that instance.

While many of the issues described above are mostly relevant to property managers, the theme of agency reception staff's difficulty with cross-cultural communication also emerged.

Particularly with the front office staff because they [] were dealing with [humanitarian migrants] so much, [They say to me] 'I can't understand him, can you come and help!' [Agent 1f]

Despite not speaking a language other than English, the receptionist relied on Agent 1f to interpret the speech of customers who spoke English with heavy accents. This agent was one of three who described how it had become common practice for reception staff to call them to interact with humanitarian migrants, and in particular those with heavy accents.

The analysis therefore suggests that overcoming language barriers involves more than just eligibility for fee-free TIS telephone interpreters. Informal interpreters with ongoing links to the tenant were favoured by several property managers and face-to-face communication with tenants with intermediate English abilities was valued by migrants and property managers alike. Some communication challenges appeared to be founded in more complex issues such as gender relations and a lack of familiarity in communicating with learners of English.

6.2.1.6 Adapting housing and practice to large families

Lessors and agents described some particular strategies they used to adapt existing housing and ways of thinking about residential density and use of space by large humanitarian migrant families. Some encouraged the use of bunk beds, while others, albeit more lessors than agents, supported the conversion of sheds and garages into additional living areas or bedrooms. However, such modifications could have unintended consequences.

They said there wasn't much room. I said 'Well you've got the garage in there, maybe you want to make that into a family room or whatever.' But [] that didn't look really right. You know they'd had the [garage] door open all the time [] and talking loudly and that would have been

annoying, the poor lady who owns her [] unit opposite. But I thought 'Oh well', you know. [Lessor 3f]

There are two important issues to note in this brief extract. The first is that the lessor's acknowledgement that her tenants would have annoyed the neighbour highlights her concern with how her tenants' lifestyle as well as her property management decisions may impact on residents of neighbouring properties. Secondly, although her tenants' use of the garage *'didn't look really right'* to her, she continued to support the practice knowing that her tenants needed the extra space. Her resigned *'Oh well'* reflects her belief that on one level she found it reasonable to expect the neighbours to adapt to her tenants' choices on how to use their space. She accepted the risk of receiving complaints about her tenants from neighbours in favour of adapting to the needs of this large family. This philosophy also helped her accept the discovery that more tenants were living in the property than she was told. Although this was a scenario familiar to several property managers, this lessor explained that instead of trying to enforce the tenancy agreement she *'just think[s] how hard it is you know for them to find a place. And they maybe all like to live together.'* By responding in this way she revealed both her empathy for the housing challenges large families face as well as her appreciation that residential density may not be experienced in the same way across cultures.

While agents rarely supported the residential use of sheds and garages, some did detail how they attempted to remain inclusive of large families. Some described becoming more vigilant about helping tenants avoid the maintenance and wear and tear issues they associated with large families (in lieu of excluding the families entirely), while others had learnt to tolerate more clutter and the conversion of common areas into bedrooms.

I mean you can't expect [] [humanitarian migrant families] to live how you want to, like a normal... [] [One humanitarian migrant family] [] wanted a three-bedroom. They had converted the lounge as the parent's bedroom. [] [O]bviously their dining room was there... Greeting and meet people. I just don't know... It doesn't [affect the tenancy]. As long as, look, as long as they don't do damage... [] Can they pay the rent? We don't, we don't care how they live. To a, to a degree, you know what I mean? [Agent 4f]

This extract draws our attention to Agent 4f's ability to overcome her culturally-embedded notions of acceptable use of residential space and instead focus only on matters that financially impact on the tenancy. Her use of the word *'normal'* suggests her inclination to judge tenants' living habits against Anglo-European domiciliary norms and standards.

However, in failing to complete this sentence, she hints at her own discomfort with this notion. Agent 4f also struggled with imagining guests to her tenants' house being greeted and entertained in an area being used as the parent's bedroom. Despite this, her overall message was that this should be no concern of the lessor or agent.

6.2.2 Motivators for culturally inclusive practice

Alongside their business bottom-line, many agents and lessors displayed their eagerness to carryout their occupations with a high degree of professionalism and rapport-building. Some revealed more personal reasons for their interest in socially responsible housing provision. Permeating most of these discussions was the notion that the ethical treatment of humanitarian migrants would foster trusting and reciprocal relationships that would ultimately facilitate a smooth tenancy for all concerned. A notable absence in this theme was mention of equal opportunity legislation as a motivator for the culturally inclusive practices that property managers described. While some agents cited such legislation as their reason for concealing discriminatory decisions from applicants or for ensuring that all applications were presented to the lessor, the legislation fell short of inspiring affirmative action in support of humanitarian migrants' housing needs.

Despite the filtering sense of entitlement to property manage in the manner they saw fit, most lessors indicated that they had an interest in being a 'good landlord'. Similarly, several agents referred to their aspirations of being professional and reliable in their dealings with both lessors and tenants. For them, fulfilling their roles to the best of their ability was the most effective way of facilitating the smooth tenancies they desired. Agent 6f, for instance, believed that her good relationships with her humanitarian migrant tenants emerged '*because they trust me.*' Lessor 2m explained how the extra support he offered his tenants fitted into his broader business priorities.

I'm always prepared to go with them [to Centrelink or Housing SA] and help them. And I've probably done that six or seven times. [] I just find that you know, once you've got a relationship and you become...That bond is there, they won't break it. [] My goal is to have the best flats in [Salisbury suburb]. Then you get the best tenants available. And that makes your best insurance policy. That's better than any piece of paper you can write on. [Lessor 2m]

This informant expected high standards from his tenants, but also from himself. He placed much effort on the quality of his properties and his relationships with his tenants and was proud of the results. This extract highlights how Lessor 2m's commitment to offering high

standards of support and amenity to his tenants was closely linked to his interest in low-risk, hassle-free tenancies. He was aware that the transport and administrative support he provided to his humanitarian migrants was exceptional and he believed that offering such support helped create the bonds that *'they won't break'* through malicious property damage or rent arrears. Lessor 2m felt assured that this approach resulted in him *'never [having] been let down ever'*. He stated proudly *'I've only been [to the tribunal] once in three years'*. On the other hand, Lessor 6m's experiences point to the potential limits of this reciprocity. As a proprietor of a rooming house he had also initially done his best to provide his humanitarian migrant tenants with additional social and resettlement support. However he ultimately found that maintaining a firm demeanour and withholding such additional supports resulted in tenants being more respectful of their tenancy agreements and house rules.

Agents also recounted broader business benefits of their work with humanitarian migrant tenants. For instance, Agents 11m and 4f commented on how their efforts to provide a highly respectful and friendly service to humanitarian migrants have led to their tenants recommending them to their friends and relatives, perpetuating a string of successful tenancies. Agent 4f reflected *'they keep coming back, to you. [] ...if you just give them that little bit of kindness and build that rapport, mate, you've made a friend for life basically.'* Similarly, Agent 3m's long history in property management had taught him that compassionate treatment of tenants, including those from refugee backgrounds could result in valued friendships and business opportunities emerging in the long-term. As he put it, *'I realise that these people may need the heads up now but I also look at them in the future as possibly a client...'*

As expected, property managers from culturally and linguistically diverse backgrounds attributed their easy rapport with humanitarian migrants to their own diverse backgrounds. An agent of continental European heritage (5f), for instance, attributed part of her empathy for her tenants to her recollection of the hardship her parents encountered as immigrants to Australia with limited English. Lessor 3f hinted that some of her compassion toward humanitarian migrants stemmed from her own experiences as a migrant in Australia.

And they're migrants, and so they're adjusting to the world. And being black is a big disadvantage, you know. And um, it's sort of, I'm a little bit sympathetic. [] They're coming with a whole lot of baggage to Australia. And I mean, you think about us, when I came to Australia, I was still in my [European culture] background and my [culture] environment and had no idea about the Australian, how Australians work. [] I don't think

as a landlord I can do anything apart from be very tolerant. That's all I can do. [Lessor 3f]

The extract depicts Lessor 3f drawing on her own experiences of migration and cultural alienation to inform her responses to her tenants from refugee backgrounds. She was aware of the racial discrimination her tenants are subject to in the private rental market, and not wanting to contribute to their resettlement hardship, she elected to be 'very tolerant' when her tenants challenged her cultural norms for domicile life.

However, property managers of Anglo-Celtic heritage also had well defined principles underpinning their tolerance and inclusion of humanitarian migrants. Echoing the impact of childhood experiences on negotiating cultural diversity, Agent 1f, an Anglo-Australian, grew up in the presence of immigrant workers sponsored to Australia by her father. She recalled being '*brought up not to discriminate with anybody*' and was able to apply the values she learnt from this to her tenancies with humanitarian migrants.

Three of the lessors and one agent revealed that they felt a sense of responsibility that extended to the neighbourhood around the properties they managed. Some tried to influence the demographic make-up of a street in ways they hoped would promote racial harmony and the liveliness of the neighbourhood. But in particular, they were concerned with making sure the tenants they placed did not interfere with neighbours' ability to enjoy their homes. Lessor 2m gave an example of how he worked to resolve a situation where his Anglo-Australian tenants felt uncomfortable living near to some of his humanitarian migrant tenants.

[The neighbours] thought they would be invaded by [Ethnic group]. So the best way to fix that, because they've got the [Ethnicity] people who are wonderful. And the Aussies, who are beautiful people as well. And got 'em together. [] And I said 'Right, come here you two. Let's have a chat. This is such and such.' And now... they all love 'em... [] his partner's moved in and they're having a baby and the, and the whole group are excited. And that's how it changes. Once they get to know and they realise that no, there's not fifteen [Ethnic group] families coming in. [Lessor 2m]

Lessor 2m revealed his belief that in many cases poor treatment of humanitarian migrant tenants by Anglo-Australian neighbours is borne out of discomfort, fear and lack of understanding as opposed to racial hate or mal-intent: '*[I]t takes them time for them to adjust.*' The extract above suggests that culturally-aware property management may also

involve supporting neighbours to acculturate to humanitarian migrants from various ethnic backgrounds. Although Lessor 2m was able to reduce animosity between these neighbours, he did draw attention to the notion that there may be limits to what neighbourhoods can adapt to. Given that this lessor owned scores of investment properties in the area, his success involved reassurances that they would not be *'invaded'* by families of particular ethnic backgrounds.

Some agents revealed a similar interest in contributing to social goals through their work. Agent 3m volunteered on the board of a youth-based non-profit and was able to use his management position to facilitate the housing of young people, including those with refugee backgrounds. He explained that his motivators for volunteering with the charitable organisation included gaining *'a sense of purpose,' 'a sense of meaning,'* and a feeling of *'making a meaningful difference'* through the application of his professional skills to a social goal. Agent 4f echoed Agent 3m's interest in contributing to corporate social responsibility. She had participated in a local government forum for new arrivals and real estate professionals to discuss issues in the private rental market. In supporting the local government by recruiting other agents to attend the forum, she was shocked by an agent who asked *'What's in it for me?'* In her view being part of the local business community was reason enough to be involved, but she suggested to the agent that building rapport with the local council could be advantageous for business reasons as well. Agent 3m also touched on the theme of agents needing to be able to perceive business rewards for socially responsible practice when he stated that *'corporates mostly want a plaque to put on their wall.'* He was suggesting that real estate agency directors may be more motivated to get more involved in supporting social causes if they receive some public recognition in return.

This theme has thus highlighted that personal, social as well as business values acted as motivators for real estate agents and lessors to develop and apply their cross-cultural skills in a manner that ultimately supported humanitarian migrants' access to private rental housing.

6.2.3 Summary of Part One

The analysis in Part One points to informants' willingness and capacity to adjust their property management to better accommodate humanitarian migrants at all stages of their private rental tenancies. However, despite property managers' best intentions, the analysis also illuminated some of the pitfalls of attempts to adapt, such as patronising migrants, neglecting tenants' right to privacy and peaceful enjoyment of their homes and inadvertently

facilitating migrants' accommodation in poorer quality housing. Part One also highlighted that by acknowledging large families' critical need for housing and avoiding the imposition of Anglo-European norms on their tenants' home life, property managers were able to overcome much of the intolerance toward large families that was described in the previous chapter. Although such efforts appeared to have tenants' best interests in mind, it is suggested that challenges may emerge with respect to neighbours being disrupted by the residential use of sheds and garages, as well as the risk that such structures may not be fit for comfortable and safe habitation.

6.3 Part Two: Humanitarian migrants' Skills and Resources

I have been helped as well by other people so I as well I have to help others.

- Migrant 13m

6.3.1 Pre-existing skills and abilities

Prior tertiary education and facility with English appeared to affect the ease with which new arrivals acquired properties through the favourable first impression they were able to make on property managers. Associated with these were humanitarian migrants who had a working knowledge of Australia's private rental system and knew how to convey an appreciation of the local cultural values of timeliness, politeness and self-sufficiency to their advantage. Several migrants also explained that with time they experienced greater ease and confidence in negotiating bureaucratic issues in the private rental market. The two migrants who arrived with a high degree of English fluency and a university degree were both awarded the first property they desired and applied for. One reflected on how he believed this was made possible, despite being part of a family of eight.

...I spoke [] English before I came to Australia. [] ...and having had much experience working in [] different organisations []. ...I made a personal visit to the [real estate agency], sat with the manager, talked to him about all the problems that I would encounter if I didn't get the house on time. [] Knowing that those houses are meant for new arrivals. So the faster you leave that house, the more opportunity you give to ah, new migrants coming to Australia. So I explained all that to the real [estate] agents and um, it didn't take me even two weeks before I was given accommodation. [Migrant 17m]

Migrant 17m's confidence, facility with English and knowledge of Australian systems exceeded that of most of the humanitarian migrants interviewed. However, it does point to the advantages that these characteristics provided. He was aware that his English fluency and familiarity with Western professional contexts provided him with an advantage in

building rapport with the agent. Furthermore, he explained how he sought to connect with the agent over the moral issue of not wanting to occupy supported housing longer than necessary. Illustrating his capacity to utilise the resources available to him, Migrant 17m also successfully utilised a favourable report from the HSS housing provider to illustrate his family's capacity to maintain a property to a high standard. Migrant 17m's efforts appear to be well pitched, as both an agent (11m) and a lessor (5m) made it clear that they held proof of HSS housing experience in high regard because of the skills the program equips its clients with.

Viewed alongside the experiences of property managers, migrants who emphasised the interpersonal in their efforts to attain private rental housing do appear to have targeted their efforts well. In describing their first impressions of humanitarian migrant applicants, several property managers made mention of looking out for personal characteristics such as friendliness, politeness, cooperation and determination. For Agent 9f, the friendly and polite demeanour of an applicant allowed her to overlook the presence of multiple children.

To tell you the truth when it comes to refugees, if they're respecting the property, you don't even notice that there's extra kids living there because they're so appreciative that you're giving them a chance to have a property. They'll do anything to make you happy. [] Um, you always gotta look at people as well when they first view the property. [] So if they're saying 'Thank-you' and 'Oh thank-you so much for the information. Thank-you for explaining that.' Um, they're the kind of tenants that you want to select. [Agent 9f]

This agent, like many others, did not tolerate behaviour from tenants which they perceived as demanding. In this extract Agent 9f made several references to the positive connotations she related to applicants who communicated their gratitude to her. She judged them to be better tenants, and this positive regard extended to her assessment of the degree of risk their children posed to the property. She appeared to have formed a link between appreciative applicants, and tenants who are so eager *'to make you happy'* that they will most likely be cooperative and pose little risk of damaging the property.

6.3.2 Social networks

In addition to many humanitarian migrants (n=14) reporting that their family and community members assisted them to gain and maintain housing in the private rental market, when asked, almost just as many (n=11) detailed how they had supported co-ethnic community members in sourcing accommodation. In addition, four of the service providers also provided

housing services on a voluntary basis to members of their ethnic and faith-based community in their capacity as leaders of ethnic or faith-based associations.

Humanitarian migrants who had received housing support from friends, family and community members were very positive about the quality and outcomes of the assistance. Some benefitted from their children or community members assisting them with interpretation of forms and communication with agents. Others were assisted into housing more directly by acquaintances who arranged lease transfers into their name following their departure from a property and by co-ethnic community members who liaised with agents to arrange their private rental housing soon after their arrival in Australia. A common benefit that humanitarian migrants perceived over housing support delivered by welfare services was that community or family members typically had the capacity to offer assistance with transport to open inspections.

Comments from property managers indicated that being able to connect with a friend or worker that accompanied an applicant could have an important bearing on the outcome of the application. Agent 8f recalled that in one instance, the presence of *'a son that spoke English'* in one family of applicants, put them ahead of other applicants who didn't speak much English. Agent 1f was also reassured by the presence of an Australian church volunteer assisting a humanitarian migrant applicant who the agent ended up offering the tenancy to. As will be further explored in Section 6.4.1, an applicant's support person in some cases became a valued source of support to the property manager throughout the tenancy as well.

Migrants who had supported co-ethnic community members with tenancy acquisition typically cited an enjoyment of helping or the fact that they had been helped by community members during their resettlement, as motivators for the housing support they provided. Drawing on his English proficiency, Migrant 13m took the approach of suggesting to agents that they had a *'duty of care'* to humanitarian migrant applicants, reminding the agent that *'refugees even today we are still suffering shock regarding to our past. War something like that. Friends died, family members died in civil war something like that.'* He explained his motivation for volunteering his support and his rationale for his approach to helping.

I enjoy helping people because I have been helped as well by other people so I as well I have to help others. And this is the real way we have to raise each other. [] sometimes trying to use that kind of

language to show that person that really he has to assist this person so that he could not probably feel that he was coming to be protected in this country but then the protection probably this person expected is [] unavailable because the first protection is accommodation! [Migrant 13m]

Migrant 13m gained satisfaction out of his helping efforts, but was also motivated by a sense of obligation to reciprocate the assistance that was granted to him when he needed it. His reference to needing to 'raise each other' is a powerful comment on his sense of obligation to members of his ethnic community in a new country. His ability to use language to appeal to real estate agents' sense of compassion and social responsibility fostered his ability to assist community members in their search for housing.

Some humanitarian migrants reported that they had formalised their housing assistance by volunteering at their church, an ethnic association or at a non-profit organisation. Indeed, some of these individuals were interviewed in their role as community leaders in this study. In practical terms however, the assistance they provided was quite similar to the ways in which other humanitarian migrants offered their help. The main difference being that they had access to a large number of community members from whom they could seek additional help and resources. Community leader 4m, for instance, provided practical assistance to humanitarian migrants seeking private rental accommodation and, through his leadership position at his church, also implored the congregation to provide assistance to particular individuals in need. The informant reported that on several occasions doing this had led to the identification of lessors who were willing to lease their property out to a family in need of housing. Illustrating the spiritual and reciprocal dimension of helping, he explained how the housing assistance he provides in his faith-based role differs to the support he offers in his employment in the welfare sector.

... when [requests for help] comes as a community [responsibility] [], I do [it] but [I] probably not put much effort and energy. [] [B]ut when it comes through the church, [] we believe [] that you're going to be rewarded, like by God. So it's more like 'Let me do this. I'm doing it now, but I'll be paid later.' [] [I]t's more spiritual. [Community leader 4m]

Uniquely, Community leader 4m offered his reflections on two separate contexts in which he supported fellow humanitarian migrants with private rental housing. He explained how his spiritual belief that his good deeds would be rewarded meant that the housing support he provided in his faith-based role was conducted with more enthusiasm and vigour. However, while most humanitarian migrants who volunteered to assist community members with

housing, implied that they carried out their efforts with no ill effects on themselves, Community leader 1m hinted at the strain he experienced by providing voluntary housing assistance alongside full-time employment. He stated that *'for us who are [] the community leaders, we don't have like, weekends or time offs...'* He also described the pressure he felt to assist community members who requested his help while he was at work. *'I just go over the line, and then I do have [to help them] because you know, it's not culturally appropriate for someone to come here and then say no, you can't say no.'* Highlighting the potential risks of over-reliance on voluntary housing support, this service provider gave voice to an experience that others may have withheld.

6.3.3 Summary of Part Two

Overall, Part Two has conveyed that several internal and social resources such as English ability, familiarity with local values and systems and personal links to housing assistance, have assisted humanitarian migrants with their private rental housing. The exploration of this theme also raises the important, but mostly silent issue of humanitarian migrants who lack these resources.

6.4 Part Three: Cross-sector integration

... she will house any refugee for me because she knows I will help her with them.

- Service provider 8f

6.4.1 Integration with varying degrees of intensity

All the service provider informants as well as nine agents and six lessors had partnered with a welfare service or community member in support of disadvantaged tenants, such as humanitarian migrants and young people. While service providers were motivated by their interest in seeing their clients securely housed, property managers were motivated to engage in such cross-sector partnerships by a desire to foster inclusive and successful tenancies, save time and reduce the financial and litigious risks they perceived in renting to newly arrived humanitarian migrants. In examining their experiences it emerged that property managers partnered with service providers and community members in several different ways, with varying degrees of formality and intensity. The types of partnerships identified can be broadly categorised as i) sharing rental and character references, ii) private rental brokerage (delivered by welfare workers or community members), iii) head-leasing and iv) tenancy-guarantee programs. Through the last three mechanisms in particular, these partnerships had the dual aim of facilitating humanitarian migrants' access to the private

rental market and supporting both property managers and tenants to adapt and acculturate to unfamiliar settings.

With regards to efforts to commence partnerships of any nature with property managers, some service providers had learnt not to invest their time and energy on property managers that were clearly resistant to the idea of having humanitarian migrants as tenants. Service provider 4m had encountered agents who overtly displayed their multiple concerns about having humanitarian migrants as tenants. Her strategy was not to attempt to sway such agents, but rather to *'work with the agents who, or the agencies who are happy to [have humanitarian migrants as tenants]. Have a focus on them.'* Service provider 8f had learnt to pick up on signs about whether it was worthwhile for her to pursue cooperation with an agent. These service providers, as well as several others, found that some real estate agents were much more open to having tenants from refugee backgrounds than others. They looked out for signals and characteristics of agents that helped them identify whether it was worth pursuing their support.

An informant (Service provider 9f) involved in the training of real estate agents confirmed these service provider's observations by stating that some agents are unprofessional and don't fulfil all their responsibilities. She suggested that *'the big agencies are big for a reason. You know, they pay people better, they find the right people, they know that tenants are valuable.'* Conversely, Service provider 5f (who had no choice about which agents she worked with) offered that being persistent in the pursuit of constructive relationships with property managers had paid off for her. She persisted over several years to gain the trust and respect of property managers to the point where they now contact her for advice and support with their tenants.

6.4.1.1 Sharing references

Collecting rental and character references were the least time-intensive of all the cross-sector linkages that informants described. They typically involved a lessor or agent calling an applicants' housing or resettlement worker to obtain a reference. In most cases the workers had been very involved in the applicants' on-arrival accommodation, so were privy to quite detailed information about their clients' tenancy maintenance abilities. The main challenges associated with this type of integration were issues of distrust emerging from references perceived as misleading and, relatedly, service providers' commitment to client confidentiality.

Because of the impact they could have on the tenancy, the sharing of references emerged as a high risk partnering mechanism, despite the short term of the activity. Trust therefore emerged as a dominant theme in relation to reference sharing. Property managers variably had trustful as well as distrustful attitudes toward rental references coming from welfare workers. Although property managers were mostly positive and encouraging of any efforts by the welfare sector to support private rental tenancies, about half of the agents talked about the unreliability of these references. However a few did find them useful. Many agents had experienced receiving a positive reference from a welfare worker, and then not being able to access any support from the organisation when problems arose with the tenant. Implicit in this experience was their expectation that references from welfare workers would be accompanied by an assurance of social support if needed.

[A]s soon as you housed them, [NGO] wouldn't return your calls, they wouldn't help ya, they wouldn't do anything. [] They just [] fill in an application and send it to you... [] ...they don't do [] any digging [about the client/applicant]. They're just do-gooders out there. [] Doesn't matter that the landlord's house will be trashed by the end of the week. [Agent 5f]

Agent 5f was clearly frustrated by her experience of welfare workers offering references for clients whom allegedly they barely knew. From her perspective, this practice reflected a lack of regard for the protection of the lessor's property. She also appeared to assume that welfare workers who provided references would be willing to support the tenancy if problems arose. The fact that this wasn't her experience, led to her reluctance to work with welfare workers with whom she didn't already have a trusting relationship.

Lessors who had poor experiences with tenants referred to them by a non-profit organisation also revealed their expectation that welfare workers would offer longer-term support to the tenancy if needed. Lessor 1m explained that his experience of being let down by a welfare worker who could not offer the support he required resulted in his decision to cease considering any tenants referred to him by any employee of the particular non-profit. Lessor 2m had a similar problem with the same organisation, however, not with regard to their humanitarian migrant clients. As will be explored further in Section 6.4.2.2, the presence of trust was critical to the effective sharing of references, and fortunately for the non-profit referred to here, Agent 7m observed that the organisation had regained their trustworthy reputation over time.

Many service providers stated that they were aware of the importance of giving honest references of their clients to property managers if trust was to be established. However, according to some agents, their commitment to client confidentiality appeared to impinge on some workers' ability to achieve this. Agent 2f, for instance, had encountered housing workers who were prevented from disclosing the kind of information that she would expect to receive from a referee, and explained *'that doesn't make a good working relationship with me.'* On the other hand, Agent 7m explained how his trust in particular welfare workers at a non-profit was strengthened by the fact that when other employees of the organisation attempted to house a particular demographic (not humanitarian migrants) of their clients via his real estate agency, his contacts at the organisation warned him to *'give that one a miss.'* Although unfortunate for the clients affected, these displays of loyalty to the partnership built trust. Illustrating how he negotiated competing interests, Service provider 7m explained how he negotiated advocating for his client while still giving a fair reference to an agent.

So I will say you know, they're really, really great, they'll look after this, the garden will be perfect but you know, you'll have to be on marks on walls [] and you'll have to keep reminding them to clean the kitchen exhaust fan, but apart from that, they'll do the bathroom, they do everything fantastic. [Service provider 7m]

This service provider wanted property managers to hold his rental references in high regard so although he took a risk by mentioning his clients' difficulties, doing so helped maintain his much needed relationships within the private rental sector.

6.4.1.2 Private rental brokerage

Three agents and two lessors described their experiences of working together with a housing worker who supported their clients (including humanitarian migrants) into the private rental market and were available to support the tenancy for some period. In addition, an agent and one of the two aforementioned lessors had developed a highly effective and much valued relationship with community members from particular ethnic groups who fulfilled much the same role for members of their community.

Several important motivators emerged as to why lessors and agents remained involved in partnerships with welfare workers that offered private rental brokerage services. However, as with the sharing of references, a high degree of trust in the worker or their organisation emerged as an essential component of successful brokerage partnerships. Some agents and lessors conveyed how much they valued the relatively easy access to *pre-screened*

tenants. This saved them both the effort associated with advertising, as well as in following up applicants' references. Lessor 2m had enjoyed a partnership spanning several years with a Housing SA private rental broker. '[S]he meets her quota' of accommodating her clients while he gains access to 'good tenants.' Their mutual need for what each had to offer facilitated the establishment of a trusting relationship. Lessor 6m also valued the access to the tenants with which his involvement in a brokerage program provided him. The good reputation of the non-profit contributed to his trust in the partnership. However, as the clients concerned were asylum seekers, it was important for him to be reassured of their continuing access to social security benefits, before committing to the partnership.

The fact that private rental brokers typically took care of the prior arrangement of bonds from the State Housing Authority, Rent Assistance payments and Centrepay was also a significant advantage for time-poor property managers. Access to professional onsite and phone-based interpreters, as well as ongoing social support for tenants was also highly valued. Agent 5f highlighted the difference it made to have a working alliance with a housing worker.

I'm reluctant to, to house the [Nationality] because of their attitude. I don't have to house these people. You know I, I house these people because I work with [housing worker] []. I wouldn't house half these people if I didn't have the back-up from the [housing worker] cause I simply don't have time to be running around wiping people's noses. [] I can get tenants that I don't have to bother with. [] Well if I'm having issues with somebody, I can ring [the housing worker] and say 'Can you just go round and see what's going on.' [Agent 5f]

Although blunt in her delivery, this agent appeared to be honest about the fact that she had no business need for the housing worker's clients. However, with the worker's support, she was willing to consider humanitarian migrants as potential tenants. Her trust and commitment was vested in the particular housing worker that she partnered with and '*If she leaves out there, I'll be very reluctant to continue...*' Her willingness to contribute to social outcomes in this way was conditional on the support of the particular service provider with whom she had formed this long-term and trusting relationship. Although Agent 7m did not rely on a particular worker for brokerage arrangements to be successful, he did reflect on his frustration of having trouble accessing support for humanitarian migrant tenants who were no longer eligible for the brokerage services under the HSS.

Some property managers had pursued partnerships with well-connected members of particular ethnic groups. The relationships which Lessor 2m had fostered with bilingual members of a particular ethnic group meant that he did not hesitate to accept tenants with very little English. He knew he could rely on his acquaintances to volunteer their services as an interpreter to him and his tenants. Similarly, Agent 6f had maintained a partnership with a community member over the previous five years. She explained how she not only benefits from his services as an interpreter, but that she can also rely on him to help address any social issues that arise with tenants from his ethnic group. *'[I]f their Centrelink payments stopped coming through, I'll ring [Community helper] and he takes them to Centrelink and sort it out.'* She reflected: *'I'm lucky, I don't know how I would survive if I didn't have him.'* Agent 6f had come to trust that the applicants he refers to her reliably become highly valued tenants, and through his support she could accommodate their additional resettlement needs that might otherwise impact negatively on the tenancy.

6.4.1.3 Head-leasing

Agents and lessors who had engaged in head-leasing arrangements with non-profit organisations were overwhelmingly positive about the experience. The partnerships typically involved a non-profit approaching the property manager and offering to rent the property in order to sub-let it to their clients. In the experience of the informants, these clients were mostly humanitarian migrants. However, in one case a lessor head-leased to an agricultural company who then sub-let the property to their humanitarian migrant employees. The theme of risk management emerged strongly in property managers' descriptions of their head-leasing experiences. Practically inherent in head-leasing arrangements was the timely payment of rent by the organisation, which was greatly valued by agents and lessors alike. What contributed to making these partnerships even more attractive than regular leasing arrangements was organisational-tenants' willingness to guarantee the immediate resolution of any damage caused by sub-tenants.

With particular relevance to large families, it was noted that by entering into a head-leasing arrangement, some lessors were less concerned with the number of individuals residing in their property. Lessor 4m for example, was initially hesitant about head-leasing his property to a non-profit who sublet to humanitarian migrants. He knew there would be a high turn-over of sub-tenants and he was concerned about the increased risk of wear and tear on the property. However, his experience of head-leasing reassured him that the partnership was in his best interests as well. Despite having *'had problems with lots of scuff marks on walls and*

a couple of holes in walls and damaged carpet, damaged kitchen cupboards and so forth,' he became convinced that this risk was worthwhile because not only did the non-profit rectify these problems, they also created savings for the lessor by attending to many of the maintenance tasks required at the property. Of specific interest to the housing of large families, he stated that he was not even aware of how many people lived in his property at anyone time. With all the financial assurances and benefits of having the non-profit as his tenant, occupant density assumed very low significance for him. Resultantly, Lessor 4m found that leasing his property to the non-profit had *'... probably been easier than most of my other properties.'* And he was pleased with the savings made by the fact that he *'didn't really have to have a property manager'* since the non-profit organisation fulfilled that role.

Agent 7m had head-leased his clients' properties to a non-profit for several years, and in addition to the benefits described above, he also valued that the partnership gave him an avenue through which to *'rent my houses out sooner'* to clients of an organisation whose *'houses are really well maintained.'* The bottom line for him was his clients' (the lessors) satisfaction with the program.

Those houses are really well maintained. ...my landlords that have got properties rented to that [NGO] are really, really happy. The gardens, everything gets done. So I sort of see that as a little bit of a bonus as well... [Agent 7m]

This agent needed to be able to convince lessors that head-leasing arrangements with non-profits were financially prudent. By providing *bonuses* such as garden and property maintenance free of charge, the benefits of these partnerships made-up for the concerns lessors might have. However, as Agent 8f recalled, although lessors were attracted to their understanding that head-leasing non-profits would attend to the maintenance of the property while humanitarian migrants lived there, some were disappointed when they realised that only damage caused by the clients would be covered by the organisation, but *'say if their hot water service blew up, well of course [non-profit organisation] aren't going to pay that maintenance. The landlord still has to pay for that.'* Agent 8f's experience draws attention to the importance of clear communication of partnership terms, a theme which will be explored in more depth in Section 6.4.2.3.

6.4.1.4 Tenancy guarantee

Financial tenancy guarantees were cited by some lessors and agents as amongst the top conditions likely to convince them to lease to an otherwise disadvantaged applicant. With

lower resident turnovers than head-leasing arrangements and with property managers still having some input into tenant selection, tenancy guarantees appeared to be more favoured than head-leasing by agents and lessors. However only one such cross-sector partnership emerged in the interviews. This partnership involved the non-profit offering a six-month financial guarantee for a tenancy provided to their clients in their own name *'with the plan that they will then take over the lease in their name fully after that six month period if there's been no tenancy issues'* (Service provider 4m). Again, drawing attention to the theme of risk reduction for agents and lessors, this informant's service offered property managers the added reassurance of conducting monthly inspections and attending to many of the property maintenance requirements themselves. Working in this way, Service provider 4m came to realise that the ubiquitously busy agents he encountered *'look at the applicants a lot more favourably'* when he offers *'to take off some of the burden.'*

Agent 3m's agency was one which regularly partnered with Service provider 4m's non-profit and he advocated for the expansion of the tenancy guarantee program. He recounted that over the roughly 350 tenants (including humanitarian migrants) that have been accommodated by his clients (lessors) through the program, *'there's probably been five or six failures'*. However, as the agency manager, Agent 3m did struggle to gain the trust of his staff who were concerned about the risks of the partnership.

[T]he CEO [of the non-profit] and I put together a basic agreement which we thought would be sufficient and I gave it to my property managers and they rewrote the, the agreement considerably. [] they were being unreasonable []. They wanted to put all sorts of guarantees in... [Agent 3m]

Agent 3m's staff appeared to require a high degree of formalised assurances and security before they were willing to engage in the partnership. Agent 3m appeared to be aware of the risks of housing the non-profit's clients in their lessor's properties, but saw the risks and occasional problems as worthwhile overall. His staff, however, continued to resist applications made by the non-profit's clients until Agent 3m *'stepped in and said "You can't, you know as much as you may or may not like it, this is part of how we do our business here."'* However, he did outline that the impact of one of these rare failures can be far reaching. In one instance where a tenant (not a humanitarian migrant) caused severe damage to a property, the lessor's reputation was also damaged in the eyes of the neighbourhood residents. In addition, he experienced complaints from his staff who were displeased with the amount of work associated with the tenancy failure and their reports that

the tenancy failure *'made them look very badly in the eyes of the owner'*. These experiences highlight that risks in cross-sector partnerships can extend beyond those that can be addressed with financial means alone.

6.4.1.5 Prioritising client self-sufficiency over partnerships

Most service providers were highly motivated to pursue partnerships with lessors and agents. They were either contracted to support their clients to access accommodation, or else were compelled to help them source accommodation so that other therapeutic and resettlement needs could be addressed or to overcome barriers such as discrimination and limited affordable housing. For the vast majority of informants, this meant working closely and regularly with real estate agents and lessors. Most service providers greatly valued their relationships with the private rental sector for the access to housing opportunities for their clients that grew out of these relationships. The relationships often saved the service providers time, provided them with access to additional resources and helped them overcome the challenges of non-recurrent funding and funding restrictions that prevented them from assisting all humanitarian migrant demographics.

Although all the service providers had at some stage worked with professionals in another economic sector to support their clients, two service providers expressly did not pursue partnerships with agents, nor with lessors. In their holistic view of resettlement, supporting clients into the private rental market by utilising pre-existing connections did not offer their clients the best opportunity to learn how to navigate the private rental market independently. Consistent with other service providers' descriptions of the time investment required to maintain constructive relationships with property managers, Service provider 17f reflected that since her position required her to remain in her office, she would not be able to do what was required to establish and maintain such relationships. But in any case she sought to *'get [her clients] on a level that they have the ability, the knowledge and, and the skills to do it by themselves'* rather than *'knowing real estate agents that you could perhaps get a house off of.'* Service provider 18m had a similar philosophy in how he supported his young clients.

... even with the CALD clients I do my very best to encourage the client to contact the, the agent themselves, just because as far as the longterm application process goes, it's going to look a lot better coming from them... []. I'll sit next to them and prompt them if, if they need some more specific help. [Service provider 18m]

According to these service providers, using partnerships with the private rental sector did not assist their clients in the long-term. These informants viewed their housing support role as primarily an educative one, and utilising partnerships was seen as inconsistent with this. Service provider 18m was also conscious that it could work in his young clients' favour if the property manager perceived the client as independent and skilled in tenancy matters. Service provider 17f was concerned that if she relied on partnerships, she would perpetuate a view amongst her clients that specialist support is required for them to acquire properties in the private rental market. This was inconsistent with her goal of supporting humanitarian migrants' independence from social services. This service provider was however well-acquainted with one real estate agent who she said she would rely on as a last resort only if she has a *'really hard time with [a client] who's really getting out there and trying.'*

In summary, informants partnered in support of humanitarian migrants' tenancies with varying degrees of formality, intensity and risk. Although sharing references involved little effort and could be helpful to all stakeholders, in the absence of a trusting relationship, such cooperation was experienced as risky by some property managers. Overall, the support and risk-reduction associated with partnerships based on brokerage, head-leasing or tenancy guarantees was highly valued by agents and lessors. However, despite such partnerships having clear benefits according to most property managers and service providers, two housing workers cautioned that relying on partnerships may not be in their clients' longterm best interests.

6.4.2 Characteristics of successful partnerships

While most of the property managers who had participated in cross-sector partnerships were largely satisfied with how the relationship progressed, some recalled disappointing experiences. In this section, the influences on the degree of satisfaction that property managers and service providers associated with their cross-sector partnership experiences are outlined. Although already hinted at in previous sections, variables such as rapport, trust and communication are explicitly explored here as they relate to the success of cross-sector partnerships. Although these elements are described separately for clarity, they are closely interrelated and this categorisation is therefore somewhat artificial.

6.4.2.1 Rapport

As the service providers, lessors and agents described their most efficacious cross-sector partnerships, the theme of the good rapport they enjoyed with their partners emerged. Although some successful partnerships emerged out of pre-existing relationships, others

were initiated with the express purpose of sourcing accommodation for their clients, or more rarely, by agents interested in leasing properties to members of particular ethnic and religious communities.

In some instances, a level of pre-existing trust may have existed between an agent and the service provider that brought them into a relationship with a non-profit organisation. Agent 3m, for instance, befriended someone he met through his own industry who also happened to sit on the board of a non-profit. This agent explained that when the board had a vacancy, his friend invited him to join, which then led to his present formalised partnership with the organisation. Similarly, Service provider 1m was once the sports coach of a real estate agent he partnered with.

As [with] all relationships, it's [] how you establish, what do we do for each other to build up that [] relationship, and how we maintain. [] it's not that he's doing me a favour or something [] it's that thing you get to know what type of person you're talking to. [] sometimes that private relationship builds up into the professional relationship, and which also is the meaning of trust []. It's just using already established relationships. [Service provider 1m]

Service provider 1m had built on a pre-existing relationship where rapport had already been established. However, he was careful to point out that he didn't believe the agent was doing him a favour. Rather, he explained his view that relationships that have been established outside of a professional context can be advantageous for cross-sector partnerships because of the pre-existing mutual understanding and trust that could be built upon.

Several service providers explained that they knew they could greatly increase the chances of housing their clients by accompanying them to attend open inspections. However, most lamented that their schedules or roles did not permit them to do so. A service provider from a youth agency who did regularly attend open inspections with his clients was able to articulate the advantages he perceived in doing so.

[Accompanying clients to open inspections is] probably quite a big chunk of the support we provide. [] We sort of see it as a bit of our core business []. And especially when you're trying to build relationships with property managers. [] So um, one of the things our workers will do quite, quite regularly is go out and meet with property managers, talk about the program, what support we can provide... [Service provider 4m]

By building rapport with the property managers and reassuring them of the tenancy support they could offer, they increased the likelihood of their clients' applications being accepted. Service provider 14f had a similar view on the efficacy of face-to-face meetings with agents:

... you have to convince the agent that this is really the top tenant that they would ever get []. So over the phone, I know there's no use, because they would get a hundred calls. [] But if you meet a landlord in person, or an agent in person, and you're there on the spot to talk to them, I think there is a chance for success. [Service provider 14f]

Service provider 14f made the extra effort to meet with a property manager in person, helping to make her advocacy for her client more personal and memorable and on some level, also displaying her readiness to be actively involved in the tenancy. Although difficulties with partnerships that were founded on personal relationships were rarely described by informants, this same service provider did struggle with one element of her partnerships with lessors with whom she had pre-existing relationships. She felt pressure to only refer clients whom she believed would meet the lessor's expectations because she knew she would feel guilty if she referred a client that caused problems for a personal acquaintance. It is unclear if she felt this way about lessors she did not have a pre-existing connection to.

Discussions with agents about the later stages of their partnerships suggest that even if no relationship existed before the partnership commenced, effort put into the maintenance of rapport with cross-sector partners was valuable. Agents, service providers and community leaders variably described activities such as regular social meetings, as well as occasional informal *checking-in* with each other via a phone call or brief visit, inviting property managers to community and organisational events, sending cards on festive occasions and providing partners with positive public appraisals, as valuable contributors to good rapport in cross-sector relations. Agent 6f, for instance, relied heavily on a community leader to support her linguistically and logistically with her much-valued tenants from his ethnic group. She made sure she regularly thanked him for his support and remained in regular contact: *'I just ring him from time to time... [] ...make sure he's still here and you know, how things are going.'* Lessor 4m on the other hand had very little contact with the non-profit that head-leased his investment property, but was satisfied with the level of communication. In this case, the lack of communication appeared to be a marker of a trusting relationship.

6.4.2.2 Trust

Although interview questions did not include any reference to trust, many property managers and service providers referred to how the presence or absence of trust had a significant bearing on their cross-sector partnerships. As has already been raised in the exploration of the various types of partnerships engaged in, the theme of trust emerged as a condition that was central to the success of informants' cross-sector partnerships. Just as the presence of trust was described as key to the initiation and maintenance of partnerships, loss of trust was described as having caused instances of relationship breakdown.

While describing their partnership experiences, several service providers described the activities and conditions that they believed contributed to the gaining and sustaining of property managers' trust. Trust in service providers was enhanced by honest appraisals of applicants' abilities in tenancy maintenance, rapid responses to tenancy problems, ensuring that payment systems for bond and rent operate smoothly and by accompanying the property manager on periodic inspections.

The analysis detailed that for some property managers, the good reputation of an organisation prompted their decision to engage in partnerships with service providers. On the other hand, as raised earlier in relation to reference sharing (Section 6.4.1.1), one agent warned how by attaining a poor reputation for cross-sector partnership, non-profits may harm their chances of inspiring trust in agents and lessors. Agent 7m observed that a particular non-profit *'used to just try and slot people into properties without a lot of consideration'*. He conjectured that the non-profit *'did their reputation [in the private rental sector] a fair bit of [] ...damage.'* However, due to this agents' longevity in the sector, he was able to observe the results of the organisation reassessing their practices *'and rebuild their relationship and monitor their tenants a lot better.'* It is unclear whether Agent 7m had himself been affected by the actions of the non-profit he referred to. However, his comments reflect the far-reaching consequences that a lack of accountability for clients may have on a welfare organisation's reputation.

It was notable that in several cases, informants described having their trust vested in a particular individual, rather than in an organisation or program as a whole. For instance, Service provider 8f summarised that the trust she earned from a particular agent ensured that *'she will house any refugee for me because she knows I will help her with them.'* And Lessor 2m benefitted from the trust he had built with a specific housing worker over a five-year

period. As mentioned earlier, this lessor referred to his trust-based relationships with tenants and welfare workers as being an important part of his 'insurance policy'.

... we have a great mutual trust. [] ... she knows what my expectations are and therefore she fits a client to my properties. And she also knows, which is my insurance policy (I always talk about that), [] that I have probably about sixty properties in her area []. So she also knows that if she gives me, you know, a few baddies, then I may not be as keen to take the next one. And, look, that's not to say we don't get bad ones, because don't matter how many checks you do, there's always one slips through, and that's acceptable... [Lessor 2m]

This lessor had good reason to believe that his collaborating partner in the public sector valued, and perhaps even relied on his trust of her. The lessor had come to learn that the welfare worker would not jeopardise her access to his properties for her clients, and a trust in her recommendations for tenants and faith in her reliability to offer support with tenancy difficulties ensued. His understanding that occasionally '*one slips through*' is an indication of how efforts to build trust early on allows for challenges in the relationship to be overcome. Implicit in this lessor's praise for the worker's ability to 'fit' clients to his properties is his expectation that the worker take the demographics of her clients into account when recommending them to him for specific properties. This is reminiscent of the agents who engaged in *property matching* as described in Section 5.2.5.

Informants also described instances where their cross-sector partnerships had broken down due to a loss of trust. The most commonly described scenarios leading to agents' and lessors' loss of trust in service providers were i) miscommunication of partners' roles and responsibilities and ii) the perception that service providers had knowingly referred clients that posed a high risk to the property. While the communication issues will be outlined in the following sub-section, the latter condition leading to a loss of trust is described here.

Some service providers experienced the loss of a property manager's trust in them after their clients broke some conditions of their tenancy agreement with little room for the situation to be remedied by the service provider. Informants had encountered their clients breaking their lease and moving out with little notice, allowing friends and family to move into the property, disrupting neighbours, smoking inside the property and causing damage to the property. Although some cross-sector partnerships were able to survive such disruptions, others did not.

[My client] had six children and she was a single mother. [] I hurt him personally because I begged him to extend the lease so I can get them help to get another private rental. And he wouldn't and then at the end he evicted them. [] he said [] 'She doesn't look after her children, they demolished the property.' Yes there was mess, but mess can be cleaned up. [] he said 'Oh don't ever ring me again because I would never, ever lease a property to an [Ethnic group] again.' [Service provider 14f]

Service provider 14f was surprised by the lessor's reaction to the untidiness of her clients' home, which she viewed as acceptable given the absence of serious property damage and the fact that her client was a single parent with multiple young children. However, the lessor felt she had referred tenants to him who were maintaining the property in a way he found wholly unacceptable. While this informant felt bad about upsetting the lessor, she did not persist in attempting to repair the relationship after it was clear that the lessor had formed a very negative opinion of her client's ethnic group.

6.4.2.3 Communication

Interview questions about informants' most successful cross-sector relationships revealed that service providers' willingness to communicate openly and in a timely manner facilitated the longevity of relationships. In addition to the communication involved in the nurturing of rapport and trust, communication that fostered logistical elements of the partnership were seen as critical to the effective maintenance of cross-sector partnerships.

A need for service providers to clearly communicate to property managers the types, intensity and duration of the support they were able to invest in a tenancy was raised explicitly by several welfare workers. Although not labelled as critical to cross-sector relations by agents and lessors, the disappointment they described when workers failed to assist them with tenants they had referred, lent support to the need for clear communication of partners' roles and responsibilities. At one end of the spectrum of communication for this purpose, Service provider 4m's organisation prepared MOUs that clearly stated the responsibilities of both the non-profit and the real estate agency in their tenancy guarantee partnership. However, Service provider 1m had his own, more informal method for defining each partner's responsibilities.

...what I make very clear with them, [] is [] how deep and how much we can do and how much we can't do. This is the most important thing to be clear on the beginning whose going to do what and how deep it's going to be done. [Service provider 1m]

With varying degrees of formality, these service providers avoided property managers' misunderstandings and disappointment by being clear about the support they could provide and the limits of that support. It is important to note that some service providers did not have the capacity to offer much support beyond their clients' commencement of the tenancy. Service provider 17f, for instance, stated that only for the most disadvantaged large families of humanitarian migrants did she inform agents in a letter that she would '*endeavour to support this family to maintain their tenancy for the first twelve months.*' The severe restrictions on her time meant that she could offer no further assurances. It is unclear whether this measure was sufficient to give property managers an accurate notion of the level of tenancy support this service provider could offer.

Alongside property managers who had experienced the frustration of not being able to make contact with a service provider (from the organisation that referred their tenant) when tenancy problems arose, were those who cited their great appreciation of housing workers who responded to their phone calls promptly and attended to tenancy issues with minimal delay. Having experienced both conditions over the course of his partnership with a non-profit, Agent 7m warned that despite the robust relationship he presently had with staff at the organisation, if their responsiveness waned due to changeable staffing or otherwise, the partnership would suffer. Moreover, he believed his ability to promote humanitarian migrants to his lessors would be enhanced if the agent had a support worker as a '*set point of contact*' should difficulties with the tenancy arise. Several service providers were cognisant of the imperativeness of rapid responses to property managers' concerns.

If there is any damage or anything, I just want them to know straight away 'Look, I'm really sorry, we're onto it, we're getting it fixed.' [] ...if you try and hide it or don't let them know, or not repair it yourself or whatever, that's going to cause friction and probably end the relationship. [Service provider 15f]

This service provider knew the value of a real estate agent that trusted her and her organisation. By addressing the problem (as viewed by the agent), the service provider could be assured of continued access to properties managed by that agent.

6.5 Summary of Part Three

Part Three has shown that structural facets of partnerships such as guarantees of support, regular rental payments and resolution of tenant damage were central to attracting the trust of property managers in the first instance. However, informants who had participated in

cross-sector partnerships also emphasised the importance of relational skills such as developing good rapport, following through on commitments made and communicating clearly. From the analysis it appears that a combination of factors, including several years of property management experience, a pre-existing interest in social justice principles, some tolerance for risk as well as good relational and communication skills characterise those agents and lessors who had the most successful tenancies with humanitarian migrants.

6.6 Summary of Chapter Six

Many agents and lessors illustrated their capacity to adjust their practice to better meet the housing needs of humanitarian migrants. Their practice adjustments included providing extra support with property maintenance skills and using their awareness of refugee trauma and immigration issues in how they prepared tenants for periodic inspections and responded to requests for lease breaks. Agents and lessors also drew on their cross-cultural experiences and/or heritage to facilitate their work with humanitarian migrant tenants. Those intimately acquainted with experiences of migration, resettlement, multilingualism and culture shock were valued by their colleagues for their cross-cultural literacy.

Many agents and lessors took great pride in delivering high quality service to their clients (in the case of agents) and to the tenants that lived in the properties they managed. In many cases, this motivated them to develop respectful and culturally sensitive relationships with humanitarian migrant tenants. Agents cited professionalism, social responsibility, respect for the law and a desire to protect their clients' properties as their motivators for inclusive service provision to humanitarian migrants. Lessors, most of which were self-managing, were eager to build mutually respectful relationships and were proud of the smooth, hassle-free tenancies that eventuated.

As most property managers had encountered migrant tenants with limited English, many were able to describe the strategies they used to overcome language barriers. Many communicated through English-speaking friends or workers that supported the tenants and very few made use of official interpreters. Both agents and migrants referred to the enhanced comprehension associated with communicating face-to-face to discuss important tenancy matters. Several agents and lessors employed skills such as patience, guidance and demonstration to enhance comprehension.

Some property managers were able to adapt to better meet the needs of large families. In some cases, self-managing lessors supported their tenants with housing modifications such as converting sheds and garages into additional common or sleeping areas. Others were very tolerant of discoveries that tenants' families were larger than they had disclosed at the start of the lease. However this was not without some drawbacks, especially when it came to complaints from neighbours. Agents described less instances of adapting housing stock, however some had come to accept that common areas would likely be used as sleeping areas in large families' homes.

Although most humanitarian migrants found it easier to navigate the private rental market with time, migrants who were fluent in English, highly educated and/or familiar with Western systems found it easier to have their housing needs met. Some humanitarian migrants also recognised that their understanding of Australian norms and values assisted them to attain adequate rental housing sooner. More than half of the humanitarian migrants recalled receiving housing assistance from a personal acquaintance, friend or family member, and almost just as many had assisted a member of their community in the private rental market. Some assisted informally with searching for properties, transportation and language while others helped via volunteering at a church, ethnic association or non-profit. However, the burden that these supports place on these community leaders, who often have full-time jobs and families of their own, was also raised. Adolescent children often provided significant assistance to their parents due to their superior English abilities.

Having been motivated to partner with service providers or community members by factors such as reduced tenancy risks, time-savings, access to tenants and interpreters, personal fulfilment and social responsibility, property managers' cross-sector partnerships could be categorised into four main types i) the sharing of rental and character references, ii) private rental brokerage programs, iii) head-leasing arrangements and iv) tenancy guarantees. Service providers were driven to initiate partnerships with agents and lessors due to either their contractual obligations to offer housing support, or else because they were incapable of assisting humanitarian migrants with other resettlement and recovery goals unless their housing needs were met first. Ameliorating the impact of discrimination and funding restrictions were two other important motivators. However, it was notable that two service providers expressly avoided partnerships with agents and lessors due to their belief that humanitarian migrants are best served in the long-term by navigating the private rental market unaided by professional support.

Several factors were identified as having an important influence on the success of these cross-sector partnerships. They included the rapport established in the relationship, the degree of trust and the quality of the communication between partners. Successful partnerships were often quite person-specific in that a particular service provider worked together with a particular agent or lessor, rather than with an entire agency. This could have side effects such as a cross-sector partnership ending if one of the partners left their job and service providers' resistance to referring clients that may cause some problems for the property manager and jeopardise the relationship.

CHAPTER 7 DISCUSSION

7.1 Introduction

In this chapter, the three research questions will be addressed through the discussion of the results presented in Chapters Four to Six, engagement with the literature and consideration of relevant theory and models. This discussion seeks to illuminate the private rental housing goals of humanitarian migrants and, in particular, how the aspirations and expectations of large humanitarian migrant families compared with their actual experiences of the private rental market. This chapter also draws out the multiple systemic, market and cultural demands that compete with humanitarian migrants' private rental housing goals. Through close engagement with stakeholders' experiences of successful tenancies and cross-sector linkages, Chapter Seven also seeks to identify the opportunities and challenges for mutual adaptation and partnerships between the non-profit and private rental sector. The discussion is divided into three parts, addressing each of the research questions in a sequential manner. For convenience, the research questions are repeated here:

- What are humanitarian migrants seeking in the private rental market?
- How do systemic, market and cultural demands compete with humanitarian migrants' housing goals?
- What are the opportunities and challenges for adaptation and partnerships between humanitarian migrants, property managers, service providers and community leaders?

7.2 Part One: What are Humanitarian Migrants Seeking in the Private Rental Market?

At its most basic level, the analysis has illustrated that humanitarian migrants' housing always has played and continues to play an important role in their sense of feeling at home. These findings resonate with Strang and Ager's (2010) observation that sustainable housing is not only an indicator of successful settlement, but along with employment, education and health, is a means towards achieving that goal. While some migrants appeared to be able to acquire a new sense of home in Australia through their feelings of peace, enjoyment of life and from residing with their immediate family, for others their sense of home remained firmly

rooted in their country of origin. Others still had multiple different *homes* and described the evolution of their varied definitions of home. For instance, home as a secure physical dwelling, a sanctuary of recovery, a hub of family life or more abstractly, home as a core component of belonging and/or identity. These findings are consistent with the existing literature on home as a theoretical concept, in which belonging, identity and home are often inextricably linked (Ahmed, 1999; Wernesjö, 2014). Overall, the analysis was consistent with previous findings that, as people who have in many cases been dispossessed of multiple markers of identity throughout their lives, such as homelands, relatives, friends as well as deep cultural and historical connections to their local communities, the role of housing may assume a particularly significant role in re-establishing identity, belonging and a sense of safety for humanitarian migrants (Fozdar & Hartley, 2013; Gilbert, 2011; Robinson, 2014; Sampson & Gifford, 2010).

Migrants housing expectations are discussed separately to their aspirations. There were distinct differences between what migrants hoped to achieve through their housing (aspirations) and the housing conditions they expected to encounter in Australia (expectations). Similar to the MIC (2007b) which found that humanitarian migrants based their housing expectations on the experience of earlier arrivals from their communities, the migrants in this study typically formed their housing expectations from informal sources of information, such as rumour, images from entertainment media, idealised hopefulness and brief pre-departure seminars. The analysis showed that most humanitarian migrants had either moderate or poorly defined expectations of the housing they would encounter in Australia. However, a tension also emerged between humanitarian migrants who sought to rebuild their lives to the standards they believed were possible in Australia, and service providers and property managers who sought to support them into more basic and achievable housing from which they might work towards their future housing aspirations.

7.2.1 Aspirations sought through housing

7.2.1.1 A new beginning

Since humanitarian migrants were not expressly questioned about their experiences of dwellings prior to Australia, it is unclear whether factors such as protracted periods in refugee camps or intermittent experiences of displacement played a role in the migrants' ability to feel at home in Australia. Furthermore, since only half of the migrants characterised their private rental experiences as mostly good, for many, their compounding negative private rental experiences may have severely curtailed opportunities to cultivate a sense of

home in Australia. It bears consideration that this analysis suggests that some migrants are looking to form a different kind of home in Australia that is in many ways not comparable to their home in their country of origin, something which may indeed never be recaptured. Like the informant who used the metaphor of dawn for the significance of purchasing his first home in Australia, several humanitarian migrants appeared to be seeking a home that signified the beginning of a new life chapter for them; in this new home the values of safety, security, affordability, family connectedness and comfort were prioritised. While some other humanitarian migrants sought other housing characteristics, such as high quality and proximity to transport and community infrastructure, these priorities were not as unifying. This analysis is reminiscent of Pollock et al.'s (2000) argument that as people who have been forced to break the traditional link between *home* and physical location, humanitarian migrants are often forced to develop a more cosmopolitan spirit.

7.2.1.2 A retreat

A previously underreported function of housing for humanitarian migrants is their need for a peaceful retreat in which to think and plan for their (vocational and interpersonal) futures in a very new cultural, physical and social environment. Characterisations of home as a haven abound in the literature (Kearns et al., 2000; Mallett, 2004) and the important role of housing in achieving stable employment has previously been illustrated in relation to other demographics (AIHW, 2013; Geller & Curtis, 2011). However, this analysis shows that secure and safe housing is also of particular significance to the vocational lives of humanitarian migrants, whose successful resettlement often relies upon being able to plan, prepare for and execute new occupational and educational goals under often very alien and challenging new circumstances (Abdelkerim & Grace, 2012; UNHCR, 2011).

7.2.1.3 Home ownership

Consistent with previous literature on home ownership as a source of identity, status and security (Dupuis and Thorns, 1996; Mallett, 2004), the analysis illustrated that home ownership was greatly valued by humanitarian migrants. However, it is unclear how much of this phenomenon is associated with the insecure, unaffordable and emotionally unsafe nature of the private rental market for many humanitarian migrants. Interestingly, a recent study in Western Australia found that none of the 76 humanitarian migrant participants expressed aspirations to home ownership (Fozdar & Hartley, 2013). This was attributed to the fact that none of the participants had lived in Australia for longer than four years. However, their finding contrasts with the present study, where all the migrants with permanent residency who arrived in the previous four years either expressed strong home-

ownership aspirations or were already home-owners. Although the present qualitative study cannot be directly compared with Fozdar and Hartley's study, it is suggested that several factors may be contributing to this variance, including the lower median house prices in Adelaide compared with Perth, South Australians' eligibility for low-deposit home loans through the state government administered HomeStart Finance and the fact that all the informants in this study had large households.

7.2.1.4 Family connectedness

Multiple empirical studies have shown family life and connectedness to be at the core of humanitarian migrants' meanings of home (Fozdar & Hartley, 2013; Rosbrook & Schweitzer, 2010; Sampson & Gifford, 2010), and this theme emerged strongly in the present study as well. For people who have had the lived or indirect experience of separation from and loss of loved ones, family unity and connectedness may assume a heightened level of significance (Rousseau, Mekki-Berrada, & Moreau, 2001). The literature on the emotional impact of forced separation from children in western democracies is centred around experiences of incarcerated parents (Celinska & Siegel, 2010), the removal of children from Aboriginal families (HREOC, 1997) and mandatory child protection (Nixon, Radtke, & Tutty, 2013). However, this analysis suggests that large families' fear of being forced or pressured by authorities or circumstance to separate their families may be equally acute due to the painful associations such separations may have to previous separations brought about through forced migration experiences.

While a refugee background may contribute to humanitarian migrants' reluctance to separate their families, it was the cultural and financial significance of family co-habitation that was voiced explicitly by the migrant informants. Although the inappropriateness of pressuring humanitarian migrants to split-up their families was recognised by one public servant, some agents and service providers viewed it as necessary to avoid homelessness. With financial pressures brought on by remittance responsibilities, informal debts to sponsors and the goal of saving a home purchase deposit relatively late in life (Flanagan, 2007; Murdie & Logan, 2011; Tually et al., 2012), it can also be seen why humanitarian migrants may seek to make savings through co-habitation with extended family members or peers. Given well-established understandings of the guilt and distress many humanitarian migrants feel at the plight of their relatives who continue to live in very modest or impoverished conditions overseas (George, 2012; Kunz, 1981; Stevens, 1993), the

maintenance of two households where one can suffice may appear particularly wasteful to this demographic.

7.2.1.5 Community connectedness

This analysis supported previous findings that co-ethnic community connectedness can play a significant role in resettlement for humanitarian migrants and that having one's housing located in the vicinity of more established compatriots can provide a valuable source of social capital and emotional comfort (Murdie, 2002; Schweitzer, Melville, Steel, & Lacherez, 2006). For survivors of political upheaval and war, the desire to live near trusted community members with shared linguistic, cultural and historical backgrounds may assume an even greater significance (Dhanji, 2010). However, it is cautioned that individual assessments need to be made of migrants' interest in being connected with compatriots in their country of resettlement. For humanitarian migrants especially, ongoing feelings of distrust, anger and political tension mean that some may prefer to distance themselves from certain members of their own national, cultural or religious group.

Relatedly, the analysis showed the notable positive impact that friendly and helpful neighbours may have on their resettlement and feelings of belonging. It emerged that while a small number of property managers made reference to engaging with neighbours in order to increase the likelihood of humanitarian migrants' success with their tenancy, this is presently done in an impromptu fashion, reflected by the fact that the refugee resettlement literature has very little to say on the role of neighbours in the resettlement of humanitarian migrants (Carter & Osborne, 2009). However, the humanitarian migrant-led neighbourhood transect walks recently reported on by Flatau et al. (2014) did reveal general unfriendliness amongst neighbours. While the present analysis did raise concerns about respecting the privacy and confidentiality of humanitarian migrants when involving others in their housing support, property managers' and service providers' positive experiences of garnering neighbours' cooperation, or at least tolerance of their humanitarian migrant tenants suggests that this form of relationship-building warrants further investigation.

On the other hand, the fact that several humanitarian migrants described their experiences of harassment by people in their neighbourhoods is a troubling portrayal of the barriers to be overcome in order for a sense of safety, home and belonging to be restored. This analysis builds on previous literature on the difficulty that people from refugee backgrounds encounter in attempting to regain a sense of safety in their country of resettlement due to

antisocial behaviour by neighbours (Ager & Strang, 2008). An awareness of the acute fear of violence and retraumatisation amongst humanitarian migrants bears consideration by property managers and service providers who are told by humanitarian migrants that they wish to avoid living in suburbs in which they fear racial vilification and harassment. On the other hand, the property managers who touched on the sense of fear and threat that some Anglo-European residents have felt toward humanitarian migrants suggests that they may be ill-prepared for the social change and cultural diversity they observed around them. As the International Catholic Migration Commission (ICMC, 2014) has recommended, it is important that local 'host' communities are also adequately prepared for the arrival of humanitarian migrants.

7.2.2 Housing expectations

7.2.2.1 The origins of housing expectations

As others have previously reported (Ministry of Health, 2012), those who make their own choice to migrate typically have the capacity and resources to research key infrastructure such as education, health, transport and housing prior to emigrating, thereby grounding their expectations in reliable sources of information. However, the forced nature of their migration means that humanitarian migrants rarely have this opportunity. It also appears that in some instances, images shown to prepare humanitarian migrants for the appearance of Australian cities may have been misinterpreted as illustrations of the nature of housing to expect. These findings on the challenges of adequate pre-departure preparation of migrants for Australian housing conditions echo previous quantitative research (Beer & Morphet, 2002) which found that the vast majority of migrants (which included humanitarian migrants) gained their housing information and assistance from relatives, friends and community groups.

The highly stressful, rushed and chaotic circumstances under which departures from refugee camps can often occur may account for the informants' accounts of having received scant information about housing during pre-departure seminars. Indeed the challenges associated with retaining information during highly stressful and emotionally charged periods are well-established (Kirschbaum, Wolf, May, Wippich, & Hellhammer, 1996; Shafiei, Gray, Viau, & Floresco, 2012) and may have contributed to the finding that few humanitarian migrants recollected receiving much preparation about housing conditions and markets in Australia.

Like the participants in earlier studies (Evans & Gavarotto, 2010; MIC, 2007a; Murdie, 2008), informants who had negative experiences in private rental housing reported that they had expected more affordable rent and more assistance to find suitable housing for their families. It would appear that migrants' difficult experiences in the private rental market heightened their retrospective awareness of their expectation that adequate housing provision would not be problematic in a wealthy democracy such as Australia. The finding that most satisfied renters either reported attending seminars that adequately prepared them, or reported no preparation at all seems to support this. These findings serve as a reminder that informants were not merely recalling the facts of their housing histories, but rather were 'interpreting their past in light of the present' (Moore & Barker, 2012, p. 557).

The analysis also illuminated the theme of humanitarian migrants' struggle to accept the high proportion that rent comprised of their income. Although previous studies have described the financial difficulties that humanitarian migrants encounter in meeting their housing costs (RCoA, 2013b; Tually et al., 2012), this study revealed that on a more foundational level, humanitarian migrants experience difficulty adjusting to the relative expense of private rental accommodation compared with other living costs and the impact this has on their household budget. The issue is salient as the analysis revealed that migrants' complaints about rental rates may come across as rude and ungrateful to property managers, even though such expressions of dismay are likely to stem from financial pressures or comparisons to previous, more affordable experiences of renting or home ownership overseas.

7.2.2.2 Moderate expectations

Although previous research on the housing expectations of refugees is limited, the grey literature has focused on reporting the exceedingly high housing expectations humanitarian migrants often harbour (Evans & Gavarotto, 2010; MIC, 2007a; Multicultural SA, 2012; Tually et al., 2012). A notable exception was Pittaway's (1991 in Dunbar, 1994, p. 1) succinct analysis of the expectations of newly arrived humanitarian migrant women who merely expected 'that the accommodation be secure, affordable, near to necessary services and clean.'

The moderate expectations of the six humanitarian migrants who arrived in 2010 or later may be linked with the 2010 establishment of the AUSCO Exchange Program (RCoA, 2013c) which provides a practical link between Australia's pre- and post-arrival resettlement

programs. However, it should be noted that two of the post-2010 arrivals with moderate housing expectations were persons seeking asylum in Australia. Analysis of their experiences suggested that their modest expectations were more likely a result of their more pressing concerns of permanent protection and reunification with their immediate family. In addition, sharing with other asylum seekers provided them with greater affordability as well as the company they needed while separated from their families. While many offshore humanitarian migrants voiced their sense of entitlement to adequate housing, this was absent for the asylum seekers.

In this analysis, the housing expectations of young people differed somewhat to those of older informants. Rather than being concerned with access, quality and affordability, their expectations were more in line with those of other informants who did not know what to expect once they arrived. This is not surprising given these informants' young age at the time of migration to Australia (between 12 and 14 years of age). Also, having partly grown-up in Australia, it is also possible that young people's recollections of housing expectations were retrospectively informed by their experiences in Australia. Nevertheless, the analysis did emphasise the need to adequately prepare children and young people for Australian housing conditions as well.

7.2.2.3 Impracticable expectations

Frustrated service providers' and agents' narratives of humanitarian migrants' rejection of apparently adequate properties characterised migrants as seriously contributing to their own protracted housing instability. Mirroring Tually et al.'s (2012) recent finding that expectations (including cultural expectations) partially influenced the homelessness pathways of humanitarian migrants, the analysis highlighted the incongruence between some migrants' high expectations and the *realistic* housing prospects envisaged by service providers and property managers. In this study it was service providers and property managers, more than the migrants, who focused on the high housing expectations that humanitarian migrants often harbour. However, the migrant informants were not necessarily the clients and tenants of these service provider and property manager informants. It is argued that the emphasis on high expectations can be explained by the strong impressions and stressful experiences that service providers and property managers described. Unmet housing expectations appeared to be associated with humanitarian migrants' dissatisfaction and disappointment, but in the long-term also contributed to undesirable outcomes such as a chequered rental

history and financial pressure associated with breaking a lease in search of a higher quality property.

Overall, the experiences of humanitarian migrants in this study broadly reflected those presented in previous Australian research (MIC, 2007b; Tually et al., 2012), in terms of the widespread expectation for easy access to secure and affordable housing (including social housing) and the occasional reports of migrants who thought they would be provided with free housing from the Australian government. The methodological decision to interview only humanitarian migrants who were part of large families or households revealed the commonly held assumption that Australian social services and systems would be just as adequately equipped to accommodate and resettle large families as they would be any other family or individual; either because public health and education systems were found to be inclusive of large families or because of a view that, regardless of family size, the Australian government has a moral responsibility to provide access to adequate housing for the humanitarian migrants it invited to Australia.

Property managers who lacked an understanding of forced migration appeared to be at risk of forming negative character assessments and stereotypes of humanitarian migrants who tenaciously pursued high quality housing. It can be said that this determination is an expression of one of the key strengths that enabled humanitarian migrants to survive and emerge from persecution and displacement. Hutchinson (2012) has reported on the resilience of survivors of war and political upheaval and Hugo (2014, p. 1) has commented that 'risk-taking, entrepreneurialism and an ability to identify and take advantage of opportunities is a key characteristic of [humanitarian migrants].'

On the other hand, some service providers stressed the importance of listening closely to the housing needs and aspirations of humanitarian migrants before assisting them. Having witnessed the reasons that drive migrants to break their lease or reject particular suburbs (e.g. severe isolation and harassment by locals), these informants essentially warned against making hasty negative appraisals of humanitarian migrants as demanding and covetous. This analysis further illuminates earlier findings (Dhanji, 2010; Kelly, 2004) that for someone battling depression or recovering from torture and trauma, the significance of geographical separation from friends or the appearance of a small, high-ceilinged room with bare light bulbs cannot be judged by another. Accommodation may thus be totally

unacceptable in a way that is not comprehended by the service provider or property manager.

7.2.2.4 Responding to humanitarian migrants' housing expectations

The findings from both humanitarian migrants and welfare workers offered a sense of some migrants' reluctance to accept private rental accommodation that they feared was less affordable or of a lower quality than what they were eligible for. Although demands to 'help totally' and be given 'everything' were unpalatable to many agents and discouraged by some service providers, the UNHCR does encourage resettlement countries to provide refugees and their families with 'access to rights similar to those enjoyed by nationals' (UNHCR, 2011, p. 416). This view is echoed by Tually et al. (2012, p. 76) who advised that 'If we are to accept refugees with large families into this country we need to build suitably sized accommodation and legislate for minimum property standards.'

Although some migrants arrived with small families that had since grown as they had more children, the expectation that the private rental sector would be able to accommodate them was firmly held by some participants. The belief of some agents and service providers that it was the responsibility of parents to ensure that they had the means for adequate housing before adopting or bearing more children raises another important point on culturally specific assumptions. In light of the significant difference in average family and household size between Australia and the countries of origin of recent refugee populations, it is naïve to expect first generation humanitarian migrants, in particular, to conform to the small-family norms of Anglo-European Australians. There appears to be a failure to incorporate the cultural specificity of family size and composition into housing planning for Australia's humanitarian program.

With several migrants recalling aspects of pre-departure information sessions, the analysis points to the important role that AUSCO trainers have in preparing refugees for the realities of housing provision in Australia. An emphasis on preparing migrants for housing matters appears to be supported by a South Australian finding that in the early stages of resettlement most migrants only retain information about accommodation and money (Multicultural SA, 2012) and the UNHCR's advice to its refugee resettlement workers is that:

*Accommodation in countries of resettlement for those newly arrived
may be modest...Failure to communicate the foregoing may result in*

false expectations and unnecessary frustrations for persons designated for resettlement (UNHCR, 2011, p. 145).

The Youth Edition of the AUSCO Student Handbook (DIAC, 2011c) includes a section on housing with images reflecting the housing infrastructure they would likely encounter. However, unlike the adult edition (DIAC, 2010a), it does not make reference to the difficulty of finding affordable housing. The trainer's handbook (for training both adults and young people) also failed to prompt educators to emphasise this critical point (DIAC, 2012a). This casts doubt on the degree to which realistic expectations are fostered by the AUSCO program. However, a balance would need to be struck between providing a realistic description of housing in Australia, and not unduly worrying young people who ideally will not need to assume responsibility for navigating the private rental market.

Despite Australia's ratification of the International Covenant on Economic, Social and Cultural Rights 1976, the concept of the 'right to housing' is contentious in the Australian context (Troy, 2012, p. 1). However, the analysis has shown a significant overlap between migrants' insistence on readily accessible affordable housing and the UNHCR's definition of what constitutes the adequate resettlement of refugees. Whether the migrants' expectations were based more heavily on cultural norms of hospitality or on their understanding of their human rights remains unclear.

7.3 Part Two: How do systemic, market and cultural demands compete with humanitarian migrants' housing goals?

This analysis has contributed to existing literature that identifies the many cultural, linguistic and systemic barriers that exclude humanitarian migrants from the private rental market. Less frequently recognised however, are the ways in which the transition out of HSS supported accommodation and into the private rental market may exacerbate these barriers. Consistent with existing literature on the psycho-social benefits of a sense of home (Hiscock, Kearns, MacIntyre, & Ellaway, 2001; Kearns, Hiscock, Ellaway, & MacIntyre, 2000), the emotive manner in which humanitarian migrants described how their difficult housing experiences affected them highlights the risk that discrimination and exclusion from housing pose to their resettlement journey.

From the analysis, risk emerged as a powerful driver of the practices, attitudes and behaviours that effectively excluded many humanitarian migrants, and particularly large families from the private rental market. In particular, rather than discriminating against tenants solely on the basis of race, property managers did so based on their beliefs that large humanitarian migrant families and those who had limited experience in Western housing, put their properties at greater risk of damage. However, previous poor experiences with tenants from a particular ethnic group did contribute to future race-based discrimination. The theme of lessors' financial dependence on their investment properties and property managers' willingness to match properties of a particular calibre to reduce risk was also raised.

In order to aid discussion of the analysis, a theoretical foundation for understanding risk was sought. As the dominant contemporary theoretical framework for modern societies' interaction with risk, the notion of *risk society* (Beck, 1992, p. 19; Giddens, 1994, p. 4) is drawn upon in this discussion to further illuminate the analysis and make the practical implications for humanitarian migrants, service providers and community leaders more apparent. In the context of individualisation and corporatisation, *risk society* purports that risk and the accompanying rhetoric is an increasingly important aspect of logical thinking and practice in contemporary societies (Kenny, 2011, p. 122). The assumption that individuals, enterprises and communities ought to develop strategies to avoid perceived dangers is inherent to *risk society* (Beck, 1992, p. 19) and illuminates several facets of the discrimination humanitarian migrants (and in particular those with large families) experience in the private rental market.

7.3.1 Risk-based discrimination at the core of property management

Numerous commentators have reported on the discrimination that humanitarian migrants face in the private rental market, both in Australia (Berta, 2012; EOCWA, 2009; WCG, 2008) and overseas (Ahmed, Andersson & Hammarstedt, 2010; Turner & Godfrey, 2002). However, while some have alluded to the causality of property managers' discriminatory practices (WCG, 2008), the issue has not been explicitly explored. This section examines how an aversion to financial and litigious risk, combined with limited awareness of anti-discrimination legislation and ethnic stereotyping contribute to discriminatory practice. While lessors exhibited more concern about acquiring financial risk, agents were more concerned about the risk of litigation, extra pressures on their time, and the personal and professional repercussions of their clients' properties being damaged by tenants whom they recommended. The message provided directly by some agents, and more surreptitiously by

others, was that with low vacancy rates, they were in a position to choose only the tenants who would pose the smallest risk to the property and require the least of their time.

As has been found with respect to agents (WCG, 2008), most property managers were aware that they were not permitted to discriminate on the basis of ethnicity and religion (as well as several other characteristics). However, they also illustrated the many ways in which their responsibility to protect the assets of their clients made these laws very challenging to abide by. There are indications in the analysis that some property managers appear to have redefined unlawful discrimination for themselves by equating discrimination to overt and direct discrimination only. This analysis has shown that property managers find it extremely difficult to accept that their own disfavourable treatment of particular groups (justified as a risk minimisation strategy) amounts to unlawful discrimination (Short et al., 2008). As Adkins et al. (2003) have previously inferred, the rhetoric of risk has placed upon agents the responsibility for preventing foreseeable harm to their clients (lessors) so that the discourse of equal opportunity pales alongside risk prevention. This is consistent with Seelig et al.'s (2009, p. 4) finding that lessors 'are not driven by any sense of moral or social imperative to provide housing as a social service!' However, as will be discussed in Section 7.4.4, some lessors did indeed indicate an interest in contributing to social justice objectives.

Whereas previous studies have explored agents' professional and financial obligations to their clients (Babacan, 2000; WCG, 2008), this analysis went further by demonstrating agents' feelings of personal responsibility to the lessor. Their sense of pride in the quality of their work, their professional reputation and their fear of betraying their clients' trust, all weighed heavily on the minds of agents in their tenant selection and property maintenance practices. In addition, several emergent themes illustrated agents' conflicting interests in equal opportunity and acting in their clients' best interests. Agents' fears of lessors shifting liability for damages onto them because they advocated for a disadvantaged applicant and pressures from managers to retain clients' business, regardless of their discriminatory behaviour were key challenges for agents. It appeared that only by insisting that lessors tell them nothing of their tenant preferences and reasons for tenant selection choices could some agents avoid becoming complicit in discrimination. This analysis therefore suggests that with regulatory, educational and managerial structures failing to support agents in their rejection of covert discrimination (and in some cases allegedly encouraging the practice), it would be unrealistic to expect the majority of agents to consistently avoid covert discrimination.

The analysis exhibited lessors' firm defensiveness of what they saw as their right to decide who resides in their investment properties. Given Australia's long history of a weakly regulated private rental market (Hulse et al., 2011a), it is possible that lessors have come to view it as logical that they should have a great deal of authority over how their investment properties are managed. Thus, the impact of the prevalence of *Mum and Dad* investors (Adkins et al., 2003, p. 21) or *petty landlordism* (Berry, 2000, p. 663) also emerges. As expected, all the lessors recruited in this study were found to be *Mum and Dad* lessors and as Adkins et al. have pointed out, this type of landlordism is associated with the vulnerabilities of needing to service mortgages and/or to acquire a household or retirement income from the rental income. The future-oriented, fearful individual characterised in the notion of *risk society* (Beck, 1999, p. 138; Giddens, 1998, p. 64) helps explain why lessors feel they have no choice but to prioritise their financial futures over equal opportunity concerns. The characterisation of lessors as vulnerable is rare in the housing literature (Adkins et al., 2003), and non-existent in the refugee housing literature, but it is a theme that emerged strongly in the present analysis. Since *petty landlordism* places tenants at greater risk of discrimination (Berry, 2000), there have been repeated calls for a policy and regulatory environment that fosters the development of institutional landlordism in Australia (McNelis et al., 2002; Milligan, Yates, & Pawson, 2013).

The present analysis has supported Short et al.'s (2008) findings that agents rely on informal risk-assessment practices based on *gut feelings* in addition to other more formal measures such as checking tenancy databases. This analysis showed that the faith that both agents and lessors place on their *gut feelings* is closely related to their personally- and industry-perpetuated beliefs that their many years of experience have given them a well-developed ability to assess risk based at least partially on informal tenant assessments such as first impressions and *gut feelings*. However, it is argued that there is great potential for property managers to mistakenly register cultural differences in behaviour, social norms and manners of address as *negative vibes*. Although gender was not a strong theme in the analysis, gendered views did emerge in agents' impressions of some migrant men as rude and incapable of accepting the authority of female agents. While there was no evidence of these experiences leading to gender discrimination, there appears to be a risk of negative stereotypes emerging, which may adversely impact on humanitarian migrant renters more generally.

The analysis supports previous research (Flatau et al., 2014; MIC, 2007b) showing that humanitarian migrants who have never before competed for housing often have trouble implementing the many complicated and culturally specific indicators of how a *good tenant* behaves and presents to an Australian property manager. Critically, while many property managers appear to subscribe to individualisation, the analysis showed that humanitarian migrants not yet immersed in this cultural construct may miss opportunities to project the persona of the low-risk, compliant tenant that appeals to most property managers. Beck (1999) provides some further insight into the salience of the cultural, linguistic and systemic literacy required to navigate the Australian private rental market. According to Beck's definition of individualisation as 'institutionalised individualism' (1999, p. 9), it is the individual applicant who is made responsible for designing their own 'biography, identity, social networks, commitments and convictions' (Beck et al., 1994, p. 14). In this way, the analysis concurs with previous observations (Adkins et al., 2003) of the manifestation of individualisation in how *risk society* appears in the private rental market.

A particularly complex issue that has previously emerged in housing studies overseas (Bovenkerk et al., 1979; Murdie, 2002; Turner & Godfrey, 2002) and in Australia (Babacan, 2000; MIC, 2007a) is that not all ethnic groups of humanitarian migrants are discriminated against to the same degree. It appears that property managers are most likely to discriminate against any (non Anglo-European Australian) ethnic group with which they have previously had negative experiences as tenants. However, some ethnic groups were favoured over Anglo-European Australian applicants based wholly on direct positive experiences with members of that group. As Whitley and Kite (2006, p. 81) have put it, this propensity to expand judgements to a whole ethnic group is most likely due to people's tendency 'to see members of their own group as very different from one another and, at the same time [] underestimate the differences between members of other groups.' However, it also emerged that property managers are often unsure whether applicants are former refugees, asylum seekers or fit within another category of migrant. This has not previously been addressed in existing literature and suggests that efforts to ameliorate racial discrimination ought not to focus on humanitarian migrants alone.

Although property managers' concerns about specific ethnic groups were omitted from the analysis (see Section 3.4.2 for the ethical justification for this decision), the issue was observed in the present study and warrants discussion. Since property managers perceived Western manifestations of politeness and housekeeping to be more aligned with particular

ethnic groups, the potential for racial discrimination against some groups appears to be higher than others. However, the suggestion that property managers' discrimination is based on an aversion to tenant-factors associated with difficult tenancies, contrasts to how discriminatory practice is presented elsewhere; that is, that discrimination is based more solidly on lessors' inherent dislike of stigmatised social groups (Ahmed et al., 2010; Morris, Sinclair, & DePaulo, 2007). Just as shaming language in asylum seeker advocacy has been found to be ineffective in eliciting more compassionate responses to asylum seekers (Every, 2013), it is argued here that shaming accusations of the racism of property managers, without acknowledging their perception of financial risk, is unlikely to be effective in increasing migrants' access to housing.

A positive finding was that not a single property manager or service provider recalled an instance of malicious property damage by a humanitarian migrant. This has not been pointed out explicitly in previous studies and, in light of property managers' experiences of intentional damage by other groups, it is an important finding on the tenancies of humanitarian migrants. Some property managers theorised that the low rates of malicious property damage by humanitarian migrants are associated with their eagerness to rebuild their lives and maintain a good reputation within their communities. Such notions have previously been put forward to explain other areas of high achievement by humanitarian migrants, such as entrepreneurial success and education attendance (Hugo, 2011). Despite this, one lessor illuminated how characterisations of humanitarian migrants as traumatised and war-torn could evoke the negative stereotype of *war-torn refugees*, quick to anger and likely to damage property. This analysis verifies Marlowe's (2010, p. 189) assessment that 'assumptions surrounding "the refugee journey" and associated sequelae from trauma' has the potential to foster discriminatory practice.

Typical of the *risk society*, this analysis confirmed property managers' preoccupation with structuring their practices around responding to perceived threats. In a knowledge-based society in which the 'threatening sphere of possibilities' is easily envisaged, measures to avoid the perceived threatening shadows of the future (Beck, 1999, p. 137 & 141) are favoured above other courses of action.

7.3.2 Large families at particular risk of systemic, indirect and direct discrimination

The analysis supports previous reports of the multiple compounding barriers in private rental housing that are even more acute for large families of humanitarian migrants (Kelly, 2004; Pendergast, 2007). However, unlike previous studies, this analysis included the experiences

of property managers, alongside those of humanitarian migrants, service providers and community leaders to reveal a more nuanced appraisal of the challenges posed by large household size in the private rental market. Despite the finding that the migrants who described their experience of the private rental sector in the most distressing terms had some of the largest families, this cannot be said to be significant in a quantitative sense. However, this does point to a need to investigate the notion that families with more than eight members may require more support to acquire suitable housing.

Humanitarian migrants' call for more compassionate responses to the housing needs of their large families was not solely directed to the public and non-profit sectors. Humanitarian migrants' questioning of the ethics of repeatedly rejecting an applicants' tenancy application offers a fresh perspective on the role of agents in the housing of humanitarian migrants. The migrants expressed their dismay at being welcomed to Australia (half of whom were invited to Australia as a large family) but then being expected to acquire private rental housing for their large families with limited assistance. This led some migrants to question why more support was not provided to meet their housing needs and highlighted their sense of abandonment by services that they believed should support them.

The ambiguity surrounding the lawfulness of discrimination against applicants based on family size, especially where those family members included children, is an area that has been neglected in the refugee housing literature. Seelig et al. (2009) have previously noted the difficulty of engaging lessors in the discussion of tenancy law, and this was the case for some lessors in the present study who were reluctant to acknowledge discrimination law. However, other lessors were sensitive to their anti-discrimination obligations and agents displayed their professional responsibility by at least attempting to avoid overt discrimination. All relevant federal and state-based legislation indicates that housing discrimination on the basis of number of children is unlawful. South Australia's Residential Tenancies Act 1995 (Section 52) prohibits discrimination against prospective tenants 'on the ground that it is intended that a child should live on the premises' and the South Australian Acts Interpretation Act 1915 (Section 26) states that 'every word in the singular number will be construed as including the plural number'. The word 'child' thus includes 'children'. The analysis has shown that since the RTA does not place a limit on its measures to protect applicants in association with children, property managers feel justified in projecting their own personally and culturally defined notions of acceptable residential densities as a tenant selection tool. Given that 'we seek to actively confront and assess' the dangers we perceive

(Giddens, 1998, p. 64), it is not surprising that in the absence of regulatory tools to manage risks associated with crowding, property managers unquestioningly applied their own. Despite widely held beliefs amongst property managers that health or fire codes ought to set limits on the number of people allowed to reside in a property of a certain size, only the Onsite Wastewater Systems Code (SA Health, 2013 Section 5.2.3) was found to make reference to residential occupancy limits (e.g. a wastewater tank with a 3000 L capacity is suitable for up to six people), but then only with respect to properties with onsite wastewater systems, which do occur within the City of Playford.

This analysis also supported previous findings of agents' increased concerns about wear and tear with large families (WCG, 2008). Both lessors and agents had personally experienced increased wear and tear during the tenancies of large families of humanitarian migrants. Considering that lessors are obliged to account for the 'effect of reasonable wear and tear' when they seek compensation for damages (Residential Tenancies Act 1995 [SA], Section 69), it can be seen how a risk-management appraisal of large families creates a significant motivator for housing discrimination by lessors. Of particular concern with regard to large families were the property managers who drew parallels between how children behaved at open inspections and to what extent the children might put the property at risk. Given the wide array of personal and cultural differences in parenting approaches, property managers in this study showed there was great potential for applicants to be disadvantaged based on the developmentally appropriate exploratory behaviour of their children. As so few lessors in the present study had experiences with large families, it was difficult to comparatively analyse the respective attitudes of agents and lessors to large families. However, similar to indications from the WCG (2008) survey of real estate agents, this analysis suggested that lessors more than agents were the risk-averse gatekeepers when it came to the awarding of tenancies to large families.

The analysis articulated the dilemma of lessors concerned that their hot water systems were incapable of meeting the demands of large families, and of agents forced to create their own occupancy standards in the absence of applicable codes, training or equal opportunity guidelines on the matter. By failing to acknowledge property managers' expressed need to draw a line on residential density at some level, the onus was on them to achieve the impossible task of avoiding unlawful discrimination while simultaneously being able to legally reject applications that would result in residential densities that are increasingly being seen as unsafe and irresponsible by Australian housing regulators (NSW Fair Trading, 2013). The

dilemma of a rooming house lessor who felt he needed to exclude women and children from his properties in the interests of their safety and comfort provides further insight into how equal opportunity legislation may appear unrealistic to lessors. As Beck, Giddens and Lash (1994 p. vii) have pointed out, with 'as if' thinking being so central to modern society's preoccupation with risk, undesirable potential futures are created by individuals' attempts to prepare for risks that may never eventuate. So while some discrimination may stem from previous poor experiences with particular demographics (Section 7.3.1), discrimination may also emerge out of a future-oriented society's conceptualisation of the future as territory to be conquered (Giddens, 1998, p. 64).

Nevertheless, the analysis showed that simply introducing a residential density standard is not a suitable antidote to this dilemma. The definition of crowding as 'a personally defined, subjective feeling that too many others are around' is well established (Gifford, 2007, p. 192; Myers et al., 1996) and the analysis has illustrated that there is little place for assumptions about what resident densities may be suitable for a household of a particular size. Given that the majority of humanitarian migrants reported being comfortable in properties with resident-to-bedroom ratios in excess of Proxy Occupancy Standard (POS) utilised by the AIHW (2005), it can be seen how standards which are based on Anglo-European norms of acceptable dwelling density (Memmott et al., 2011) may not apply to recent humanitarian migrants in Australia. Indeed, the focus of current occupancy standards on number of bedrooms (e.g. POS and CNOS; AIHW, 2005) is grounded in concerns about preventing health problems, abuse and neglect (Cage & Foster, 2002; Myers et al., 1996; Sidebotham, Heron, & Golding, 2002). However, this analysis indicated entirely different concerns from property managers, such as wear and tear and noise complaints. As others have pointed out (Evans, Lepore, & Allen, 2000; Memmott et al., 2012), while 'crowding' and 'density' are only weakly correlated, the use of density models by Australian agencies persists, presumably because of their formulaic nature. Other concerns regarding enforceable occupancy standards include the risk of reducing the already severely limited pool of suitable properties for large families.

While the analysis has suggested that humanitarian migrants may have numerous, strongly held motives for cohabitation with multiple family members, caution should be exercised in applying a stereotype of migrants' willingness to reside in high-density circumstances (Evans et al., 2000), regardless of the nature of their housing. Consistent with previous findings on the challenges of cohabitation with multiple generations (Easthope et al., 2015), some

migrants revealed the pressures that crowded conditions, multigenerational households and cultural requirements for the separate entertainment of guests placed on their quality of life. Corroborating Findlay's (2011) calls for greater bedroom-size in social housing to allow for sharing by family members, the sharing of bedrooms by multiple children of the same gender did not cause major difficulties according to the humanitarian migrants in this study. However, the notable absence of children (minors) from this research means that the analysis lacks the testimony of the family members most affected by bedroom sharing. While the lack of two living areas and pressures on the bathroom at peak times were shown to be problematic, this has previously been addressed by Findlay (2011) who showed that social housing with two living areas and two bathrooms would better meet the needs of Sudanese, Iraqi and Afghani South Australian residents. However, little has been said on meeting humanitarian migrants' housing layout needs in the private rental market. In particular, the negative impacts of insufficient storage space, a single entertaining area and inadequate bedroom-size were highlighted in this analysis. Since property managers' culturally-, personally- and financially-informed ideas about acceptable resident density have been shown to impact on large families' access to private rental accommodation, the issue is clearly of concern to the private rental sector as well.

It emerged that the previously documented practices of *matching* applicants to properties of a particular quality (Tually et al., 2012; WCG, 2008) was of notable concern to large families who were consistently *matched* with poorer quality housing. Interviews with humanitarian migrants revealed that discriminating against them in this way was painfully felt and contributed to their feelings of alienation and rejection in their new country. The practice was discussed openly as a risk management strategy by both agents and lessors. Further, some property managers embraced it as a more legitimate means of excluding large families from properties deemed too new, too small or too delicate to accommodate multiple children. Considering the prevalent view amongst property managers that multiple children as tenants are most likely to result in damage to a recently renovated property, it is not surprising that migrants and their welfare workers concluded that large families are relegated to barely habitable properties, often due for demolition.

Despite both lessors and agents engaging in property-tenant matching, the analysis highlighted that while agents attributed the practice to meeting the wishes of the lessor, lessors showed an inherent willingness to justify the practice. This is consistent with lessors bearing the financial risk of property damage that exceeds the bond. However, one notable

response to the issue that emerged was the agent who framed a six-month lease in an inadequate property as a mere stepping stone. The implication with this rationale was that no one can reasonably expect to acquire a lease for a new property without a good rental reference, and that he could better advocate for humanitarian migrants once he had proof of their tenancy maintenance skills.

A previously under-reported phenomenon is the dilemma of service providers who observe the *matching* of properties to their clients in ways that disadvantage large families. Knowing the severe shortage of accommodation options for large families, service providers were faced with the predicament of either i) accepting the practice in order to see their client housed (however poorly), ii) jeopardising their relationship with the agent by challenging the practice, or iii) not offering housing support to large families at all. The analysis suggested that similar dilemmas may emerge for service providers whose clients' properties require multiple repairs and refurbishments. These issues are closely linked to previous recommendations to legislate for minimum property standards across Australia's states and territories (Berta, 2012; Tually et al., 2012). Evidence from Australian lessors (Seelig et al., 2009) suggests that given the wide variety of reasons that individuals invest in property, fears that greater regulation of property standards would contribute to decreased housing affordability and availability are likely unfounded.

7.3.3 The nature and delivery of resettlement services

The analysis suggested that while humanitarian migrants were likely to benefit from the social support and rental experience of a six-to-twelve month lease in HSS administered accommodation, the stress and disruption of not being able to renew a lease in the same property presented a significant drawback. This was shown to be especially so for large families. Currently, South Australia is the only state in which offshore humanitarian migrants can access 'Long Term Accommodation' under the HSS program. In other states and territories, HSS clients are accommodated in head-leased properties for up to twelve weeks before they are supported into the private rental market, social housing or, in rare cases, awarded a lease transfer for the property in which they are already living (personal communication, Chris Mitchell, DSS, 11 June 2014). Findings from Tually et al.'s (2012) report supported the assertion by a service provider in this study that HSS workers in other states favour the South Australian model of accommodation services. However, the analysis showed that the disruption and hardship that humanitarian migrants encountered by having to leave their HSS properties stood in sharp contrast to those migrants who were fortunate enough to be able to have their leases transferred into their own name.

The service provider rationale to support humanitarian migrants out of their HSS accommodation, rather than attempting to transfer the lease into their name was found to be symptomatic of the acute shortage of affordable housing (and in particular large properties) in metropolitan Adelaide. Although, clearly, if relatively well-resourced non-profits would struggle to secure additional affordable rental properties, the likelihood of large humanitarian migrant families securing adequate housing appears even bleaker. What was not clear from the analysis was to what extent agents and lessors would be willing to transfer leases out of head-leasers' names and into humanitarian migrants' names if they did form a favourable impression of the tenants during the HSS period. However, evaluation of the analysis suggested that lessors may be sceptical of continuing tenancies beyond the period of organisational provision of tenancy guarantees. In any case, when it is clear that re-establishing a sense of familiarity, stability, security and predictability is critical to psychological recovery from trauma (Tuohey, 2001; Zetter & Pearl, 1999), it is concerning that this aspect of Australia's resettlement services disrupts the resettlement process in this way.

Although service providers involved in the supported accommodation of humanitarian migrants sought to mimic private rental conditions as closely as possible, their care-oriented professions ensured that empathetic approaches permeated their practice. The analysis showed that because property managers often lack the time or inclination to go beyond their core responsibilities, the transition from the supportive environment of HSS supported accommodation to the private rental market could be particularly shocking for humanitarian migrants. Saddened and confused by agents' lack of support in their struggle to acquire a tenancy, some humanitarian migrants find it difficult to accept that, rather than being the agent's client, they are instead competitors in a poorly regulated rental sector (Hulse et al., 2011a).

Increased barriers to successful private rental tenancies also emerged for humanitarian migrants in the period between three to four years post arrival. Interestingly, while a service provider in Tually et al.'s (2012) research questioned whether the post arrival growth of humanitarian migrants' families was contributing to their increased housing difficulties, this did not emerge explicitly in the present study. However, this analysis did build on the evidence that the initial year of resettlement was not the only period of intense difficulty for humanitarian migrants in the private rental market. Rather, humanitarian migrants' evolving

relationships and family structure presented critical challenges to sustainable private rental housing up to four years post-settlement. This analysis appears to conflict with the fact that while housing services have traditionally been funded by the Commonwealth's Settlement Grants Program (which provides resettlement support to humanitarian migrants six months to five years post-arrival), there is no guarantee that at least one housing service will be available to SGP eligible clients in each state and territory.

7.3.4 Refugee experience as a barrier to successful tenancies

The multiple manifestations of exclusion and oppression that humanitarian migrants experienced and the service providers witnessed could variably be framed as systemic discrimination (VEOHRC, 2011) or, as previous authors have done, as cultural and linguistic barriers to the private rental market (Babacan, 2000; Berta, 2012; Evans & Gavarotto, 2010). The present analysis overwhelmingly confirmed previous reports of how characteristics closely associated with being a newly arrived humanitarian migrant (such as limited English, lack of familiarity with transport systems, adapting to new socio-cultural norms and trauma) contribute to emotionally upsetting and financially stressful experiences in the private rental market.

The strong potential for detrimental impacts of trauma on declarative memory and learning have been well established (Bremmer, 2001; Carrion & Wong, 2012) and others have documented the highly disrupted formal education of many humanitarian migrants (Kanu, 2008; Miller, 2009). Combined with service providers' acknowledgment of their clients' adjustment to a new language, culture and systems, the analysis points to a need for the provision of more practical modes of housing support as well as reduced reliance on letters by agents to communicate with humanitarian migrant tenants. Service providers in particular critiqued the lack of transport assistance available to newly arrived humanitarian migrants with limited capacity to navigate the public transport system in order to meet the tight schedules of open inspections. Other service providers, by contrast, saw little benefit in providing migrants with a high level of assistance to acquire an initial rental property when, in all likelihood, they would soon be required to secure another property with less resettlement support available to them.

While a service provider linked humanitarian migrants' reluctance to water inedible vegetation to their possible past experiences of famine and drought, a migrant who voiced his own dismay at being forced to water grass did not relate this to a traumatic past experience. For him, it was more a matter of logic that water ought to be used to support the

growth of edible plants as opposed to ornamental plants and grass. His interpretation of his experiences served to highlight cultural norms of aestheticism that are deeply imbedded in the Australian private rental market. From an Anglo-European perspective, a request for the upkeep of grass appears reasonable, but to a tenant accustomed to utilising water for edible plants only, the requirement appears absurd. Property managers may argue that cultural norms aside, tenancy agreements stipulate that outdoor areas be maintained with respect to their condition at the commencement of the tenancy. However in the context of government-enforced water-use restrictions, frequent droughts and the trend towards tenants' responsibility for water use and supply bills, it can be seen why new arrivals may struggle with this expectation.

The analysis revealed how humanitarian migrants' value of home as a haven of security and privacy can also be violated by property managers' routine inspections. Even being aware that an inspection was planned may not relieve the sense of invasion brought on by inspections of the parental bedroom and fear of surprise attacks knowing that property managers have a key to the property. This analysis points to both a striking difference in cultural norms and fear based on low levels of trust. The impediments to trust-building are known to be particularly acute amongst humanitarian migrants (Nickerson, Priebe, Bryant, & Morina, 2014; O'Donohue & Lilienfeld, 2013, p. 169), many of whom have lived through circumstances in which exercising suspicion was a survival tactic and have known the intense fear of being attacked as they slept. As this fear presented an impediment to feeling at home for one migrant, another conveyed that her *absence* of fear from violence was the core condition for her to be able to feel at home in her rented property.

To a greater extent than previous refugee housing studies, the phenomenological interviewing in this study allowed informants' emotional experiences to form part of their depiction of being a private rental tenant. Migrants described their guilt over having to misrepresent the number of family members in an application form, their shame over having wished to be part of a smaller family, their frustration at being faced with eviction due to renovations or demolition and the many emotional responses to repeated rejections and discrimination in the private rental market: hopelessness, self-doubt, sadness and anger. Furthermore, the theme of migrants' heightened sensitivity to perceived disrespectful treatment by property managers served as a reminder that for individuals who have experienced repeated and prolonged denial of their human rights, followed by potential experiences of hostility and discrimination in Australia (Markus, 2014), the emotional impact

of exclusionary, as well as inclusionary treatment can be particularly profound (Liebkind, 1996; Paradies, 2006). The concept of large families living in a perpetual state of housing insecurity in the private rental market and the impact this has on them has not emerged in previous reports on the housing experiences of large humanitarian migrant families (Murdie, Chambon, Hulchanski, & Teixeira, 1995; Pendergast, 2007).

7.4 Part Three: Opportunities and Challenges for Adaptation and Partnerships

Unlike previous work that emphasised the multiple and compounding barriers that humanitarian migrants face in the private rental market (Babacan, 2000; Berta, 2012; Evans & Gavarotto, 2010), some migrants in this study emphasised how characteristics such as their English ability, education, systems knowledge and understanding of the values and priorities of property managers helped them achieve their housing goals in the Australian private rental market. These traits and symbolic possessions have been variously described as human and cultural capital in the sociological and economic literature (Bourdieu, 1986; Brinton, 2005; Coleman, 1988; Putnam, 2000; Woolcock, 1998) and provide a helpful framework for understanding how migrants' possession (or lack) of this capital may influence the degree of success they experience in the private rental market. A large number of humanitarian migrants also received and provided housing assistance to fellow members of their personal, ethnic or faith-based community. One way to conceptualise the various forms of assistance that community members received from members of their social networks is through the notion of social capital, which in Bourdieu's classification comprises "the aggregate of the actual or potential resources which are linked to [] membership of a group" (1986, p. 248). Although Putnam's (1995) work on social capital is often drawn upon in the housing literature (de Souza Briggs, 1998; Forrest & Kearns, 2001), Bourdieu's work is drawn on here. Putnam comes from a communitarian perspective and focuses more on community-level groups, civic participation and the public good. Bourdieu's work is favoured in this discussion for its emphasis on the accrued resources for individuals gained through membership of social networks and the strong resonances that his work has with social exclusion and the perpetration of inequality (Baum & Ziersch, 2003).

The analysis also demonstrated the widespread belief amongst lessors and agents that inclusive treatment of humanitarian migrants and the early investment of tenancy support was worthwhile not only for the tenancy, but for their long-term business plans. Even with

respect to large families, some property managers were shown to de-emphasise the importance of increased wear and tear in the broader context of a tenancy. Instead, factors such as tenants' willingness to comply with the property manager, gaining access to other favoured tenants in the community (where particular ethnic groups were concerned) and the opportunity for long-term tenancies appeared to reduce the perceived risk associated with large families. Both Bourhis' (1997) Interactive Acculturation Model and Bourdieu's (1986) notion of cultural capital are drawn upon here to discuss property managers' adaptation to tenancies with humanitarian migrants.

Keast et al.'s (2007) model of horizontal integration (Figure 7-1) is used here as a framework to illuminate the cross-sector partnerships that agents, lessors and service providers engaged in. This model stands out from earlier work in the field of interorganisational integration (Alexander, 1995; Alter & Hage, 1993; Lawson, 2002) for its ability to move beyond the interchangeable or subsumed use of terms such as cooperation, coordination, collaboration and integration. Keast et al. (2007, p. 24) demonstrated that 'practitioners understand intuitively and clearly differentiate the meanings of the terms and look to apply them in different situations.' A coherent and practical framework such as theirs therefore facilitates effective communication of different levels of horizontal integration. In this thesis, the terms partnership, linkage and integration are used interchangeably as concepts that subsume Keast et al.'s (2007) three variants: *cooperation*, *coordination* and *collaboration*. Although notions of social capital could also have been used to discuss cross-sector partnerships, Keast et al.'s model was thought to offer a clearer and more readily applicable framework for illuminating the different ways in which service providers, lessors and agents have looked outside their own economic sector to find ways of facilitating more successful tenancies with humanitarian migrant tenants.

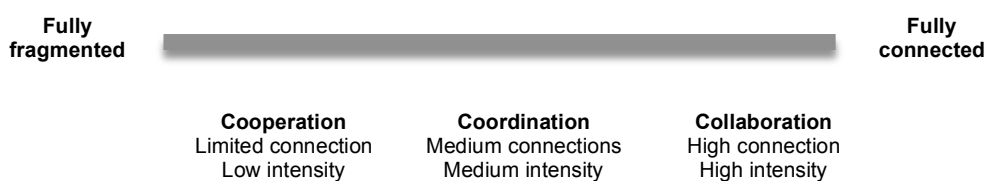


Figure 7-1 Horizontal Integration Continuum reproduced from Keast et al., 2007

7.4.1 Humanitarian migrants' cultural capital

Bourdieu's notion of cultural capital (1986) is used here to interpret findings related to the personal characteristics that impacted on migrants' interactions with lessors and agents.

This is largely because Bourdieu's work emphasised the role of cultural capital in perpetuating social inequality (Bourdieu & Passeron, 1990, p. 11) and this was found to be particularly relevant to the themes that emerged around discrimination and cultural hegemony in the private rental market. In Bourdieu's view (1986, p. 243), there are three forms of cultural capital: embodied, objectified and institutionalised. In the *embodied* state, it forms part of the mind or body, such as manner of speech, dress, skills and knowledge. Embodied cultural capital can be compared to what some economists refer to as human capital (Becker, 1962). *Objectified* cultural capital on the other hand is material and includes monuments, written records and paintings. Finally, cultural capital in the *institutionalised* state includes academic credentials, titles and certificates. In this analysis, *embodied* cultural capital emerged as most critical to the private rental experiences of humanitarian migrants, however, *institutionalised* cultural capital in the form of rental histories, reference reports and adequate forms of identification were also of critical importance. In the interests of linking this discussion with previous work on the housing facilitators of minority ethnic groups, Özüekren and van Kempen's (2002, p. 369) concept of *cognitive resources* (which includes 'education, skills and knowledge of the housing market') is most closely aligned with Bourdieu's notion of cultural capital used here.

Only a few migrants in this study gave an indication that they were aware that, as one agent put it, 'they're all on trial' during open inspections. Language abilities are well established in the literature as a form of cultural (or human) capital that is transferable for economic capital (Colic-Peisker & Walker, 2003; Keeley, 2007), which in this case manifests as access to the housing market. This analysis provides a deeper level of appreciation for why language barriers can place humanitarian migrants at such a critical disadvantage. The analysis showed how migrants might inadvertently give the impression that they are being short, rude or otherwise disrespectful when in reality they are struggling to express themselves in English and are still grappling with the Australian norms of communication with a property manager.

Despite its prominence in this study, the extant refugee housing literature has not examined the phenomenon of humanitarian migrants knowingly exhibiting their appreciation of the norms of Anglo-Australian professional interactions (such as timeliness, politeness and gratitude) in order to better their chances of acquiring a tenancy. Bourdieu's concept of *habitus* can be helpfully applied to illuminate this phenomenon. *Habitus* refers to the 'dispositions by which actions and attitudes in the everyday world become habitual and...

embodied.’ (Abercrombie, Hill, & Turner, 2006, p. 36). The migrants who described the social and communication skills they used to acquire their tenancies knew the actions and attitudes that would be valued by the property managers who were judging them. Consistent with this, agents confirmed that they were drawn to applicants who appeared to possess the values that they associated with low-risk tenants. Although these migrants were conscious of the disposition they were displaying for the particular purpose, their ability to embody the disposition was *habitus*, and as such they were able to produce ‘all the thoughts, perceptions and actions’ appropriate to the social context they had internalised (Bourdieu, 1990, p. 55).

Bourdieu used the language of sport to explain how *habitus* and the *field* (or social context) interact in such a way that while some have ‘the feel for the game’ others may lack the *habitus* required to navigate the field. For instance, the humanitarian migrants whom property managers described as rude and demanding may have been in the *habitus* that was advantageous for them in previous overseas contexts in which their human rights were not met unless they demanded them or otherwise escalated their request for them (Stein, 1981; Taylor & Nathan, 1980). For instance, humanitarian migrants’ insistence on being granted public housing, a particular private tenancy, a reduction in the advertised rent, a speedy response to maintenance issues or on having periodic inspections rescheduled to meet their needs, are often met with disapproval by property managers. This appeared to be because such requests are less likely to be made by long-term Australian residents, already well-acquainted with the relevant systems and cultural norms.

Although most service providers revealed a high level of attunement to their clients’ strengths, the analysis suggests that property managers who are less accustomed to humanitarian migrants may benefit from greater awareness and appreciation of the heterogeneity of this demographic and the strengths and resources individuals may possess. In particular, the analysis revealed that some property managers have come to place great value on the experience humanitarian migrants acquire through their HSS tenancy, once they become aware of the high degree of tenancy training involved in the program. Unsurprisingly, humanitarian migrants were shown to benefit from property managers and service providers who helped them acquire the cultural capital they required to compete in the *field* of the Australian private rental market. Migrants may also have benefited from greater awareness of the critical importance that property managers place on personal characteristics as part of their tenant selection processes.

The issue of gender inequalities in terms of access to housing are widely acknowledged (Spinney, 2012; Tually, Beer, & Faulkner, 2007) and particularly so with respect to migrant women (Dunbar, 1994; NIRWA, 2009). While gender-based themes emerged sporadically throughout the analysis and have been discussed accordingly, it is emphasised that, overall, the analysis indicates that female humanitarian migrants, and in particular single mothers, are more at risk of lacking the cultural capital shown to be helpful to migrants in the private rental market. For instance, women were less likely to have experience in Western professional contexts, less likely to be proficient in English (Fennelly & Palasz, 2003) and also at greater risk of social stigmatisation within their own ethnic communities.

7.4.2 Humanitarian migrants' social capital

The categorisation of social capital into *bonds*, *bridges* and *links* is favoured by Woolcock (1998; 2001) and others (Gittell & Vidal, 1998; Narayan, 1999). As these three sub-categories provide a useful framework for discussing the functions of various social networks described in this study, they are defined here. *Bonding* social capital describes the relations between people who share a similar socio-demographic background (such as family and co-ethnic migrants), whereas *bridging* social capital describes the connections between people who are aware that they are dissimilar in some aspect of their social identity (such as ethnic group or socio-economic status). And finally *linking* social capital refers to the relationships between 'people who are interacting across explicit, formal or institutionalized power or authority gradients in society' (Szreter & Woolcock, 2004, p. 655). Drawing on Woolcock's (2001) observations, Gilchrist and Taylor (2011, p. 47) surmised that 'while bonding social capital is good for "getting by", bridging and linking social capital are needed for "getting ahead"'.

As the analysis described, some humanitarian migrants experienced the assistance accessed via their *bonds* to members of their own community as superior to that provided by the welfare sector. These findings are consistent with the local (Beer & Foley, 2003; Flatau et al., 2014; Multicultural SA, 2012) and international literature (Loizos, 2000; Sherrell, 2011) that has emphasised the important role that humanitarian migrants' friends, family and other community members play in their resettlement broadly, and in housing acquisition more specifically. However, a potential risk of overburden from such *bonding* social capital was hinted at by the participant whose voluntary provision of resettlement assistance to members of his community took up most of his time outside of employment. This concern also emerged in Hugo's (2011) research with community leaders across Australia and the risk of

loss of personal freedom is more broadly acknowledged in the social capital literature (Landolt & Portes, 1996).

Compared with the housing support humanitarian migrants accessed through their *bonds* through social networks, office-based assistance didn't provide many migrants with the practical assistance they needed most. In highlighting the benefits of receiving housing support from social networks as well as funded services, migrants as well as service providers identified the importance of access to practical supports such as transport to open inspections, association with a long-term, bilingual rental reference (also highly regarded by property managers) and the provision of assistance that is more closely catered to the specific needs of the person or family seeking accommodation. However, with the lack of funding for field-based resettlement workers, challenges with managing volunteers and the current government continued emphasis on migrants' skill acquisition and self-sufficiency (DIBP, 2013b), many of these valued practical supports were shown to be beyond the capacity of most welfare services to provide.

Housing assistance provided voluntarily by humanitarian migrants emerged as being motivated by an element of reciprocity that appeared to facilitate the provision of high quality, emotionally invested support. As a crucial aspect of social capital, reciprocity entails 'the assumption that good turns will be repaid at some unspecified time in the future, perhaps even by an unknown stranger' (Newton, 1997, p. 576). In this analysis, this concept of reciprocity aligned clearly with the migrant who provided housing assistance to the best of his ability on the spiritual assumption that his good deeds would be rewarded in an abstract way, indeed perhaps by an unknown stranger. However, most community assistance offered by humanitarian migrants appeared to have been motivated by pro-social gratitude of good turns already received during those migrants' own resettlement. Rather than describing their repayment of 'resources of equivalent value [] to the original provider' (Baum & Ziersch, 2003, p. 321), which may well also have occurred, these informants felt a responsibility to reciprocate the assistance *the community* had offered them. In this way, *the community* may be seen as 'the original provider' to be repaid.

Immediate family members have previously been acknowledged as a rich source of potential social capital (Putnam, 1995; Woolcock & Narayan, 2000). Humanitarian migrants' accounts of children assisting their parents with housing necessitate examination of the role of children in facilitating their family's access to housing. Zambrana and Silva-Palacios (1989)

have found that children can experience family issues as particularly stressful when they take on the role of an interpreter for their parents. Considering that many property managers did not have access to free professional interpreters, and one admitted to regularly using applicants' children as interpreters, there is a risk of minors being pushed into accepting responsibilities that are not in their best interests. Although young people appeared content to support their parents in this way, and perhaps even felt a sense of pride in being able to fulfil this important function for their parents, property managers should cautiously assess whether it is appropriate to request the interpreting services of minors, particularly where sensitive topics are concerned. Children and their non-English speaking parents are often powerless to refuse such requests for interpretation and greater awareness of this in the real estate sector may encourage uptake of the expanded TIS Fee-Free Real Estate Pilot.

Although an inability to access housing assistance through *bonds* did not emerge as a theme, for some migrants such assistance was not part of their housing narrative. While some of these individuals simply did not require such assistance, others may not have had access to this form of social capital. In the context of humanitarian migrants' access to housing, others have previously highlighted the danger of neglecting to acknowledge that particular stigmatised demographics often lack the social capital associated with resettled humanitarian migrants more broadly. They include single mothers (Lenette, 2013), former child soldiers (Betancourt, Agnew-Blais, Gilman, Williams, & Ellis, 2010) and people who are HIV positive (Poindexter, Henrickson, Fouché, Brown, & Scott, 2013). Turcotte and Silka (2007) have also warned that political conflict can follow humanitarian migrants into their country of resettlement. Therefore, community development initiatives need to remain cautious about making assumptions about levels of community cohesion and individuals' access to *bonding* social capital. In addition, while ethno-specific associations and faith-based groups may be highly effective at supporting some sections of the community, others may be politically excluded.

7.4.3 Property managers' acculturation and cultural capital

Bourhis' (1997) Interactive Acculturation Model (IAM) is used here to discuss property managers' adaptation to tenancies with humanitarian migrants. The IAM presents a dynamic framework for understanding the broad relationships between immigrant and host communities in multicultural societies. It uses the acculturation preferences of both groups to make predictions about how consensual or problematic relations between immigrant and host communities are likely to be. Bourdieu's (1986) notion of cultural capital will also be drawn upon to illuminate property managers' culturally adaptive practices. It bears

mentioning, however, that the cultural capital of humanitarian migrants and property managers are differentially valued in this field. While possessing the cultural capital to facilitate tenancies with humanitarian migrants is highly advantageous for property managers (yet not by any means necessary to them), humanitarian migrants who lack the required cultural capital are at great risk of not having their housing needs met.

As has been outlined in Section 3.3.3.4, the recruitment strategy used for real estate agents and lessors appears to have favoured those who are highly experienced, confident and successful in their tenancies with humanitarian migrants. Whilst limiting in some sense, this allowed for the largely successful experiences of these agents and lessors to be examined. It emerged that property managers with the most successful humanitarian migrant tenancies tended to carry out their roles with an attitude of understanding for the difficulties associated with settling into a new culture. In most cases, property managers attributed this attitude to either their own personal cross-cultural experience, or else their multiple years of practice in their occupation.

Although none of the agents had been formally instructed in working with culturally and linguistically diverse tenants, some of the agents and lessors possessed a distinct aptitude for such work. These findings are consistent with Bourdieu's (1986, p. 243) concept of *embodied* cultural capital (i.e. 'long-lasting dispositions of the mind and body') and was most remarkably illustrated by those who regularly overcame language barriers despite being monolingual themselves. Rather than suggesting that these workers had a natural aptitude for cross-cultural work, Bourdieu would argue that these agents had probably quite unconsciously acquired the cultural capital to allow them to navigate cross-cultural contexts with greater confidence and proficiency. As the most easily disguised form of cultural capital, it is not surprising that *embodied* cultural capital is rarely sought out by employers in the private rental sector. Agent 11m's employer certainly stood out in his decision to sponsor an agent from overseas, due partly to the cross-cultural competency he would bring to the business.

Property managers who possessed and harnessed such cultural capital appreciated that there were significant business advantages to using these resources. Tenancies appeared to benefit from property managers who sensitively assessed applicants' proficiency as tenants and then catered their communication of their expectations in relation to their particular dwelling. These findings are consistent with Hugo's (2014) recent support for

adopting a long-term economic perspective of investment in humanitarian migrants. It is suggested that these property managers' *embodied* cultural capital provided them with the insight that, in many cases, culturally-specific expectations of property maintenance and tenant behaviour are unspoken because Anglo-European cultural norms are unquestioningly relied upon. The way they effectively elected to address the potential for misunderstanding is comparable to the approach used by tenancy managers and housing workers in the social housing and tenancy support fields (DSS, 2014; Public Accounts Committee, 2014). Such initiatives may be described as the 'social handling of risk' (Webb, 2006, p. 5) in that the perception of risk is met with greater efforts to include rather than exclude humanitarian migrants.

In their professional approach toward humanitarian migrants at least, these property managers' approaches are most closely aligned with an integrative acculturation orientation (Bourhis et al., 1997) toward immigration. According to Bourhis et al. (1997, p. 380) this implies that they valued migrants' maintenance of their own culture, but also expected that they adopt important facets of the majority host culture. These property managers appeared to accept that good tenancy outcomes with humanitarian migrants were best supported by adapting their own practices, perhaps in acknowledgement that their tenants were already investing greatly in their adaption to Australian society, culture and the English language.

More broadly, the finding that there were distinct benefits for property managers who adapted their practices to migrants' needs gives weight to the interactional perspective of resettlement, in which the acculturation needs of the host population are taken into account (Bourhis et al., 1997; Colic-Peisker & Walker, 2003). In this concept of resettlement there is an assumption that the pre-existing population is a partner in successful resettlement, as they adjust and adapt their views and practices to the arrival of settlers who possess varying degrees of cultural, visual and lingual difference. As Halango (2007, p. 158) put it:

In the resettlement process, resettled refugees and the host community are expected to engage in a reciprocal process whereby the arriving people and host society make changes to facilitate the full and equal integration of newcomers into a new society.

It would appear that bi-directional acculturation is especially relevant to the nexus of humanitarian migrants and the private rental sector, where the host majority, represented by

lessors and agents, wield substantial power over migrants' likelihood of attaining and sustaining their accommodation. Acknowledgement that bi-directional acculturation is necessary for successful inclusion of any migrant population draws attention to the far-reaching impact of forced migration issues and Bourhis' (1997, p. 370) understated suggestion that 'Integration policies designed to complement specific immigration policies would seem optimal in facilitating immigrant and host community adaptation in multicultural settings.' Similarly, Loizos (2000, p. 140) has emphasised that governments of resettlement countries, no matter how wealthy, would be wise to implement policies that facilitate the immediate welcoming of humanitarian migrants by host populations. In this study, the phenomenon of some agents feeling unprepared and unqualified to offer their support to humanitarian migrants may stem at least partially from a failure to acknowledge property managers as part of refugee resettlement efforts and in need of resources to meet the new demands that are made of them.

Since both migrants and property managers emphasised that being physically present with each other facilitated mutual comprehension and more amiable interactions, the time property managers may spend travelling to tenants' homes or requesting that tenants visit the agency in person, appears to be a worthwhile investment. In many cases, this adaptive response illustrates Bourdieu's (1986) view that cultural capital may be (unconsciously) acquired, that is, even when the development of cultural capital was not the primary motivation. The finding that lessors who had tenancies with large families all had more contact with their tenants than the standard three-monthly periodic inspections, suggests that concerns about large families as tenants may also be conceptualised as a property management practice issue. The notion of more comprehensive property management, rather than exclusion as a response to large families, serves to erode the narrow conceptualisation of large families as inherently risky in the context of property investment. Having said this, the analysis also pointed to the potential for misuse of this justification as an excuse for lessors to frequently check on their properties and tenants unannounced. Such spontaneous visits are clearly in contravention of Residential Tenancies Act 1995 (SA; Section 72). With no agent as an intermediary, tenants' reliance on the lessor for their housing, and a reluctance by some humanitarian migrants to make official complaints, it can be seen how such visits could put tenants in a perpetual state of uneasy anticipation of judgmental assessments by their lessors.

Finally, it is argued that property managers' adaptive responses to large families, however well-intentioned, can also be problematic. For instance, the conversion of sheds and garages into living and sleeping areas, although adaptive and inclusive, can also be viewed as an undesirable symptom of an ill-functioning housing sector that shunts large families into inadequate living conditions. Tenants living in such conditions may, for instance, be at greater risk of crime if such structures are not secure. Furthermore, if garages and sheds are not equipped with power, there is a risk of electrocution as well as trips and falls if tenants utilise extension leads. Indeed, converted garages and sheds would not meet many of the standards for 'habitable rooms' stipulated in the Housing Improvement (Standards) Regulations 2007 (SA), such as having a sufficient number of power points, being adequately lit by natural light during daylight hours and being free from moisture and damp. In the social housing sector, however, Findlay (2009, p. 15) has shown that Housing SA's recent efforts to cater to large families in public housing have included installing portable sleep-outs into the rear yards of properties and creating doorways between duplex units to accommodate a single large family. Although of obvious benefit to large families of public housing tenants, the number of large families who lack adequate and affordable housing far outweighs the supply of such appropriate public housing.

7.4.4 Instigators and risks for cross-sector partnerships

In 2010 the Australian Human Rights Commission acknowledged the positive impact that partnerships between non-profits and real estate agencies had on both reducing discrimination and increasing access to housing for African Australian families (AHRC, 2010). The phenomenological interviewing in the present study illuminated the pressures that service providers and real estate agents work under and which have compelled them to seek out such partnerships. The need to maintain access to a continuous supply of affordable and well-managed rental housing for their clients placed pressure on service providers to protect key relationships within the private rental sector, while agents' fast-paced work schedules brought on by large rental roll responsibilities meant that the time they could afford to spend with tenants was severely restricted. However, like several studies before it, this analysis highlighted the fact that despite their many benefits and opportunities, cross-sector partnerships are not a panacea (Bryson & Crosby, 2006; Wildridge, Childs, Cawthra, & Madge, 2004). The informants highlighted the many ways in which trust between partners could be damaged or indeed never be allowed the opportunity to develop at all, while other challenges remain difficult to address despite partners' best efforts. Most notably, the shortage of lessors willing to lease well-maintained properties to large families meant that partnerships either had reduced benefit for large families, or else

necessitated service providers to become complicit in property managers' *matching* of dilapidated properties to large families and households. This and other challenges serve as reminders that partnerships ought not to be hailed as a strategy capable of overcoming all manner of housing barriers faced by humanitarian migrants.

The finding that so many of the service providers and community leaders had pursued partnerships with agents and lessors is telling of their overwhelming reliance on the private rental sector as a source of long-term housing for their humanitarian migrant clients. Lack of access to secure funding for housing service delivery, housing discrimination, and needing to assist unfunded humanitarian migrants were key drivers for service providers' pursuit of partnerships with property managers. However despite, or perhaps because of the significant barriers to humanitarian migrants' secure housing, the UNHCR (2002, p. 162) considers 'developing partnerships with governmental and private sector housing providers' as key to the development of programs designed to meet the housing needs of resettled refugees. In effect, the UNHCR has acknowledged what most service providers had experienced, that is that most newly arrived humanitarian migrants cannot be expected to source secure and affordable housing without support and that they have a higher chance of sustaining their tenancy if their property managers are linked in with appropriate service providers.

As the analysis described, almost all the agents and most of the lessors had engaged in some level of integration with the welfare sector or with community leaders in support of tenants with disadvantages (including humanitarian migrants) in the competitive private rental market. Although the study's recruitment strategy favoured property managers who were more inclined to engage with welfare services, as others have previously suggested (Seelig et al., 2009), these lessors and agents were not solely motivated by acquiring more profitable tenancies. Amongst the lessors especially, a strong element of pride in delivering high quality accommodation as well as an interest in making their occupation as housing providers more fulfilling also emerged from the analysis. This finding supports Horne et al.'s (2012, p. 21) preliminary findings that Australian lessors (and in particular self-managing lessors) often have an interest in 'doing the right thing' and 'being a good landlord'. However, the analysis also showed that unless property managers i) were highly experienced with tenants from refugee backgrounds, ii) were supported by a housing or resettlement worker, or iii) had otherwise gained cross-cultural competency through their personal experiences, they were likely to struggle with the effort and patience required to

support the tenancies of those migrants who had limited tenancy maintenance competencies.

Real estate sales agents are known to be at particular risk of burn-out (Love, Goh, Hogg, Robson, & Irani, 2011; Snyder, Claffey, & Cistulli, 2011) and it can be said that property managers would be at similarly, if not greater, risk due to the demands that owners and tenants alike make on their interpersonal skills. Lessors may harbour emotional attachments to their properties or else have difficulty engaging in dispassionate communication with their tenants (Short et al., 2003). Further, they may have little financial room to accommodate rent arrears or other tenancy agreement infringements if they are to meet their mortgage repayments and other property-related expenses. Where property managers demonstrated unrealistically high expectations of newly arrived humanitarian migrants as tenants, the analysis suggested that knowledge gaps and time pressures (as opposed to a lack of will or interest in making their services more accessible) were significant contributors to these high expectations. The narratives of property managers who partnered with service providers showed the potential for the amelioration of these limitations through cross-sector partnerships.

Alongside the multiple advantages for both service providers and property managers to engage in cross-sector partnerships, some notable challenges emerged. Analysis of agents' responses alongside those of service providers allowed some of the power dynamics between the two roles to emerge. In essence it was clear that while agents mostly did not require the support or referrals from service providers in order to carry-out their work to their satisfaction, service providers were compelled by both occupational and moral concerns to pursue partnerships with agents. It is suggested that this power imbalance puts service providers (and their clients) at risk of reduced access to private rental housing if/when partnering agents leave their agency or otherwise lose interest in the partnership. Further, the analysis of the service providers who expressly did not rely on private rental partnerships warned of another risk: that by relying on partnerships to acquire properties, they perpetuated the notion of their clients' dependence on them in the minds of both the housing provider and the migrant. However, it is considered significant that one of these service providers did not feel she had the time, in any case, to develop such partnerships, and the other worked solely with young people. Finally, risks were also found to be associated with supporting humanitarian migrants into tenancies with self-managing lessors. Although some service providers had experienced highly effective partnerships with such housing providers

(Jacobs et al., 2005), the analysis also warns that by lacking the intermediary of an agent, there may be a heightened risk of lessors abusing humanitarian migrants' reluctance to make complaints about lessors' unlawful or unethical actions. Given that self-managing lessors often have less demanding application processes and are able to charge less rent than their agent-represented counterparts, their appeal for large humanitarian migrant families needs to be balanced with a thorough comprehension of the risks of engaging in such a poorly regulated sub-market.

7.4.5 Manifestations of cross-sector partnerships

In Keast et al.'s (2007) model, *cooperation* describes partnerships that take little time to establish, are informal, low-risk, reap modest rewards and consist primarily of dialogue and information sharing. Further along the continuum toward more connected linkages is *coordination*, which takes longer to establish, features increased benefits and risks and often requires more formal structures and procedures. In addition to information sharing, *coordination* may also involve resource sharing as well as joint planning and funding. Finally, *collaboration* features the strongest links between members and also the highest risks and rewards. Such linkages take the longest to establish, in part due to the requirement for a high degree of trust, but are also the most stable. *Collaborative* partnerships are mostly concerned with synergising to create or bring about systems change. The authors emphasised that since each of the '3C's' accommodate a different purpose and require varying degrees of resource commitment, any one option should not be viewed as more desirable than another. Furthermore, thoughtful mixing and matching of the three integration mechanisms will most likely result in optimal horizontal integration for the specific goals and context. Keast et al.'s model proved to be a helpful tool for conceptualising the cross-sector partnerships that emerged in this analysis. By categorising partnership types according to the intensity of the trust, risk and linkages involved, partnerships could be readily identified as primarily *cooperative*, *coordinative* or *collaborative* in nature, however each may have some features of the other.

7.4.5.1 Cooperation

Cooperation emerged as the dominant integration mechanism experienced by service providers and property managers. This is not surprising given the informants' busy work schedules and, at least in the case of property managers, their low tolerance for risk. Taking little time to establish, service providers' offers of *as-needed* tenancy support to property managers were seen as resulting in worthwhile benefits for the tenancies concerned. Similar to the participants in Keast et al.'s (2007, p. 17) study, the informants displayed a high

capacity for 'simply tak[ing] each other's goals into account and try[ing] to accommodate those goals'. Although this was shown to be effective on the scale of individual linkages and for the tenants concerned, the analysis emphasised that these partnerships rely heavily on the rapport that is established between individuals and, correspondingly, the benefits can be easily lost when one party is no longer able to engage in the partnership.

Consistent with the model's characterisation of *cooperation*, many informants were content with partnerships founded on service providers' provision of accurate rental and/or character references for tenants, as well as property managers' willingness to promptly seek assistance if problems emerged in the tenancy. The partnerships had the potential to slide into the realm of coordination if tenancy issues did emerge and service providers and property managers coordinated their efforts and resources to support the tenancy. As will be further explored in Section 7.4.6, trust emerged as a critical component to even the most loosely integrated linkages, such as in the provision of rental references. This is not reflected in Keast et al.'s (2007) model in which the critical importance of trust is associated only with *collaboration* mechanisms. As was seen in the present analysis, trust in the welfare workers' references was critical to most property managers' future engagement with a particular welfare organisation. This difference may be accounted for by the fact that while partners in this study were linking between the private sector and the public/non-profit sectors, the participants in Keast et al.'s research did not appear to include private sector professionals.

Alongside the formal transmission of information such as references, both cross-sector partnerships and property managers' cultural competency were also found to be enhanced by service providers' spontaneous provision of advice and cultural *knowledge* relating to the tenant concerned. Even more unintended, the finding that some property managers felt aided by service providers' tenancy support without even being in communication with them seems to indicate that organisations can benefit from each other's involvement in a shared project or goal while remaining independent in their tasks (Konrad, 1996). Although *cooperation* is widely viewed as being positioned one step above such autonomous operations (Heintz, 1976; Keast et al., 2007; Konrad, 1996) on a continuum of horizontal integration (Figure 3-11), this analysis has shown that organisations can compliment each other's work without necessarily cooperating nor working strictly autonomously of each other. Although the definition of *cooperation* could be broadened to include such complimentary practices, it is argued that greater benefits may be gained by moving into the realm of *cooperation*, be it through service providers' offers of information or assistance as

required, or through property managers making enquiries about the support for which their tenants are eligible.

In particular, agents' and lessors' linkages with well-connected, multi-lingual community members (who may or may not be members of ethno-specific associations) were characterised by *cooperation* mechanisms. Responses to tenancy issues of shared concern were typically responded to in an impromptu fashion. However, in contrast to Keast et al.'s model (2007), the partnerships yielded high rewards for the tenants and property managers concerned. The theme of co-ethnic community members being able to offer an elevated level of flexibility (in terms of availability and inter-cultural skills) and continuity (being less affected by service-sector funding variables) made these partnerships highly valued by property managers. These perceived benefits of partnerships with non-professionals are reminiscent of Kuo and Fagan's (1999) recommendations for the serious consideration of patients' friends and family as effective providers of interpreting services. As several Australian (Fozdar & Hartley, 2012; Hugo, 2011; Pittaway & Muli, 2009) and international authors (Bloch, 2002; Valtonen, 2002) have found, friends, family and ethno-specific associations play a critical role in the resettlement of humanitarian migrant communities; in particular by filling the gaps of mainstream services in terms of the provision of practical support and integration information. It is partly for these reasons, as well as the opportunity for humanitarian migrant communities to be supported out of a community development model rather than a welfare model, that Hugo (2011) has recommended a line of ethno-specific funding be made available under the HSS and SGP.

7.4.5.2 Coordination

Coordination linkages were grounded in progressively closer ties between service providers and property managers. *Coordination* was observed in instances where partners described long-term cross-sector relationships with organisations or with a particular agent, lessor or service provider. The analysis showed that there were two main types of coordinative *integration* that the informants had experienced. They were i) private rental brokerage programs and ii) head-leasing.

The linkages that emerged through brokerage programs essentially involved service providers supporting their clients to access and maintain private rental tenancies by working with both the tenant and the property manager (Jacobs et al., 2005). Hulse et al. (2011a) have noted that this type of tenancy support has become increasingly popular amongst state

and territory housing authorities in recent years. This is not surprising given the reduction of public housing stock and positive assessments of the effectiveness of such programs. In this study, it was shown that informants relied on their trust of each other's commitment to the partnership and consistently aligned their expertise and effort to identify tenants for particular properties and support the tenancy. As Keast et al.'s (2007) model describes, these partnerships were task oriented and required a degree of joint planning for each tenancy.

The head-leasing arrangements that informants portrayed can be described as being further along the intensity continuum, but still within the realm of *coordination* in that resources are aligned and joint planning and effort is involved, but nothing new is created. These partnerships can be described as more intense in that the links are more formalised, communication may be more frequent and partners tend to expect a higher degree of commitment from each other. On the other hand, agents and lessors perceived the risk in head-leasing arrangements to be lower than for brokerage programs. In fact some had come to prefer these arrangements to agents' standard tenant-selection processes due to their trust in organisations and the savings associated with not needing to enlist an agent. Whereas broad trust in the organisation wishing to engage in a head-lease was in some cases sufficient for property managers to trust in the partnerships, brokerage programs were found to require a high degree of trust in the individual service provider who offers the support. The analysis also indicated that head-leasing programs may be particularly effective at alleviating the risk of discrimination faced by large families, as lessors appear to be more likely to leave sub-tenant selection entirely up to the head-leasing organisation, knowing that the organisation will ultimately be responsible and accountable.

Property managers' reports of the more streamlined and efficient access they gained to interpreters and social supports when they partnered with housing and welfare workers are illustrative of the benefits of such relationships, even when property managers do have the skills and resources to provide such services independently. Given that even the most experienced and culturally aware property managers still relied heavily on their partnerships, it can be said that the aligning of resources to support humanitarian migrant tenants is valued by agents and lessors who feel they do not have the time to provide such social and linguistic supports independently.

7.4.5.3 Collaboration

Keast et al. (2007) explained that *collaboration* mechanisms have been increasing in recent years due to the recognition that *wicked issues*, such as homelessness (Keast, Mandell, Brown, & Woolcock, 2004; Zimmer, 2010), require greater integration amongst both agencies and sectors. However, truly *collaborative* partnerships were the least prevalent in the analysis. This is not surprising given the significant time required to establish such innovative partnerships and is consistent with Keast et al.'s empirical findings that *collaborative* efforts are often 'undermined, albeit unintentionally, by expectations that are embedded in traditional ways of working' (2007, p. 20). *Collaboration* is acknowledged as difficult to maintain, with reversion to *coordination* likely due to its appeal as being more controllable and comfortable (Keast et al., 2007; Selsky & Parker, 2005).

The most innovative integration described in the analysis was the partnership between a housing service and a real estate agency that emerged out of the real estate CEO being invited to sit on the board of the non-profit organisation. The six to twelve month rent and damage-repair guarantees that the non-profit subsequently offered to agencies that accommodated their clients, was the only guarantee program that emerged in the study. Such schemes are rare in the non-profit sector, but have been adopted by the NSW and WA state housing authorities (Housing WA, 2012; Jacobs et al., 2005). However, while many tenancy guarantee partnerships could be classed as *coordination* rather than *collaboration*, the partnership described in this analysis stands apart due to the informant's dual role as a real estate agency CEO and board member of a non-profit organisation. This allowed him to foster a shared commitment across the two, toward supporting young people out of homelessness. His ability to facilitate the program's success despite the resistance from some of his staff illustrates Conklin's (2006, p. 29) point that effective *collaboration* is primarily a social process and Keast et al.'s (2007) observation that many conventional organisational cultures find it very difficult to accommodate the change that *collaboration* demands.

7.4.6 Facilitators of cross-sector partnerships

Although the OECD (2001) has likened partnerships to 'black boxes' where success factors and barriers to partnerships are difficult to assess, Williamson (2001) has argued that common practices that facilitate cross-sector partnerships can be identified. Relationship facilitators such as communication (Wildridge et al., 2004) and trust (Glendinning, 2002; Hardy, Hudson, & Waddington, 2003) and structural factors, such as resources, political climate, systems infrastructure and organisational commitments are most frequently

discussed in the existing partnership literature (New Zealand Ministry of Social Policy, 2000; Williamson, 2001) and include the key characteristics identified in the present analysis: rapport, communication and trust.

Although it may be implicit in discussions of the importance of effective communication between partners (Wildridge et al., 2004; Williamson, 2001), good rapport is rarely mentioned amongst the contributors to partnership success in the literature. In this study, however, good rapport emerged explicitly as a valuable resource in the formation of service providers' relationships with the private rental sector. Corroborating the findings of Koljatic and Silva (2008), the analysis described pre-existing ties and the cultivation of personal rapport as critical to several of the partnerships described. While rapport facilitated the establishment of partnerships in the first place, effective communication was shown to be essential to maintaining rapport and reinforcing partners' mutual willingness to support each other's interests. In essence, establishing rapport was of limited value if service providers did not have the resources to maintain it beyond the establishment phase of the tenancy.

Another key difference between rapport and communication was that while rapport is a facilitator to all three of Keast et al.'s (2007) partnership types, differences did emerge in how communication skills were harnessed across *cooperation*, *coordination* and *collaboration*. This analysis showed that while *coordinative* and *collaborative* partnerships, with higher partner risks and greater partner investment, tended to employ more formal communication tools (such as MOUs and contracts, in the case of tenancy guarantees and head-leasing respectively), *cooperative* partnerships required less formal, but equally high-quality communication.

Service providers were shown to rely heavily on the rapport they were able to establish with property managers and highlighted some of the challenges of rapport-reliant partnerships. In emphasising the importance of face-to-face introductions with agents, service providers raised the inherent dilemma of being severely restricted in the extent to which they could work outside of their offices and accompany clients to open inspections in order to establish such rapport with agents. On the other hand, the experience of those who were able to invest in partnerships in this way were in no doubt as to its benefits.

The importance of rapport in this study underlines the highly personalised nature of partnerships in this context. It is suggested that the great personal significance of investment

properties to lessors as well as the tendency for tenancy selection processes to have strong implications for the personal reputation of agents, at least partially accounts for the high value placed on interpersonal rapport. As was shown by the agent who only housed humanitarian migrants due to the support she received from a particular housing worker, the rapport and trust between individual cross-sector partners may have a disproportionately large impact on the housing opportunities available to clients of a particular organisation. Conversely, the breakdown of such a partnership may have equally powerful consequences. As Nelson et al. (1999) have pointed out, rapport cannot be institutionalised and, as such, interpersonal cross-sector partnerships that rely heavily on interpersonal rapport are vulnerable to changes in personnel at either organisation.

The importance of open and regular communication in interagency partnerships on both a formal and informal basis is well established (Crotty, Henderson, Martinez, & Fuller, 2013; Wildridge et al., 2004; Williamson, 2001). Supporting these previous findings, the analysis highlighted that one of the greatest risks to cross-sector partnerships was property managers' misunderstanding of the degree to which service providers would be able to offer ongoing tenancy support and the extent to which they were accountable for their positive references of tenancy applicants. Being most relevant to *cooperative* and *coordinative* relationships, this finding is consistent with the bulk of the partnership literature, which consistently emphasises the need to clarify roles and responsibilities of all partners from the outset (DVC, 2007; Geddes, 2005, p. 103; Wildridge et al., 2004). Notably, the analysis did not emphasise the need for such clarifications of roles to be recorded in a written form. Rather, the analysis showed that in partnerships centred on reference sharing and tenancy support, verbal clarifications often suffice. This is consistent with Crane's (2010) suggestion that written agreements may only be necessary on the *collaboration* end of the partnership continuum.

Like previous authors who have emphasised the need to focus attention on the partnership at several stages throughout the relationship (Geddes, 2005, p. 18; Tett, 2005; Wildridge et al., 2004), this analysis has described the ongoing need for effective communication. The findings point to the limitations of partnerships that are established with little consideration and energy put into the long-term maintenance and strengthening of the partnership in order to overcome inevitable threats to the relationship. The property managers highlighted that their willingness to partner with welfare organisations or with individual workers ought not to be taken for granted. The partnership is only valuable so long as agents and lessors remain

convinced that communication channels remain clear and uncomplicated and that any tenancy issues will be swiftly addressed by the partnering organisation.

Interestingly, the counterpoint of avoiding excessive communication with lessors in head-leasing arrangements was also raised. Since the degree to which lessors wish to be kept informed on activities related to their property varies, it is suggested that partners establish early the nature and frequency of communication required. Another important point that emerged from the analysis was the value of ongoing informal forms of communication between partners (DVC, 2007), especially when these partnerships were founded on verbal understandings to *cooperate* or *coordinate*.

This study has highlighted the profound impact that the level of trust between property managers and service providers or community leaders may have on the housing experiences of humanitarian migrants, in particular by increasing the opportunities to access rental housing that might otherwise not be available to them. This is not surprising given that trust is widely considered to be one of the foundational elements of cross-sector partnerships (Hardy et al., 2003; Wildridge et al., 2004). But while Keast et al. (2007) have emphasised trust mainly with respect to more intensive *collaborative* partnerships, this analysis found high levels of trust to be essential in both *cooperation* and *coordination* as well. In particular, informants in this study widely recognised trust as critical to the establishment and maintenance of partnerships, and more specifically to partnering tasks such as the collection of rental references, tenant selection and tenancy support. Unlike previous authors who have emphasised the development of trust at either the beginning (Wilson & Charlton, 1997, p. 24) or middle (Hardy et al., 2003) stages of partnerships, this analysis demonstrates the need for consistent emphasis on trust building at every stage of the relationship.

The informants highlighted several ways in which trust entered into their decisions about entering into partnerships. Consistent with Latham's (2000, p. 206) observation that trust 'helps people understand and respond positively to strangers, especially those different from themselves,' property managers revealed that they utilised their feelings of trust toward particular welfare organisations when deciding whether or not, or to what extent, to engage in partnering activities. Highlighting the critical role of organisational reputations for accountability and professionalism in cross-sector *cooperation*, it was unclear whether service providers recognised the extent to which the single provision of a perceived

dishonest or ill-informed reference for a client appeared to impact on property managers' views on the integrity of the entire organisation. Encouragingly, the findings also illustrate a potential for organisations to improve their reputation for reliability through sustained efforts to ensure that immediate efforts to secure housing for clients did not jeopardise longer-term access to private rental properties.

When talking about their experiences of receiving rental and personal references for applicants from welfare workers, property managers revealed their tacit expectation that by providing a positive reference for their client, welfare workers would be willing and able to assist with tenancy problems if they arose. From the property managers' perspective, refusal to offer such follow-up support was viewed as a failure to stand by their positive references. In this way, the analysis suggests that property managers may expect welfare workers to fulfil the role of personal referees who are typically recorded on tenancy application forms and contacted by agents to help resolve tenancy matters. This in turn links to the service providers' dilemma of how to provide references that will not betray the trust of property managers nor their clients. While service-wide prohibition of the provision of references to property managers was one way in which welfare services avoided the fraught issues of client confidentiality and accountability, the analysis showed that this could also hinder the development of partnerships with the private rental sector. An alternative approach of offering accurate assessments of clients' strengths as tenants, as well as their difficulties, emerged as a practice favoured by service providers and property managers alike. However, this approach must be balanced with service providers' responsibilities to client confidentiality and, even more so, where therapeutic relationships were concerned.

Surprisingly, although a small number of service providers did not pursue partnerships with the private rental sector for practice-related philosophical reasons, the inherent mistrust of partnerships posing a risk to sustained public investment in housing and social welfare (Beer, 2003; Dale & Newman, 2010) did not emerge. Although improvements in the housing careers of humanitarian migrants as a result of enhanced cross-sector partnerships could result in reduced funding to non-profits, this analysis showed that service providers are much more concerned with meeting the critical resettlement needs of humanitarian migrants than allowing such scepticism to interfere with partnership initiatives.

CHAPTER 8

CONCLUSIONS, IMPLICATIONS AND DIRECTIONS FOR FURTHER RESEARCH

8.1 Conclusion

Almost half of the humanitarian migrants had housing expectations that exceeded the prevailing standards that most long-term Australian residents enjoy. However, several others heeded forewarnings that adequate private rental housing was difficult for large families to obtain in Australia and appeared to accept the amenity and affordability of the housing available to them. In addition, the unaccompanied asylum-seeking men appeared to have more pressing concerns than housing. Those unable to meet their reasonable expectation of ready access to high-quality and affordable housing in the suburbs they preferred, suffered great disappointment. Despite their large family size, most did not envisage housing provision would cause them any difficulty. The study has revealed that high expectations played a major role in migrants' housing dissatisfaction and affected the efficiency with which service providers' could accommodate their clients (and ultimately avoid their clients' homelessness). Through Photolanguage, migrants communicated their need for safe, secure housing as a space to heal, plan, reflect on the past and regain their sense of safety. Their expectation that this should be achievable within the private rental market was also made clear, despite widespread experiences to the contrary.

As expected, inadequate affordable housing stock for large families emerged as a key challenge for the sustainable private rental housing of large humanitarian migrant families. However, the significance of risk aversion as a major contributor to agents' and, in particular, lessors' reluctance to lease to this demographic demands more policy attention in efforts to ameliorate housing discrimination. Unlike previous refugee housing studies, the inclusion of agents' and lessors' experiences in this research highlighted how their financial, litigious, occupational and interpersonal vulnerabilities impacted on their perceived capacity to lease properties to humanitarian migrants, and in particular to those with large families. It is argued that discrimination caused by deep-seated racism is more difficult to tackle in a poorly regulated market than race-based discrimination brought about by apprehension over financial and litigious risks. It is these concerns that need to be addressed, rather than simply the resulting behaviour, which is discrimination. Critically however, the study found

that none of the agents or lessors had encountered malicious or purposeful damage to property by humanitarian migrant tenants.

The study found that both agents and lessors often struggle to comprehend, let alone put into practice, the difference between lawful tenant selection processes and unlawful discrimination, in particular where confusion about acceptable resident-to-bedroom ratios emerges in relation to large families. The great extent to which property managers rely on and learn from their past experiences with tenants from particular demographics (including age, gender, ethnic group, religion and family size) emerged as a major challenge to humanitarian migrants' access to private rental housing. This finding lends support to initiatives that acknowledge property managers' experiences, but assist them to funnel the resulting stereotypes into interventions that support tenancies with humanitarian migrants, rather than into discrimination and exclusion.

The inclusion of more experienced property managers with a history of successful tenancies with humanitarian migrants enabled the study to conclude that property managers who are able to i) view tenancy situations holistically, ii) draw on appropriate supports and iii) accept that difference (such as, in race, gender or economic status) requires tailored approaches to property management, are more likely to facilitate successful tenancies with humanitarian migrant tenants. Unlike previous work, this study found that some property managers do view themselves as having an important role to play in the societal integration of their tenants. However, others still struggle with the challenges that tenants' cultural and resettlement difficulties can bring.

The research has emphasised that property managing in an identical fashion regardless of the tenant is likely to result in poor tenancy outcomes. In other words, these property managers recognised that in order for their migrant tenants to enjoy their tenancy to the same degree as more advantaged tenants, they would need to go beyond offering the same services to all, regardless of demographic characteristics (*equality*), and focus instead on responding to their tenants' disadvantage so that *equity* could be achieved. Critically, property managers' past experiences with tenants from different cultures could assist agents and lessors to tailor property management approaches to the benefit of all concerned.

The research suggests that perceived risks that dissuade property managers to lease to humanitarian migrant families can be addressed to varying degrees by shifting risk away

from property managers but also by better equipping agents and lessors in property management skills with large humanitarian migrant families. Social and, particularly, cultural capital were resources that were shown to assist both humanitarian migrants and property managers to facilitate more successful tenancies. Encouragingly, relationships between service providers and property managers based on trust and effective communication also emerged as significant contributors to meeting the housing needs of humanitarian migrants. In particular, lessors, agents and service providers who had experiences of head-leasing or tenancy guarantee programs were overwhelmingly positive of the way in which these programs addressed the needs and vulnerabilities of all stakeholders.

It is argued that new-comers (such as humanitarian migrants) have the capacity to re-focus attention on issues that affect the most vulnerable. The analysis has shown that the humanitarian migrants' unapologetic pursuit of social housing emerges out of their experience of the private rental market as too expensive, too discriminatory, too competitive and too unstable. Through humanitarian migrants, as with other disadvantaged groups in Australian society, the inadequacy of a profit-driven housing market to adequately meet the housing needs of a broad spectrum of socio-economic demographics was painfully illustrated in this analysis.

8.2 Recommendations

A series of recommendations for policy, practice and research based on the outcomes of this study were developed in consultation with several stakeholder groups and bodies. These recommendations have also been integrated into more detailed summary briefing sheets prepared for REISA, LASA and the Refugee Housing Network (Appendix F), which these organisations may use to create their own resources for their clients and members. As outlined in Section 3.4.4, recommendations were communicated back to key stakeholder groups through a series of presentations to Adelaide's Bhutanese and Burundian communities, the Real Estate Institute of SA, the Landlords' Association of SA, the Refugee Housing Network and the Youth Settlement Action Network.

8.2.1 Humanitarian migrants with large families

Key areas of recommendations for humanitarian migrants centre on the tenancy application process, property maintenance, periodic inspections and the tenancy cessation phase. While more details on each of these areas are provided below, a list of specific recommendations for humanitarian migrants has been compiled for the Refugee Housing Network (Appendix F).

Given the highly competitive nature of the private rental market that emerged throughout the analysis, migrants are advised to consider open inspections as akin to job interviews, rather than merely an opportunity to appraise a property. It is suggested that there are distinct benefits for migrants who obtain the support of a friendly English speaker during open inspections, who informs the agent of their willingness to offer ongoing communication support to the tenancy. Based on the accounts of agents, it is further recommended that migrants carefully consider the implications of bringing children with them to open inspections. While very active children are likely to be perceived as a risk by the property manager, children who behave in a polite and calm manner during the inspection may make a favourable impression.

With respect to the tenancy itself, the analysis indicated that if migrants are unsure about any aspect of property or garden maintenance, contacting the property manager for assistance before problems emerge is advisable. It is further suggested that non-urgent requests are saved and reported during periodic inspections to avoid overloading busy property managers. It is recommended that tenants seek to be home during periodic inspections, both to build rapport and to ask property managers how they might rectify any emerging issues or problems.

At the end of a tenancy, it is important for humanitarian migrants to note that a much higher standard of property cleanliness is required for the final inspection compared with periodic inspections in order for the bond to be returned. The analysis also highlighted that tenants should be fully aware of the negative ramifications of breaking a fixed-term lease. Apart from the financial costs that are typically involved, breaking a lease is likely to result in a poor rental reference for that tenancy. However, as the analysis showed, there are sometimes compelling reasons for breaking a lease, in which case humanitarian migrants are advised to seek the support of a housing worker.

8.2.2 Property managers (real estate agents and self-managing lessors)

For real estate agents and self-managing lessors, key recommendations centre around offering more comprehensive tenancy management as well as more effective communication with tenants from refugee backgrounds at all stages of the tenancy. Recommendations for REISA on training provision to agents and on facilitating cross-sector partnerships are also presented here. As a foundation to the recommendations that follow, it is suggested that property managers refresh their knowledge of the equal opportunity

legislation that applies in their state or territory (in addition to federal legislation) and take measures to ensure that clients (lessors) are also aware of the relevant legislation. A comprehensive list of recommendations for agents and lessors has been compiled for REISA and LASA respectively (Appendix 9).

The analysis has indicated that increased involvement by property managers in supporting the tenancies of migrant tenants is mutually beneficial in the long-term. If concerned about tenants' property maintenance skills, property managers may offer to visit the tenants after a period of four to five weeks to address any queries and offer demonstrations in specific aspects of garden or property maintenance. Agents may be able to increase lessors' openness to leasing to humanitarian migrants by offering to initially conduct more frequent inspections (within the constraints of relevant tenancy legislation) and promoting the housing support services for which the applicant is eligible. Furthermore, although past negative experiences with particular ethnic groups should never be used to treat any applicant or tenant less favourably, the analysis of the experiences of successful property managers has shown that these experiences can be used to support tenants to avoid foreseeable tenancy pitfalls.

Based on the analysis, it is recommended that property managers take additional measures to overcome language barriers to facilitate equitable access and more successful tenancies. The experiences of both migrants and property managers suggest that good prospective tenants may be overlooked due to a failure to complete tenancy application forms to a high standard. Some agents have found that relying more heavily on their verbal interactions with the applicant has provided them with a better means to access the required information. Further, when signing rental contracts with humanitarian migrants, property managers are advised to be especially clear about tenants' rights and responsibilities as these may vary significantly from tenants' assumptions or previous experiences of renting overseas. Eligible real estate agencies should also register for and familiarise themselves with the TIS Fee-Free Real Estate Pilot and offer the service to migrants for their contract-signing appointment. In addition to a letter to advise tenants about an upcoming periodic inspection, property managers should also send a text message and/or call the tenant (with the assistance of TIS if necessary) regarding the inspection. If there are concerns with the maintenance of the property, tenants are likely to respond more cooperatively when advised on how they can rectify the problem.

If the end of a lease is approaching, it is recommended that property managers provide additional reminders to newly-arrived humanitarian migrants or those still learning English. The analysis suggests that it is particularly useful for property managers to emphasise the much higher standard of cleanliness that is required for the final inspection (compared with the standard required for periodic inspections). Finally, considering that large humanitarian migrant families have such a difficult time finding private rental accommodation, agents are advised to encourage lessors to provide more than the required 28 days' notice if they do not intend to renew the family's fixed-term lease.

The striking absence of cultural diversity topics in the vocational training of property managers (REISA, 2013) presents an opportunity for this issue to be addressed in a systemic way. It is suggested that REISA lobby for Nationally Recognised Training modules on cultural diversity to be included in property management qualifications. It is also recommended that REISA further encourage agents to utilise fee-free telephone interpreting services. This may be done by offering workshops to members, reminding agencies to register for the service and instructing members on the legal and ethical imperatives for utilising the service.

It is recommended that REISA take further initiative to promote partnerships between agents and service providers. For instance, cross-sector exchange programs between property managers from the private rental sector and tenancy managers from the social housing sector may lead to partnerships as well as the exchange of mutually valuable skills. It is further recommended that REISA offer annual scholarships to culturally and linguistically diverse young people to complete a Property Services qualification through REISA. Such an effort may help to increase the cultural capital and ethnic diversity of the property services sector, while simultaneously providing additional conduits for humanitarian migrant communities to become better acquainted with the private rental market.

8.2.3 Resettlement and housing service providers

Key areas of recommendations for service providers relate to the provision of practical support to migrant tenants, exercising sensitivity to the housing preferences of humanitarian migrants and facilitating effective partnerships with property managers. More specific recommendations for resettlement and housing service providers have been included in the recommendations for the Refugee Housing Network (Appendix 9).

Given the additional difficulties identified for particular demographics in this analysis, it is recommended that funding be sought to provide more practical, intensive and out of hours housing support to large families, single mothers and young people. In particular, funding should be sought for transport as well as for support services to attend open inspections and tenancy agreement signing meetings. According to the analysis, families with eight or more children and/or headed by single mothers will likely require even more support and advocacy than other humanitarian migrants to secure a private rental property.

As the analysis has shown, it is important that service providers maintain a high degree of sensitivity to large families' motivations for resisting the separation of their family across multiple properties. Service providers are therefore advised to support families to be accommodated together wherever this is possible and desired by clients. Based on the analysis, it is further recommended that service providers respond sensitively to migrants' expressions of fear about residing in particular suburbs, particularly where clients are survivors of torture and trauma, single women or parents of young children.

This study has shown that effective communication and trust are key to the success of service providers' partnerships with property managers. Key recommendations in this area include ensuring that character references provided to property managers are constructive and not misleading. By offering suggestions for how clients' property maintenance weaknesses may be addressed, both property managers' and tenants' needs can be respected. When offering support to property managers, it is advisable that the duration, breadth, nature and intensity of the tenancy support that can be offered be made clear. Depending on the nature of the partnership, these roles and expectations may need to be in writing as part of a Memorandum of Understanding.

8.2.4 South Australian policy makers and government bodies

Within the South Australian policy context, the findings have led to recommendations for increased funding to particular programs as well as for more comprehensive requirements for property manager registration. Although outside the defined scope of the present study, it is clear that increased access to social housing for large humanitarian migrant families as well as measures to increase the affordability to large private rental dwellings, would greatly alleviate housing difficulties for the families concerned.

Several programs have been identified as likely to be particularly effective at alleviating the private rental challenges of large humanitarian migrant families. First, it is recommended that

additional Private Rental Liaison Officer positions are funded to advocate for the particular needs of large humanitarian migrant families in the private rental market. It is also recommended that financial support be provided to the Kids Under Cover's Studio Program (KUC, 2013) to construct studios in the backyards of rental properties (lessors and council by-laws permitting). This would help increase the private-rental stock of multi-bedroom and bathroom accommodation. Furthermore, in an extension of recommendations made for encouraging lessors to modify their properties for the physically disabled (WCG, 2008), tax breaks or grants may be introduced to encourage the construction of sleep-outs by lessors who accommodate large families. As an additional incentive, lessors could be offered grants when they lease to large families in order to cover the cost of wear and tear, which many informants in this study perceived as an almost unavoidable consequence of higher residential densities.

Currently, property managers who are employed by a registered land agent and are solely involved in the leasing of residential properties are not required to be registered, and nor are self-managing lessors. This means that the total population of property managers is unknown and also that no minimum training, education, professional or educational standards are demanded of property managers in this category. It is therefore recommended that Consumer Business Services (CBS) require all property managers, including self-managing lessors to be registered with minimum training requirements made a condition for registration. Unlike the Victorian Equal Opportunity Act 2010, positive duty is not a feature of the South Australian Equal Opportunity Act 1984 so there is little impetus for real estate agencies in this state to take system-wide measures to prevent discrimination. It is therefore suggested that CBS also make positive duty a condition for agency registration.

8.2.5 Federal policy makers

For federal policy makers, key recommendations centre around managing the housing expectations of humanitarian migrants, further promotion of TIS amongst property managers and the provision of additional housing support for particular demographics of humanitarian migrants.

It is recommended that increased efforts be made at every stage of migration preparation and resettlement to prepare humanitarian migrants for the competitiveness of the private rental market, the shortage of housing for large families, and the quality of the affordable housing stock available. As part of these efforts, the AUSCO Trainers' Handbook (DIAC,

2012a) should be reviewed to ensure that the quality, availability, and competition for affordable housing is emphasised.

It is also recommended that the TIS Fee-Free Real Estate Pilot be promoted more intensively amongst real estate agents and humanitarian migrants. It is suggested that several circumstances presently contribute to the low uptake of the service use of telephone interpreters. They are i) agents' expectation that it is the applicant's responsibility to arrange an interpreter, ii) agents' preference for working with a face-to-face interpreter who may be called upon in the future if issues emerge, iii) an absence of consistent managerial and industry support for agents to use the service, iv) a lack of systematic face-to-face training on how to use the service, v) a lack of quiet meeting rooms in some real estate agencies, and vi) insufficient departmental promotion encouraging agents' use of the service. It is recommended that the pilot be expanded to also include self-managing lessors, given that the analysis has shown that large humanitarian migrant families rely especially heavily on this sector of the market. Humanitarian migrants themselves should also be able to access TIS telephone interpreters independently for the purposes of sourcing and maintaining private rental housing.

As the analysis has identified key demographics that require more intensive support in the private rental market (e.g. large families, single mothers and young people), it is recommended that their eligibility for SGP services be extended beyond five years, until they are assessed as being able to source adequate housing independently. It is also recommended that more intensive tenancy support be offered to these groups for their first post-HSS tenancy. As part of this, a line of funding should be made available under the HSS and SGP to support ethnic associations in delivering resettlement services, including housing services.

8.3 Directions for further research

Based on both the findings that emerged out of the analysis, as well as the limitations of the research (see Section 3.3.3.4), a series of recommendations for further research are proposed:

- Quantitative and qualitative research should be conducted into how increased regulation of Australian private rental markets (e.g. reserving multi-bedroom private

rental properties for large families) and/or initiatives to foster the development of institutional landlordism, would affect the housing careers of large families.

- Quantitative research examining the housing and wellbeing outcomes of large humanitarian migrant families (with a variety of household sizes) should be conducted to gain a better understanding of the demographics that require additional housing support.
- Comparative research should be conducted into the health and wellbeing outcomes of humanitarian migrants who have undergone different manifestations of HSS' delivery of on arrival accommodation. In particular, migrants' experiences of short-term accommodation versus long-term accommodation provision models should be compared.
- Comparative research should also be conducted into the outcomes for large humanitarian migrant families who have been mostly accommodated in the social housing sector versus the private rental market.
- Qualitative research should be conducted into the role that neighbours of humanitarian migrants play in their resettlement. This may help identify how neighbours can be better supported and prepared to contribute to the successful integration of humanitarian migrants.
- Further research should be conducted into the impact of perception of trust and high regard by agents and lessors on the success of migrants' tenancies and their feelings of home and belonging.

8.4 Concluding statement

This research has highlighted the key attributes that humanitarian migrants from large families are seeking and expecting in order to establish a sense of home and belonging in Australia. However, standing in opposition to these aspirations are the multiple and compounding barriers stemming from large humanitarian migrant families' forced-migration experiences, systemic factors related to both resettlement processes and the private rental market, as well as direct and indirect forms of discrimination by property managers. This study has detailed how adaptive responses by migrants and property managers as well as partnerships between service providers' and property managers' may facilitate the tenancies of humanitarian migrants and in particular, those with large families. In the interests of supporting the practical implications of this research, recommendations have been presented, a series of briefing sheets have been produced for key stakeholders and face-to-face presentations based on the research were delivered to REISA, LASA, the Refugee

Housing Network, the Youth Settlement Action Network and two humanitarian migrant community groups. It is hoped that these measures will make a contribution to improving the housing experiences of humanitarian migrants in the Australian private rental market.

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Appendix

- A. Recruiting Organisations' Letter of Introduction
- B. Flyers and Information Sheets
- C. Interview Schedules
- D. Consent Form
- E. Stakeholder Feedback Presentations
- F. Stakeholder Briefing Sheets
- G. Conference, Panel and Radio Presentations

Appendix A

Recruiting Organisations' Letter of Introduction

Thank you for your interest in assisting us in the research project:

'At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.'

I am providing PhD supervision for Ms Nicole Harb in the School of Social and Policy Studies at Flinders University. Nicole is coordinating a research project that will examine the cross-sector initiatives that contribute to humanitarian migrants' inclusion in the private rental sector. In this study, 'cross-sector initiatives' refers to instances of cooperation, coordination or collaboration that may occur between commercial, governmental and not-for-profit organisations.

As a representative of an organisation that has existing relationships with people who have come to Australia as refugees or refugee claimants, we hope you will assist us in identifying people who may wish to take part in this study. Participants will be invited to participate in an interview with Nicole at a time and location that is convenient to your client. Part of the interview will involve Nicole bringing out some photos as part of a technique known as Photolanguage. These photos will not contain any content that is intentionally shocking or distressing. Participants will be asked to choose a photo to help them answer some of the questions. An example of a question that may be asked using the photos is: *'Which photo best describes what community means to you?'* Nicole will then ask the interviewee to explain their choice. The reason for using photos is that they can assist people to express their reactions to questions that would otherwise require very detailed and complex responses. Participants can choose not to do the Photolanguage part of interview or stop at any time.

English-language ability is not a prerequisite for participation, as interpreters will be arranged if required. The interviews will take approximately one hour, but may take up to 90 minutes if an interpreter is used for the interview.

Purpose of the study: To contribute to the development of a private rental sector that better meets the housing needs of humanitarian migrants, while taking account of the requirements of property owners and their agents.

The aims of the study are to:

1. To identify how the policies and practices of key governmental and industry bodies can best aid collaborative efforts to support the sustainable housing of humanitarian migrants,
2. To generate a toolkit that local governments can use to foster access and equity for humanitarian migrants in the private rental sector, and
3. To identify approaches to alleviating the difficulties of housing large families in the private rental sector.

In order to achieve these aims, the following research questions are proposed:

1. What are the characteristics of an equitable private rental sector?
2. What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
3. What are stakeholders' experiences of residential crowding?

What are the potential benefits to participants?

In recognition of the time and expertise your client is giving us, all interviewees will be given a \$30 shopping voucher. They will be given the voucher at the time of the interview. In addition, by sharing their experiences, participants will be contributing to research that aims to inform organisational and public policies and practice, which we hope will benefit them, their community or services they use.

Are there any risks or discomforts for participants?

The researcher anticipates few risks from participants' involvement in this study, however it is possible that participants may experience difficult emotions while discussing some topics in their interview. Reflecting on how a photographic image relates to real people can also sometimes be upsetting. Participants will be reminded that they can stop an interview at any time if they experience discomfort. The researchers will seek out distressed participants for a debrief and seek their consent for referral to a support or housing service if required.

As with all qualitative social research, there is a small risk that participants will be inadvertently identified from the published output of the study or that their views will be misrepresented. However, the researcher will make every effort to remove all identifiable data from published outputs and to comprehend participants' meaning. Participants have the right to read the reports before they are published, or have them explained to them. A critical reference group (advisory group) will also check reports before publication.

What will your organisation be asked to do?

- Consider whether you have any clients who may be interested in participating and who match the following criteria:
 - 18 years or older,
 - Have arrived in Australia since the start of 1997
 - Were awarded a visa through DIAC's Humanitarian Program (including those who have since become Australian citizens),
 - Live in Playford or Salisbury City Councils*,
 - Have signed an Australian private rental lease agreement or who have sought to do so and,
 - Is a member of a **large family** or household.

By the last point we class a large family as one with **four or more children** and a large household as consisting of **five or more co-habiting people** (not living in a share-house or student accommodation). Large families have been identified as a 'case-study' in this research due to the particular challenges they face in acquiring private rental tenancies.

- Contact clients who meet the criteria and explain the purpose, benefits and risks of the project to them. Please also inform your clients of the following:
 - Participation in the study is voluntary and refusal to participate will have no effect on their service provision,
 - A sound recording will be made of their interview which will be transcribed,
 - Part of the interview will involve using photos to help answer questions, but this is optional,
 - Any information that identifies people will not be transcribed,
 - Participants can withdraw from the study at any time, without consequence, and
 - Participants can ask for any part of their interview to be omitted from the study.
- Ask your client if they would like to take part in the study. Give them a Flyer if you are meeting with them in person.

- Inform your client that Nicole can meet them at a time and place that suits them and that an interpreter can be arranged.
- Give your client the option of contacting Nicole directly (via phone or email) or gain their consent for their contact details to be given to Nicole (if this complies with your organisational policies).

How should your organisation decide who to invite:

The study will rely heavily on in-depth interviewing with participants, so we are looking for clients who are likely to feel comfortable talking in some detail. Remember, we are able to arrange interpreters, so proficiency in English is not a requirement.

How will your organisation receive feedback from the study?

Outcomes from the project will be summarised and given to you if you would like to see them. This will occur after participants have indicated their approval of the results.

If you have any queries, please contact Nicole Harb:

Email: nicole.harb@flinders.edu.au

Office: (08) 8201 5113

Mobile (including text messages): 0410 121 079

Thank you for your assistance. It is greatly appreciated.

Kind Regards,

Dr Keith Miller

School of Social and Policy Studies
Flinders University
GPO Box 2100
Adelaide SA 5001
Tel: (08) 8201 5619
keith.miller@flinders.edu.au

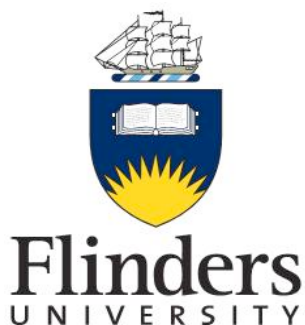
*** List of suburbs located in the City of Playford:** Andrews Farm, Angle Vale, Bibaringa, Blakeview, Buckland Park, Craigmare, Davoren Park, Elizabeth, Elizabeth Downs, Elizabeth East, Elizabeth Grove, Elizabeth North, Elizabeth Park, Elizabeth South, Elizabeth Vale, Elizabeth West, Evanston Park, Gould Creek, Hillbank, Humbug Scrub, MacDonald Park, Munno Para, Munno Para West, Munno Para Downs, One Tree Hill, Penfield, Penfield Gardens, Sampson Flat, Smithfield, Smithfield Plains, Uleybury, Virginia, Waterloo Corner and Yattalunga.

List of suburbs located in the City of Salisbury: Bolivar, Brahma Lodge, Burton, Cavan, Direk, Dry Creek, Edinburgh, Elizabeth Vale, Globe Derby Park, Green Fields, Gulfview Heights, Ingle Farm, Mawson Lakes, Para Hills, Para Hills West, Para Vista, Parafield, Parafield Gardens, Paralowie, Pooraka, Salisbury, Salisbury Downs, Salisbury East, Salisbury Heights, Salisbury North, Salisbury Park, Salisbury Plain, Salisbury South, St Kilda, Valley View, Walkley Heights and Waterloo Corner

This research project has been approved by the Flinders University Social and Behavioural Research Ethics Committee (Project number 5692). For more information regarding ethical approval of the project the Executive Officer of the Committee can be contacted by telephone on 8201 3116, by fax on 8201 2035 or by email human.researchethics@flinders.edu.au

Appendix B

Flyers and Information Sheets



DO YOU LIVE TOGETHER WITH MANY FAMILY MEMBERS?



People who are
interviewed will
receive a **\$30**
shopping voucher
for sharing their
time and
experience

A PhD student from Flinders University is studying what helps humanitarian settlers have good experiences in the private rental housing sector.

THE PEOPLE WE WOULD LIKE TO INTERVIEW FOR THIS STUDY ARE:

- Adults (18 years or older), men and women,
- Humanitarian settlers, refugees, asylum seekers or refugee claimants,
- Live in Playford or Salisbury city council,
- Live, or have lived in a private rental home, and
- Part of a large family or household. For this study a large family has 4 or more children or has 5 or more adults living together.

WHEN and HOW:

- Interviews will occur January – July 2013
- We can arrange a time and place that suits you
- We can organize an interpreter to come
- You can ask a friend, family member or support worker to be with you for the interview
- Interviews will take about one hour (longer with an interpreter)

Thank-you for helping us with this research. Please tell your friends and family if you think they might be interested to take part.

For more information or to make an appointment for an interview, please contact:

Nicole Harb at Flinders University

Mobile (including text messages): 0410 121 079

Phone: 08 8201 5113

Email: nicole.harb@flinders.edu.au



SEEKING INTERVIEW PARTICIPANTS

A PhD student from Flinders University is studying what helps create successful private rental tenancies with tenants from refugee backgrounds .

The people we would like to interview for this research project are:

- Property managers and/or landlords (both self-managing or agent-represented landlords),
- Live, work, or own rental property in the Playford or Salisbury local government areas, and
- Have experience (past or present) with tenants from refugee backgrounds (i.e. from countries including Sudan, South Sudan, Burundi, Rwanda, Congo, Afghanistan, Iran, Iraq, Burma and Bhutan.)

What's involved?

One interview of no more than one hour duration, at a time and place that suits you.

This project will result in the production of practical resources that property managers and landlords can use to assist them in their work with tenants from refugee backgrounds.

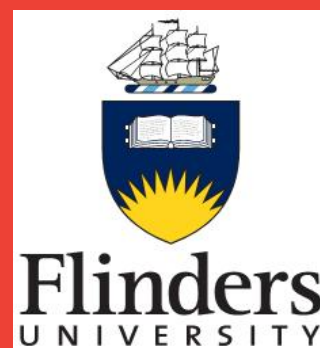
For more information or to make an appointment for an interview, please contact Nicole Harb.

Mobile: 0410 121 079

Phone: 08 8201 5113

Email:

nicole.harb@flinders.edu.au



Information Sheet for Community Members

Title: At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.

Description of the study:

This study is part of the project entitled 'At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.' This project aims to find out what helps people who have arrived in Australia as refugees or refugee claimants to have a good housing experience in the private rental market. In particular it aims to include the views of humanitarian migrants, real estate agents, landlords and service providers on what work they can do together to make humanitarian migrants more successful in the private rental sector. This project is supported by Flinders University School of Social and Policy Studies.

Purpose of the study: To contribute to the development of a private rental sector that better meets the housing needs of humanitarian migrants, while taking account of the requirements of property owners and their agents.

The aims of the study are to:

1. To identify how the policies and practices of key governmental and industry bodies can best aid collaborative efforts to support the sustainable housing of humanitarian migrants,
2. To generate a toolkit that local governments can use to foster access and equity for humanitarian migrants in the private rental sector, and
3. To identify approaches to alleviating the difficulties of housing large families in the private rental sector.

In order to achieve these aims, the following research questions are proposed:

1. What are the characteristics of an equitable private rental sector?
2. What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
3. What are stakeholders' experiences of residential crowding?

What will I be asked to do?

A student social researcher (Ms Nicole Harb) has invited you to participate in an interview. The questions in the interview will ask you about your experiences and views on the housing of humanitarian migrants in the private rental system. In the second part of the interview, Nicole will bring out some photos and ask some more questions about housing. You will be asked to choose a photo or item to help you with your answer. The reason for using photos is that they can sometimes help people to describe their thoughts and ideas better. You can choose not to do this second part of interview or stop at any time.

An example of a question that may be asked using the photos and items is: '*Which photo best describes what community means to you?*' Nicole will then ask you to explain your choice.

In total, the interview will take about one hour to complete. It may take longer (up to 90 minutes) if an interpreter is being used for the interview. The interview will be recorded using a digital **voice** recorder so that we have an accurate record of the interview. Once recorded, the interview will be transcribed (typed-up) and your personal details (e.g. name) removed.

You will be asked to suggest a location for your interview that suits you, but we ask that you think about your privacy when choosing a location. This may be at your home, workplace, a café, library, community centre, a park etc.

What benefit will I gain from being involved in this study?

In recognition of your contribution and the time you give us, all interviewees will be given a \$30 shopping voucher. You will be given the voucher at the time of your interview. In addition, the sharing of your experiences will contribute to research that aims to inform organisational and public policies and practice, which we hope will benefit you, your community, your service or someone you know.

How will my privacy be protected?

All information you provide will be de-identified before it is included in any reports or publications. This means that your name and any other details that could identify you will be removed from any written document of your participation. Nothing you say will be connected to you, unless it is required by law, or there is a risk of harm to yourself or someone else.

The audio recording of an interview will only be used for transcription purposes. The transcribed (typed-out) file will be stored on a password-protected computer to which only Nicole will have access. Your comments will not be linked to you.

Once the study is finished, only the researcher's principal supervisor (Dr Keith Miller) will have access to the transcribed file of your interview, saved on a disk and stored in a lock-protected filing cabinet.

Are there any risks or discomforts if I am involved?

The researcher anticipates few risks from your involvement in this study, although you may experience difficult emotions such as sadness and anger while discussing some topics in your interview. Thinking about how a photo relates to real people can also sometimes be upsetting. You may also be concerned about the risk of inadvertently being identified from the published output of the study or that your views will be misrepresented. These risks can be avoided by the researcher's commitment to confidentiality and efforts to comprehend your meaning. You also have the right to request to read the reports before they are published. A critical reference group (advisory group) made up of a landlord, real estate agent, service providers and humanitarian migrants will also check reports before publication. If you have any concerns regarding anticipated or actual risks or discomforts, please raise them with Nicole or the other investigators (researchers) listed at the bottom of this sheet.

Is participation voluntary?

Participation is completely voluntary. You may answer 'no comment' or refuse to answer any questions and you are free to stop the interview at any time without effect or consequences. There is a Consent Form with this Information Sheet. If you agree to participate in the study, please read and sign the form.

How will I receive feedback?

Outcomes from the project will be summarised and given to you by the researcher if you would like to see them.

Thank you for taking the time to read this information sheet and we hope that you will accept our invitation to be involved.

Investigators:

PhD Student
Ms Nicole Harb
School of Social and Policy Studies
Flinders University
Ph: +61 8 8201 5619
Mobile: 0410 121 079
Email: nicole.harb@flinders.edu.au

Principal Supervisor
Dr Keith Miller
School of Social and Policy Studies
Flinders University
Ph: +61 8 8201 5619
Email: keith.miller@flinders.edu.au

Associate Supervisor
Dr Anna Ziersch
Southgate Institute for Health, Society
and Equity
Flinders University
Ph: +61 8 7221 8484
Email: anna.ziersch@flinders.edu.au

This research project has been approved by the Flinders University Social and Behavioural Research Ethics Committee (Project number 5692). For more information regarding ethical approval of the project the Executive Officer of the Committee can be contacted by telephone on 8201 3116, by fax on 8201 2035 or by email human.researchethics@flinders.edu.au

Information Sheet for Landlords, Property Managers and Service Providers

Title: At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.

Description of the study:

This study is part of the project entitled 'At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.' This project will investigate what helps people who have arrived in Australia as refugees or refugee claimants to have a good housing experience in the private rental market. In particular it aims to include the perspectives of humanitarian migrants, real estate agents, landlords and service providers on what collaborative, cross-sector work can be done to make the private rental sector more inclusive of humanitarian migrants. This project is supported by Flinders University School of Social and Policy Studies.

Purpose of the study: To contribute to the development of a private rental sector that better meets the housing needs of humanitarian migrants, while taking account of the requirements of property owners and their agents.

The aims of the study are to:

1. To identify how the policies and practices of key governmental and industry bodies can best aid collaborative efforts to support the sustainable housing of humanitarian migrants,
2. To generate a toolkit that local governments can use to foster access and equity for humanitarian migrants in the private rental sector, and
3. To identify approaches to alleviating the difficulties of housing large families in the private rental sector.

In order to achieve these aims, the following research questions are proposed:

1. What are the characteristics of an equitable private rental sector?
2. What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
3. What are stakeholders' experiences of residential crowding?

What will I be asked to do?

A student social researcher (Ms Nicole Harb) has invited you to participate in an interview. The questions in the interview will ask you about your experiences and views on the housing of humanitarian migrants in the private rental system.

In total, the interview will take about one hour to complete. The interview will be recorded using a digital **voice** recorder so that we have an accurate record of the interview. Once recorded, the interview will be transcribed and your personal details (e.g. name) removed.

You will be asked to nominate a location for your interview that suits you, but we ask that you think about your privacy when choosing a location. This may be at your home, workplace, a café, library, community centre, a park etc.

What benefit will I gain from being involved in this study?

The sharing of your experiences will contribute to research that aims to inform organisational and public policies and practice, which we hope will benefit you, your community, your service or someone you know.

How will my privacy be protected?

All information you provide will be de-identified before it is included in any reports or publications. This means that your name and any other details that could identify you will be removed from any written document of your participation. Nothing you say will be attributed to you, unless it is required by law, or there is a risk of harm to yourself or someone else.

The audio recording of an interview will only be used for transcription purposes. The transcribed file will be stored on a password-protected computer to which only Nicole will have access. Your comments will not be linked to you. Once the study is finished, only the researcher's principal supervisor (Dr Keith Miller) will have access to the transcribed file of your interview, saved on a disk and stored in a lock-protected filing cabinet.

With regard to the confidentiality of your employing agency or organisation, the researchers are able to offer the following protections:

- No published comments, views or opinions will be linked to individual real estate agencies or franchises, nor to any specific non-governmental welfare organisations.
- Comments made by employees of state and federal government departments, industry associations, peak bodies and the case-study local governments are difficult to contextualise without revealing the identity of the organisation they work for. Therefore, confidentiality cannot be offered to these organisations. However, a disclaimer will state that opinions expressed are those of the employee (who remains anonymous) and do not necessarily represent those of the employing organisation.

Are there any risks or discomforts if I am involved?

The researcher anticipates few risks from your involvement in this study, although you may experience difficult emotions such as sadness and anger while discussing some topics in your interview. You may also be concerned about the risk of inadvertently being identified from the published output of the study or that your views will be misrepresented. These risks can be mitigated by the researcher's commitment to confidentiality and efforts to comprehend your meaning. You also have the right to request to read the reports before they are published. A critical reference group (advisory group) will also check reports before publication. If you have any concerns regarding anticipated or actual risks or discomforts, please raise them with Nicole or the other investigators (researchers) listed at the bottom of this sheet.

Is participation voluntary?

Participation is completely voluntary. You may answer 'no comment' or refuse to answer any questions and you are free to stop the interview at any time without effect or consequences.

How will I receive feedback?

Outcomes from the project will be summarised and given to you by the researcher if you would like to see them.

Thank you for taking the time to read this information sheet and we hope that you will accept our invitation to be involved.

Investigators:

PhD Student
Ms Nicole Harb
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Information Sheet for Critical Reference Group

Title: At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.

Description of the study:

This study is part of the project entitled 'At home in the market: Sector cooperation in the sustainable housing tenancies of humanitarian settlers.' This project will investigate what helps people who have arrived in Australia as refugees or refugee claimants to have a good housing experience in the private rental market. In particular it aims to include the perspectives of humanitarian settlers, real estate agents, landlords and service providers on what collaborative, cross-sector work can be done to make the private rental sector more inclusive of humanitarian settlers. This project is supported by Flinders University School of Social and Policy Studies.

Purpose of the study: To contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers, while taking account of the requirements of property owners and their agents.

The aims of the study are to:

1. To identify how the policies and practices of key governmental and industry bodies can best aid collaborative efforts to support the sustainable housing of humanitarian settlers,
2. To generate a toolkit that local governments can use to foster access and equity for humanitarian settlers in the private rental sector, and
3. To identify approaches to alleviating the difficulties of housing large families in the private rental sector.

In order to achieve these aims, the following research questions are proposed:

1. What are the characteristics of an equitable private rental sector?
2. What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
3. What are stakeholders' experiences of residential crowding?

What will I be asked to do?

As a member of the Critical Reference Group for this study, you will be part of a group that consists of representatives from the key stakeholder groups in this project: humanitarian settlers, real estate agents, landlords and service providers.

You will be asked to assist Nicole in making decisions that relate to the management of the project and to contribute to a multilateral interpretation of the study findings. You will also be asked to check reports before publication for sufficient de-identification of participants, fairness of representations and the possible ramifications of releasing the findings. You will be requested to attend three meetings (approximately one hour duration) over three years (2012-2014). In between these meetings, you may be asked to engage in email or telephone correspondence with Nicole.

What benefit will I gain from being involved in this study?

The sharing of your experiences will contribute to research that aims to inform organisational and public policies and practice, which we hope will benefit you, your community, your service or someone you know. You may also value the opportunity to hear the views, experiences and ideas of a range of stakeholders within the housing sector.

How will my privacy be protected?

We ask that all Critical Reference Group members agree to allow Nicole to inform participants and other interested members of the public about your identity. Doing this will likely increase the credibility of the project and inform participants and the public about who is involved in checking the interpretations of the study's findings. The views you express in your role as a Critical Reference Group member will **not** form part of the data used for the study. Your comments may however be used to interpret the results, but the comments you make will not be attributed to you. We ask that you allow Nicole to acknowledge your contribution to the study by publishing your name in any outputs from the study. Please inform Nicole if you do not want this to occur.

Nothing you say will be attributed to you, unless the law requires it, or there is a risk of harm to yourself or someone else.

Are there any risks or discomforts if I am involved?

The researcher anticipates few risks from your involvement in this study, although you may experience difficult emotions such as sadness and anger while discussing some topics in relation to this study.

If you have any concerns regarding anticipated or actual risks or discomforts, please raise them with Nicole or the other investigators (researchers) listed at the bottom of this sheet.

Is participation voluntary?

Participation is completely voluntary. You may answer 'no comment' or refuse to answer any questions and you are free to leave the meeting group at any time without effect or consequences. There is a Consent Form with this Information Sheet. If you agree to participate in the study, please read and sign the form.

How will I receive feedback?

Outcomes from the project will be summarised and given to you if you would like to see them.

Thank you for taking the time to read this information sheet and we hope that you will accept our invitation to be involved.

Investigators:

PhD Student
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Appendix C

Interview Schedules

ALPHA CODE: _____ L = lessor A = agent H = hum. migrant S = service provider _____ 2 nd & 3 rd letters of first name _____ 1 st & 2 nd letters of surname _____ LAST letter of surname _____ M or F for male or female	INTERVIEW DATE: _____
--	-----------------------

Community Member Interview Schedule

A. Accessing and sustaining housing in the private rental market

1. **Can you tell me the story of how you came to live in this house/apartment?**
 Probe: End of last lease, searching, applying (how many?), signing, maintenance, inspections, lease renewal, issues and problems, who (incl. services) helped?, what helped and how?
2. **What has the effect of these housing experiences been on you?**
 Prompt: resettlement, health, education, employment, relationships
3. **How did the agent (and/or landlord) respond to you?**
 Probe: family size, ethnicity, language, income, rental experience
4. **What did you need from agent / landlord /service provider when you were trying to find/settle-in/move from a home? What was important to you and your family?**
5. **What is your relationship like with your landlord / agent / service provider?**
6. **What is your relationship like with your neighbours?**
7. **What would you do if you had to leave this place?**
8. **Based on your experiences, what can agents / landlords / service providers do that helps the tenancy?**

B. Being part of a large household

9. **How many people live in your home? (Ages, relationships, number bedrooms)**
10. **How did you come to be living together?** Prompt: Relationships, sleep locations, visitors, bathroom, kitchen, studying, privacy, health, finances.
11. **What is it like living all together in your home?**
12. **From your experience living in a large household, what makes it difficult?**
 - What helps to make it work?
13. **How comfortable are you with number of people that live in your home? If uncomfortable, what would you need in order to live more comfortably?**

C. Housing expectations and hopes

14. **What were your expectations of what housing in Australia would be like before you arrived in this country?**
15. **What were you told about housing in Australia before and after your arrival in this country?**
16. **What do you wish you were told about housing in Australia before you arrived?**
17. **What did you learn about the private rental market during your first months of living in Australia?**
18. **Have you helped anyone find housing in the private rental market?**
19. **Which photo best shows what home means to you? Please explain your choice.**
 - How far is your current place from your ideal of home?
 - Do you remember a time when you felt at home? What was that like?
 - What do you need in order to get this?
20. **What advice would you give to people who have just arrived as humanitarian migrants?**
21. **Do you have any questions or comments to add?**

D. About you (FILL IN ON FORM)

Finally, I would like to ask you some questions about you and your background. Your answers will help me compare your experience of housing with other people. You can choose not to answer any of the questions if you prefer.

22. Country of origin:

23. Religion:

24. Countries lived in before coming to Australia:

25. Languages spoken:

26. English conversational ability: 1. Very good, 2. Good, 3. OK, 4. Low, 5. Very low

27. English reading ability: 1. Very good, 2. Good, 3. OK, 4. Low, 5. Very low

28. Marital status: Single, Married, Defacto, Divorced/Separated, More than one spouse

29. If you have a partner, is she/he living with you in Australia?

Yes or No. If not, where do they live? _____

30. Do you have children?

Yes or No. If yes, how many? Ages? _____

31. If you have children, are they living with you in Australia?

Yes or No. If not, where do they live? _____

32. Level of education before coming to Australia?

33. Level of education completed in Australia?

34. Main occupation before coming to Australia?

35. Current occupation? _____

1. Student (circle one: high school, TAFE or RTO, university), 2. Volunteer, 3. Permanent full-time employment, 4. Permanent part-time employment, 5. Contracted employment, 6. Casual employment, 7. Self employed, 8. Other

36. Currently, what is your main source of income?

1. Wages/ salary/own business, 2. Centrelink, 3. Red Cross, 4. No income, 5. Other

E. Conclusion

- **Thank-you.** I will use your ideas to write reports that I hope will help agents, landlords and services make the private rental sector more welcoming to humanitarian migrants.
- **Have you told me anything** (apart from your name and family details) that you think would identify you or anyone else?
- Is there **anyone else** who you recommend I talk to or interview about the issues we discussed today?
- Present participant with **information pack** and draw their attention to material that may be particularly relevant to them.

Pre-interview screening questions

1. Sex:

2. Age: _____ or age range (must be 18 or over)

- 18 – 24, 25 – 30, 31–39, 40–54, 55–64, 65+

3. What suburb do you live in? (Must be in Playford or Salisbury LGA)

4. What kind of housing do you currently live in? (Must have lived in private rental)

- Private rental through an agency. Name of agency? Directly from a landlord?
- If community housing/cooperative housing: Name of housing provider?

5. How many people live in your home? (Must incl. 3 or more children or 5 in total)

6. Date of arrival in Australia (must be 1997 or after):

7. Visa used to enter Australia:

- Arrived without a valid visa
- Arrived with a temporary visa (e.g. student, tourist, business visa)
- Refugee visa (200),
- In-country Special Humanitarian visa (201)
- Emergency Rescue visa (203)
- Women at Risk visa (204)
- Special Humanitarian Program visa (202)

8. Current residency status:

- Bridging visa
- Permanent resident
- Permanent resident with a Protection Visa (866)
- Australian citizen
- Other:

ALPHA CODE: _____ L = lessor A = agent H = hum. migrant S = service provider _____ 2 nd & 3 rd letters of first name _____ 1 st & 2 nd letters of surname _____ LAST letter of surname _____ M or F for male or female	INTERVIEW DATE: _____
--	-----------------------

Lessor Interview Schedule

- Adjust the sequence of questions to fit the moment and keep it flexible and dynamic. Follow up and probe interesting and relevant areas as they arise. It may be necessary to move from the general to specific cases.
- Explain that you are interested in their experiences and what things are like for them, rather than their knowledge about phenomena. Say that you will prompt them to refer to examples of experiences they remember.

A. Housing humanitarian migrants

- (For agent-represented lessors): Can you tell me what you remember about signing up with the real estate agent that represents you?**

Prompt: form categories, special requests?, agent's response

- Thinking about humanitarian migrant tenants you've had, could you talk me through your experience of how the property leasing and management process has worked with them? Feel free to give examples**

Probe: Viewing, applying, applications seen, extra info requests, references NGO, final decision, those with equal income and rental history, rights & respon. inspections, bond return

- Thinking about a time that you had a humanitarian migrant apply for a property, can you tell me about what you (and the agent) went through while trying to decide whether they would be awarded the tenancy?**
 - How different is the experience with other groups, including other disadvantaged groups?**
 - Based on your experience, what have been particularly challenging stages of tenancies with humanitarian migrants? Particularly smooth/easier aspects of tenancy?**
 - Do you have any experiences of large families as tenants? Can you tell me about it?**
- Prompts: Number, ages, relationships, circumstances, bedrooms, application form, inspections, overcrowding?, effects, external support, issues/problems, facilitators

B. Access and equity

- How do the standards you expect of humanitarian migrant tenants compare to Australian-born tenants? How do their expectations vary to yours?**
- Can you tell me about any experiences you have had that have caused you to be cautious about having any particular ethnic or religious groups as tenants?**
- Can you tell me about the selection process you went through when a humanitarian settler was amongst the applicants?**
- How do you balance risk management with avoiding discrimination?**
- Can you tell me about anything you've done that you feel helped prevent tenants experiencing discrimination in the private rental market? Whose role is it?**

C. Cross-sector collaboration

- Please tell me about your links with organisations, state or local government or community groups that you've drawn on for support while having humanitarian migrants as tenants. Or who would you like to have links with?**
- Probe: how started, longevity, intensity, time investment, outcomes, relationship goals
- To what extent do you see eye-to-eye with professionals you've collaborated with?**
 - What keeps the relationships healthy? What are the challenges?**
 - What have you learnt though the experience? Taught?**
 - What more is needed for humanitarian migrants to meet the demands of the private rental market? What would help you in managing your tenancies with humanitarian migrants?**
 - Have you had any training or (self) education in property management?**
 - Do you have any advice for property owners in similar situations?**
 - Do you have any questions or comments to add?**

D. About you (FILL IN ON FORM)

I would like to ask you some questions about you and your background as a property owner. You can choose not to answer any of the questions if you prefer.

1. **Are you a member of LASA? Do you get any other support with your property manager duties?**
2. **Do you identify with a particular ethnic origin? Do you identify as a humanitarian migrant?**
Aboriginal / Torres Strait Islander / Anglo-Celtic Australian / European / Middle Eastern / African / Asian / South American / Mixed heritage / Other / No answer
3. **May I have a copy of your rental application form (if you use one)?**

E. Conclusion

- What you have told me today has been very useful and I **thank you** very much for the time you took to talk to me. I will use your ideas to write reports for agents, owners, service providers, communities and the government.
- **Have you told me** anything (apart from your name) that you think would identify you or anyone else?
- Would you like a **summary** of the research findings after the study has been completed? If so, how should I send it you? I am also planning to deliver a presentation on the research findings in 2014. Can I contact you to invite you? What would be a good venue?
- Do you know of **any agents or property owners** who might be involved in the research project?
- Present participant with information pack and draw their attention to material that may be particularly relevant to them.

Pre-interview screening questions

1. **How many residential private rental properties do you own?**
2. **In what suburb/s are the private rental properties you own? Postcode?** (If not in study area, participant must at least live in Salisbury or Playford).
3. **How long have you owned a residential property that has been leased to tenants who are unrelated to you?**
4. **How is/are your rental property/ies managed?**
 - Name of real estate agency or head leasing agency.
5. **Have you ever had tenants who you would identify as having arrived in Australia as a refugee or asylum seeker?**
 - Frequency and duration
 - If no humanitarian migrants, migrants?
6. **Do you currently have humanitarian migrant tenants? (Not essential)**
7. **Have you ever had large families as tenants? (Not essential)**

ALPHA CODE: _____ L = lessor A = agent H = hum. migrant S = service provider	_____ 2 nd & 3 rd letters of first name	_____ 1 st & 2 nd letters of surname	_____ LAST letter of surname	_____ M or F for male or female	INTERVIEW DATE: _____
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Agent Interview Schedule

- Adjust the sequence of questions to fit the moment and keep it flexible and dynamic. Follow up and probe interesting and relevant areas as they arise. It may be necessary to move from the general to specific cases.
- Explain that you are interested in their experiences and what things are like for them, rather than their knowledge about phenomena. Say that you will prompt them to refer to examples of experiences they remember.

A. Housing humanitarian migrants

- Thinking about humanitarian migrant tenants you've had, could you talk me through your experience of how the property leasing and management process has worked with them? Feel free to give examples.

Probe: Viewing, applying, applications shown, extra info requests, references NGO, final decision, unsuccessful applicants, rights and responsibilities, inspections, bond return

- Thinking about a time that you had a humanitarian migrant apply for a property, can you tell me about what you and the lessor went through while trying to decide whether they would be awarded the tenancy?
 - How different is the experience with other groups, including other disadvantaged groups?
 - Based on your experience, what have been particularly challenging stages of tenancies with humanitarian migrants? Particularly smooth/easier aspects of tenancy?
 - What is the fairest way for the tenant selection process to occur? Is this feasible? Why, why not?
 - Do you have any experiences of large families as tenants? Can you tell me about it?
- Probe: interpretation around association with a child law
 Prompts: Number, ages, relationships, circumstances, bedrooms, application form, inspections, overcrowding?, effects, external support, issues/problems, facilitators

B. Access and equity

- How do the standards you expect of humanitarian migrant tenants compare to Australian-born tenants? How do their expectations vary to yours?
 - Can you tell me about any experiences you have had that have caused you to be cautious about having any particular ethnic or religious groups as tenants?
 - Can you tell me if owners have ever asked you not to consider applications from a particular ethnic or religious groups?
- Probe: What is on form? Request copy, Which groups? Your response? Requests to favour certain groups?
- Can you think of a time when a humanitarian migrant applied for a property along with others and the applicant was unsuccessful?
 - To what extent is it feasible for property owners to work within anti-discrimination laws?
 - How do you balance risk management with avoiding discrimination?
 - Can you tell me about anything you've done that you feel helped prevent tenants experiencing discrimination in the private rental market? Whose role is it?

C. Cross-sector collaboration

- Please tell me about your links with organisations, state or local government or community groups that you've drawn on for support while having humanitarian migrants as tenants. Or who would you like to have links with?
- Probe: how started, longevity, intensity, time investment, outcomes, relationship goals
- To what extent do you see eye-to-eye with professionals you've collaborated with?
 - What keeps the relationships healthy? What are the challenges?
 - What have you learnt though the experience? Taught?
 - What have you gained/lost through the collaboration? What have your partners gained/lost?
 - What more is needed for humanitarian migrants to meet the demands of the private rental market? What would help you in managing your tenancies with humanitarian migrants?
 - Does your agency have a corporate social responsibility statement? Does it engage in any philanthropic activity?
 - What property management training and education have you received? How do you access professional development opportunities?
 - Do you have any advice for property managers in similar situations? Do you have any questions or comments to add?

D. About you (FILL IN ON FORM)

I would like to ask you some questions about you and your background as a real estate agent. You can choose not to answer any of the questions if you prefer.

1. **How long have you been managing properties? And how long have you been at this agency? (No minimum required)**
2. **Are you a member of REISA? Is your agency?**
3. **How big is the residential rental portfolio of your agency?**
4. **May I have a copy of your rental application form?**
5. **Do you identify with a particular ethnic origin? Do you identify as a humanitarian migrant?**
Aboriginal / Torres Strait Islander / Anglo-Celtic Australian / European / Middle Eastern / African / Asian / South American / Mixed heritage / Other / No answer

E. Conclusion

- What you have told me today has been very useful and **I thank you** very much for the time you took to talk to me. I will use your ideas to write reports for agents, owners, service providers, communities and the government.
- **Have you told me** anything (apart from your name) that you think would identify you or anyone else?
- Would you like a **summary** of the research findings after the study has been completed? If so, how should I send it you? I am also planning to deliver a presentation on the research findings in 2014. Can I contact you to invite you? Where would be a good venue?
- Do you know of **any other agents or property owners** who might be involved in the research project?
- Present participant with information pack and draw their attention to material that may be particularly relevant to them.

Pre-interview Screening Questions

1. **In which suburb is your real estate agency office located? How many rental properties are located in Adelaide North?**
2. **Have you ever managed a residential rental property that housed a tenant/s who you would identify as having arrived in Australia as a refugee or asylum seeker?**
 - Number of tenancies in last 12 months / Percentage of total tenancies?
 - If no humanitarian migrants, migrants?
3. **Do you currently have humanitarian migrant tenants? Ethnic groups? (Not essential)**
4. **Have you ever had large families as tenants? (Not essential)**
5. **In addition to your work as a property manager, are you also the owner of a residential rental property?**

ALPHA CODE: _____ L = lessor A = agent H = hum. migrant S = service provider _____ 2 nd & 3 rd letters of first name _____ 1 st & 2 nd letters of surname _____ LAST letter of surname _____ M or F for male or female	INTERVIEW DATE: _____
---	-----------------------

Service Provider Interview Schedule

- Adjust the sequence of questions to fit the moment and keep it flexible and dynamic. Follow up and probe interesting and relevant areas as they arise. It may be necessary to move from the general to specific cases.
- Explain that you are interested in their experiences and what things are like for them, rather than their knowledge about phenomena. Say that you will prompt them to refer to examples of experiences they remember.

A. Housing humanitarian migrants

- Please briefly describe your professional role at this organisation.**
 - Proportion of role taken up with housing issues for humanitarian migrants?
 - At what points in resettlement are clients seeking assistance with housing?
 - What funding do you use to assist clients with housing?
- Thinking about humanitarian migrants that you've supported with housing can you describe the ways in which you've supported them to gain and maintain private rental accommodation? Feel free to give examples**
 Probe on what it's like to do it their way.
- What experiences have you had of particularly challenging stages of a client's tenancy? Particularly smooth/easier aspects of tenancy?**
- What is it like being the helper in between the client and the property manager?**
- Have you supported large families or larger groups with their housing? Can you tell me about those experiences?**
 Prompts: Number, ages, relationships, circumstances, bedrooms, application form, inspections, overcrowding?, effects, external support, issues/problems, facilitators, your view vs agents, owners, clients.

B. Cross-sector collaboration

- Can you tell me about your links with government (e.g. PRLO's), real estate agents, property owners or community groups that you've drawn on for support while having humanitarian migrants as clients?**
 Probe: how started, longevity, intensity, time investment, outcomes, relationship goals
- What keeps the relationships healthy? What are the challenges?**
- To what extent have you been able to understand the point-of-view of professionals you've collaborated with?** Prompt: Examples, How have you responded?
- What have you learnt though the experience?**
- What more is needed for humanitarian migrants to meet the demands of the private rental market? And for agents and owners to be more inclusive of humanitarian migrants?**

C. Access and equity

- Can you tell me about a time that you recognised inequity or unfairness in how the property manager responded to your client? What was that like?**
- In your experience, how does supporting humanitarian migrants in the private rental market compare to supporting other client groups, including other disadvantaged groups?**
- Can you tell me about anything you've done that you feel worked against your clients experiencing discrimination in the private rental market?**
- Can you tell me about a time a client's housing expectations differed to yours?**
- Do you have any advice for service providers in similar situations?**
- Do you have any questions or comments to add?**

D. About you (FILL IN ON FORM)

I would like to ask you some questions about your background to help me compare your experiences with those of other service providers. You can choose not to answer any of the questions if you prefer.

1. **Does your service have a catchment area?**
2. **Time in current role / similar roles?**
3. **Do you identify with a particular ethnic or national origin? Do you identify as a humanitarian migrant?**
Aboriginal / Torres Strait Islander / Anglo-Celtic Australian / European / Middle Eastern / African / Asian / South American / Mixed heritage / Other / No answer
4. **Are you also the owner of a residential rental property?**

E. Conclusion

- What you have told me today has been very useful and I **thank you** very much for the time you took to talk to me. I will use your ideas to write reports for agents, owners, service providers, communities and the government.
- **Have you told me anything** (apart from your name) that you think would identify you, or anyone else?
- Would you like a **summary** of the research findings after the study has been completed? If so, how should I send it you? I am also planning to deliver a presentation on the research findings in 2014. Can I contact you to invite you? What venue would you recommend?
- Do you know of **any other service providers, agents or property owners** who might be involved in the research project?
- Present participant with information pack and draw their attention to material that may be particularly relevant to them.

Appendix D

Consent Form

CONSENT FORM FOR PARTICIPATION IN RESEARCH

I

being over the age of 18 years hereby consent to participate as requested in the Information Sheet for the research project on humanitarian migrants' experiences in the private rental sector.

1. I have read the information provided.
2. Details of procedures and any risks have been explained to my satisfaction.
3. I agree to audio recording of my information and participation.
4. I am aware that I should retain a copy of the Information Sheet and Consent Form for future reference.
5. I understand that:
 - I may not directly benefit from taking part in this research.
 - I am free to withdraw from the project at any time and am free to decline to answer particular questions.
 - While the information gained in this study will be published as explained, my contributions will be de-identified, and individual information will remain confidential.
 - Whether I participate or not, or withdraw after participating, this will have no effect on any treatment or service that is being provided to me.
 - In my interview, I may ask that the recording be stopped at any time, and I may withdraw at any time from the session or the research without disadvantage.
6. For interviewees: I agree/do not agree (**PLEASE CIRCLE ONE**) to the transcript being made available to other researchers who are not members of this research team, but who are judged by the research team to be doing related research, on the condition that my identity is not revealed.
7. For critical reference group members only: I agree/do not agree (**PLEASE CIRCLE ONE**) to have my identity publicly revealed as a member of the group in ways that include: personal acknowledgements in publications and informing participants about who are the members of the critical reference group.

Participant's signature.....**Date**.....

I certify that I have explained the study to the volunteer and consider that she/he understands what is involved and freely consents to participation.

Researcher's name.....

Researcher's signature.....**Date**.....

8. I, the participant whose signature appears below, give the researcher permission to contact me in the future in relation to the present study.

Contact information

.....
.....
.....

Participant's

signature.....Date.....

9. I, the participant whose signature appears below, give the researcher permission to share my full name, contact information and certain details relating to my personal circumstances to a third party.

Contact information

.....
.....
.....

Third party/ies with whom details may be shared:

.....
.....
.....

Details relating to the following issues may be released to the nominated third party/ies:

.....
.....
.....

Participant's

signature.....Date.....

10. I, the participant whose signature appears below, have read the researcher's report and agree to the publication of the information as reported.

Participant's signature.....Date.....

Appendix E

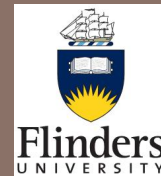
Stakeholder Feedback Presentations

- Real Estate Institute of SA, 9 October 2014
- Burundian Community Gathering, 21 October 2014
- Bhutanese Community Gathering, 28 October 2014
- Landlords Association of SA, 4 November 2014
- Refugee Housing Network, 13 November 2014
- Youth Settlement Action Network, 10 December 2014

FACILITATING SUCCESSFUL TENANCIES WITH HUMANITARIAN MIGRANTS

Nicole Harb, PhD Candidate
School of Social and Policy Studies, Flinders University

nicole.harb@flinders.edu.au



Background

Purpose

To contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers.

Interviews with:

- ▣ Humanitarian migrants from large households (n=22)
- ▣ Real estate agents (n=11)
- ▣ Lessors (n=10; 8 self-managing, 2 agent-represented)
- ▣ Service providers (n=22)

A focus on the Playford and Salisbury local government areas

Overview

- Impact of refugee experiences
- Discrimination by lessors
- Strategies for supporting the tenancies of humanitarian migrants

Impact of refugee experiences

- Trauma related memory and learning difficulties
- Disrupted education
- Lack of familiarity with Western systems
- Language barriers, especially for single mothers
- Transport issues as a barrier to attending open inspections
- Lack of experience in modern Western housing

She's experiencing nightmares constantly, she's experiencing a lot of head aches, feeling tired all the time, not able to think anything beyond the fact of her past and those images keep coming back to her. [] She is not capable of even thinking of looking for another private rent. [] ...she doesn't even know the bus numbers, how to get around. [Service provider UY, f]

Impact of refugee experiences

- Home inspection likened to invasion – fear of being attacked

Ah, the other day she came, nobody was home because and they have the keys. ...she did her inspection and [] I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? [] You know [] our background back home is in your bedroom, nobody is allowed to go in without your permission. [Migrant WL, m]

HINTS & TIPS

- Prepare tenants for what inspections involve at contract signing
- Emphasise that agents do need to give notice before entering
- Provide a phone call (can use TIS) and/or SMS in addition to letter

Impact of refugee experiences

- Cultural-specificity of gardening standards

Yes they told me to watering the garden but the grass you can't eat that. And I thought that I can put water in their fruit whatever, something I can eat! [] You can't eat the grass. [Migrant UI, m]

Why would you water something you can't eat?' These people have come from famine countries. [Service Provider JH, f]

HINTS AND TIPS

- Offering to arrange garden maintenance at contract signing
- Weeding: In situ demonstration of weeds vs ornamental plants

Lessor discrimination

- Widespread acknowledgement of race-based discrimination based on negative stereotypes and past experiences.
- Lack of clarity around discrimination against families with multiple children

'Maybe I'm not like other people, maybe something wrong with me, maybe they heard something bad about me. All those affected me mentally.' [Migrant RT, f, single mother of four children]

- Agents' concern about being blamed for failed tenancy if they challenge lessor discrimination.

Tips for responding to lessor discrimination

- Discussing equal opportunity legislation upfront
- Reminding lessors their discrimination is unlawful
- Inviting lessor to meet applicant at private inspection
- Offering more frequent inspections for initial months
- Promoting benefits of support from services if available
- Protecting applicants from repeated rejections

I would [] pretty much make sure that that owner had given me like a 70% sort of approval before I wasted [the applicant's] time, otherwise it's just another letdown... [Agent DZ, m]

Adapting to cultural and linguistic diversity

HINTS & TIPS

- Register for fee-free telephone interpreting
- Investing more time early on with long-term tenancy outcomes in mind
- Be mindful of potential stress of asking children to interpret

[G]enerally sign up here will take you twenty minutes. With the migrants, sometimes you'll be sitting her an hour doing the sign up. [] Um, but I figure that's my job, you know. [Agent YD, f]

...a lot of these people may have come from tents, dirt floors, they wouldn't know what I'm, what I'm saying, when I say 'Hit it with some Domestos or White King or a bit of Jiff.' So, um, I've been known to actually have the product and [] physically show the person what I'm talking about. [Agent WN, f]

Adapting to cultural and linguistic diversity

[The neighbours] thought they would be invaded by [Ethnic group]. So the best way to fix that, because they've got the [Ethnicity] people who are wonderful. And the Aussies, who are beautiful people as well. And got 'em together. [] And I said 'Right, come here you two. Let's have a chat. This is such and such.' And now... they all love 'em... [] his partner's moved in and they're having a baby and the, and the whole group are excited. And that's how it changes. Once they get to know [them]... [Lessor HWM]

HINTS AND TIPS

- Do you know the neighbours? Consider whether facilitating an introduction may be helpful.

Adapting to cultural and linguistic diversity

HINTS AND TIPS

- Provide extra reminders around end of tenancy
- Emphasise much higher standard required for final inspection!

...we'll just try and direct them. Say to the tenant 'Hey, you've got to ring the council. We'll ring the council get those sort of things picked up.' [] ...we'll meet them on site, go through everything with them um and try and insist that they're there. [] ...you don't have too many um hard luck stories at the end of tenancy. [Agent DZ, m]

Partnering with services and community

□ Partnering with service providers

if I have a bad inspection with one of their [clients] [] I'll tingle them or send 'em email with a few photos. Say 'Look, this is the problem. Not happy Jan. We need to get some support services in there to, to help em.' [Agent WN, f]

□ Partnering with community leaders

... yeah if I've got any problems, you know, if I've done an inspection [] I'll ring [Community helper]. I'll say [] 'I've just been to this property and don't your tenants realise they have to mow lawns? I've told them.' 'Oh no [Agent], I'll go tell them.' Or, if they're Centrelink payment's stopped coming through, I'll ring [Community helper] and he takes them to Centrelink and sort it out. So I'm, I'm lucky I don't know how I would survive if I didn't have him. [Agent YD, f]

What can REISA do to help?

- Lobby for the inclusion of 'cultural diversity' topics in Property Services qualifications. e.g. *'Communicate and negotiate in a culturally diverse context'*, *'Work effectively with culturally diverse clients and co-workers'*
- Encourage agencies to register for the TIS Real Estate Pilot
- Conduct training on use of telephone interpreters
- Include a clause on equal opportunity/unlawful discrimination in REISA's Residential Letting Management Agreement template
- Ask agents to encourage lessors to give large families additional notice if leases will not be renewed
- Collaborate with EOC on supporting property managers on responding to discrimination by lessors
- Invite guest speakers from welfare and community organisations to present at PM meetings

Organisations

- Australian Refugee Association (ARA)
 - araaccommodation@ausref.net Ph: 8354 2951
- St Johns Youth Program, Next Step Program
 - Damien Chalmers (Manager), Ph: 8212 4561
- Tenancy Information and Advocacy Service (TIAS)
 - tias@anglicaresa.com.au or 8305 9459
 - Tenants need to make contact, however info is provided to property managers.
- Translating and Interpreting Service (TIS)
 - 131 450 – Immediate phone interpreting (fee for service)
 - 1300 575 847 – Information about registering for free services
- Ethnic Associations: ASHRA's Multicultural directory
 - <http://www.sheltersa.asn.au/multicultural-directory/>
 - Search 'CALD Groups (Australia)' and 'CALD Groups (SA)'

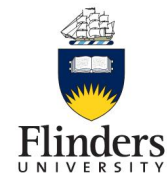
Questions and feedback

nicole.harb@flinders.edu.au

FINDING AND KEEPING YOUR HOME IN THE PRIVATE RENTAL MARKET

Nicole Loehr
School of Social and Policy Studies, Flinders University

nicole.loehr@flinders.edu.au



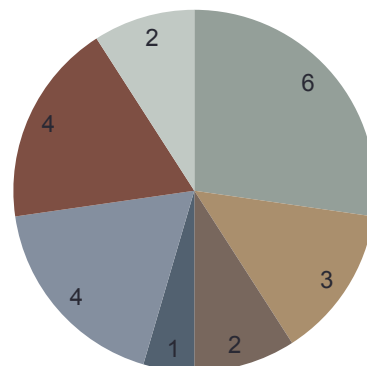
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2

Interviews

- 22 Humanitarian migrants from large households
- 11 Real estate agents
- 10 Lessors (Landlords)
- 18 Service providers
- 4 Community leaders

■ Burundi
■ DRC
■ Rwanda
■ South Sudan
■ Afghanistan
■ Bhutan
■ Sri Lanka



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3

Searching for a property

- Ask for help – friends, ethnic associations, ARA, MYSA, SYC
- Find out who the most friendly and helpful agents are. Make an appointment with them. Be prepared to make a good impression.
- First property might not be what you want. Focus on getting a good rental reference.
- Renting directly from owners may be riskier

I would [] pretty much make sure that that owner had given me like a 70% sort of approval before I wasted [the migrant's] time, otherwise it's just another letdown... [Agent DZm]

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Open inspections



- It's a competition, like a job interview.
- First impressions: On time, neatly dressed, clean car
- Extra-polite, friendly, smile, eye-contact, make a positive connection with the agent



Um, you always gotta look at people as well when they first view the property. [] So if they're saying 'Thank-you' and 'Oh thank-you so much for the information. Thank-you for explaining that.' Um, they're the kind of tenants that you want to select. [Agent PKf]

- Still learning English? Bring one friendly support person with you. Ask them to be a reference on your application form.

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Children at open inspections

- Think carefully about bringing children to open inspections
 - Can you arrange childcare?
 - What impression would children make on the agent or owner?



[S]he was a really nice well-dressed lovely lady. Her little children were nice and lovely and the lady that came with her was a nice lady.
[Agent AJf]

Well if the kids are rushing up and down the passage, running his hands down the wall and screaming and the parents aren't doing anything, well they get a little mark on their applications so that when it comes in, we don't want them. [] They don't realise they're all on trial... [Agent TCf]

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6

First impressions matter

I explained to them. 'You know when you go to an office you've got make sure you're presented well. [] They take you on [] what they can see... [] Make sure you know you're dressed well. You can wear your African colourful, [clothes]. [Agent RVf]

...it was just a matter of [] first impressions. If they were tidy enough. Um, we thought if they're well presented that, that's how they'll look after the property.
[Agent ILf]



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Making a good impression

- Careful about trying to negotiate price
- Agents impressed by those who show they really like the property and will care for it as their own.
- Easy communication
- Friendly and uncomplicated
- Clean and tidy appearance
- Neat and complete application

[We told the agent] 'we are the kind of people who don't like damaging things. Yeah because [the house belongs to] others []. We know that it could [] have bad consequences after so we are ready to take it as ours. [] Yeah, that is the way I use to convince her yeah. [Migrant ASm]

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[U]nless they prove themselves to be unworthy of my trust and respect, [] they get treated the same as everybody else. [] I'm dealing with the individual, not the race. [Landlord VLm].



... you blue, black Aussie, or you're from some Chinese or Vietnamese or anyone else. I don't really care, so as soon as it's good people I talk to them, they answer me right way whenever I ask them. I'm happy with it. [Landlord GQm]

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Application form

- Application neatly written and ready just in case you like the property
 - Letters of support
 - ID
 - Proof of regular bill payment
 - Details of previous agents/landlords
- Follow-up phone call or visit



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10

Signing a lease

- Still learning English? Bring a friend with you.
- Expanded Fee-free TIS Pilot for Real Estate Agents
- Ask agent to repeat things you don't understand
- Be prepared with the questions you want to ask
- You can ask agent to visit to demonstrate gardening and maintenance requirements
- The condition report is very important for getting your bond back.
- Many agents are still learning how to work well with migrants.



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Maintaining the property

- Garden maintenance is taken just as seriously as the inside of the property – What are the weeds? Do you prefer that the agent arrange a gardener?
- Other common problems:
 - Pot burns on bench top or floor
 - Damaged blinds and fly screens
 - Stained/damaged carpet
 - Mould on tiles, soap scum on shower screen
 - Damaged doors
 - Marks on walls
- Ask agents/housing workers what cleaning products to use if unsure
- Regular rent payments very important for a good reference



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Periodic inspections

- You will be told the date and time (2 hour period) via a letter only 7 to 14 days before. Time cannot be changed.
- Usually every three months, but could be more often (max. every 4 weeks).
- Every room and outdoor areas inspected but usually not inside drawers and cupboards
- No new residents that are not on the lease agreement
- Focus on:
 - Bathrooms (especially mould & shower screens)
 - Kitchen (especially stove and oven)
 - Fresh air
 - Outdoor areas
 - Removing stains on carpet or walls



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Repairs and maintenance

- Language barriers and frustration can make asking for repairs hard. Dusko from ARA can act on clients' behalf.
- If not an emergency or safety issue, or something that is getting worse, ask yourself: Can I wait till periodic inspections for maintenance requests?
- Politeness and friendly reminders often gets best results



Um, the way they speak, they're very abrupt and there's nothing like um 'Look [Agent], I've got a problem with the hot water service.' It's more like 'You will fix!' [] [I say] 'You don't speak to me like that. I don't care who you are.' [] I wouldn't speak to them like that. [Agent WNF]



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Ending the lease

• FIXED TERM LEASE

- Breaking a lease can be expensive and result in bad references, but in can be done. Talk to Dusko at ARA.
- Agent or landlord cannot break it if you have done nothing wrong.
- **If you want to leave at the end you have to give 28 days written notice.**
- Agents or landlords must give you 28 days notice if your lease will not be renewed

• PERIODIC LEASE

- You have to give 21 days notice (or one rental period if it is longer)
- Agents or landlords must give you 60 days notice

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Leaving the property

- Final inspection has a much higher standard than periodic inspections.
- Everything must be just as clean as when you moved in. Ask for help to get your bond back.
- Paying the agent's preferred cleaner gives you a guarantee
- Nothing left behind
- Taking cleaning fees out of bond can lead to bad rental reference
- Help with bonds: Tenancy Information and Advocacy Service

'Why did you say that all the time when you come to visit me, it's tick, good, good? But when I moved you say that it's no good. I don't understand.' [Service provider VCf quoting her client]



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Is that discrimination?

- Lawful vs unlawful: It is against the law for a property not to be rented to you because of race, colour, religion, age, disability, gender, sexuality or because of your children. But it still happens.
- Sadly, discrimination can be easily hidden.
- Some agents are willing to help by recommending friendly owners.
- If you think you have been discriminated against you can contact the Equal Opportunities Commission 8207 1977.

...you have a few bad experiences and it just puts you off renting to them again. [Agent ILf]



**Government
of South Australia**
Equal Opportunity Commission

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Organisations that can help

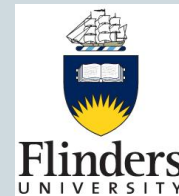
- **Australian Refugee Association (ARA) – 6 months to 5 years in Australia**
 - araaccommodation@ausref.net
 - 304 Henley Beach Rd, Underdale, Ph: 8354 2951
 - 4/89 John St, Salisbury, Ph: 8354 2951
- **MYSA – For young people 12-30 – 6 months to 5 years in Australia**
 - 28 Hindley St, Adelaide, Ph: 82120085
- **Service to Youth (SYC) – For young people up to 25**
 - 135-139 Currie St, Adelaide, Ph: 8405 8540
- **Tenancy Information and Advocacy Service (TIAS)**
 - tias@anglicaresa.com.au
 - 8305 9459
- **Equal Opportunity Commission**
 - www.eoc.sa.gov.au/eo-you/making-complaint
 - Level 10, 30 Currie Street, Adelaide, Ph: 8207 1977
- **Translating and Interpreting Service (TIS)**
 - 1300 575 847 – Information about registering for free services

Facilitating successful tenancies with humanitarian migrants

RESEARCH FEEDBACK PRESENTED TO THE
LANDLORDS ASSOCIATION OF SA

NICOLE LOEHR, PHD CANDIDATE
SCHOOL OF SOCIAL AND POLICY STUDIES
FLINDERS UNIVERSITY

NICOLE.LOEHR@FLINDERS.EDU.AU



Background

Purpose

To contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers.

Interviews with

- Humanitarian migrants from large households (n=22)
- Real estate agents (n=11)
- Lessors (n=10; 8 self-managing, 2 agent-represented)
- Service providers (n=22)

A focus on the Playford and Salisbury local government areas

Overview

- Impact of refugee experiences
- Discrimination
- Partnerships with NGOs
- Adapting to cultural and linguistic diversity

Impact of refugee experiences

- Trauma related memory and learning difficulties
- Disrupted education
- Lack of familiarity with Western systems
- Language barriers, especially for single mothers
- Transport issues as a barrier to attending open inspections
- Lack of experience in modern Western housing

She's experiencing nightmares constantly, she's experiencing a lot of head aches, feeling tired all the time, not able to think anything beyond the fact of her past and those images keep coming back to her. [] She is not capable of even thinking of looking for another private rent. [] ...she doesn't even know the bus numbers, how to get around. [Service provider UY,f]

Impact of refugee experiences

- Home inspection likened to invasion – fear of being attacked

Ah, the other day she came, nobody was home because and they have the keys. ...she did her inspection and [] I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? [] You know [] our background back home is in your bedroom, nobody is allowed to go in without your permission. [Migrant WL, m]

HINTS & TIPS

- Preparation for what inspections involve at contract signing
- Emphasise that you will give notice before entering
- Phone call and/or SMS in addition to letter

Impact of refugee experiences

- Cultural-specificity of gardening standards

Yes they told me to watering the garden but the grass you can't eat that. And I thought that I can put water in their fruit whatever, something I can eat! [] You can't eat the grass. [Migrant UI, m]

'Why would you water something you can't eat?' These people have come from famine countries.' [Service Provider JH, f]

HINTS & TIPS

- Offering to arrange garden maintenance at contract signing
- Weeding: In situ demonstration of weeds vs ornamental plants

Discrimination

- Widespread agent and lessor acknowledgement of race-based discrimination based on negative stereotypes and past experiences.
- Lack of clarity around discrimination against families with multiple children

'Maybe I'm not like other people, maybe something wrong with me, maybe they heard something bad about me. All those affected me mentally.' [Migrant RT, f, single mother of four children]

HINTS AND TIPS

- Refresh knowledge of equal opportunity legislation
- Ask for support (e.g. TIAS, ARA, ethnic associations)

Trying to see past negative stereotypes

And they're migrants, and so they're adjusting to the world. And being black is a big disadvantage, you know. And um, it's sort of, I'm a little bit sympathetic, you know, really. [] They're coming with a whole lot of baggage to Australia. And I mean, you think about us, when I came to Australia, I was still in my [European culture] background and my [culture] environment and had no idea about the Australian, how Australians work. [] I don't think as a landlord I can do anything apart from be very tolerant. That's all I can do.

[Lessor JEf]

Positive experiences of collaborating with NGOs

Head leasing: ...my first thoughts were that there would likely be some high risk of wear and tear of the property if there was going to be a high turnover of tenants in there. [] But [my concerns were] outweighed by the guarantee that they'd look after it and their guarantee of rent. [] ...it's *probably been easier than most of my other properties*. [Lessor KR, m]

Tenancy support: She brings me tenants, I have good tenants. I have a hassle free rental life style, and she meets her quota because she can put tenants in the places. And because I go back to that trust word, with, with everybody, it works. [Lessor HW, m]

- St Johns Youth Service Next Steps – Tenancy guarantees

Poor experiences of cooperation with NGOs

HINTS & TIPS

- Ask 'Are there any life skills this client might need support with?' 'Where can I get support if there are difficulties?'
- Make roles and expectations clear

...from [NGO], ah, really there is no good references because [NGO] they always try to push the [pause] owners to rent it out. They say 'We, we cannot give you guarantee for them or something. But, we know they is a good people.' [Lessor GQm]

[The NGO was] [l]ooking for housing for tenants [from a refugee background]. But my experience of them hasn't been very good... []. Well they didn't screen their people well and I took them on face value that the people... had good references and were good people, and I found out that that wasn't the case. [] You go where you trust. [] That's what my whole philosophy of my business is about, is about trust and about relationships... [Lessor HWm]

Adapting to cultural and linguistic diversity

HINTS & TIPS

- Invest more time early-on
- Be clear about responsibilities & rights
- Be mindful of potential stress of asking children to interpret

Explain clearly what is expected of them. What [] their responsibilities are and what their rights are as well. And what your rights and responsibilities are as well. [] If you are both clear of what is expected of each of you, I think you have a smooth, a smooth tenancy.
[Lessor BHf]

...a lot of these people may have come from tents, dirt floors, they wouldn't know what I'm, what I'm saying, when I say 'Hit it with some Domestos or White King or a bit of Jiff.' So, um, I've been known to actually have the product and [] physically show the person what I'm talking about. [Agent WN, f]

Adapting to cultural and linguistic diversity

[The neighbours] thought they would be invaded by [Ethnic group]. So the best way to fix that, because they've got the [Ethnicity] people who are wonderful. And the Aussies, who are beautiful people as well. And got 'em together. [] And I said 'Right, come here you two. Let's have a chat. This is such and such.' And now... they all love 'em... [] his partner's moved in and they're having a baby and the, and the whole group are excited. And that's how it changes. Once they get to know [them]... [Lessor HWM]

HINTS AND TIPS

- Do you know the neighbours? Consider whether facilitating an introduction may be helpful.

Adapting to cultural and linguistic diversity

HINTS AND TIPS

- Provide extra reminders around end of tenancy
- Emphasise much higher standard required for final inspection!

...we'll just try and direct them. Say to the tenant 'Hey, you've got to ring the council. We'll ring the council get those sort of things picked up.' [] ...we'll meet them on site, go through everything with them um and try and insist that they're there. [] ...you don't have too many um hard luck stories at the end of tenancy. [Agent DZ, m]

Organisations

- **Australian Refugee Association (ARA)**
 - araaccommodation@ausref.net
 - 8354 2951
- **St Johns Youth Program, Next Step Program**
 - Damien Chalmers (Manager), Ph: 8212 4561
- **Ethnic Associations: ASHRA's Multicultural directory**
 - <http://www.sheltersa.asn.au/multicultural-directory/>
 - Search 'CALD Groups (Australia)' and 'CALD Groups (SA)'
- **Tenancy Information and Advocacy Service (TIAS)**
 - tias@anglicaresa.com.au or 8305 9459
 - Tenants need to make contact, however info is provided to property managers.

Questions and feedback



nicole.loehr@flinders.edu.au

Opportunities in Supporting the Private Rental Tenancies of Humanitarian Migrants

NICOLE LOEHR, PHD CANDIDATE

SCHOOL OF SOCIAL AND POLICY STUDIES,
FLINDERS UNIVERSITY

NICOLE.LOEHR@FLINDERS.EDU.AU

PRESENTED TO THE YOUTH SETTLEMENT
ACTION NETWORK (YSAN) 8 DECEMBER
2014



Overview

- Project background
- Impact of refugee experiences on housing
- Experiences of humanitarian migrants as tenants
- Particular issues with large families
- Discrimination
- Service providers' partnerships with property managers
- Summary

Background

Purpose

To further illuminate issues that may support humanitarian migrants to have a better experience of their housing in the private rental market.

Interviews conducted with:

- Humanitarian migrants from large households (n=22)
- Real estate agents (n=11)
- Lessors (n=10; 8 self-managing, 2 agent-represented)
- Service providers (n=18)
- Community leaders (n=4)

22 Humanitarian migrants

- Burundi – 6
- Bhutan – 4
- Afghanistan – 4
- DRC – 3
- Rwanda – 2
- Sri Lanka – 2
- Other - 1

Impact of refugee experiences on housing

- Trauma related memory and learning difficulties
- Disrupted education and lack of familiarity with Western systems
- Language barriers and transport issues
- Lack of experience in modern Western housing

She's experiencing nightmares constantly, she's experiencing a lot of head aches, feeling tired all the time, not able to think anything beyond the fact of her past and those images keep coming back to her. [] She is not capable of even thinking of looking for another private rent. [] ...she doesn't even know the bus numbers, how to get around. [Service provider 17f]

Periodic inspections

- Home inspection likened to invasion – fear of being attacked

Ah, the other day she came, nobody was home because and they have the keys. ...she did her inspection and [] I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? [] You know [] our background back home is in your bedroom, nobody is allowed to go in without your permission. [Migrant 2m]

TIPS

- Preparing clients for what inspections involve at contract signing
- Emphasising that agents do need to give notice before entering
- Conducting mock inspections

Property maintenance

- Cultural-specificity of gardening standards
- Difficulty completing and returning initial inspection reports
- Need for extra support around end of tenancy

TIPS

- Demonstrating weeds vs ornamental plants as part of tenancy support
- Can affordable gardening services be added to weekly rent?
- Emphasis on higher standards required for final inspection; rubbish disposal

Yes they told me to watering the garden but the grass you can't eat that. And I thought that I can put water in their fruit whatever, something I can eat! [] You can't eat the grass. [Migrant 7m]

Something surprised me, you know they do inspection every three months and when they came to do inspection they tick good, good, good, good all the time. But when you leave you find they send the bill to say 'This one was not okay' [] when we came in we didn't know the rules [] we didn't know we have to tick that sheet [Migrant 4f]

Particular issues with large families

Humanitarian migrants

- Those with 8 or more children reported they had the worst private rental experiences.
- Needing to budget for changes in family: Youth Allowance, moving out
- Insufficient common areas and bathrooms.
- Unscrupulous self managing lessors and lower value of their rental references

Agents and lessors

- Neighbours concerns about noise and multiple cars
- Wear and tear of high traffic areas and amenities
- Higher rates of property damage. In particular doors, windows, blinds, fly screens and floor coverings.

...one particular landlord said 'I helped that family so they should help me at the end.' [] And I said 'It's not um you should return the bond.' And he said 'I need to renovate the house.' [SP 16m]

TIPS

- Asking agents to recommend particular lessors likely to accept client
- Providing assistance with initial inspection reports, esp. with self-managing lessors
- Keeping family demographics in mind when discussing rent budget

Experiences of humanitarian migrants as tenants

- **Agents**
 - 3 had mainly positive experiences
 - 6 had mixed experiences
 - 2 had mainly poor experiences
 - All were able to discuss successful tenancies with humanitarian migrants
- **Lessors**
 - 6 had mainly positive experiences
 - 4 had mixed experiences
- **Key concerns:**
 - Poor first impressions
 - Maintenance reporting: too little or too demanding
 - Additional residents moving in without lessor approval
 - Property maintenance and final inspection

Um, the way they speak, they're very abrupt and there's nothing like um 'Look [Agent], I've got a problem with the hot water service.' It's more like 'You will fix!' [] [I say] 'You don't speak to me like that. I don't care who you are.' [] I wouldn't speak to them like that. [Agent 2f]

Discrimination

- Repeated rejections of families' applications; wanting more intensive support
- Widespread acknowledgement of race-based discrimination (lessors more than agents)
- Four lessors and three agents talked about using ethnic background as playing a role in their tenant selection processes.
- Stereotypes drawn from past experience most common reason for race-based discrimination. But positive first impressions are also powerful.
- Lack of clarity around discrimination against families with multiple children

You always gotta look at people as well when they first view the property. [] So if they're saying 'Thank-you' and 'Oh thank-you so much for the information. Thank-you for explaining that.' Um, they're the kind of tenants that you want to select. [Agent 9f]

...you have a few bad experiences and it just puts you off renting to them again. [Agent 8f]

Service providers' partnerships with property managers

- Agents and lessors who partnered with services overwhelmingly described the experience in positive terms
 - Opportunistic building of cultural bridges
 - Private rental brokerage
 - Head-leasing
 - Tenancy guarantees
- Commonly cited challenges
 - Misleading references
 - Unable to get tenancy support
 - Communication break-downs/ high worker turnover

Service providers helping make the private rental sector be more accessible to their clients

- Building 'cultural bridges' at open inspections by liaising with agent

[Accompanying clients to open inspections is] probably quite a big chunk of the support we provide. [] We sort of see it as a bit of our core business... [] And especially when you're trying to build relationships with property managers. [Service provider 5m]

TIPS

- Encourage agencies to register for fee-free interpreting: 1300 575 847
- Supporting use of telephone interpreters at contract signing
- Offering to accompany during periodic inspection. An opportunity for modeling for both parties.
- Requesting that property managers give large families additional notice if leases will not be renewed

Facilitating relationships with property managers

- Investing time in those already open to equal opportunity
- Provision of constructive references – Confidentiality?
- Being clear on the nature, intensity and duration of tenancy support that can be offered
- Assisting with tenancy commencement administration
- Providing contact details for a specific worker if possible. Keeping property manager updated on staff changes.
- Building rapport and trust: Eg informal communication and rapid responses to property managers' phone messages and emails regarding tenancy issues
- Displaying impartiality in tenancy disputes

Facilitating relationships with property managers

*So I will say you know, they're really, really great, they'll look after this, the garden will be perfect but you know, you'll have to be on marks on walls [] and you'll have to keep reminding them to clean the kitchen exhaust fan, but apart from that, they'll do the bathroom, they do everything fantastic. [] and the agent's got the right to know that rather than to learn it. And that [] harms my reputation as well.
[Service provider 8m]*

*I get good **communication** from [housing worker]. [] I **trust** her judgement because she's done the **background checks**, okay. I also know that with [housing worker], once I have a client, that she will [] **organise the bonds** and all the bits and pieces and also **set up Centrelink** for them. [] I can go to [housing worker], and [housing worker] will **personally follow through**... [Lessor 2m]*

Conclusion

- Both humanitarian migrant families' risk of homelessness and investors' risks need to be addressed to facilitate large families' equitable access to adequate housing
- Risks can be addressed to varying degrees by shifting risk away from agents and lessors but also by better equipping agents and lessors in property management skills with large humanitarian migrant families.
- Your work makes a difference

What happened to me encouraged me in my heart. I said it was a miracle to me. I didn't know that those kind of people are here. So I was so surprised and so happy. [Migrant 4f]

Questions and feedback

- To what extent are these findings consistent with your experience?
- To what extent are the recommendations realistic?
- What implications (if any) might these findings have for your practice?

Thank-you!!

nicole.loehr@flinders.edu.au

Appendix F

Stakeholder Briefing Sheets

SUPPORTING HUMANITARIAN MIGRANTS TO FIND THEIR HOME IN THE SOUTH AUSTRALIAN PRIVATE RENTAL MARKET

Potential Hints and Tips for Refugee Housing Network Members to Utilise in the Development of Resources for their Clients.

These suggestions for practice were derived from a series of interviews conducted in 2013 in Adelaide with humanitarian migrants from large households (n=22), real estate agents (n=11), lessors (n=10), service providers (n=18) and community leaders (n=4). They are not a complete list of recommendations for humanitarian migrants navigating the private rental market. They are presented to the Refugee Housing Network and may be used in the creation of resources for their members and clients.

Looking for a place to rent

- Find out if you are eligible for help from a Housing Worker at Anglicare, Australian Refugee Association (ARA), Service to Youth Council (SYC), Multicultural Youth of South Australia (MYSA) or Housing SA's Private Rental Assistance program (phone numbers can be found below)
- Ask friends and other people you might know through your ethnic association of faith-based community if they can help you or know anyone who is renting out a place.
- If you hear about property managers that are known to have good relationships with migrants, consider making an appointment with them to introduce yourself and make a good impression.
- Your first place might not be what you wanted, but if you see it as an opportunity to make a good impression on the property manager and get a good rental reference, you will have a better chance of finding a better property next time.
- If you are renting directly from a landlord, make sure they are using the official Tenancy Agreement and Inspection Sheet provided by Consumer Business Services
- Think of open inspections more like job interviews – You have to prove to the property manager why you are the best applicants for the property and for the landlord. Being on time, dressing neatly, being polite and friendly all help make a good impression. Show that you really like the property and be aware that trying to negotiate the price can make a bad impression.
- If you are still learning English, bring a friendly English speaker with you for support. They should offer their ongoing communication support to the property manager.
- Bring a neatly completed application form (with all required supporting documents) with you to the open inspections just in case you like the property. You can usually print them from the agency's website, or else ask the agency receptionist for a copy.
- Think carefully about bringing your children to open inspections. Very active children could be seen as risky by the property manager, however, children who behave politely and calmly can help make a good impression.

Contract signing and initial weeks of the tenancy.

- If you are still learning English, ask a bilingual friend to support you. You can also ask the agent to use a TIS telephone interpreter, but unfortunately many agents are still not comfortable using telephone interpreters. If you don't like gardening, ask the property manager how much extra it will cost to have a gardening service included in your rent.
- Complete the Inspection Sheet (with help if you need it), take photos of things that are broken or damaged when you move in, return it to the property manager quickly and make sure you keep a copy. This helps protect you from your bond being unfairly claimed.
- If you are unsure about how to look after the property or the garden, contact your property manager and ask for help.

Maintaining the tenancy and periodic inspections

- Always pay your rent on time. It is very important for getting a good rental reference.
- Periodic inspections occur relatively frequently in South Australia (every three months), but may occur as much as every four weeks if the property manager is worried about how the property is being looked after. Don't try to change the inspection time as property managers work on tight schedules.

- Be prepared that every room, including bedrooms and bathrooms are inspected by the property manager. However, drawers and cupboards are usually not inspected.
- If something on the property needs maintenance, ask yourself if it can wait until the next periodic inspection. Remember, it can take a few days before agents have permission from the lessor to carry out repairs and arrange for someone to fix the problem. However, if it is an emergency or safety issue (e.g. electrical fault, burst water pipe etc.), you must contact the property manager straight away.
- Property managers have identified the most common problems they observe at periodic inspections. They are presented here so that you can take care to avoid them: pot burns on bench tops and floors, damaged blinds and fly screens, stained or damaged carpet, mould on tiles, soap scum on shower screens, damaged door handles and hinges, marks on walls.
- You should try to be home during periodic inspections. This gives you a chance to build a good relationship with the property manager to ask how you can fix any problems they find. If the property manager is unhappy with how you are cleaning the property, ask them which cleaning products you should use and how to use them.
- If you are happy with the service your property manager is giving you, tell them. They will be happy that you have noticed the effort they put in to be a good property manager.

Ending the lease and leaving the property

- Breaking a fixed-term lease can be very expensive and could result in a poor rental reference. However, if you really need to break a lease try to do this with the support of a Housing Worker (see the list below).
- For the final inspection, the property must be just as clean as it was when you moved in. So the standard must be much higher than for periodic inspections, in order for the bond to be returned. It is recommended that you use the property manager's preferred cleaner to greatly increase your chances of a full bond-return and a positive rental reference. Asking property managers to pay cleaning fees out of the bond once the tenancy has ended is likely to result in a poor rental reference as they expect the property to be clean and ready for new tenants to move in.
- Make sure you arrange for any large unwanted furniture or rubbish to be picked up or taken to a rubbish tip. They must not be left on the premises or green strip. Contact your local council for more information.
- If you think your bond has been unfairly claimed, contact the Tenancy Information and Advocacy Service or Consumer Business Services (phone numbers can be found below).

ORGANISATION	WHO DO THEY HELP?	PHONE NUMBER
Anglicare Refugee & Transition Housing	Currently living in HSS housing provided by Anglicare	8209 6606
Australian Refugee Association (ARA)	Humanitarian migrants who have been in Australia between 6 months and 5 years	8354 2951
Multicultural Youth SA (MYSA)	Humanitarian migrants up to 30 years old who have been in Australia between 6 months and 5 years	8212 0085
Service to Youth Council (SYC)	Young people up to 25 years old	1300 306 046
Housing SA Private Rental Assistance program	South Australian residents that meet the asset and income requirements	131 299
Tenancy Advice and Advocacy Service (TIAS)	Any tenant with an income of less than \$45000 per annum	8305 9459
Consumer Business Services	Any South Australian resident	131 882
Equal Opportunity Commission	Any South Australian resident	8207 1977

Facilitating Successful Tenancies with Humanitarian Migrant Tenants: Potential Hints and Tips for the LANDLORDS' ASSOCIATION OF SOUTH AUSTRALIA

These suggestions for practice were derived from a series of interviews conducted in 2013 in Adelaide with humanitarian migrants from large households (n=22), real estate agents (n=11), lessors (n=10), service providers (n=18) and community leaders (n=4). They are not a complete list of recommendations for working with humanitarian migrants, and only include the findings from the empirical research. They are presented to the Landlords' Association of South Australia and may be used in the creation of resources for their members.

1.1.1 Finding tenants for rental properties

- Refresh your knowledge of state and federal equal opportunity legislation.
- While some humanitarian migrants may lack extensive Australian rental histories, you can still establish reliability by asking applicants for proof of steady bill payments.
- Although past negative experiences with particular ethnic groups should never be used to treat any applicant or tenant less favourably, use your experience to prepare for more successful tenancies by supporting tenants to avoid potential pitfalls and enlisting the support of housing workers (e.g. from ARA or Housing SA) if necessary.
- Often humanitarian migrants have had their education severely compromised by war, political upheaval and/or protracted periods in refugee camps. This means that filling in application forms to a high standard may be a challenging. A good prospective tenant may be overlooked for this reason. Some lessors have found that relying more on a verbal interaction with the applicant has provided them with a better means to access the required information.

1.1.2 Contract signing and initial stages of the tenancy

- If a tenant is still learning English, ask them to invite a bi-lingual friend to the Tenancy Agreement signing. Otherwise, with the tenant's consent, contact a relevant ethnic association (details provided below) to enquire about interpretation services. Be mindful that while one tenant may be literate in English, a co-tenant may not be. Also be aware of the potential stress inflicted on children by asking them to interpret.
- Place particular emphasis on emphasising tenants' rights and responsibilities. These may vary significantly from tenants' assumptions or previous experiences of renting overseas.
- If concerned about tenants' property maintenance skills, consider offering to visit the tenants after a period of four to five weeks to address any queries and offer specific demonstrations of garden or property maintenance. You may also wish to conduct more frequent inspections (no more than once ever four weeks) for the initial months of the tenancy and offer additional property maintenance advice and support.
- If concerned about tenants' ability to maintain outdoor areas to the standard required, a gardening service may be offered with the additional costs made clear.
- Prepare tenants for what occurs during periodic inspections and how they are scheduled.
- Provide tenants with a list of recommended cleaning products (including photos of the products) that you would like them to use in certain parts of the property. Moreover, provide tenants with a starter kit of the cleaning products they would like them to use in their property.
- In order to facilitate friendly relations between tenants and their neighbours, consider whether facilitating an introduction would be helpful.

1.1.3 Periodic inspections and maintaining the tenancy

- In addition to a letter to advise tenants about an upcoming periodic inspection, also send a text message (which migrants are more likely to show to a friend for translation) to the tenant and/or call the tenant regarding the inspection. This will increase the likelihood of the tenant being adequately prepared for the inspection.

- If there are concerns with the maintenance of the property, tenants are likely to respond better to being instructed in how they can rectify the problem. On the other hand, tenants may respond poorly if made to feel that they have been harshly judged on their failure to meet required standards. Reassure tenants that that the issues will not become a problem as long as they are addressed within the required time.
- If there are ongoing problems with rent arrears and/or property maintenance, contact TIAS (see contact details below) to find the service best equipped to support the tenancy.

1.1.4 End of tenancy

- Provide newly arrived humanitarian migrants or those still learning English with additional reminders about the approaching end of a tenancy. In addition to a letter, text messages and a phone call will help ensure tenants are adequately prepared for the cessation of their lease.
- It is important to emphasise the much higher standard of cleanliness that is required for the final inspection and bond return (compared with the standard required for periodic inspections). Encourage the use of a professional cleaner and advise tenants on how they can dispose of large unwanted items.
- Considering that large humanitarian migrant families have such a difficult time finding private rental accommodation if possible, provide your tenants with more than the required 28 days notice if you do not intend to renew the family's fixed-term lease. Similarly, if you require a property to be vacated for renovations, provide as much notice as possible and/or refer them to a housing service (such as ARA, HousingSA, SYC or MYSA) that will assist them to find alternate accommodation.

ORGANISATION	WHAT THEY OFFER	CONTACT DETAILS
Landlords' Association of South Australia	Information and advice on property management to members	0419 804 509
Tenancy Advice and Advocacy Service (TIAS)	Advice and general information on tenancy issues. They can also advocate for low-income tenants who contact them.	8305 9459
TIS	Pre-booked and on-demand telephone interpreting (fee for service)	131 450
Australian Refugee Association (ARA)	Tenancy support to humanitarian migrant tenants who have been in Australia between 6 months and 5 years	8354 2951
Housing SA Private Rental Assistance program	South Australian residents that meet the asset and income requirements	131 299
Service to Youth Council (SYC)	Young people up to 25 years old	1300 306 046
Multicultural Youth SA (MYSA)	Humanitarian migrants up to 30 years old who have been in Australia between 6 months and 5 years	8212 0085
Equal Opportunity Commission	Training and advice on discrimination and equal opportunity	8207 1977
Lutheran Community Care	Free financial counseling	Blair Athol: 8269 9300 Peachy Place: 7070 6711
Ethnic associations	May be able to offer tenancy and interpreting support depending on funding and the availability of staff.	http://www.sheltersa.asn.au/multicultural-directory/ Search 'CALD Groups (Australia)' and 'CALD Groups (SA)'

Facilitating Successful Tenancies with Humanitarian Migrant Tenants: Potential Hints and Tips for THE REAL ESTATE INSTITUTE OF SOUTH AUSTRALIA

These suggestions for practice were derived from a series of interviews conducted in 2013 in Adelaide with humanitarian migrants from large households (n=22), real estate agents (n=11), lessors (n=10), service providers (n=18) and community leaders (n=4). They are not a complete list of recommendations for working with humanitarian migrants, and only include the findings from the empirical research. They are presented to the Real Estate Institute of South Australia and may be used in the creation of resources for their members and the wider property management sector.

Finding tenants for rental properties

- Refresh your knowledge of state and federal equal opportunity legislation so that you can remind colleagues and clients (lessors) who engage in unlawful discrimination.
- Avoid facilitating race-based discrimination by refraining from informing lessors of the ethnicity of applicants.
- You may be able to increase lessors' openness to leasing to humanitarian migrants by arranging a private open inspection for the applicant with the lessor present. Offering to conduct more frequent inspections (no more than once every four weeks) for the initial months of the tenancy and promoting the housing support services the applicant is eligible for, may also help reduce the risks lessors associate with renting to humanitarian migrants and in particular, large families.
- Seek to protect applicants from the distress of multiple tenancy rejections by first liaising with potential lessors about the likelihood of them approving the applicants. Care should be taken that this practice does not result in humanitarian migrants being relegated to the poorest quality properties.
- If attempting to support migrants to gain a positive rental reference in a poorer quality property so that they can be recommended for higher quality properties in the future, this strategy should be explained and consented to by the applicants.
- While some humanitarian migrants may lack extensive Australian rental histories, you can still establish reliability by asking applicants for proof of steady bill payments.
- Although past negative experiences with particular ethnic groups should never be used to treat any applicant or tenant less favourably, use your experience to prepare for more successful tenancies by supporting tenants to avoid potential pitfalls and enlisting the support of housing workers (e.g. from ARA or Housing SA) if necessary.
- Often humanitarian migrants have had their education severely compromised by war, political upheaval and/or protracted periods in refugee camps. This means that filling in application forms to a high standard may be a challenging. A good prospective tenant may be overlooked for this reason. Some agents have found that relying more on a verbal interaction with the applicant has provided them with a better means to access the required information.

Contract signing and initial stages of the tenancy

- Eligible real estate agencies should register for and familiarise themselves with the TIS Fee Free Real Estate Agencies Pilot before offering the service to migrants for their contract-signing appointment. Be mindful that while one tenant may be literate in English, a co-tenant may not be. Also be aware of the potential stress inflicted on children by asking them to interpret.
- Place particular emphasis on emphasising tenants' rights and responsibilities. These may vary significantly from tenants' assumptions or previous experiences of renting overseas.
- If concerned about tenants' property maintenance skills, consider offering to visit the tenants after a period of four to five weeks to address any queries and offer specific demonstrations of garden or property maintenance.
- If concerned about tenants' ability to maintain outdoor areas to the standard required, a gardening service may be offered with the additional costs made clear.
- Prepare tenants for what occurs during periodic inspections and how they are scheduled.
- Provide tenants with a list of recommended cleaning products (including photos of the products) that you would like them to use in certain parts of the property. Furthermore, invite lessors to provide tenants with a starter kit of the cleaning products they would like them to use in their property.

- In order to facilitate friendly relations between tenants and their neighbours, consider whether facilitating an introduction would be helpful.

Periodic inspections and maintaining the tenancy

- In addition to a letter to advise tenants about an upcoming periodic inspection, also send a text message (which migrants are more likely to show to a friend for translation) to the tenant and/or call the tenant (with the assistance of TIS if necessary) regarding the inspection. This will increase the likelihood of the tenant being adequately prepared for the inspection.
- If there are concerns with the maintenance of the property, tenants are likely to respond better to being instructed in how they can rectify the problem. On the other hand, tenants may respond poorly if made to feel that they have been harshly judged on their failure to meet required standards. Reassure tenants that the issues will not become a problem as long as they are addressed within the required time.
- If there are ongoing problems with rent arrears and/or property maintenance, contact TIAS (see contact details below) to find the service best equipped to support the tenancy.

End of tenancy

- Provide newly arrived humanitarian migrants or those still learning English with additional reminders about the approaching end of a tenancy. In addition to a letter, text messages and a phone call (with the support of TIS if necessary) will help ensure tenants are adequately prepared for the cessation of their lease.
- It is important to emphasise the much higher standard of cleanliness that is required for the final inspection and bond return (compared with the standard required for periodic inspections). Encourage the use of a professional cleaner and advise tenants on how they can dispose of large unwanted items.
- Considering that large humanitarian migrant families have such a difficult time finding private rental accommodation, encourage lessors to provide more than the required 28 days notice if they do not intend to renew the family's fixed-term lease. Similarly, if a lessor requires a property to be vacated for renovations, property managers should attempt to find alternate accommodation for them, or at least refer them to a housing service (such as HousingSA, ARA, MYSA or SYC) that will assist them.

ORGANISATION	WHAT THEY OFFER	CONTACT DETAILS
REISA Query Connect	Information and advice on real estate and property management	1800 804 365
Tenancy Advice and Advocacy Service (TIAS)	Advice and general information on tenancy issues. They can also advocate for low income tenants who contact them.	8305 9459
TIS	Pre-booked and on-demand telephone interpreting.	131 450: Immediate phone interpreting (fee for service) 1300 575 847: Information about registering for free services
Australian Refugee Association (ARA)	Tenancy support to agents with humanitarian migrant tenants who have been in Australia between 6 months and 5 years	8354 2951
Housing SA Private Rental Assistance program	South Australian residents that meet the asset and income requirements	131 299
Service to Youth Council (SYC)	Young people up to 25 years old	1300 306 046
Multicultural Youth SA (MYSA)	Humanitarian migrants up to 30 years old who have been in Australia between 6 months and 5 years	8212 0085
Equal Opportunity Commission	Training and advice on discrimination and equal opportunity	8207 1977
Lutheran Community Care	Free financial counseling	Blair Athol: 8269 9300 Peachy Place: 7070 6711
Ethnic associations	May be able to offer tenancy and interpreting support depending on funding and the availability of staff.	http://www.sheltersa.asn.au/multicultural-directory/ Search 'CALD Groups (Australia)' and 'CALD Groups (SA)'

SUPPORTING THE SUSTAINABLE TENANCIES OF HUMANITARIAN MIGRANTS

Potential Hints And Tips For The Refugee Housing Network to Utilise in the Development of Resources for their Members

These suggestions for practice were derived from a series of interviews conducted in 2013 in Adelaide with humanitarian migrants from large households (n=22), real estate agents (n=11), lessors (n=10), service providers (n=18) and community leaders (n=4). They are not a complete list of recommendations for service providers who support humanitarian migrants in the private rental market. They are presented to the Refugee Housing Network and may be used in the creation of resources for their members.

Supporting humanitarian migrants to secure and maintain their private rental property

- Be prepared to advise humanitarian migrants on which real estate agents and self-managing lessors are likely to be amenable to assisting them to find a property to rent.
- Ask agents to recommend properties to humanitarian migrant tenants for which there is a high likelihood that the lessor will accept the application. It may be possible to secure properties before they are advertised.
- When discussing clients' rental affordability, keep the ages of client's children in mind and whether family members are likely to move out in the near future. Also factor in clients' remittance responsibilities.
- Families with eight or more children will likely require even more support and advocacy than other humanitarian migrants to secure a private rental property.
- Maintain a high degree of sensitivity to large families' motivations for attempting to avoid the separation of their family across multiple properties. Attempt to support families to be accommodated together where this is desired by clients. Similarly, for survivors of political upheaval and war, the desire to live near trusted community members with shared linguistic, cultural and historical backgrounds may assume an even greater significance. However, it should not be assumed that all humanitarian migrants prefer to reside near other members of their own national or cultural group.
- Maintain a high degree of sensitivity to migrants' expressions of fear about residing in particular suburbs, particularly where clients are survivors of torture and trauma, single women or parents of young children.
- Seek clients' informed consent on the content of any reference reports, before allowing clients to choose whether or not they would like to note the agency or worker as a referee of a tenancy application.
- Prepare migrants for the nature and extent of periodic inspections through role play or by conducting mock inspections. Humanitarian migrants should be reassured that property managers are required to give at least 14 days notice before entering tenant's homes to conduct an inspection.
- Assist migrants with the completion of Inspection Reports (including taking photos of pre-existing property damage) at the start of the tenancy, particularly if they are leasing from self-managing lessors.

- When accommodating a large family, request that property managers give tenants additional notice if leases will not be renewed.
- Where deemed appropriate, and consented to by clients, engage with migrants' neighbours, ensuring they have access to any resources they may need to support their neighbours.
- Seek to provide or subsidise the cost of large storage cupboards and wardrobes for large families of humanitarian migrants.
- Emphasise the much higher standard of cleanliness that is required for the final inspection and bond return (compared with the standard required for periodic inspections). Encourage the use of a professional cleaner and advise tenants on how they can dispose of large unwanted items.

Creating and maintaining cross-sector partnerships

- When searching for property managers to develop partnerships with, invest time in those who already display an interest in addressing social goals.
- When providing references to property managers (with clients' consent), ensure they are constructive and not misleading. By offering suggestions for how clients' property maintenance weaknesses may be addressed, both property managers' and tenants' needs are respected.
- Arrange times to meet with agents (who have rental portfolios in suburbs that clients prefer to live in) and outline the tenancy support available to them if they lease to humanitarian migrant clients.
- Take advantage of attendance of open inspections with clients as an opportunity to build rapport with property managers.
- Clearly explain the duration, breadth, nature and intensity of the tenancy support that can be offered to property managers. Depending on the nature of the partnership, these roles and expectations may need to be in writing as part of a Memorandum of Understanding.
- Provide property managers with the name and contact details of specific workers who will be able to assist them with tenancy issues and be sure to keep property managers informed about staff changes.
- Respond promptly to phone messages and emails from property managers regarding tenancy issues, giving a clear indication of what action will be taken and when.
- Maintain rapport and communication even during times of little partnership activity.
- Invite property managers to community events and celebrations.
- Where possible, assist property managers with administrative tasks associated with tenancy commencement, such as arranging Housing SA bond loans.
- Encourage managers of real estate agencies to register for the TIS Fee-free Real Estate Pilot and offer support in using the service if attending Tenancy Agreement signing meetings with clients.
- Offer to accompany agents to attend periodic inspections in clients' homes. This provides an opportunity for modeling to both parties.
- Seek to display impartiality during tenancy disputes between property managers and tenants.
- Provide real estate agencies with a certificate of appreciation for their partnership efforts. Public recognition at a community event or in a local newspaper may also be appreciated.

Appendix G

Conference, panel and radio presentations

30 July 2012

Belonging begins at home: Is Housing Stress a Barrier to Resettlement?

'Once a Refugee, Always a Refugee?' Symposium, Refugee & Migration Research Network, Hawke Building, University of South Australia, Adelaide

15 April 2013

Cross-Sector Approaches to Humanitarian Settlers' Inclusion in the Private Rental Market: Emerging themes.

Anglicare and Flinders University: Research to Practice Seminar

Flinders University, Victoria Square, Adelaide

8 July 2013

Applying interpretive phenomenology to a community-based housing study

PhD Pre-Conference: At Home in the Housing Market: RC43 Conference

Centre of Urban Studies, University of Amsterdam

See end of Appendix G for unpublished conference proceeding:

Harb, N. (2013). *Applying interpretive phenomenology to a community-based housing study*.

Presented at the PhD Conference as part of the RC43 Conference: At Home in the Housing Market, Amsterdam, University of Amsterdam, Centre of Urban Studies.

10 July 2013

Opportunities and Challenges for Sector Collaboration in the Private Rental Housing of Humanitarian Settlers: Preliminary Findings.

At Home in the Housing Market: RC43 Conference

Centre of Urban Studies, University of Amsterdam

See end of Appendix G for unpublished conference proceeding:

Harb, N., Miller, K., Ziersch, A. (2013) *Opportunities and Challenges for Sector Collaboration in the Private Rental Housing of Humanitarian Settlers: Preliminary Findings*. At Home in the

Housing Market: RC43 Conference Book of Proceedings, Amsterdam, University of Amsterdam, Centre of Urban Studies. ISBN: 9789078862062

9 October 2013

Afternoons with Sonya Feldhoff (Interviewer: Deb Tribe; 9 Oct 2013). 891 ABC Adelaide.
(Interview based on author's PhD research)

19 June 2014

Panel Member

Refugee Week Event: Short Film Screening and Panel Discussion
Hawke Building, University of South Australia, Adelaide

14 July 2014

Panel Member

Soroptimist International Adelaide, Awards Night
Rob Roy Hotel, Halifax Street, Adelaide

12 September 2014

Alleviating the difficulties of housing large humanitarian migrant families in the Australian private rental market
8th National Homelessness Conference
Convention Centre, Gold Coast

The following conference proceeding has been removed due to copyright restrictions:

Harb, N. OR53 (2014) Alleviating the difficulties of housing large humanitarian migrant families in the Australian private rental market [online]. Parity, Vol. 27, No. 8, p. 73-74
<http://search.informit.com.au/documentSummary;dn=649741524379299;res=IELFSC>

16 October 2014

Panel Member

Anti-Poverty Week Event: How to work and practice as a human service professional with a greater focus on addressing poverty and inequality

Harb, N. (2013). *Applying interpretive phenomenology to a community-based housing study*. Presented at the PhD Conference as part of the RC43 Conference: At Home in the Housing Market, Amsterdam, University of Amsterdam, Centre of Urban Studies.

Applying interpretive phenomenology to a community-based housing study

Nicole Harb

School of Social and Policy Studies, Flinders University, South Australia
nicole.harb@flinders.edu.au

ABSTRACT

Interpretive (or hermeneutic) phenomenology provides both the theoretical perspective and methodology for the author's doctoral research. Similar to Husserlian phenomenological research, participants' experiential knowledge is revered. However, this well established hybrid approach also examines how prior understandings and cultural context shape our interpretations of experiences and texts.

The present research examines the localised integration of Australia's public, non-profit, and commercial sectors in promoting the inclusion of resettled refugees in the private rental market. While previous interpretive phenomenological studies have focused on relatively homogenous participant groups, the scoping study for this project revealed community interest in a multi-stakeholder study including property managers, landlords, former refugees and service providers.

This paper details the author's processes and considerations in applying interpretive phenomenology to a study that prioritised the inclusion of four stakeholder groups and several ethnic groups. A rationale is given for the use of single interviews and Photolanguage in place of the repeated interviews favoured by some interpretive phenomenologists. A justification is also given for multiple recruitment techniques and for completing contextualising fieldwork. Finally, an account is given of how the researcher designed the

evaluation phase of the research in a manner consistent with interpretive phenomenology and community-based research.

Key words: *interpretive phenomenology, housing, former refugee, private rental*

INTRODUCTION

Interpretive phenomenology (including interpretive phenomenological analysis; Smith & Osborn 2008) is a well-established research methodology in the fields of pedagogy (van Manen 1990), nursing and health psychology (Schur et al. 1999; Benner 1994a; Leonard 1994), social and clinical psychology (Shaw 2011; Villena & Chesla 2010; McManus et al. 2010) and social science fields such as cultural, migration and refugee studies (Schweitzer et al. 2007; Whittaker et al. 2005; Hussain & Bhushan 2011). Previous research has typically been based on relatively homogenous groups of informants e.g. service users of a particular clinic (McManus et al. 2010), former refugees from Sudan (Khawaja et al. 2008) or young people with diabetes (Schur et al. 1999). In this study, community stakeholders identified that the views of all major groups involved in the tenancies of former refugees (hereafter referred to as humanitarian settlers) were necessary, if the dynamics of the phenomena were to be holistically understood.

This paper is based on the researcher's experience of conducting forty-nine interpretive phenomenological interviews as part of her doctoral research. The data collection included twenty-two interviews with service providers, eleven interviews with humanitarian settlers, six interviews with lessors and ten interviews with real estate professionals (nine property managers and one CEO). However, this paper does not discuss the results of the fieldwork, nor does it aim to review interpretive phenomenology as a qualitative research methodology. Rather, it presents the experiences of a novice social researcher applying interpretive phenomenology to a community-based housing study involving stakeholders and informants from a broad range of economic sectors (non-profit, public and commercial sectors), occupational groups, as well as cultural and linguistic backgrounds.

BACKGROUND

A central objective of the scoping phase of this research was to design a project that would be of immediate interest to stakeholders and have the capacity to generate practical outcomes for the communities who participated in the research. Scoping discussions with humanitarian settlers, service providers, property managers and landlords (hereafter referred to as lessors) revealed a keen interest from all parties to better understand one another's values, backgrounds and goals. The scoping study therefore led to the decision to include multiple stakeholder groups amongst the research participants (hereafter referred to as informants). A decision was made to focus the study around the local government areas of Playford and Salisbury, located to the north and northeast of Adelaide in South Australia. The relatively high numbers of humanitarian settlers who reside in Playford and Salisbury (largely due to the availability of more affordable private rental and purchasable housing) is the central reason for selecting the case study area.

The research project is described as community-based due to the emphasis that is placed 'on the participation and influence of non-academic researchers in the process of creating knowledge' (Israel et al. 1998, p. 177). Community-based elements of this research include the intensive year-long period of scoping that took place before fieldwork commenced, the inclusion of a critical reference group, community-based recruitment methods (most informants were recruited via snowball sampling¹) and the early development of a strategy for dissemination of findings to community members and stakeholders.

The considerations described above led to the adoption of a constructionist epistemology for the research. In this tradition of how knowledge is created, meaning is constructed out of the mind's interaction with the world (Crotty 1998, p. 8). Constructionism was selected over a closely related constructivist epistemology because it acknowledges that social structures (such as cultures, sub-cultures and systems) shape our thinking before we even have the chance to construct meaning as individuals. Constructivism on the other hand, describes only

¹ Snowball sampling, also known as chain sampling identifies potential informants from other informants who are able to identify individuals likely to be able to offer information-rich accounts of their relevant experience.

the individual interacting with objects to make meaning and does not account for the period of acculturation that occurred before the individual attempted to make sense of the world. This distinction was considered important because only constructionism has the ‘critical spirit’ (Crotty 1998, p. 58) that allows the researcher to critique the meaning that culturally and occupationally diverse participants may make on account of the social and philosophical structures that influence them.

Having identified constructionism as a suitable epistemology, hermeneutics was identified early in the research process as a theoretical perspective that would aid in obtaining a holistic understanding of discussions with informants from a range of cultural and ideological backgrounds. Following a substantial period of investigation into various combinations of theoretical perspectives and methods, interpretive phenomenology was identified as a methodology that allowed for the dual emphasis on hermeneutics as well as informants’ lived experiences of the private rental market. As the name suggests, interpretive phenomenology is a methodology that espouses both hermeneutics and phenomenology as theoretical perspectives. Patton (1990, p. 88) perhaps most succinctly summarised how the two perspectives might work in tandem by identifying the central questions asked by hermeneutics and phenomenology (amongst others). According to him, phenomenology asks the question ‘*What is the structure and essence of experience of this phenomenon for these people?*’ while hermeneutics asks ‘*What are the conditions under which a human act took place...that makes it possible to interpret its meanings?*’ Interpretive phenomenology can therefore be said to inquire into how people make sense of their experiences (Cohen et al. 2000, p. 5).

The overall purpose of this research is to contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers, while taking account of the concerns of property managers and property owners. With this purpose in mind, the project attempts to answer three primary research questions:

- What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
- What are the characteristics of a well-functioning private rental sector as experienced by key stakeholders?

- What practices and approaches may alleviate the difficulties of housing larger families in the private rental sector?

The research questions are presented here to provide a background to the methodological issues under discussion. This paper does not attempt to answer these questions. However, the following discussion will present a reflection of the methodological issues that have arisen over the course of the research.

DISCUSSION

Recruitment methods

Benner's work (1994b, p. 104) guided the development of the sampling strategy design for this project. She wrote that interpretive phenomenologists are interested in differences (the breadth of experience), but also in what human conditions and similarities make these differences possible. According to Benner, 'private idiosyncratic events or understandings' (as favoured by Smith et al. 2009) are not pursued and she rejects strategies that seek to identify de-contextualised patterns (as in rational empirical studies). Therefore, the sampling strategy employed in this study sought to capture the breadth and depth of the phenomena of interest, across several informant groups.

In concurrence with the vast majority of interpretative phenomenologists (e.g. Steeves 2000; Smith et al. 2009, p. 48), informants were not systematically sampled across ethnic, age and gender groups. Rather, purposive sampling methods (Teddlie & Yu 2007) were favoured so that informants were invited to participate based on their capacity to 'offer a picture of what it is like to be themselves as they make sense of an important experience' (Steeves 2000, p. 50). In the hermeneutic phenomenological tradition, random sampling techniques do not provide the required foundation for gaining in-depth information. Similarly, sampling that seeks to cut across variables, such as age, gender and ethnicity, runs the risk of oversimplifying the human experience by making unjustified assumptions about human characteristics that affect how the phenomenon of interest is experienced (Steeves 2000, p. 50). Having said this, the community-based nature of the project meant that some effort was made to be as inclusive as possible of the range of ethnic and religious groups represented in the study area. Purposeful sampling alone was unable to recruit a sample large enough to

achieve saturation. Therefore snowball sampling methods were employed to facilitate purposeful sampling. In addition, government and non-profit services were approached and asked to assist with the recruitment of humanitarian settler informants.

A variety of recruitment techniques, catering to the different informant groups, proved necessary in this study. Almost all the service providers were recruited via a purposeful sampling strategy, as were two of the six lessors and four of the ten real estate professionals. Purposeful sampling was important in the recruitment of service providers and was possible due to the researcher's pre-existing engagement with the social-services sector. However, the same sampling technique was difficult to employ with property managers and lessors due to limited familiarity with this sector. Snowball sampling was found to be most effective in the recruitment of these informants. Almost all humanitarian settlers in this study were recruited via government and non-profit services who volunteered their time to assist in this way. Finally, although efforts were also made to recruit lessors, property managers and humanitarian settlers via voluntary methods (e.g. by posting flyers at shops and libraries, as well as in rental industry newsletters), no potential informants responded to these posters. Interestingly, posters aimed at humanitarian settlers were observed to have multiple tear-tags removed from them, but this apparent interest did not result in enquiries via phone, email or SMS. Discussions with bi-cultural workers suggested that community members' shyness about initiating contact with a university may account for this.

The heavy reliance on snowball sampling as a recruitment method for property managers has likely resulted in a sample of professionals who are highly experienced in managing tenancies with humanitarian settlers, and for the most part, quite successful in negotiating the cultural and linguistic differences that prove challenging for other, perhaps less experienced agents. Seven of the nine agents interviewed had over thirteen years of experience as property managers. These informants were in many cases snowball-sampled from service providers who had positive collaborative partnerships with the property managers they recommended. But rather than presenting an obstacle to the research purpose, this bias has meant that the interview content includes experiential accounts of some of the best practice occurring in the study area when it comes to the management of properties with humanitarian settlers.

Adapting interpretive phenomenology to suit the research purpose

In-depth and semi-structured interviews were the primary data-collection method in this study. This interviewing style is favoured by many interpretive phenomenologists for its capacity to elicit 'rich' data for interpretive phenomenological analysis (Smith et al. 2009, p. 62; Ajjawi & Higgs 2007). To date the use of a semi-structured, in-depth approach has allowed interviews to remain focussed on the phenomena of interest (e.g. property managers' experience of leasing properties to humanitarian settlers) while the flexibility to follow informants' concerns meant that deep engagement with the informant was possible (Smith et al. 2009, p. 58, 64). The security of some structure also assisted the researcher to remain engaged and responsive during interviews (Smith et al. 2009, p. 59).

Significant variability exists in the methods interpretive phenomenologists advocate and use. Several respected interpretive phenomenologists have encouraged researchers to adapt methods to suit the purpose and context of the research (van Manen 1990, p. 29; Smith et al. 2009, p. 41). Further, some authors recommend an idiographic approach using single semi-structured interviews as the primary method (e.g. Smith & Osborn 2008), while others have expressed their view that repeated interviews with informants are preferable (Benner 1994a, p. 107). Also many have emphasised that phenomena can be better illuminated when multiple methods are employed (Ajjawi & Higgs 2007; Benner 1994a, p. 118). Finally, Kahn (2000, p. 62) has recommended completing repeated interviews when the phenomenon is experienced in an ongoing manner by the informant (e.g. caring for someone with dementia), but wrote that multiple interviews are unnecessary when asking individuals to speak retrospectively about an experience (e.g. having a near-death experience).

With this in mind, the methodology employed in this study has been tailored to the research context, drawing on the work of several interpretive phenomenologists. Given community interest in the participation of multiple stakeholder groups, single interviews with a large sample and broad range of informant groups (i.e. humanitarian settlers, property managers, lessors and service providers) were favoured over repeated interviews with a homogenous group (e.g. Benner 1994a). Moreover, repeated interviews were not feasible with some participant groups due to severe restrictions on their time (e.g. property managers and in

some cases, service providers and lessors.) On several occasions, property managers could only be interviewed after-hours due to their demanding work schedules, and several property managers found they had to reschedule or cancel their interview appointments due to unexpected work commitments. Repeated interviews with humanitarian settlers requiring interpreters was not practicable due to funding restrictions. Also from an ethical standpoint, considering that these informants were likely to discuss difficult aspects of their resettlement, multiple interviews with this group were difficult to justify. Since the present study comprised a combination of informants who had experienced the phenomena of interest only in the past (e.g. lessors who previously had humanitarian settlers as tenants), as well as those who continue to experience them (e.g. humanitarian settlers who continue to rent their homes through the private market), single interviews with all informants allowed for more equitable contributions across the informant groups.

Photolanguage was an additional interview technique used with humanitarian settlers in this study. The technique involved asking the informant to choose an image that best represented what *home* means to them. The informant was then asked to explain their choice. The technique is valued by researchers and therapists alike for its 'ability to challenge the viewer to thoughtful reflection' (Cooney & Burton, 1986, p. 2). While initially developed in 1965 as a therapeutic tool in counselling and group therapy, its merits have since been recognised in community development, pedagogical and research contexts (Bessell, Deese & Medina, 2007; Freire, 1968/2006, p. 105). Visual and symbolic mediums such as photographs are increasingly recognised as valuable tools for the (hermeneutic) phenomenological interviewer (for example, Cole 2010; Richardson & MacLeod 2011; Kirova & Emme 2006; Davey 1999). Davey reminds human science researchers that although hermeneutics is deeply concerned with verbal language, images are valuable for their ability to create dialogue between the creator, the subject matter and the observer (Davey 1999, p. 3). Like other qualitative data-collection methods, Photolanguage enables the collection of data in the form of opinions, descriptions, memories and anecdotes. However, the use of images as a symbolic medium sets Photolanguage apart from some other qualitative tools. It is thought that when individuals choose an image in response to a question or probe, they are drawn to the image because it resonates with their most essential perceptions in response to that probe (Bessell et al., 2007). This is considered to be an effective way of eliciting more descriptive responses

because individuals are not limited to expressing themselves through words; they can use the image to gain insight and clarity into their reaction to the question. Cole (2010) has referred to this as the ‘hermeneutic of seeing’ (p. 3) and values the alternate and additional pathway to exploring the human experience that visual stimuli provide.

The Photolanguage technique was used only in interviews with humanitarian settlers due to the researcher’s interest in capturing a more nuanced conception of their experience of *home*. Although the researcher saw merit in using Photolanguage with the other informant groups, pilot interviews revealed that the technique would not be the most gainful use of interview time. Ten Photolanguage cards from a published Photolanguage kit (Seamer 2007) were used in the interviews. The photos were chosen by the researcher and approved by the study’s critical reference group, and included a range of abstract and more concrete images related to homes and housing. They comprised: i) A baby’s hand holding an adult finger, ii) People shopping at a market, iii) Plates and cutlery on a table, iv) A man, viewed from the back looking out of a window, v) A cityscape by night, vi) High-rise buildings with kookaburras on a branch in the foreground, vii) Washing on a clothes line, viii) Coloured letter boxes, ix) Sunset over the sea, and x) A key in door lock. Photolanguage appeared to be familiar to only one of the informants, who stated he had participated in a similar activity before. Perhaps not surprisingly, this informant took to the technique readily, using the images in a way that increased the researcher’s understanding of his values associated with housing and a notion of home.

Yeah. So, I’m choosing this one first [points to close-up photo of key in lock] because I think it’s my right to have my own home, my key to open it to go in, out whenever I want. That’s why I’m choosing this one first. That is home. I’m choosing this one also [points to photo of man looking out window] simply because in your home, you have to think. I think this guy is just looking at, enjoying the skies, the outside, the sunshine, but he ah, he is thinking ‘What may be my future in this home?’ [Settler 1]

Some informants appeared to struggle with the activity at first. Some asked the researcher to tell them what each of the images meant after which it was explained that the images have

different meanings for everyone and gave an example of how this could be so. This seemed to clarify the activity for most informants. Others, however, wanted to know if they should be thinking about home in Australia or home in their country of origin. This led to the researcher explaining that the question was more about the feeling of being at home, wherever it was. Despite the need for clarification and explanation surrounding the activity, all informants ended up using the technique in a way that added value to an understanding of their conception of *home*.

Contextualising fieldwork

While semi-structured, in-depth phenomenological interviews are the primary data collection method for this research, additional fieldwork-based activities are also undertaken. For instance, fieldnotes are written immediately following each interview. In addition, detailed observations and ideas are recorded following i) relevant community events, ii) several hearings at the Residential Tenancies Tribunal and iii) four resettlement and housing-related network meetings that are being attended for the duration of the study. The fieldnotes make clear distinctions between the more literal observations and personal reflections and insights. It is anticipated that this process will assist in identifying possible biases during the interpretation phase (Lim 2009).

Consideration was given to seeking permission from network-meeting attendees to include meeting content as part of the research data. However, as the meeting represented a valuable opportunity for workers to speak openly about the issues affecting their ability to aid their clients, this idea was abandoned; it was considered that the risk of attendees feeling any additional inhibition during network meetings (on account of being included in the research) was too high. Attendance of the network meetings did however provide a valuable opportunity to become immersed in the issues affecting service providers and humanitarian settlers in their attempts to navigate the demands of the private rental sector, funding bodies and organisational policies. Broader contextual issues related to other resettlement and housing issues are also frequently discussed at these meetings, thereby providing a more holistic picture of how private rental housing fits into the greater schemas of resettlement and housing careers of humanitarian settlers.

Informal discussions with informants' family members, co-workers and interpreters have been invaluable in helping to interpret interview transcripts in a more nuanced and sensitive manner. Discussions with informants that precede and follow the audio-recorded interviews have also proven to assist greatly in interpretation. For instance, an Anglo-Australian property manager spoke about her friendships with people from diverse cultural backgrounds, which provided a useful backdrop for understanding her approach to property management with humanitarian settlers.

Approximately half of the interviews with humanitarian settlers have taken place in the informants' homes. Given that the research topic has a strong focus on properties, both as tenants' homes, and lessors' investments, conducting interviews in people's homes assumed a special significance. However, while observations made during home visits did not form part of the formal data, the visits facilitated broader comprehension of the experiences described by informants. For example, when one property manager explained her strong preference for tenants from a particular group of humanitarian settlers, this could only be comprehended in a meaningful way after the researcher had the opportunity to conduct interviews in the homes of informants from this group. The home visits that occurred months after the interview with the property manager, provided valuable cultural resources (Smith et al. 2009, p. 73) that contributed a layer of depth to the researcher's understanding of the agent's experience.

Benefits of employing interpretive phenomenology

During the interpretive phenomenological interviews conducted for this study, emphasis was placed on attempting to enter the lifeworld of the informant (Smith et al. 2009, p. 66) largely through asking informants to describe what the phenomenon of interest was *like* for them (Cohen et al. 2000, p. 6). This was in most part achieved by asking open and expansive questions (Smith et al. 2009, p. 59), with sufficient probes and prompts to encourage the informant to focus on their recollection of the experience as they lived through it (Kahn 2000, p. 63). For instance a question posed to property managers was '*Thinking about a humanitarian settler tenant you've had, could you talk me through your experience of how the leasing process worked with them?*' In most cases where informants spoke about opinions, ideologies or theories, the researcher reminded them that it is their experiences, as they remember them, that are of greatest interest. Some examples of the probes being used to

support the informant in describing their experience are: *What was that like? How did you respond? What were you thinking then? Can you tell me what it felt like when...?*

Interpretive phenomenological interviewing diverges from strict phenomenological interviewing in that once the phenomenon has been described experientially by the informant, the researcher then asks questions that prompt a more evaluative response from the informant (Smith et al. 2009, p. 59). So for example, the following question was posed to humanitarian settlers: *'Can you tell me the story of how you came to live in this house/apartment?'* This was followed later on by the more evaluative question: *'What would you do if you had to leave this property?'* The capacity to include some evaluative questions in an interpretive phenomenological interview held appeal. From a theoretical perspective, the practice of engaging experientially with a phenomenon before giving voice to opinions, attitudes and theories about the phenomenon provides individuals with an opportunity to arrive at fresh meanings, or at least more nuanced insights into their experiences (Crotty, 1996a in Crotty 1998, p. 78). The community-based aspects of the research project meant that the researcher had an interest in asking informants to reveal something of their aspirations and ideas for change. Interpretive phenomenology provided an avenue for this to occur, with the added benefit that evaluative statements were perhaps more likely to be informed by the informant's detailed retelling of their experiences.

Several unanticipated advantages of interpretive phenomenological interviewing emerged over the course of the research. The researcher perceived some of these advantages, while informants communicated others to the researcher immediately after the interviews. Informants appeared to gather very early on in the interviews that:

- There was no need for them to be concerned that they didn't have enough 'useful information' to contribute to the project. Since every informant had experienced the phenomena to some extent, they had a valuable contribution to make;
- They did not need to worry about not coming prepared enough for the interview. Since it is the informant's retelling of their experience that was important, facts and figures had little influence on the quality of the interview;

- They had a lot of freedom to talk about their experiences in a way that centred on their key concerns; and
- They were under no pressure to respond to questions about things they were not experienced in. For example, informants regularly responded to questions with statements amounting to '*I don't know, I haven't experienced that.*'

Another important advantage of interpretive phenomenology's approach to interviewing relates to the broad range of informant groups involved in the study. Emphasis was placed on informants' retelling of their relevant experiences. The emphasis on phenomenological interviewing techniques means that when it comes to interpreting informants' opinions, ideas and hopes, the researcher is able to ground these interpretations in experiences that are often quite specific to the informant group in question. For instance, although property managers and service providers alike discussed their view that humanitarian settlers would benefit from increased opportunities for housing education, one property manager's views were founded in her experiences of hardship and loss following a tenancy that resulted in substantial property damage, whereas a service provider's similar opinion appeared to stem, at least in part, from her experiences of watching clients struggle to accept the quality of housing available to them in the private rental market.

Challenges of employing interpretive phenomenology

An unexpected challenge that emerged with the use of this methodology, is that once informants sensed the researcher's genuine interest in how they experienced the phenomena of interest, some strayed significantly from the interview topics and gave voice to other frustrations and concerns. These discussions no doubt revealed valuable contextual information as well as additional insight into the lifeworld of the informant, but with most interviews being time-restricted, the researcher was challenged by how to sensitively bring the interview back on track. Some of these informants appeared to value an opportunity to be listened to as they spoke about the challenges they faced, while others appeared to be motivated by the opportunity to have their concern included in the research. So although the reasons for this phenomenon were understandable, the researcher was challenged in deciding whether or when to shift the direction of discussion.

While transcribing interviews conducted with informants for whom English was not their first language, it was observed that for those who didn't take to phenomenological discussions readily, phenomenological interview questions were often first 'framed' by the researcher using a preceding contextualising comment.

*So, thinking about living together in the private rental market as a large family
[]. How did you make it acceptable for your family?-[Interview with Settler 2]*

This strategy seemed to avoid confusion for informants who weren't quite sure how to respond to more explicitly phenomenological questions. The researcher was challenged by a concern that this interviewing technique would unduly influence the informant's response by introducing too much of an expectation of how the question would be responded to. This concern was however outweighed by the desire to maintain rapport and effective communication with the informant. Similarly, quite often in interviews with humanitarian settlers, a phenomenological question was asked, before seeing that the informant hadn't understood what was being asked of them. The interviewer then felt compelled to follow-up the phenomenological question with a more direct question:

*Can you tell me about the effect that that experience had on you? The three-
months searching and living in that place. Did it affect you in anyway?
[Interview with Settler 2]*

A further challenge encountered was trying to decide when it was appropriate to summarise informants' statements to check that their intended meaning had been understood. This challenge was foreseen by Smith et al. (2009, p. 66) who cautioned that while checking understanding with an informant is good practice, anything more slips into the realm of analysis and therefore should be left for later. The concern was that by paraphrasing the informants' comments, unintended meanings would be introduced or informants' narratives might be influenced untowardly. On the other hand, checking or paraphrasing proved necessary on several occasions when the informant's meaning was not clear to the interviewer. It seemed that in equal measure, the researcher's summaries were confirmed or corrected by the informant. Further, the multiple cultural and occupational groups involved in

this study, made it seem even more important to check understanding of issues across interviews. It seems likely that using Smith et al.'s (2009) criteria, this could be construed as interpretation or analysis taking place during interviews, which they would argue is best avoided. However, given the added complexity of having such disparate informant groups involved in the research, the risk of moving into analysis too early was outweighed by interest in seeking a multi-faceted understanding of the issues.

In interviews with humanitarian settlers, when further detail was sought by probing, informants appeared to view this practice as an indication that the researcher had not understood properly and was seeking clarification. Probes and prompts therefore had a tendency to be responded to with quick explanatory comments. In other instances, informants' facial expressions indicated that they took the follow-up question to mean that they had not answered the question to the satisfaction of the interviewer. This could then result in the informant seeking to rephrase the response in an attempt to better answer the question. Once this issue was identified, future participants were informed beforehand that the interviewing style would include lots of prompts and probes to encourage elaboration. Another technique that was used was to purposely lean back into the chair after asking a question to indicate to the informant that a lengthy and detailed response was welcome. The researcher also learnt to notify all informants before the interview, that although there appeared to be a lot of questions on the interview schedule, this did not mean that responses should be kept brief as the schedules consisted mainly of prompts and would most likely be covered over the course of the interview anyway.

Working with interpreters

Although humanitarian settlers and migrants have frequently been the subject of interpretive phenomenology studies, none of these studies appear to have made use of interpreters. This is either because interviews were conducted in a language other than English that was shared between the interviewer and the informant (Timotijevic & Breakwell 2000), because proficiency in English was a requirement for inclusion in the study (Hussain & Bhushan 2011), or because interpreters were themselves the subjects of the research and could speak the language of the interviewer (Johnson et al. 2009). In an Australian study of coping and resilience amongst former Sudanese refugees (Schweitzer et al. 2007), one of the thirteen

interviews was conducted with the assistance of interpreting services from a bi-cultural worker. However, the methodological issues associated with the use of an interpreter were not discussed. More broadly, a large number of studies have examined the issues associated with working through interpreters in social and health care settings (Freed 1988; Phelan & Parkman 1995; Farooq & Fear 2003), and a growing number are looking into the methodological issues associated with employing interpreters in qualitative research (Wallin & Ahlstrom 2006; Temple & Edwards 2008; Kapborg & Berterö 2002).

In this study, seven of the eleven interviews with humanitarian settlers completed to date were carried out with the assistance of an interpreter who interpreted the researcher's English for the informant, and either Swahili, Kirundi or Kinyarwanda for the researcher. Two female interpreters have assisted with this study to date. Although Wallin and Ahlström (2006) found that employing a single interpreter is preferable in terms of the trustworthiness of the findings, this was not possible given the multiple languages for which interpretation was required. The researcher already had a background in working closely with interpreters in counselling and community development settings. However, the initial interviews conducted with the assistance of an interpreter illustrated that a specific style of interpreting was necessary to maximise engagements with interpretive phenomenology. The researcher learnt to ask the interpreter to interpret as closely as possible to what was said by the informant, including all details and comments however insignificant they might seem. It was also requested that interpretation be conducted in the first person (as opposed to third person) in order to facilitate communication of the informant's experience as closely as possible.

An unexpected finding of interviews conducted with an interpreter was that their duration was on average just as long as interviews with humanitarian settlers conducted without an interpreter (approximately forty-four minutes). It was predicted that interviews conducted with the aid of an interpreter would take longer due to the added time required for two-way interpretation to take place. However, it was found that informants who communicated through an interpreter provided shorter responses to the questions asked. This may be due to the reality that interpreters are usually only able to interpret small pieces of speech accurately at one time. In practice, this meant that either the informant purposely gave brief responses to assist the interpreter or the interpreter was forced to interrupt the informant so that she could

interpret a section at a time. Interestingly, the two longest interviews conducted with the help of an interpreter were with informants whose English aural comprehension ability was relatively high. The benefit of being able to understand the researcher's question as it was spoken appeared to provide these informants with the confidence to provide more detailed responses. These informants also appeared to understand much of the interpreter's English interpretation of their own words, and thus better continuity and flow of discussion was achieved.

The challenges of eliciting in-depth experiential responses when interpreters were used have important implications for the use of the interpretive phenomenology in multi-lingual settings. At this stage it would appear that the phenomenological quality of the data from interviews in which the informant has little to no English comprehension ability, is restricted. However, as the data from interviews in which the informant understood English (and interpreters were employed) were of a quality comparable to settlers who spoke fluent English, the role of interpreters should not be undervalued. Further, by employing interpreters, this study was able to include informants whose stories would otherwise not be available for analysis. This is important given that language barriers affect humanitarian settlers' ability to gain and maintain their housing in the private rental market.

Interpretive phenomenology with informants from a range of occupational backgrounds

The experience of interviewing in this study demonstrated that in the case of lessor, property manager and service provider participants especially, the informant's occupation played a central role in the dynamics affecting interview quality and content. This is perhaps unlike other interpretive phenomenological studies which may involve informants from an equally diverse array of occupational backgrounds but where the informants' jobs do not play a central role in the phenomena of interest (for example, O'Brien's study of emergency ward patients, 2004). Interpretive phenomenological interviewing required more attention to technique with some informant groups than it did with others. Humanitarian settlers tended to remain more focussed on their lived experience of a phenomenon than did other informant groups. This is not surprising considering that typically, humanitarian settlers had only their own experience to describe and refer to. However, occasionally some did refer to the

experiences of friends and family. Similarly, service providers in voluntary roles (such as those representing ethnic associations and churches) also adapted readily to phenomenological interviewing. Their openness and willingness to provide rich, experiential accounts could be attributed to the fact that most of these informants were interviewed in their own time, outside of their place of work.

Interviews with service providers in paid positions required the most skill to execute in line with the chosen methodology. In general, service providers had a tendency to discuss the interview topics in a more generic way, often speaking about their clients in a collective manner. Several factors may have contributed to this including a desire to protect client anonymity, anxiety about remembering the details of a specific case or concern that their responses could reflect poorly on their organisations. Following the advice of Smith et al. (Smith et al. 2009, p. 69), informants were reminded that it is them and their experiences that are of primary interest. In most cases, such prompts helped service providers shift their focus to retelling occurrences as they experienced them. However, a minority maintained a focus on procedural and policy-based discussions. Such data created difficulties for interpretive phenomenological analysis, but still provided information that was useful to the researcher's broader understanding of the subject matter. It is noted that, in some instances, general responses from the informant followed a general question from the researcher. Although general experiential questions were not included in the interview schedule, they sometimes emerged during the interview to avoid the brief responses that were being given when more specific questions were asked. Once general discussion had commenced in relation to a particular phenomenon, the researcher was then better equipped to probe for specific experiences.

Male informants from all informant groups except humanitarian settlers were more difficult to engage in phenomenological discussion, despite their overall apparent willingness to participate in the interview. Other researchers, from a variety of qualitative interviewing traditions have described the gendered nature of interviewing that is consistent with this observation (Winchester 1996; Kosygina 2005). Upon reflecting on interviews conducted with male informants, it was noted that when resistance to phenomenological inquiry was detected (typically via informants' facial expression), it was difficult to continue asking

questions that emphasised the experiential due to enhanced sensitivity to the personal nature of the approach. This challenge of employing interpretive phenomenology was overcome somewhat by describing the style of questioning to the informant before the interview. Informants who displayed that they were uncomfortable with a phenomenological interview style were not pushed out of their comfort zone. Rather, questions were then asked in a more generalised manner (e.g. '*And when you're wanting to help a family in that situation, what options do you feel you have to help?*' – Interview with Service Provider 2), and specific examples requested where appropriate.

On the whole, lessors seemed to take to a phenomenological interview style more readily than agents. This could be attributed to several possible factors: i) Compared with agents, lessors typically had no more than three tenancies to refer to, thereby leading to more in-depth phenomenological retelling of their experiences of those tenancies; and ii) Lessors were much more likely than agents to be interviewed in their homes, rather than their place of work which seemed to encourage richer, more specific and open discussion. Informants interviewed in their homes also appeared much more relaxed with regard to time and what they said about their places of work.

Trustworthiness

This section describes how the evaluation phase of the research was designed in a manner consistent with interpretive phenomenology and community-based research. The word *trustworthiness* is used in place of more commonly used terms such as *validity* and *reliability*. Borrowed from the positivist tradition, validity and reliability were seen as epistemologically inconsistent with an interpretive phenomenological study. Lincoln and Guba (1985, p. 290) have offered that researchers may aim for *trustworthiness* in their qualitative studies, the basic goal of which is to 'persuade...audiences (including self) that the findings of an inquiry are worth paying attention to...' Similarly, from the interpretive phenomenological tradition, Leonard (1994) has offered that while it would be impossible to *validate* an interpretive account, it is appropriate to seek out methods to *evaluate* their plausibility, consistency and coherence. In order to assess the trustworthiness of the research, testing 'the coherence and plausibility of the interpretation' (Smith et al. 2009, p. 80) was prioritised and therefore a research evaluation plan was included in the research design.

The rationale for research evaluation in interpretive phenomenological studies as presented by Leonard (1994, p. 60), greatly influenced the evaluation plan for the present study. She stated that ‘the ultimate criterion for evaluating the adequacy of an interpretive account is the degree to which it resolves the breakdown [in human affairs with which it is concerned] and opens up new possibilities for engaging the problem’. She went on to provide guidance on how to avoid disputes over whether alternative interpretations may be equally plausible, by outlining that studies ‘can be judged by how carefully the question is framed and the initial interpretive stance laid out, how carefully the data collection is accomplished and documented, and how rigorously the interpretive effort goes beyond publicly available understandings of a problem to reveal new and deeper possibilities for understanding’ (Leonard 1994, p. 61).

Academic supervision from two PhD supervisors with expertise in social work, cross-cultural studies, discrimination and housing, represented the initial layer of evaluation for the researcher’s interpretation. In addition, a critical reference group for the study was also formed in the early stages of the project. For consistency with the community-based commitments of the study, a representative from each of the following informant groups was sought: public sector employees, settlement service providers, lessors, property managers and community members with refugee experiences. To provide an opportunity for stakeholder ownership over the research findings (Kemmis & McTaggart, 2005, p. 560), a representative from each of the following informant groups is included in the critical reference group: public sector employees, settlement service providers, lessors, property managers and community members with refugee experiences. The group plays both a consultative and advisory role in overseeing the execution of the project. As well as checking research outputs for informant anonymity and helping to anticipate the possible ramifications of releasing findings, the critical reference group plays an important role in the evaluation of the researcher’s interpretation of results (Leonard 1994, p. 60).

In addition to evaluation via the critical reference group, attendance of several pre-existing stakeholder and community network meetings has provided exposure to the structural and agential elements affecting the research topic. This has aided the development of critical

insights into the social phenomena under study. Attendance of the meetings has also furthered the researchers' understanding of the discourses, philosophies and cultures that may impact informants' constructions of social reality, thus facilitating the interpretive approach to theory in this study.

CONCLUSION

This paper explores the issues, challenges and benefits associated with employing interpretive phenomenology in a community-based housing study. It has been shown that scope exists for utilising the methodology successfully with a highly heterogeneous group of informants. Furthermore, employment of less traditional interview tools (such as Photolanguage) was found to be consistent with both hermeneutics and phenomenology and contributed more textured qualities to informants' interpretations of their experiences. Recruitment strategies were seen as having the potential for significant impacts on eventual research findings and will need to be accounted for in future publications. Interpretive methodology is presenting many benefits for this study, including a capacity to support informants in sharing their experiences with a depth and richness of detail. Challenges were also encountered, many of which may be attributed to difficulties associated with any qualitative interviewing approach. However, several challenges were identified as being related to the inclusion of informants from a diverse range of cultural, linguistic and occupational groups. These challenges have been outweighed by the opportunities interpretive phenomenology presents for conducting research that can be flexibly adapted to informant diversity. Finally, rationale was given for the design of the evaluation phase of the research, illustrating that multiple checks of trustworthiness from community-based and academic perspectives represented the most thorough evaluation strategy available for the study.

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Opportunities and Challenges for Sector Collaboration in the Private Rental Housing of Humanitarian Settlers: Preliminary Findings

Nicole Harb^{a*}, Keith Miller^a and Anna M. Ziersch^b

^a School of Social and Policy Studies, Flinders University, South Australia

^b Southgate Institute for Health, Society and Equity, Flinders University, South Australia

* Corresponding author: nicole.harb@flinders.edu.au

ABSTRACT

Australia's humanitarian program relies heavily on the private rental sector to house resettled refugees. However the strict commodification of housing in the sector has left little room to accommodate the economic, linguistic, familial and cultural characteristics of this population. The present study presents preliminary analysis of themes relating to the role of localised integration of government, non-profit and commercial sectors in facilitating the successful tenancies of humanitarian settlers. Central objectives are to distinguish practices that foster access and equity in private rental housing, as well as to identify how collaborative efforts can address cultural and ideological diversity to promote the housing inclusion of resettled refugees.

The research takes an interpretive phenomenological approach to capture the perspectives and experiences of property managers, lessors, service providers and resettled refugees. To date, interviews have revealed the frequently mismatched and culturally embedded expectations of what constitutes satisfactory housing and adequate home maintenance. Encouragingly, relationships between service providers and property managers, based on trust and reciprocity, have emerged as significant contributors to meeting the housing needs of resettled refugees.

Key words: *former refugee, private rental, sector collaboration, Australia*

INTRODUCTION AND LITERATURE REVIEW

In the absence of immediate and sustainable housing solutions in the home-purchase or social housing sectors, there is an expectation by the Australian Department of Immigration and Citizenship (DIAC) that most resettled refugees (hereafter referred to as humanitarian settlers) will meet their long-term housing needs in the private rental market (DIAC 2012, pp. 27-28). This expectation appears to contrast sharply with the philosophies of many landlords (hereafter referred to as lessors) and property managers. That is, that the housing they provide is a commercial service with little room to accommodate the economic, linguistic, familial and cultural characteristics of many humanitarian settlers (Babacan 2000; WCG 2008).

In Australia, the provision of housing support services to humanitarian settlers falls within the jurisdiction of federally-funded programs administered by DIAC, as well as the state and territory housing authorities. However, these systems have struggled to address the complexities of assisting their clients to gain and maintain housing in a private sector where market conditions, personal preferences, past experience and profit-driven decision making often dominates. There exists however, both an opportunity and a need examine the contributions that cooperation, coordination and collaboration between sectors (Keast et al. 2007) can make toward the inclusion of humanitarian settlers in the private rental market. Within metropolitan Adelaide, the capital of South Australia, anecdotal reports suggest that there are potential benefits to be gained through greater integration, not only across government levels but also between the public, commercial (private rental) and non-profit (welfare) sectors.

The overall purpose of this research is to contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers, while taking account of the concerns of property managers and property owners. With this purpose in mind, the project attempts to answer three primary research questions:

- What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?

- What are the characteristics of a well-functioning private rental sector as experienced by key stakeholders?
- What practices and approaches may alleviate the difficulties of housing larger families in the private rental sector?

Fieldwork and analysis for this project is still in progress, and therefore this paper does not attempt to answer these questions. However, analysis to date has uncovered several recurrent themes. Based on their salience and recurrence, two of these themes (expectations and trust) were selected for preliminary presentation in this paper.

1.1.1 Humanitarian settlers and their housing

Stable, affordable housing that meets residents' needs significantly impacts on their social wellbeing (Ager & Strang 2008; Phibbs & Young 2005; Phibbs 1999; Baldry et al. 2003; Stone & Hulse 2007). On the other hand, poor housing conditions, including a lack of affordability are associated with reduced wellbeing (Hulse & Saugeres 2008; Bridge et al. 2003; Access Alliance 2003). It has been argued that for no other social group is the meaning of home and its role in fostering a sense of belonging more acute than for people who have experienced or witnessed persecution, violence, torture, widespread violation of human rights, instability and forcible removal from their homes (Tuohey 2001; Zetter & Pearl 1999). Tuohey (2001) goes as far as to say that secure housing is the most important need for refugees. This is supported by findings that adequate housing is a resettlement priority alongside employment and the acquisition of a new language (Waxman 1998; Marlowe 2009; Multicultural SA 2012). Indeed, Kelly (2004) found that emotional stress amongst humanitarian settlers was mainly associated with experiences such as precarious financial and housing situations in Australia and Dickman (1995 in Beer & Foley 2003, p. 2) argues that 'that without appropriate and affordable housing refugees will remain on the periphery of Australian society'.

Almost every Australian study that has examined the housing experiences of humanitarian settlers has canvassed the multiple and compounding barriers they face in accessing private rental housing. The challenges include limited English, lack of systems knowledge, low income, lack of rental references, a shortage of large properties, discrimination and lack of

access to transport (see for example Berta 2012; Evans & Gavarotto 2010; EOC 2009; Kelly 2004). Much of the international literature has come to similar conclusions. In New Zealand, the results of interviews with 398 resettled refugees (NZIS 2004) showed that both recently arrived and more established humanitarian settlers were burdened by the high cost of housing, difficulty finding houses for large families, and problems accessing public housing. In Canada, Murdie and Logan's (2011) literature review found that asylum seekers face the most severe housing challenges and are the most likely immigrant group to experience 'hidden homelessness'. Lack of housing affordability and crowding were other dominant themes. Most authors agree that the barriers humanitarian settlers face are substantial and pose significant challenges to avoiding homelessness.

Asylum seekers are typically discussed separately from other humanitarian settlers in the Australian literature due to the specific systemic and migratory issues that affect their housing experiences. For example, restrictions on their right to work, unresolved migration status and lower government benefits paid to them (compared to permanent visa holders) all but prevent them from obtaining a tenancy through a real estate agency (Burns 2009; Liddy et al. 2010; Mitchell 2001). Often, financial commitments to repay debts related to the cost of their journey to Australia, and a lack of pre-settlement orientation increases their vulnerability in the private rental market (Kelly 2004).

Discrimination 'reduces the volume of housing available to the most vulnerable within society' (Foley & Beer 2003, p. 14). The extant literature alludes to the fact that it is a part of agents' job description to discriminate *between* prospective tenants in order to find the best tenant for the property (Short et al. 2008; WCG 2008; EOC 2009). Agents are within their legal rights to discriminate on the basis of income, rental references and evidence of stable employment. This is of course problematic when all three commonly correlate with entire social groups (such as newly arrived humanitarian settlers) precisely because of their newness and the challenges that accompany the resettlement process. In an Australian study that interviewed 434 humanitarian settlers, thirty-five per cent reported that they had experienced discrimination while searching for housing, most commonly due to race, followed by appearance, household structure, immigration status, economic status, religion; language and culture and large families (Beer & Foley 2003).

Housing provision to humanitarian settlers in Australia

On a national level, the provision of accommodation services to humanitarian settlers falls under several programs administered by the Department of Immigration and Citizenship (DIAC) and is delivered by periodically-funded contractors (usually non-profit and occasionally private companies). The accommodation services that clients are eligible for depends largely on their immigration pathway. The most notable distinctions are made between *onshore arrivals* (commonly referred to as asylum seekers) and *offshore arrivals* (who are issued a permanent refugee or humanitarian visa before entering Australia). However, as the experiences of humanitarian settlers in this paper took place while they were either permanent residents or citizens of Australia, this review will focus on the services available to settlers with permanent refugee or humanitarian visas. Most humanitarian settlers who are permanent residents are eligible for the federally funded Humanitarian Settlement Services (HSS). HSS are typically offered for the first six to twelve months of resettlement and include access to case management, an orientation program and accommodation services. Through HSS, clients have access to a furnished property for up to six months (this can be extended to twelve months in some cases). The properties are head-leased by a DIAC-contracted service provider and then sublet to the tenant who typically pays market rent for all but the first four weeks of the tenancy. The homes are typically furnished with a basic furniture package, which the clients are allowed to take with them when they leave the property. Settlers are provided with some assistance to access long-term housing following their HSS accommodation period (DIAC 2009).

Once a client is no longer eligible for HSS, they typically assume eligibility for services offered under the Settlement Grants Program (SGP), which delivers resettlement services to humanitarian settlers who have been permanent residents of Australia for less than five years. The SGP funds a range of services that are consistent with the aim of facilitating the resettlement process (DIAC 2007). Although housing services can and have been successful in attracting SGP funding, there is no guarantee that humanitarian settlers will have access to housing assistance under the SGP.

METHODOLOGY AND METHODS

Interpretive phenomenology (Benner 1994a; Smith & Osborn 2008; Cohen et al. 2000) provided both the methodology and theoretical perspectives for this research. However, the project also drew on a community-based approach, emphasising the ‘participation and influence of non-academic researchers in the process of creating knowledge’ (Israel et al. 1998, p. 177).

The scoping phase of the research led to the decision to include multiple stakeholders amongst the research informants and also allowed large families to be identified as a demographic facing under-recognised challenges in the private rental market. Research informants therefore included lessors, property managers, service providers and humanitarian settlers from large families². Purposive sampling was the primary recruitment technique for service providers. This meant that informants were invited to participate based on their capacity to ‘offer a picture of what it is like to be themselves as they make sense of an important experience’ (Steeves 2000, p. 50). However, snowball sampling was the dominant recruitment method for humanitarian settlers, lessors and property managers. In addition, government and non-profit services were asked to assist with the recruitment of humanitarian settler informants.

Although forty-nine interviews have been completed to date³, transcript analysis is ongoing, and therefore only twelve interviews (three from each informant group) have been included for consideration in this paper. Interviews were selected for inclusion with the aim of representing breadth of informant experience (Benner 1994b, p. 104). The informant demographics may be summarised as follows:

- **Humanitarian settlers:** Countries of origin were Afghanistan, Democratic Republic of Congo and Burundi. One settler arrived as an asylum seeker and two arrived with

² Based on the prevalence of two and three-bedroom properties in Australia (ABS 2013), property manager concerns about multiple children living in a property (MIC 2007) and a national average household size of 2.6 (ABS 2013), a large household was defined as consisting of five or more adults, or any family with four or more children.

³ Twenty-two interviews with service providers, eleven interviews with humanitarian settlers, six interviews with lessors and ten interviews with real estate professionals (nine property managers and one CEO).

Australian-issued refugee visas. All lived with their spouse and at least seven children.

- **Property Managers:** One was recently retired, one had a small number of humanitarian settler tenants (approximately six) and one had a large number of humanitarian settler tenants (approximately thirty).
- **Lessors:** One lessor had only a single experience with humanitarian settlers as tenants and a small investment portfolio (<10), one had limited experience with humanitarian settlers as tenants and a large investment portfolio (>60) and one had a large investment portfolio (>60) as well as extensive experience with humanitarian settler tenants and with tenancy support services.
- **Service Providers:** Informants comprised a local government employee, a resettlement service worker and a voluntary representative of an ethnic association.

This research has been designed to incorporate a case study of two local government areas (Salisbury and Playford) located in metropolitan Adelaide, South Australia. These adjacent councils are located to the north and northeast of the city of Adelaide, with parts of Playford being as far as 30 km from the Adelaide central business district. Based on 2011 national census data, the City of Salisbury had a resident population of 132 499 (Profile.id 2012a) and Playford, 80 748 (Profile.id 2012b). By examining census data for the number of residents born in countries from which humanitarian settlers have arrived in recent years, it can be extrapolated that approximately 3% of Salisbury residents were humanitarian settlers and 1.3% of Playford residents (Profile.id 2012c; Profile.id 2012d). The relatively high numbers of humanitarian settlers who reside in Playford and Salisbury (largely due to the availability of more affordable private rental and purchasable housing) was the central reason for selecting the case study area.

Semi-structured, in-depth interviews were conducted with the informants in either their homes or meeting rooms within the Playford or Salisbury local government buildings. Working within the interpretive phenomenology tradition, emphasis was placed on asking informants to describe what the phenomena of interest were *like* for them (Cohen et al. 2000, p. 6). All interviews were audio-recorded and transcribed verbatim by the interviewer (the first author) and fieldnotes were recorded shortly after each of the interviews. Smith et al.'s

framework (2009, p. 79) was used for the analysis of interview transcripts and coding of transcripts was performed with the assistance of NVivo software.

Photolanguage (Bessell et al. 2007) was used as part of the interviews with humanitarian settlers. Ten photographs from a published Photolanguage kit (Seamer 2007) were used in the interviews. The technique involved asking the informant to choose an image that best represents what *home* means to them. The informant was then asked to explain their choice. The interviewer also engaged in contextualising fieldwork-based activities. Four resettlement and housing-related network meetings are being attended for the duration of the study and three hearings have been observed at the Residential Tenancies Tribunal. Detailed fieldnotes have been kept of these activities.

Consistent with the community-based commitments of the study, a critical reference group has been established. The group comprises six members: a public sector employee, a resettlement service provider, a lessor, a property manager, a community member with refugee experiences and a representative of an ethnic association. As well as checking research outputs for informant anonymity and helping to anticipate the possible ramifications of releasing findings, the critical reference group plays an important role in the evaluation of the researcher's interpretation of results (Leonard 1994, p. 60).

ANALYSIS

Expectations: 'Specials don't come all the time'.

Humanitarian settlers whose private rental experiences were characterised by narratives of hardship and disappointment compared these experiences to their expectations of housing in Australia. The settlers did not have well-defined expectations of the quality and nature of housing-tenure they would encounter upon resettlement. However, despite their large family size, they did not envisage housing provision would cause them any difficulty. Settlers spoke of their surprise when confronted with the competitive nature of the private rental market, only realising once they started looking for a property, that having sufficient income to rent a property was not enough to secure a tenancy. The experience of repeated tenancy applications led one settler to conclude that large families require professional assistance to secure a private rental property.

If you have a ten, ten member of family, they should give some place for living. You can't live on the street. [] When I everywhere go I said 'Ten people.' 'No, we don't have a place.' 'No, we don't have a place.' Everywhere I go they said 'No.' That was very hard time for me. [] [I]f you have a big family you have to find the house. They should, should help you. [] [T]hey should help with people. They have already their children. Can't leave the children in the street. Somebody should help to find a place for that, that big family. [] Someone should help. Because we are human. They, you should, help each other. From the government, from the service [providers], from the... Everyone can, can [emphasised] help. [Settler 2]

This man alluded to his sense of incredulity in being expected to compete in the private rental market given the discrimination he faced on the basis of his large family. He felt that the experience of making multiple tenancy applications over several months asked too much of him, to the point where he appealed to shared humanity to justify his belief that large families cannot be expected to secure private rental housing unassisted. Other humanitarian settlers had trouble adjusting to the cost of rent and the property maintenance demands that were made of them. One had particularly favourable experiences with resettlement and government services, including the housing services provided under HSS (Settler 1). The respect and consideration he was shown while in HSS housing appeared to taint his experience of subsequent housing in the private rental market.

I mean I was quite surprised myself because I think I pay rent. And if I pay rent that mean[s] that anything in the house they found what was in the house, like cooker, or like fridge... So if anything damaged there it's the owner responsibility. They should come and, and repair it or change or swap whatever. Cause I remember once that [HSS provider] did it to us. Yes they came, mmm after two days and they pay us because the freezer was, it stopped working and the food wasn't there. [] Yeah they come and they pay us some money []. To cover the cost of the food and they bought us a new freezer. I, I mean that, that's

what I'm saying is [] like government stuff is, at least there is a consideration, yeah. [Settler 1]

This informant highlighted an understanding that was expressed by other humanitarian settlers and confirmed by some bi-cultural service providers. That is, that if rent is paid in full, and on time, and is viewed by settlers as expensive, there is an expectation that housing provision will be of a high quality, all maintenance requests will be followed up promptly and damaged items replaced or repaired. The fact that this has not been the experience of many humanitarian settlers has led to disappointment and dissatisfaction.

Another humanitarian settler (Settler 3) had never had to look for private rental housing. The HSS provider had transferred the lease out of their name and into the tenant's name upon the client's exit from HSS. The tenant and her family of nine continued to live in the same property for several years until they bought their own home. This informant reported great satisfaction with her private rental experience, with no unmet expectations. She reported minimal interactions with her property manager or lessor in a manner that suggested a largely uneventful experience of private rental systems.

Property managers and lessors were consistent in their overall expectation that all tenants pay their rent on time and maintain the property to the standards outlined in the tenancy agreement. However, upon further exploration of informants' experiences with humanitarian settlers as tenants, property managers and lessors revealed more nuanced expectations. One agent revealed how she had come to expect that humanitarian settlers would ask for and require more of her time and energy.

I mean I've had a lot of them here, when they've got to connect power they've got no idea what to do so I'll be sitting there. I'll, I'll ring up the services just say 'Look I've got clients here that don't speak very good English. I'm ringing on their behalf. [] And ah, I'll do that for quite a lot for them. [] [G]enerally sign up here will take you twenty minutes. With the migrants, sometimes you'll be sitting her an hour doing the sign up. [] Um, but I figure that's my job, you know. You just have to. I think if you plan your day well, I mean I, I often if I've

got someone to sign up on that day [a new migrant], I won't plan anything for at least an hour. [] Um, I reckon that's part of the job. [] You know, you have to give them the time that they need. [Property Manager 6]

This agent not only expected, but also accepted the additional time investment necessary in order to establish a successful tenancy with humanitarian settlers. For her, this was 'part of the job'. However, other property managers saw the provision of additional support to tenants as untenable.

[Service providers] hold their hand and show them how to look after a property, we don't. We expect them to look after the property. [Property Manager 1]

This agent's comment was typical of those who cited severe time pressures as the primary reason for their inability to offer support to tenants struggling with property maintenance. As this agent stated, the expectation is that tenancy applicants come equipped with the property maintenance skills required to support a tenancy. This view was mirrored by two of the three service providers interviewed. Both had worked closely, supporting humanitarian settlers to gain and maintain their private rental housing and had developed high expectations of the communities they work with. One service provider (#2) frequently referred to the aim of avoiding eviction notices throughout the interview. He had taken a practical approach by focusing on the issues most likely to result in a lease termination and then attempted to instil awareness of how to avoid this outcome amongst the community he works with. Similarly, another service provider spoke of his frustration with clients' reluctance to adapt to a housing market in which renters often have to compromise on cost, quality or location.

I had this family, [] husband and wife, um, looking for accommodation and everything and find them a really [nice property], done the private open inspection, call the agent, and he show me a unit in [Suburb]. [Suburb] is a beautiful area. It's a [] brilliant thing. She didn't like the unit because didn't have the built in cupboards, and can you imagine [my] disappoint[ment]. And I said to her, 'We gonna give you the cupboards from here.' This clients now are willing to accept [a property in a less desirable suburb], but ah, just yesterday I

had a almost secured a property, but the landlord withdrew the property from the market. So they were so disappointed. And I said 'Look, it's, this is life, you sometimes you have opportunities to take something to get a bargain price to, to buy it on special or whatever you think. Specials don't come all the time, especially good specials.' [Service Provider 1]

Here, the service provider alluded to his short-lived expectation that his client would place the same high value on the property as he did. He found it hard to accept his client's rejection of the property based on an absence of built-in wardrobes. Whether or not he believed the client's reason given was not clear from the interview. Further, the service provider referred to his own disappointment in having let down the property manager who arranged the private inspection and having failed to convince the client of the value of the property. There is a sense of the service provider feeling let down by his client.

Another service provider reflected on what she saw as the unrealistic expectations harboured by other service providers, who:

Suggested things like, when the community members said that the houses aren't big enough, um she suggested things like 'You're setting your standards too high,' 'You need to accept what's available,' ah 'Split you're families up.' I was actually..., very negative information. It-it, took-took me back a bit. I thought 'Woah this, this is, you know, your expectations are too high. Some Australian's can't get housing'. That sort of thing. I thought, hmm, that wasn't so good. [Service Provider 3]

In this case, the informant questioned another service provider's view that humanitarian settlers have some unrealistic housing expectations. Conversely, other service providers viewed chipping away at unrealistic expectations as a responsibility central to their role as helpers. To this service provider, encouraging humanitarian settlers to 'split-up' their families (presumably to reduce the difficulties associated with accommodating large families) was objectionable. But to the service provider who suggested it, this was a means to increase the likelihood of humanitarian settlers being housed.

Trust: 'my insurance policy'.

The theme of trust arose in interviews across all informant groups, most notably in relation to discussions about how they managed their interactions with other stakeholders. Set interview questions did not include any reference to trust, yet many referred to how the presence or absence of trust may have a significant bearing on relationships in the private rental sector. Many of the lessors and agents discussed the presence or absence of trust when describing their relationships with welfare workers in the public or non-profit sector. The collection of phone-based rental references for tenancy applicants was a widely experienced situation in which property managers were prompted to examine their trust of welfare workers. The informants variably had trustful as well as distrustful attitudes toward rental references coming from public or non-profit sector workers.

Because [if] they advocate for someone to me, they may as well be on the tenancy. Because if you're telling me this person's going to be good, and I start having dramas, I'm coming back to you, you know? Um, and sometimes I do think they aren't at liberty or choose not to, if they've had a tenant that's maybe lost two or three lots of bonds or something, and they're advocating again for 'em. I don't think, you know, well they wouldn't be at liberty to provide that information to me. [] Um, I acknowledge that, but that doesn't make a good working relationship with me. [Property Manager 2]

Property Manager 2 clearly expressed her expectation of trusting a welfare worker's reference and she assumed a sense of shared responsibility with the worker if difficulties arose. She also referred to the commonly relayed experience of being told by public sector workers that client confidentiality prevented them from being able to provide a reference.

All three lessors were primarily self-managing, meaning that they alone carried out all the tenant selection and property management roles. On several occasions throughout the interview, one lessor referred to trust-based relationships as being an important part of his 'insurance policy'.

[S]o we have a great mutual trust. I assume, ah that [the service provider] also knows the standards of my properties and [] she knows what my expectations are and therefore she fits a client to my properties. And she also knows, which is my insurance policy (I always talk about that), [] that I have probably about sixty properties in her area, which gives her a great resource of people. So she also knows that if she gives me, you know, a few baddies, then I may not be as keen to take the next one. And, look, that's not to say we don't get bad ones, because don't matter how many checks you do, there's always one slips through, and that's acceptable, that's part of the game. But as a general rule of the thumb, you know. [Lessor 2]

This lessor had good reason to believe that his collaborating partner in the public sector valued, and perhaps even relied on his trust of her. The lessor had come to learn that the worker would not jeopardise her access to his properties for her clients, and a trust in her recommendations for tenants and faith in her reliability to offer support with tenant difficulties ensued. His understanding that occasionally 'one slips through' is an indication of how efforts to build trust early on allow for challenges in the relationship to be overcome. Elsewhere in the interview with Lessor 2, he described how he placed a similar emphasis on early trust and rapport building with his tenants as a way to encourage their respectful treatment of his properties. An approach he believed resulted in him 'never [having] been let down ever.' However, occasionally a lessor does not have the opportunity to develop rapport with a tenant before his or her readiness to trust members of a particular ethnic group are damaged. This lessor described his experience of trusting a humanitarian settler who told him they would rent out his property as soon as they had acquired a bond from the state housing authority.

They never get back to me and I just...didn't want to talk to them. [] But usually people call me or tell me 'Okay, sorry we just find another place' or 'We couldn't get eh bond money so we wouldn't be, we won't take this place.' So simple like that. But these guys didn't even come back, didn't call. [] It's not really nice, I, I, next time I would think twice when they say that something like this. [] [I]f lets say like these [ethnic group] people ah, come and tell me 'Keep a place for me,

for us, we're going to rent it.' In the end, in the end I lost ah, two hundred thirty dollars just in the rent without, plus application, plus another very soon I have to do, there's another probably sixty, seventy dollars, so this is, of course I would think about this kind of people second time. [Lessor 1]

The extract above illustrates how the lessor's first encounter with a particular ethnic group in a tenancy setting was experienced as disappointing; he felt let down, disrespected and regretful of the financial and time loss he suffered as a result of having trusted the applicants. The lessor was left feeling wary of applicants from the same ethnic group; next time he 'would think about this kind of people second time.' However, the opposite situation also arose for one property manager whose repeated good experiences with humanitarian settlers from a different ethnic background led to her conclusion that they 'are the best tenants' (Property Manager 6). Her trust in applicants from this particular community had never been jeopardised.

Humanitarian settlers have also been challenged by feelings of distrust toward their property managers and lessors. The three settler informants all had the experience of having part of their bond withheld when they exited their rental properties, some for reasons they didn't agree with, but complied with to avoid further problems. As a result, tenants felt they had been taken advantage of.

Settler 2: After when I left home, I think ah, six hundred dollar or something, seven hundred dollar they cut from the bond. []

Interviewer: Did you agree with them?

Settler 2: Um, ah, I have to agree! [] What can I say? I can't... [] The house was very old, the paint was not proper paint. They said that paint no good I have to paint the... Shower, something was wrong with shower. I said 'Oh sorry. Do whatever you want.'

Another important issue to note within this brief extract is the informant's experience of feeling as though his bond was simply being used to cover the cost of renovating a rundown property. Another humanitarian settler shared a powerful expression of how his feelings of

distrust toward property managers (as people with a copy of his house key and the legal right to enter his residence when he is not home) arose. When asked how he experienced his agent's routine property inspections, he responded:

Ah, the other day she came, nobody was home because and they have the keys. Nobody was home, she did her inspection and I couldn't even go to complain anymore because I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? You know I was just, ok leave it as it is! Very disappoint[ed]! [Informant describes agent entering the parental bedroom.] You know that is, that is us background, our background back home is in your bedroom, nobody is allowed to go in without your permission. Even your kids sometime, they can ask you something which is in, in the bedroom, but you have to say 'Okay pick it up. Go and get it.' [Settler 1]

This extract lays out how the absence of trust in tenants' relationships with lessors and property managers can dramatically affect the individual's experience of the private rental market. For this settler, the agent who 'searched' was not welcome in his house, and the realisation that he was powerless to stop it evoked strong emotions linked to distrust and a sense of invasion.

DISCUSSION

This preliminary analysis has demonstrated that significant variance exists in the experiences and interpretations of the private rental market, both across, and within informant groups. On a most basic level the analysis of humanitarian settlers' expectations and challenges showed that rental housing plays an important role in establishing a sense of 'home' for resettled refugees. This was confirmed by the efforts and hopes of service providers, who through their appreciation of the role of housing in resettlement, sought to overcome the barriers to humanitarian settlers' accommodation in the private rental market. These findings are consistent with Ager and Strang's (2010) observation that sustainable housing is not only an indicator of successful settlement, but along with employment, education and health, is a means towards achieving that goal. Further, consistent with existing literature on the psycho-

social benefits of a sense of 'home' (Kearns et al. 2000; Hiscock et al. 2001), the emotive manner in which two humanitarian settlers described how their challenging experiences affected them highlights the great potential that negative housing experiences have for the disruption of the resettlement journey.

Research into the housing expectations of humanitarian settlers is limited. However, the present analysis confirms existing literature on the issue. Like the participants in earlier studies (Murdie 2008; MIC 2007; Evans & Gavarotto 2010), informants who had negative experiences in private rental reported that they had expected lower rents and more assistance to find suitable housing for their families. Interestingly, the settler who had no problems with her tenancy revealed she had no prior expectations regarding housing-provision in Australia and was satisfied. It would appear that settlers' difficult experiences in the private rental market heightened their awareness of their implicit expectation that adequate housing provision would not be problematic in a wealthy democracy such as Australia. Settlers' experiences of service providers and property managers who appeared unwilling or unable to provide them with the housing-related assistance they asked for, contributed greatly to the stress they experienced while renting.

A service provider's frustration in his narrative about a clients' rejection of an apparently adequate property points to the seriousness of unrealistic expectations as contributors to protracted housing instability. However, as one service provider alluded to, the cultural and experiential chasm that often exists between settlers and their support workers bears consideration. Dhanji (2010) for instance, has commented on service providers' frustration when they locate a 'suitable' home for their clients only to have it rejected by that client due to its distance from friends and relatives. He goes on to explain that proximity to friends may be all that is keeping the client's depression at bay. Similarly, Kelly (2004) has recounted the case of a survivor of torture who rejected a property after seeing its small rooms, high ceilings and bare light bulbs. Accommodation may thus be totally unacceptable in a way that is not comprehended by the service provider.

The analysis highlighted the profound impact that the level of trust that exists between individuals in the private rental sector and welfare services may have on the housing experiences of humanitarian settlers. In the instance where a relationship high in mutual trust

developed between a lessor and public servant, humanitarian settlers benefited from increased opportunities to access rental housing that might otherwise not be available to them. They might further benefit from a more relaxed attitude from the self-managing lessor who knew he could rely on the support of the worker should problems with his tenant arise. In their model of horizontal integration, Keast et al. (2007) listed a high degree of trust as one of the key markers of successful collaboration between members. In their model, 'collaboration' describes the most integrated partnerships, whereas coordination and cooperation are characterised by progressively looser ties. Not surprisingly, the high degree of trust necessary for collaboration is paired with the high level of risk that characterises this strong and often long-term type of integration.

The analysis also revealed the distrust that may develop toward tenants from particular ethnic groups following poor experiences, ultimately leading to a reluctance to have tenants from that particular background in the future. This finding supports a growing body of grey literature that documents humanitarian settlers' experiences of discrimination in Australian private rental markets (WCG 2008; Berta 2012; EOC 2009; Babacan 2000). What this literature has not addressed is the present finding that lessors and property managers do not appear to discriminate against humanitarian settlers as a group, in fact they often are unsure whether applicants are humanitarian settlers or another category of migrant. Rather, discriminatory behaviour is more closely linked to past negative experience with tenants from a particular ethnic group. Moreover, some groups of humanitarian settlers are particularly favoured as tenants by some property managers, again based wholly on direct positive experiences with that group.

Humanitarian settlers also revealed how a lack of trust in property managers' intentions affected their experience of housing and the extent to which they felt they could advocate for their rights. For one settler, his meaning of home as a haven of security and privacy, where cultural norms about who is permitted to enter the parents' bedroom are respected, was violated by the property manager's routine inspections. Even the fact that he was aware that an inspection was planned didn't appear to relieve the sense of invasion. Latham (Latham 2000, p. 206) has offered that trust 'helps people understand and respond positively to strangers, especially those different from themselves'; this experience highlights that in the

absence of trust, cultural difference has the potential to disrupt relations and jeopardise settlers' enjoyment of their home. Another settler's resignation to his belief that he was powerless to contest his lessor's bond claim for the refurbishment of already worn appliances is consistent with previous findings that 'Many landlords claim bond from tenants of refugee background as a matter of course, for damages or maintenance that pre-exist the tenancy or are the legal burden of a landlord' (Berta 2012; Evans & Gavarotto 2010, p. 38).

A holistic look at the threats to trusting attitudes amongst stakeholders points to the respective vulnerabilities of each informant group. For example, in addition to a more traditional focus on settlers' experiences, the vulnerabilities of lessors, property managers and service providers is deserving of attention. Property managers have revealed that their busy work schedules brought on by large rental-roll responsibilities mean that the time they can afford to spend with tenants is severely restricted. Real estate sales agents are known to be at particular risk of burnout (Love et al. 2011; Snyder et al. 2011) and it can be said that property managers would be similarly, if not at greater risk. Lessors' vulnerabilities may include their emotional attachments to their properties and difficulty engaging in dispassionate communication with their tenants (Adkins et al. 2003). Further, they may have little financial room to accommodate rent arrears or other tenancy agreement infringements if they are to meet their mortgage repayments and other property-related expenses. Service providers are also vulnerable to burn-out, as well as vicarious trauma and compassion fatigue (Pross 2006; Birck 2001; Levine 2001), all of which may affect their ability meet humanitarian settlers' housing needs in the context of a highly competitive private rental market. In this study service providers often displayed their appreciation of the pressures facing property managers, and this has aided their ability to collaborate with them. Property managers and lessors revealed little of their understanding of service provider's vulnerabilities, but encouragingly, most did appear to comprehend the multiple and compounding barriers many humanitarian settlers face in the private rental market. These professionals have outlined some of the ways these understandings have shaped their behaviour toward humanitarian settlers, including their decision to collaborate with service providers.

CONCLUSION

This preliminary analysis examined how informants' expectations and trust impact on the sustainable accommodation of humanitarian settlers in the private rental market. In particular, the views and experiences of a broad range of private rental stakeholders have been employed to illustrate the opportunities and challenges for cross-sector partnerships. The European Council on Refugees and Exiles (1999, p. 6) has stated that 'Housing can [] be seen as one of the prerequisites for any integration process'. Some property managers and lessors already appear to view themselves as actors with an important role to play in the societal integration of their tenants, while others still struggle with the difficulties that cultural and resettlement challenges can bring. It is anticipated that future analysis encompassing the entire collection of interview transcripts will present implications for cross-sector practice and the more sustainable housing of large families of humanitarian settlers in the private rental market.

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Applying interpretive phenomenology to a community-based housing study

Nicole Harb

School of Social and Policy Studies, Flinders University, South Australia
nicole.harb@flinders.edu.au

ABSTRACT

Interpretive (or hermeneutic) phenomenology provides both the theoretical perspective and methodology for the author's doctoral research. Similar to Husserlian phenomenological research, participants' experiential knowledge is revered. However, this well established hybrid approach also examines how prior understandings and cultural context shape our interpretations of experiences and texts.

The present research examines the localised integration of Australia's public, non-profit, and commercial sectors in promoting the inclusion of resettled refugees in the private rental market. While previous interpretive phenomenological studies have focused on relatively homogenous participant groups, the scoping study for this project revealed community interest in a multi-stakeholder study including property managers, landlords, former refugees and service providers.

This paper details the author's processes and considerations in applying interpretive phenomenology to a study that prioritised the inclusion of four stakeholder groups and several ethnic groups. A rationale is given for the use of single interviews and Photolanguage in place of the repeated interviews favoured by some interpretive phenomenologists. A justification is also given for multiple recruitment techniques and for completing contextualising fieldwork. Finally, an account is given of how the researcher designed the

evaluation phase of the research in a manner consistent with interpretive phenomenology and community-based research.

Key words: *interpretive phenomenology, housing, former refugee, private rental*

INTRODUCTION

Interpretive phenomenology (including interpretive phenomenological analysis; Smith & Osborn 2008) is a well-established research methodology in the fields of pedagogy (van Manen 1990), nursing and health psychology (Schur et al. 1999; Benner 1994a; Leonard 1994), social and clinical psychology (Shaw 2011; Villena & Chesla 2010; McManus et al. 2010) and social science fields such as cultural, migration and refugee studies (Schweitzer et al. 2007; Whittaker et al. 2005; Hussain & Bhushan 2011). Previous research has typically been based on relatively homogenous groups of informants e.g. service users of a particular clinic (McManus et al. 2010), former refugees from Sudan (Khawaja et al. 2008) or young people with diabetes (Schur et al. 1999). In this study, community stakeholders identified that the views of all major groups involved in the tenancies of former refugees (hereafter referred to as humanitarian settlers) were necessary, if the dynamics of the phenomena were to be holistically understood.

This paper is based on the researcher's experience of conducting forty-nine interpretive phenomenological interviews as part of her doctoral research. The data collection included twenty-two interviews with service providers, eleven interviews with humanitarian settlers, six interviews with lessors and ten interviews with real estate professionals (nine property managers and one CEO). However, this paper does not discuss the results of the fieldwork, nor does it aim to review interpretive phenomenology as a qualitative research methodology. Rather, it presents the experiences of a novice social researcher applying interpretive phenomenology to a community-based housing study involving stakeholders and informants from a broad range of economic sectors (non-profit, public and commercial sectors), occupational groups, as well as cultural and linguistic backgrounds.

BACKGROUND

A central objective of the scoping phase of this research was to design a project that would be of immediate interest to stakeholders and have the capacity to generate practical outcomes for the communities who participated in the research. Scoping discussions with humanitarian settlers, service providers, property managers and landlords (hereafter referred to as lessors) revealed a keen interest from all parties to better understand one another's values, backgrounds and goals. The scoping study therefore led to the decision to include multiple stakeholder groups amongst the research participants (hereafter referred to as informants). A decision was made to focus the study around the local government areas of Playford and Salisbury, located to the north and northeast of Adelaide in South Australia. The relatively high numbers of humanitarian settlers who reside in Playford and Salisbury (largely due to the availability of more affordable private rental and purchasable housing) is the central reason for selecting the case study area.

The research project is described as community-based due to the emphasis that is placed 'on the participation and influence of non-academic researchers in the process of creating knowledge' (Israel et al. 1998, p. 177). Community-based elements of this research include the intensive year-long period of scoping that took place before fieldwork commenced, the inclusion of a critical reference group, community-based recruitment methods (most informants were recruited via snowball sampling¹) and the early development of a strategy for dissemination of findings to community members and stakeholders.

The considerations described above led to the adoption of a constructionist epistemology for the research. In this tradition of how knowledge is created, meaning is constructed out of the mind's interaction with the world (Crotty 1998, p. 8). Constructionism was selected over a closely related constructivist epistemology because it acknowledges that social structures (such as cultures, sub-cultures and systems) shape our thinking before we even have the chance to construct meaning as individuals. Constructivism on the other hand, describes only

¹ Snowball sampling, also known as chain sampling identifies potential informants from other informants who are able to identify individuals likely to be able to offer information-rich accounts of their relevant experience.

the individual interacting with objects to make meaning and does not account for the period of acculturation that occurred before the individual attempted to make sense of the world. This distinction was considered important because only constructionism has the ‘critical spirit’ (Crotty 1998, p. 58) that allows the researcher to critique the meaning that culturally and occupationally diverse participants may make on account of the social and philosophical structures that influence them.

Having identified constructionism as a suitable epistemology, hermeneutics was identified early in the research process as a theoretical perspective that would aid in obtaining a holistic understanding of discussions with informants from a range of cultural and ideological backgrounds. Following a substantial period of investigation into various combinations of theoretical perspectives and methods, interpretive phenomenology was identified as a methodology that allowed for the dual emphasis on hermeneutics as well as informants’ lived experiences of the private rental market. As the name suggests, interpretive phenomenology is a methodology that espouses both hermeneutics and phenomenology as theoretical perspectives. Patton (1990, p. 88) perhaps most succinctly summarised how the two perspectives might work in tandem by identifying the central questions asked by hermeneutics and phenomenology (amongst others). According to him, phenomenology asks the question ‘*What is the structure and essence of experience of this phenomenon for these people?*’ while hermeneutics asks ‘*What are the conditions under which a human act took place...that makes it possible to interpret its meanings?*’ Interpretive phenomenology can therefore be said to inquire into how people make sense of their experiences (Cohen et al. 2000, p. 5).

The overall purpose of this research is to contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers, while taking account of the concerns of property managers and property owners. With this purpose in mind, the project attempts to answer three primary research questions:

- What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?
- What are the characteristics of a well-functioning private rental sector as experienced by key stakeholders?

- What practices and approaches may alleviate the difficulties of housing larger families in the private rental sector?

The research questions are presented here to provide a background to the methodological issues under discussion. This paper does not attempt to answer these questions. However, the following discussion will present a reflection of the methodological issues that have arisen over the course of the research.

DISCUSSION

Recruitment methods

Benner's work (1994b, p. 104) guided the development of the sampling strategy design for this project. She wrote that interpretive phenomenologists are interested in differences (the breadth of experience), but also in what human conditions and similarities make these differences possible. According to Benner, 'private idiosyncratic events or understandings' (as favoured by Smith et al. 2009) are not pursued and she rejects strategies that seek to identify de-contextualised patterns (as in rational empirical studies). Therefore, the sampling strategy employed in this study sought to capture the breadth and depth of the phenomena of interest, across several informant groups.

In concurrence with the vast majority of interpretative phenomenologists (e.g. Steeves 2000; Smith et al. 2009, p. 48), informants were not systematically sampled across ethnic, age and gender groups. Rather, purposive sampling methods (Teddlie & Yu 2007) were favoured so that informants were invited to participate based on their capacity to 'offer a picture of what it is like to be themselves as they make sense of an important experience' (Steeves 2000, p. 50). In the hermeneutic phenomenological tradition, random sampling techniques do not provide the required foundation for gaining in-depth information. Similarly, sampling that seeks to cut across variables, such as age, gender and ethnicity, runs the risk of oversimplifying the human experience by making unjustified assumptions about human characteristics that affect how the phenomenon of interest is experienced (Steeves 2000, p. 50). Having said this, the community-based nature of the project meant that some effort was made to be as inclusive as possible of the range of ethnic and religious groups represented in the study area. Purposeful sampling alone was unable to recruit a sample large enough to

achieve saturation. Therefore snowball sampling methods were employed to facilitate purposeful sampling. In addition, government and non-profit services were approached and asked to assist with the recruitment of humanitarian settler informants.

A variety of recruitment techniques, catering to the different informant groups, proved necessary in this study. Almost all the service providers were recruited via a purposeful sampling strategy, as were two of the six lessors and four of the ten real estate professionals. Purposeful sampling was important in the recruitment of service providers and was possible due to the researcher's pre-existing engagement with the social-services sector. However, the same sampling technique was difficult to employ with property managers and lessors due to limited familiarity with this sector. Snowball sampling was found to be most effective in the recruitment of these informants. Almost all humanitarian settlers in this study were recruited via government and non-profit services who volunteered their time to assist in this way. Finally, although efforts were also made to recruit lessors, property managers and humanitarian settlers via voluntary methods (e.g. by posting flyers at shops and libraries, as well as in rental industry newsletters), no potential informants responded to these posters. Interestingly, posters aimed at humanitarian settlers were observed to have multiple tear-tags removed from them, but this apparent interest did not result in enquiries via phone, email or SMS. Discussions with bi-cultural workers suggested that community members' shyness about initiating contact with a university may account for this.

The heavy reliance on snowball sampling as a recruitment method for property managers has likely resulted in a sample of professionals who are highly experienced in managing tenancies with humanitarian settlers, and for the most part, quite successful in negotiating the cultural and linguistic differences that prove challenging for other, perhaps less experienced agents. Seven of the nine agents interviewed had over thirteen years of experience as property managers. These informants were in many cases snowball-sampled from service providers who had positive collaborative partnerships with the property managers they recommended. But rather than presenting an obstacle to the research purpose, this bias has meant that the interview content includes experiential accounts of some of the best practice occurring in the study area when it comes to the management of properties with humanitarian settlers.

Adapting interpretive phenomenology to suit the research purpose

In-depth and semi-structured interviews were the primary data-collection method in this study. This interviewing style is favoured by many interpretive phenomenologists for its capacity to elicit 'rich' data for interpretive phenomenological analysis (Smith et al. 2009, p. 62; Ajjawi & Higgs 2007). To date the use of a semi-structured, in-depth approach has allowed interviews to remain focussed on the phenomena of interest (e.g. property managers' experience of leasing properties to humanitarian settlers) while the flexibility to follow informants' concerns meant that deep engagement with the informant was possible (Smith et al. 2009, p. 58, 64). The security of some structure also assisted the researcher to remain engaged and responsive during interviews (Smith et al. 2009, p. 59).

Significant variability exists in the methods interpretive phenomenologists advocate and use. Several respected interpretive phenomenologists have encouraged researchers to adapt methods to suit the purpose and context of the research (van Manen 1990, p. 29; Smith et al. 2009, p. 41). Further, some authors recommend an idiographic approach using single semi-structured interviews as the primary method (e.g. Smith & Osborn 2008), while others have expressed their view that repeated interviews with informants are preferable (Benner 1994a, p. 107). Also many have emphasised that phenomena can be better illuminated when multiple methods are employed (Ajjawi & Higgs 2007; Benner 1994a, p. 118). Finally, Kahn (2000, p. 62) has recommended completing repeated interviews when the phenomenon is experienced in an ongoing manner by the informant (e.g. caring for someone with dementia), but wrote that multiple interviews are unnecessary when asking individuals to speak retrospectively about an experience (e.g. having a near-death experience).

With this in mind, the methodology employed in this study has been tailored to the research context, drawing on the work of several interpretive phenomenologists. Given community interest in the participation of multiple stakeholder groups, single interviews with a large sample and broad range of informant groups (i.e. humanitarian settlers, property managers, lessors and service providers) were favoured over repeated interviews with a homogenous group (e.g. Benner 1994a). Moreover, repeated interviews were not feasible with some participant groups due to severe restrictions on their time (e.g. property managers and in

some cases, service providers and lessors.) On several occasions, property managers could only be interviewed after-hours due to their demanding work schedules, and several property managers found they had to reschedule or cancel their interview appointments due to unexpected work commitments. Repeated interviews with humanitarian settlers requiring interpreters was not practicable due to funding restrictions. Also from an ethical standpoint, considering that these informants were likely to discuss difficult aspects of their resettlement, multiple interviews with this group were difficult to justify. Since the present study comprised a combination of informants who had experienced the phenomena of interest only in the past (e.g. lessors who previously had humanitarian settlers as tenants), as well as those who continue to experience them (e.g. humanitarian settlers who continue to rent their homes through the private market), single interviews with all informants allowed for more equitable contributions across the informant groups.

Photolanguage was an additional interview technique used with humanitarian settlers in this study. The technique involved asking the informant to choose an image that best represented what *home* means to them. The informant was then asked to explain their choice. The technique is valued by researchers and therapists alike for its 'ability to challenge the viewer to thoughtful reflection' (Cooney & Burton, 1986, p. 2). While initially developed in 1965 as a therapeutic tool in counselling and group therapy, its merits have since been recognised in community development, pedagogical and research contexts (Bessell, Deese & Medina, 2007; Freire, 1968/2006, p. 105). Visual and symbolic mediums such as photographs are increasingly recognised as valuable tools for the (hermeneutic) phenomenological interviewer (for example, Cole 2010; Richardson & MacLeod 2011; Kirova & Emme 2006; Davey 1999). Davey reminds human science researchers that although hermeneutics is deeply concerned with verbal language, images are valuable for their ability to create dialogue between the creator, the subject matter and the observer (Davey 1999, p. 3). Like other qualitative data-collection methods, Photolanguage enables the collection of data in the form of opinions, descriptions, memories and anecdotes. However, the use of images as a symbolic medium sets Photolanguage apart from some other qualitative tools. It is thought that when individuals choose an image in response to a question or probe, they are drawn to the image because it resonates with their most essential perceptions in response to that probe (Bessell et al., 2007). This is considered to be an effective way of eliciting more descriptive responses

because individuals are not limited to expressing themselves through words; they can use the image to gain insight and clarity into their reaction to the question. Cole (2010) has referred to this as the ‘hermeneutic of seeing’ (p. 3) and values the alternate and additional pathway to exploring the human experience that visual stimuli provide.

The Photolanguage technique was used only in interviews with humanitarian settlers due to the researcher’s interest in capturing a more nuanced conception of their experience of *home*. Although the researcher saw merit in using Photolanguage with the other informant groups, pilot interviews revealed that the technique would not be the most gainful use of interview time. Ten Photolanguage cards from a published Photolanguage kit (Seamer 2007) were used in the interviews. The photos were chosen by the researcher and approved by the study’s critical reference group, and included a range of abstract and more concrete images related to homes and housing. They comprised: i) A baby’s hand holding an adult finger, ii) People shopping at a market, iii) Plates and cutlery on a table, iv) A man, viewed from the back looking out of a window, v) A cityscape by night, vi) High-rise buildings with kookaburras on a branch in the foreground, vii) Washing on a clothes line, viii) Coloured letter boxes, ix) Sunset over the sea, and x) A key in door lock. Photolanguage appeared to be familiar to only one of the informants, who stated he had participated in a similar activity before. Perhaps not surprisingly, this informant took to the technique readily, using the images in a way that increased the researcher’s understanding of his values associated with housing and a notion of home.

Yeah. So, I’m choosing this one first [points to close-up photo of key in lock] because I think it’s my right to have my own home, my key to open it to go in, out whenever I want. That’s why I’m choosing this one first. That is home. I’m choosing this one also [points to photo of man looking out window] simply because in your home, you have to think. I think this guy is just looking at, enjoying the skies, the outside, the sunshine, but he ah, he is thinking ‘What may be my future in this home?’ [Settler 1]

Some informants appeared to struggle with the activity at first. Some asked the researcher to tell them what each of the images meant after which it was explained that the images have

different meanings for everyone and gave an example of how this could be so. This seemed to clarify the activity for most informants. Others, however, wanted to know if they should be thinking about home in Australia or home in their country of origin. This led to the researcher explaining that the question was more about the feeling of being at home, wherever it was. Despite the need for clarification and explanation surrounding the activity, all informants ended up using the technique in a way that added value to an understanding of their conception of *home*.

Contextualising fieldwork

While semi-structured, in-depth phenomenological interviews are the primary data collection method for this research, additional fieldwork-based activities are also undertaken. For instance, fieldnotes are written immediately following each interview. In addition, detailed observations and ideas are recorded following i) relevant community events, ii) several hearings at the Residential Tenancies Tribunal and iii) four resettlement and housing-related network meetings that are being attended for the duration of the study. The fieldnotes make clear distinctions between the more literal observations and personal reflections and insights. It is anticipated that this process will assist in identifying possible biases during the interpretation phase (Lim 2009).

Consideration was given to seeking permission from network-meeting attendees to include meeting content as part of the research data. However, as the meeting represented a valuable opportunity for workers to speak openly about the issues affecting their ability to aid their clients, this idea was abandoned; it was considered that the risk of attendees feeling any additional inhibition during network meetings (on account of being included in the research) was too high. Attendance of the network meetings did however provide a valuable opportunity to become immersed in the issues affecting service providers and humanitarian settlers in their attempts to navigate the demands of the private rental sector, funding bodies and organisational policies. Broader contextual issues related to other resettlement and housing issues are also frequently discussed at these meetings, thereby providing a more holistic picture of how private rental housing fits into the greater schemas of resettlement and housing careers of humanitarian settlers.

Informal discussions with informants' family members, co-workers and interpreters have been invaluable in helping to interpret interview transcripts in a more nuanced and sensitive manner. Discussions with informants that precede and follow the audio-recorded interviews have also proven to assist greatly in interpretation. For instance, an Anglo-Australian property manager spoke about her friendships with people from diverse cultural backgrounds, which provided a useful backdrop for understanding her approach to property management with humanitarian settlers.

Approximately half of the interviews with humanitarian settlers have taken place in the informants' homes. Given that the research topic has a strong focus on properties, both as tenants' homes, and lessors' investments, conducting interviews in people's homes assumed a special significance. However, while observations made during home visits did not form part of the formal data, the visits facilitated broader comprehension of the experiences described by informants. For example, when one property manager explained her strong preference for tenants from a particular group of humanitarian settlers, this could only be comprehended in a meaningful way after the researcher had the opportunity to conduct interviews in the homes of informants from this group. The home visits that occurred months after the interview with the property manager, provided valuable cultural resources (Smith et al. 2009, p. 73) that contributed a layer of depth to the researcher's understanding of the agent's experience.

Benefits of employing interpretive phenomenology

During the interpretive phenomenological interviews conducted for this study, emphasis was placed on attempting to enter the lifeworld of the informant (Smith et al. 2009, p. 66) largely through asking informants to describe what the phenomenon of interest was *like* for them (Cohen et al. 2000, p. 6). This was in most part achieved by asking open and expansive questions (Smith et al. 2009, p. 59), with sufficient probes and prompts to encourage the informant to focus on their recollection of the experience as they lived through it (Kahn 2000, p. 63). For instance a question posed to property managers was '*Thinking about a humanitarian settler tenant you've had, could you talk me through your experience of how the leasing process worked with them?*' In most cases where informants spoke about opinions, ideologies or theories, the researcher reminded them that it is their experiences, as they remember them, that are of greatest interest. Some examples of the probes being used to

support the informant in describing their experience are: *What was that like? How did you respond? What were you thinking then? Can you tell me what it felt like when...?*

Interpretive phenomenological interviewing diverges from strict phenomenological interviewing in that once the phenomenon has been described experientially by the informant, the researcher then asks questions that prompt a more evaluative response from the informant (Smith et al. 2009, p. 59). So for example, the following question was posed to humanitarian settlers: *'Can you tell me the story of how you came to live in this house/apartment?'* This was followed later on by the more evaluative question: *'What would you do if you had to leave this property?'* The capacity to include some evaluative questions in an interpretive phenomenological interview held appeal. From a theoretical perspective, the practice of engaging experientially with a phenomenon before giving voice to opinions, attitudes and theories about the phenomenon provides individuals with an opportunity to arrive at fresh meanings, or at least more nuanced insights into their experiences (Crotty, 1996a in Crotty 1998, p. 78). The community-based aspects of the research project meant that the researcher had an interest in asking informants to reveal something of their aspirations and ideas for change. Interpretive phenomenology provided an avenue for this to occur, with the added benefit that evaluative statements were perhaps more likely to be informed by the informant's detailed retelling of their experiences.

Several unanticipated advantages of interpretive phenomenological interviewing emerged over the course of the research. The researcher perceived some of these advantages, while informants communicated others to the researcher immediately after the interviews. Informants appeared to gather very early on in the interviews that:

- There was no need for them to be concerned that they didn't have enough 'useful information' to contribute to the project. Since every informant had experienced the phenomena to some extent, they had a valuable contribution to make;
- They did not need to worry about not coming prepared enough for the interview. Since it is the informant's retelling of their experience that was important, facts and figures had little influence on the quality of the interview;

- They had a lot of freedom to talk about their experiences in a way that centred on their key concerns; and
- They were under no pressure to respond to questions about things they were not experienced in. For example, informants regularly responded to questions with statements amounting to '*I don't know, I haven't experienced that.*'

Another important advantage of interpretive phenomenology's approach to interviewing relates to the broad range of informant groups involved in the study. Emphasis was placed on informants' retelling of their relevant experiences. The emphasis on phenomenological interviewing techniques means that when it comes to interpreting informants' opinions, ideas and hopes, the researcher is able to ground these interpretations in experiences that are often quite specific to the informant group in question. For instance, although property managers and service providers alike discussed their view that humanitarian settlers would benefit from increased opportunities for housing education, one property manager's views were founded in her experiences of hardship and loss following a tenancy that resulted in substantial property damage, whereas a service provider's similar opinion appeared to stem, at least in part, from her experiences of watching clients struggle to accept the quality of housing available to them in the private rental market.

Challenges of employing interpretive phenomenology

An unexpected challenge that emerged with the use of this methodology, is that once informants sensed the researcher's genuine interest in how they experienced the phenomena of interest, some strayed significantly from the interview topics and gave voice to other frustrations and concerns. These discussions no doubt revealed valuable contextual information as well as additional insight into the lifeworld of the informant, but with most interviews being time-restricted, the researcher was challenged by how to sensitively bring the interview back on track. Some of these informants appeared to value an opportunity to be listened to as they spoke about the challenges they faced, while others appeared to be motivated by the opportunity to have their concern included in the research. So although the reasons for this phenomenon were understandable, the researcher was challenged in deciding whether or when to shift the direction of discussion.

While transcribing interviews conducted with informants for whom English was not their first language, it was observed that for those who didn't take to phenomenological discussions readily, phenomenological interview questions were often first 'framed' by the researcher using a preceding contextualising comment.

*So, thinking about living together in the private rental market as a large family
[]. How did you make it acceptable for your family?-[Interview with Settler 2]*

This strategy seemed to avoid confusion for informants who weren't quite sure how to respond to more explicitly phenomenological questions. The researcher was challenged by a concern that this interviewing technique would unduly influence the informant's response by introducing too much of an expectation of how the question would be responded to. This concern was however outweighed by the desire to maintain rapport and effective communication with the informant. Similarly, quite often in interviews with humanitarian settlers, a phenomenological question was asked, before seeing that the informant hadn't understood what was being asked of them. The interviewer then felt compelled to follow-up the phenomenological question with a more direct question:

*Can you tell me about the effect that that experience had on you? The three-
months searching and living in that place. Did it affect you in anyway?
[Interview with Settler 2]*

A further challenge encountered was trying to decide when it was appropriate to summarise informants' statements to check that their intended meaning had been understood. This challenge was foreseen by Smith et al. (2009, p. 66) who cautioned that while checking understanding with an informant is good practice, anything more slips into the realm of analysis and therefore should be left for later. The concern was that by paraphrasing the informants' comments, unintended meanings would be introduced or informants' narratives might be influenced untowardly. On the other hand, checking or paraphrasing proved necessary on several occasions when the informant's meaning was not clear to the interviewer. It seemed that in equal measure, the researcher's summaries were confirmed or corrected by the informant. Further, the multiple cultural and occupational groups involved in

this study, made it seem even more important to check understanding of issues across interviews. It seems likely that using Smith et al.'s (2009) criteria, this could be construed as interpretation or analysis taking place during interviews, which they would argue is best avoided. However, given the added complexity of having such disparate informant groups involved in the research, the risk of moving into analysis too early was outweighed by interest in seeking a multi-faceted understanding of the issues.

In interviews with humanitarian settlers, when further detail was sought by probing, informants appeared to view this practice as an indication that the researcher had not understood properly and was seeking clarification. Probes and prompts therefore had a tendency to be responded to with quick explanatory comments. In other instances, informants' facial expressions indicated that they took the follow-up question to mean that they had not answered the question to the satisfaction of the interviewer. This could then result in the informant seeking to rephrase the response in an attempt to better answer the question. Once this issue was identified, future participants were informed beforehand that the interviewing style would include lots of prompts and probes to encourage elaboration. Another technique that was used was to purposely lean back into the chair after asking a question to indicate to the informant that a lengthy and detailed response was welcome. The researcher also learnt to notify all informants before the interview, that although there appeared to be a lot of questions on the interview schedule, this did not mean that responses should be kept brief as the schedules consisted mainly of prompts and would most likely be covered over the course of the interview anyway.

Working with interpreters

Although humanitarian settlers and migrants have frequently been the subject of interpretive phenomenology studies, none of these studies appear to have made use of interpreters. This is either because interviews were conducted in a language other than English that was shared between the interviewer and the informant (Timotijevic & Breakwell 2000), because proficiency in English was a requirement for inclusion in the study (Hussain & Bhushan 2011), or because interpreters were themselves the subjects of the research and could speak the language of the interviewer (Johnson et al. 2009). In an Australian study of coping and resilience amongst former Sudanese refugees (Schweitzer et al. 2007), one of the thirteen

interviews was conducted with the assistance of interpreting services from a bi-cultural worker. However, the methodological issues associated with the use of an interpreter were not discussed. More broadly, a large number of studies have examined the issues associated with working through interpreters in social and health care settings (Freed 1988; Phelan & Parkman 1995; Farooq & Fear 2003), and a growing number are looking into the methodological issues associated with employing interpreters in qualitative research (Wallin & Ahlstrom 2006; Temple & Edwards 2008; Kapborg & Berterö 2002).

In this study, seven of the eleven interviews with humanitarian settlers completed to date were carried out with the assistance of an interpreter who interpreted the researcher's English for the informant, and either Swahili, Kirundi or Kinyarwanda for the researcher. Two female interpreters have assisted with this study to date. Although Wallin and Ahlström (2006) found that employing a single interpreter is preferable in terms of the trustworthiness of the findings, this was not possible given the multiple languages for which interpretation was required. The researcher already had a background in working closely with interpreters in counselling and community development settings. However, the initial interviews conducted with the assistance of an interpreter illustrated that a specific style of interpreting was necessary to maximise engagements with interpretive phenomenology. The researcher learnt to ask the interpreter to interpret as closely as possible to what was said by the informant, including all details and comments however insignificant they might seem. It was also requested that interpretation be conducted in the first person (as opposed to third person) in order to facilitate communication of the informant's experience as closely as possible.

An unexpected finding of interviews conducted with an interpreter was that their duration was on average just as long as interviews with humanitarian settlers conducted without an interpreter (approximately forty-four minutes). It was predicted that interviews conducted with the aid of an interpreter would take longer due to the added time required for two-way interpretation to take place. However, it was found that informants who communicated through an interpreter provided shorter responses to the questions asked. This may be due to the reality that interpreters are usually only able to interpret small pieces of speech accurately at one time. In practice, this meant that either the informant purposely gave brief responses to assist the interpreter or the interpreter was forced to interrupt the informant so that she could

interpret a section at a time. Interestingly, the two longest interviews conducted with the help of an interpreter were with informants whose English aural comprehension ability was relatively high. The benefit of being able to understand the researcher's question as it was spoken appeared to provide these informants with the confidence to provide more detailed responses. These informants also appeared to understand much of the interpreter's English interpretation of their own words, and thus better continuity and flow of discussion was achieved.

The challenges of eliciting in-depth experiential responses when interpreters were used have important implications for the use of the interpretive phenomenology in multi-lingual settings. At this stage it would appear that the phenomenological quality of the data from interviews in which the informant has little to no English comprehension ability, is restricted. However, as the data from interviews in which the informant understood English (and interpreters were employed) were of a quality comparable to settlers who spoke fluent English, the role of interpreters should not be undervalued. Further, by employing interpreters, this study was able to include informants whose stories would otherwise not be available for analysis. This is important given that language barriers affect humanitarian settlers' ability to gain and maintain their housing in the private rental market.

Interpretive phenomenology with informants from a range of occupational backgrounds

The experience of interviewing in this study demonstrated that in the case of lessor, property manager and service provider participants especially, the informant's occupation played a central role in the dynamics affecting interview quality and content. This is perhaps unlike other interpretive phenomenological studies which may involve informants from an equally diverse array of occupational backgrounds but where the informants' jobs do not play a central role in the phenomena of interest (for example, O'Brien's study of emergency ward patients, 2004). Interpretive phenomenological interviewing required more attention to technique with some informant groups than it did with others. Humanitarian settlers tended to remain more focussed on their lived experience of a phenomenon than did other informant groups. This is not surprising considering that typically, humanitarian settlers had only their own experience to describe and refer to. However, occasionally some did refer to the

experiences of friends and family. Similarly, service providers in voluntary roles (such as those representing ethnic associations and churches) also adapted readily to phenomenological interviewing. Their openness and willingness to provide rich, experiential accounts could be attributed to the fact that most of these informants were interviewed in their own time, outside of their place of work.

Interviews with service providers in paid positions required the most skill to execute in line with the chosen methodology. In general, service providers had a tendency to discuss the interview topics in a more generic way, often speaking about their clients in a collective manner. Several factors may have contributed to this including a desire to protect client anonymity, anxiety about remembering the details of a specific case or concern that their responses could reflect poorly on their organisations. Following the advice of Smith et al. (Smith et al. 2009, p. 69), informants were reminded that it is them and their experiences that are of primary interest. In most cases, such prompts helped service providers shift their focus to retelling occurrences as they experienced them. However, a minority maintained a focus on procedural and policy-based discussions. Such data created difficulties for interpretive phenomenological analysis, but still provided information that was useful to the researcher's broader understanding of the subject matter. It is noted that, in some instances, general responses from the informant followed a general question from the researcher. Although general experiential questions were not included in the interview schedule, they sometimes emerged during the interview to avoid the brief responses that were being given when more specific questions were asked. Once general discussion had commenced in relation to a particular phenomenon, the researcher was then better equipped to probe for specific experiences.

Male informants from all informant groups except humanitarian settlers were more difficult to engage in phenomenological discussion, despite their overall apparent willingness to participate in the interview. Other researchers, from a variety of qualitative interviewing traditions have described the gendered nature of interviewing that is consistent with this observation (Winchester 1996; Kosygina 2005). Upon reflecting on interviews conducted with male informants, it was noted that when resistance to phenomenological inquiry was detected (typically via informants' facial expression), it was difficult to continue asking

questions that emphasised the experiential due to enhanced sensitivity to the personal nature of the approach. This challenge of employing interpretive phenomenology was overcome somewhat by describing the style of questioning to the informant before the interview. Informants who displayed that they were uncomfortable with a phenomenological interview style were not pushed out of their comfort zone. Rather, questions were then asked in a more generalised manner (e.g. '*And when you're wanting to help a family in that situation, what options do you feel you have to help?*' – Interview with Service Provider 2), and specific examples requested where appropriate.

On the whole, lessors seemed to take to a phenomenological interview style more readily than agents. This could be attributed to several possible factors: i) Compared with agents, lessors typically had no more than three tenancies to refer to, thereby leading to more in-depth phenomenological retelling of their experiences of those tenancies; and ii) Lessors were much more likely than agents to be interviewed in their homes, rather than their place of work which seemed to encourage richer, more specific and open discussion. Informants interviewed in their homes also appeared much more relaxed with regard to time and what they said about their places of work.

Trustworthiness

This section describes how the evaluation phase of the research was designed in a manner consistent with interpretive phenomenology and community-based research. The word *trustworthiness* is used in place of more commonly used terms such as *validity* and *reliability*. Borrowed from the positivist tradition, validity and reliability were seen as epistemologically inconsistent with an interpretive phenomenological study. Lincoln and Guba (1985, p. 290) have offered that researchers may aim for *trustworthiness* in their qualitative studies, the basic goal of which is to 'persuade...audiences (including self) that the findings of an inquiry are worth paying attention to...' Similarly, from the interpretive phenomenological tradition, Leonard (1994) has offered that while it would be impossible to *validate* an interpretive account, it is appropriate to seek out methods to *evaluate* their plausibility, consistency and coherence. In order to assess the trustworthiness of the research, testing 'the coherence and plausibility of the interpretation' (Smith et al. 2009, p. 80) was prioritised and therefore a research evaluation plan was included in the research design.

The rationale for research evaluation in interpretive phenomenological studies as presented by Leonard (1994, p. 60), greatly influenced the evaluation plan for the present study. She stated that ‘the ultimate criterion for evaluating the adequacy of an interpretive account is the degree to which it resolves the breakdown [in human affairs with which it is concerned] and opens up new possibilities for engaging the problem’. She went on to provide guidance on how to avoid disputes over whether alternative interpretations may be equally plausible, by outlining that studies ‘can be judged by how carefully the question is framed and the initial interpretive stance laid out, how carefully the data collection is accomplished and documented, and how rigorously the interpretive effort goes beyond publicly available understandings of a problem to reveal new and deeper possibilities for understanding’ (Leonard 1994, p. 61).

Academic supervision from two PhD supervisors with expertise in social work, cross-cultural studies, discrimination and housing, represented the initial layer of evaluation for the researcher’s interpretation. In addition, a critical reference group for the study was also formed in the early stages of the project. For consistency with the community-based commitments of the study, a representative from each of the following informant groups was sought: public sector employees, settlement service providers, lessors, property managers and community members with refugee experiences. To provide an opportunity for stakeholder ownership over the research findings (Kemmis & McTaggart, 2005, p. 560), a representative from each of the following informant groups is included in the critical reference group: public sector employees, settlement service providers, lessors, property managers and community members with refugee experiences. The group plays both a consultative and advisory role in overseeing the execution of the project. As well as checking research outputs for informant anonymity and helping to anticipate the possible ramifications of releasing findings, the critical reference group plays an important role in the evaluation of the researcher’s interpretation of results (Leonard 1994, p. 60).

In addition to evaluation via the critical reference group, attendance of several pre-existing stakeholder and community network meetings has provided exposure to the structural and agential elements affecting the research topic. This has aided the development of critical

insights into the social phenomena under study. Attendance of the meetings has also furthered the researchers' understanding of the discourses, philosophies and cultures that may impact informants' constructions of social reality, thus facilitating the interpretive approach to theory in this study.

CONCLUSION

This paper explores the issues, challenges and benefits associated with employing interpretive phenomenology in a community-based housing study. It has been shown that scope exists for utilising the methodology successfully with a highly heterogeneous group of informants. Furthermore, employment of less traditional interview tools (such as Photolanguage) was found to be consistent with both hermeneutics and phenomenology and contributed more textured qualities to informants' interpretations of their experiences. Recruitment strategies were seen as having the potential for significant impacts on eventual research findings and will need to be accounted for in future publications. Interpretive methodology is presenting many benefits for this study, including a capacity to support informants in sharing their experiences with a depth and richness of detail. Challenges were also encountered, many of which may be attributed to difficulties associated with any qualitative interviewing approach. However, several challenges were identified as being related to the inclusion of informants from a diverse range of cultural, linguistic and occupational groups. These challenges have been outweighed by the opportunities interpretive phenomenology presents for conducting research that can be flexibly adapted to informant diversity. Finally, rationale was given for the design of the evaluation phase of the research, illustrating that multiple checks of trustworthiness from community-based and academic perspectives represented the most thorough evaluation strategy available for the study.

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Opportunities and Challenges for Sector Collaboration in the Private Rental Housing of Humanitarian Settlers: Preliminary Findings

Nicole Harb^{a*}, Keith Miller^a and Anna M. Ziersch^b

^a School of Social and Policy Studies, Flinders University, South Australia

^b Southgate Institute for Health, Society and Equity, Flinders University, South Australia

* Corresponding author: nicole.harb@flinders.edu.au

ABSTRACT

Australia's humanitarian program relies heavily on the private rental sector to house resettled refugees. However the strict commodification of housing in the sector has left little room to accommodate the economic, linguistic, familial and cultural characteristics of this population. The present study presents preliminary analysis of themes relating to the role of localised integration of government, non-profit and commercial sectors in facilitating the successful tenancies of humanitarian settlers. Central objectives are to distinguish practices that foster access and equity in private rental housing, as well as to identify how collaborative efforts can address cultural and ideological diversity to promote the housing inclusion of resettled refugees.

The research takes an interpretive phenomenological approach to capture the perspectives and experiences of property managers, lessors, service providers and resettled refugees. To date, interviews have revealed the frequently mismatched and culturally embedded expectations of what constitutes satisfactory housing and adequate home maintenance. Encouragingly, relationships between service providers and property managers, based on trust and reciprocity, have emerged as significant contributors to meeting the housing needs of resettled refugees.

Key words: *former refugee, private rental, sector collaboration, Australia*

INTRODUCTION AND LITERATURE REVIEW

In the absence of immediate and sustainable housing solutions in the home-purchase or social housing sectors, there is an expectation by the Australian Department of Immigration and Citizenship (DIAC) that most resettled refugees (hereafter referred to as humanitarian settlers) will meet their long-term housing needs in the private rental market (DIAC 2012, pp. 27-28). This expectation appears to contrast sharply with the philosophies of many landlords (hereafter referred to as lessors) and property managers. That is, that the housing they provide is a commercial service with little room to accommodate the economic, linguistic, familial and cultural characteristics of many humanitarian settlers (Babacan 2000; WCG 2008).

In Australia, the provision of housing support services to humanitarian settlers falls within the jurisdiction of federally-funded programs administered by DIAC, as well as the state and territory housing authorities. However, these systems have struggled to address the complexities of assisting their clients to gain and maintain housing in a private sector where market conditions, personal preferences, past experience and profit-driven decision making often dominates. There exists however, both an opportunity and a need examine the contributions that cooperation, coordination and collaboration between sectors (Keast et al. 2007) can make toward the inclusion of humanitarian settlers in the private rental market. Within metropolitan Adelaide, the capital of South Australia, anecdotal reports suggest that there are potential benefits to be gained through greater integration, not only across government levels but also between the public, commercial (private rental) and non-profit (welfare) sectors.

The overall purpose of this research is to contribute to the development of a private rental sector that better meets the housing needs of humanitarian settlers, while taking account of the concerns of property managers and property owners. With this purpose in mind, the project attempts to answer three primary research questions:

- What are the opportunities and challenges for collaboration between governments, welfare services and the private rental sector?

- What are the characteristics of a well-functioning private rental sector as experienced by key stakeholders?
- What practices and approaches may alleviate the difficulties of housing larger families in the private rental sector?

Fieldwork and analysis for this project is still in progress, and therefore this paper does not attempt to answer these questions. However, analysis to date has uncovered several recurrent themes. Based on their salience and recurrence, two of these themes (expectations and trust) were selected for preliminary presentation in this paper.

1.1.1 Humanitarian settlers and their housing

Stable, affordable housing that meets residents' needs significantly impacts on their social wellbeing (Ager & Strang 2008; Phibbs & Young 2005; Phibbs 1999; Baldry et al. 2003; Stone & Hulse 2007). On the other hand, poor housing conditions, including a lack of affordability are associated with reduced wellbeing (Hulse & Saugeres 2008; Bridge et al. 2003; Access Alliance 2003). It has been argued that for no other social group is the meaning of home and its role in fostering a sense of belonging more acute than for people who have experienced or witnessed persecution, violence, torture, widespread violation of human rights, instability and forcible removal from their homes (Tuohey 2001; Zetter & Pearl 1999). Tuohey (2001) goes as far as to say that secure housing is the most important need for refugees. This is supported by findings that adequate housing is a resettlement priority alongside employment and the acquisition of a new language (Waxman 1998; Marlowe 2009; Multicultural SA 2012). Indeed, Kelly (2004) found that emotional stress amongst humanitarian settlers was mainly associated with experiences such as precarious financial and housing situations in Australia and Dickman (1995 in Beer & Foley 2003, p. 2) argues that 'that without appropriate and affordable housing refugees will remain on the periphery of Australian society'.

Almost every Australian study that has examined the housing experiences of humanitarian settlers has canvassed the multiple and compounding barriers they face in accessing private rental housing. The challenges include limited English, lack of systems knowledge, low income, lack of rental references, a shortage of large properties, discrimination and lack of

access to transport (see for example Berta 2012; Evans & Gavarotto 2010; EOC 2009; Kelly 2004). Much of the international literature has come to similar conclusions. In New Zealand, the results of interviews with 398 resettled refugees (NZIS 2004) showed that both recently arrived and more established humanitarian settlers were burdened by the high cost of housing, difficulty finding houses for large families, and problems accessing public housing. In Canada, Murdie and Logan's (2011) literature review found that asylum seekers face the most severe housing challenges and are the most likely immigrant group to experience 'hidden homelessness'. Lack of housing affordability and crowding were other dominant themes. Most authors agree that the barriers humanitarian settlers face are substantial and pose significant challenges to avoiding homelessness.

Asylum seekers are typically discussed separately from other humanitarian settlers in the Australian literature due to the specific systemic and migratory issues that affect their housing experiences. For example, restrictions on their right to work, unresolved migration status and lower government benefits paid to them (compared to permanent visa holders) all but prevent them from obtaining a tenancy through a real estate agency (Burns 2009; Liddy et al. 2010; Mitchell 2001). Often, financial commitments to repay debts related to the cost of their journey to Australia, and a lack of pre-settlement orientation increases their vulnerability in the private rental market (Kelly 2004).

Discrimination 'reduces the volume of housing available to the most vulnerable within society' (Foley & Beer 2003, p. 14). The extant literature alludes to the fact that it is a part of agents' job description to discriminate *between* prospective tenants in order to find the best tenant for the property (Short et al. 2008; WCG 2008; EOC 2009). Agents are within their legal rights to discriminate on the basis of income, rental references and evidence of stable employment. This is of course problematic when all three commonly correlate with entire social groups (such as newly arrived humanitarian settlers) precisely because of their newness and the challenges that accompany the resettlement process. In an Australian study that interviewed 434 humanitarian settlers, thirty-five per cent reported that they had experienced discrimination while searching for housing, most commonly due to race, followed by appearance, household structure, immigration status, economic status, religion; language and culture and large families (Beer & Foley 2003).

Housing provision to humanitarian settlers in Australia

On a national level, the provision of accommodation services to humanitarian settlers falls under several programs administered by the Department of Immigration and Citizenship (DIAC) and is delivered by periodically-funded contractors (usually non-profit and occasionally private companies). The accommodation services that clients are eligible for depends largely on their immigration pathway. The most notable distinctions are made between *onshore arrivals* (commonly referred to as asylum seekers) and *offshore arrivals* (who are issued a permanent refugee or humanitarian visa before entering Australia). However, as the experiences of humanitarian settlers in this paper took place while they were either permanent residents or citizens of Australia, this review will focus on the services available to settlers with permanent refugee or humanitarian visas. Most humanitarian settlers who are permanent residents are eligible for the federally funded Humanitarian Settlement Services (HSS). HSS are typically offered for the first six to twelve months of resettlement and include access to case management, an orientation program and accommodation services. Through HSS, clients have access to a furnished property for up to six months (this can be extended to twelve months in some cases). The properties are head-leased by a DIAC-contracted service provider and then sublet to the tenant who typically pays market rent for all but the first four weeks of the tenancy. The homes are typically furnished with a basic furniture package, which the clients are allowed to take with them when they leave the property. Settlers are provided with some assistance to access long-term housing following their HSS accommodation period (DIAC 2009).

Once a client is no longer eligible for HSS, they typically assume eligibility for services offered under the Settlement Grants Program (SGP), which delivers resettlement services to humanitarian settlers who have been permanent residents of Australia for less than five years. The SGP funds a range of services that are consistent with the aim of facilitating the resettlement process (DIAC 2007). Although housing services can and have been successful in attracting SGP funding, there is no guarantee that humanitarian settlers will have access to housing assistance under the SGP.

METHODOLOGY AND METHODS

Interpretive phenomenology (Benner 1994a; Smith & Osborn 2008; Cohen et al. 2000) provided both the methodology and theoretical perspectives for this research. However, the project also drew on a community-based approach, emphasising the ‘participation and influence of non-academic researchers in the process of creating knowledge’ (Israel et al. 1998, p. 177).

The scoping phase of the research led to the decision to include multiple stakeholders amongst the research informants and also allowed large families to be identified as a demographic facing under-recognised challenges in the private rental market. Research informants therefore included lessors, property managers, service providers and humanitarian settlers from large families². Purposive sampling was the primary recruitment technique for service providers. This meant that informants were invited to participate based on their capacity to ‘offer a picture of what it is like to be themselves as they make sense of an important experience’ (Steeves 2000, p. 50). However, snowball sampling was the dominant recruitment method for humanitarian settlers, lessors and property managers. In addition, government and non-profit services were asked to assist with the recruitment of humanitarian settler informants.

Although forty-nine interviews have been completed to date³, transcript analysis is ongoing, and therefore only twelve interviews (three from each informant group) have been included for consideration in this paper. Interviews were selected for inclusion with the aim of representing breadth of informant experience (Benner 1994b, p. 104). The informant demographics may be summarised as follows:

- **Humanitarian settlers:** Countries of origin were Afghanistan, Democratic Republic of Congo and Burundi. One settler arrived as an asylum seeker and two arrived with

² Based on the prevalence of two and three-bedroom properties in Australia (ABS 2013), property manager concerns about multiple children living in a property (MIC 2007) and a national average household size of 2.6 (ABS 2013), a large household was defined as consisting of five or more adults, or any family with four or more children.

³ Twenty-two interviews with service providers, eleven interviews with humanitarian settlers, six interviews with lessors and ten interviews with real estate professionals (nine property managers and one CEO).

Australian-issued refugee visas. All lived with their spouse and at least seven children.

- **Property Managers:** One was recently retired, one had a small number of humanitarian settler tenants (approximately six) and one had a large number of humanitarian settler tenants (approximately thirty).
- **Lessors:** One lessor had only a single experience with humanitarian settlers as tenants and a small investment portfolio (<10), one had limited experience with humanitarian settlers as tenants and a large investment portfolio (>60) and one had a large investment portfolio (>60) as well as extensive experience with humanitarian settler tenants and with tenancy support services.
- **Service Providers:** Informants comprised a local government employee, a resettlement service worker and a voluntary representative of an ethnic association.

This research has been designed to incorporate a case study of two local government areas (Salisbury and Playford) located in metropolitan Adelaide, South Australia. These adjacent councils are located to the north and northeast of the city of Adelaide, with parts of Playford being as far as 30 km from the Adelaide central business district. Based on 2011 national census data, the City of Salisbury had a resident population of 132 499 (Profile.id 2012a) and Playford, 80 748 (Profile.id 2012b). By examining census data for the number of residents born in countries from which humanitarian settlers have arrived in recent years, it can be extrapolated that approximately 3% of Salisbury residents were humanitarian settlers and 1.3% of Playford residents (Profile.id 2012c; Profile.id 2012d). The relatively high numbers of humanitarian settlers who reside in Playford and Salisbury (largely due to the availability of more affordable private rental and purchasable housing) was the central reason for selecting the case study area.

Semi-structured, in-depth interviews were conducted with the informants in either their homes or meeting rooms within the Playford or Salisbury local government buildings. Working within the interpretive phenomenology tradition, emphasis was placed on asking informants to describe what the phenomena of interest were *like* for them (Cohen et al. 2000, p. 6). All interviews were audio-recorded and transcribed verbatim by the interviewer (the first author) and fieldnotes were recorded shortly after each of the interviews. Smith et al.'s

framework (2009, p. 79) was used for the analysis of interview transcripts and coding of transcripts was performed with the assistance of NVivo software.

Photolanguage (Bessell et al. 2007) was used as part of the interviews with humanitarian settlers. Ten photographs from a published Photolanguage kit (Seamer 2007) were used in the interviews. The technique involved asking the informant to choose an image that best represents what *home* means to them. The informant was then asked to explain their choice. The interviewer also engaged in contextualising fieldwork-based activities. Four resettlement and housing-related network meetings are being attended for the duration of the study and three hearings have been observed at the Residential Tenancies Tribunal. Detailed fieldnotes have been kept of these activities.

Consistent with the community-based commitments of the study, a critical reference group has been established. The group comprises six members: a public sector employee, a resettlement service provider, a lessor, a property manager, a community member with refugee experiences and a representative of an ethnic association. As well as checking research outputs for informant anonymity and helping to anticipate the possible ramifications of releasing findings, the critical reference group plays an important role in the evaluation of the researcher's interpretation of results (Leonard 1994, p. 60).

ANALYSIS

Expectations: 'Specials don't come all the time'.

Humanitarian settlers whose private rental experiences were characterised by narratives of hardship and disappointment compared these experiences to their expectations of housing in Australia. The settlers did not have well-defined expectations of the quality and nature of housing-tenure they would encounter upon resettlement. However, despite their large family size, they did not envisage housing provision would cause them any difficulty. Settlers spoke of their surprise when confronted with the competitive nature of the private rental market, only realising once they started looking for a property, that having sufficient income to rent a property was not enough to secure a tenancy. The experience of repeated tenancy applications led one settler to conclude that large families require professional assistance to secure a private rental property.

If you have a ten, ten member of family, they should give some place for living. You can't live on the street. [] When I everywhere go I said 'Ten people.' 'No, we don't have a place.' 'No, we don't have a place.' Everywhere I go they said 'No.' That was very hard time for me. [] [I]f you have a big family you have to find the house. They should, should help you. [] [T]hey should help with people. They have already their children. Can't leave the children in the street. Somebody should help to find a place for that, that big family. [] Someone should help. Because we are human. They, you should, help each other. From the government, from the service [providers], from the... Everyone can, can [emphasised] help. [Settler 2]

This man alluded to his sense of incredulity in being expected to compete in the private rental market given the discrimination he faced on the basis of his large family. He felt that the experience of making multiple tenancy applications over several months asked too much of him, to the point where he appealed to shared humanity to justify his belief that large families cannot be expected to secure private rental housing unassisted. Other humanitarian settlers had trouble adjusting to the cost of rent and the property maintenance demands that were made of them. One had particularly favourable experiences with resettlement and government services, including the housing services provided under HSS (Settler 1). The respect and consideration he was shown while in HSS housing appeared to taint his experience of subsequent housing in the private rental market.

I mean I was quite surprised myself because I think I pay rent. And if I pay rent that mean[s] that anything in the house they found what was in the house, like cooker, or like fridge... So if anything damaged there it's the owner responsibility. They should come and, and repair it or change or swap whatever. Cause I remember once that [HSS provider] did it to us. Yes they came, mmm after two days and they pay us because the freezer was, it stopped working and the food wasn't there. [] Yeah they come and they pay us some money []. To cover the cost of the food and they bought us a new freezer. I, I mean that, that's

what I'm saying is [] like government stuff is, at least there is a consideration, yeah. [Settler 1]

This informant highlighted an understanding that was expressed by other humanitarian settlers and confirmed by some bi-cultural service providers. That is, that if rent is paid in full, and on time, and is viewed by settlers as expensive, there is an expectation that housing provision will be of a high quality, all maintenance requests will be followed up promptly and damaged items replaced or repaired. The fact that this has not been the experience of many humanitarian settlers has led to disappointment and dissatisfaction.

Another humanitarian settler (Settler 3) had never had to look for private rental housing. The HSS provider had transferred the lease out of their name and into the tenant's name upon the client's exit from HSS. The tenant and her family of nine continued to live in the same property for several years until they bought their own home. This informant reported great satisfaction with her private rental experience, with no unmet expectations. She reported minimal interactions with her property manager or lessor in a manner that suggested a largely uneventful experience of private rental systems.

Property managers and lessors were consistent in their overall expectation that all tenants pay their rent on time and maintain the property to the standards outlined in the tenancy agreement. However, upon further exploration of informants' experiences with humanitarian settlers as tenants, property managers and lessors revealed more nuanced expectations. One agent revealed how she had come to expect that humanitarian settlers would ask for and require more of her time and energy.

I mean I've had a lot of them here, when they've got to connect power they've got no idea what to do so I'll be sitting there. I'll, I'll ring up the services just say 'Look I've got clients here that don't speak very good English. I'm ringing on their behalf. [] And ah, I'll do that for quite a lot for them. [] [G]enerally sign up here will take you twenty minutes. With the migrants, sometimes you'll be sitting her an hour doing the sign up. [] Um, but I figure that's my job, you know. You just have to. I think if you plan your day well, I mean I, I often if I've

got someone to sign up on that day [a new migrant], I won't plan anything for at least an hour. [] Um, I reckon that's part of the job. [] You know, you have to give them the time that they need. [Property Manager 6]

This agent not only expected, but also accepted the additional time investment necessary in order to establish a successful tenancy with humanitarian settlers. For her, this was 'part of the job'. However, other property managers saw the provision of additional support to tenants as untenable.

[Service providers] hold their hand and show them how to look after a property, we don't. We expect them to look after the property. [Property Manager 1]

This agent's comment was typical of those who cited severe time pressures as the primary reason for their inability to offer support to tenants struggling with property maintenance. As this agent stated, the expectation is that tenancy applicants come equipped with the property maintenance skills required to support a tenancy. This view was mirrored by two of the three service providers interviewed. Both had worked closely, supporting humanitarian settlers to gain and maintain their private rental housing and had developed high expectations of the communities they work with. One service provider (#2) frequently referred to the aim of avoiding eviction notices throughout the interview. He had taken a practical approach by focusing on the issues most likely to result in a lease termination and then attempted to instil awareness of how to avoid this outcome amongst the community he works with. Similarly, another service provider spoke of his frustration with clients' reluctance to adapt to a housing market in which renters often have to compromise on cost, quality or location.

I had this family, [] husband and wife, um, looking for accommodation and everything and find them a really [nice property], done the private open inspection, call the agent, and he show me a unit in [Suburb]. [Suburb] is a beautiful area. It's a [] brilliant thing. She didn't like the unit because didn't have the built in cupboards, and can you imagine [my] disappoint[ment]. And I said to her, 'We gonna give you the cupboards from here.' This clients now are willing to accept [a property in a less desirable suburb], but ah, just yesterday I

had a almost secured a property, but the landlord withdrew the property from the market. So they were so disappointed. And I said 'Look, it's, this is life, you sometimes you have opportunities to take something to get a bargain price to, to buy it on special or whatever you think. Specials don't come all the time, especially good specials.' [Service Provider 1]

Here, the service provider alluded to his short-lived expectation that his client would place the same high value on the property as he did. He found it hard to accept his client's rejection of the property based on an absence of built-in wardrobes. Whether or not he believed the client's reason given was not clear from the interview. Further, the service provider referred to his own disappointment in having let down the property manager who arranged the private inspection and having failed to convince the client of the value of the property. There is a sense of the service provider feeling let down by his client.

Another service provider reflected on what she saw as the unrealistic expectations harboured by other service providers, who:

Suggested things like, when the community members said that the houses aren't big enough, um she suggested things like 'You're setting your standards too high,' 'You need to accept what's available,' ah 'Split you're families up.' I was actually..., very negative information. It-it, took-took me back a bit. I thought 'Woah this, this is, you know, your expectations are too high. Some Australian's can't get housing'. That sort of thing. I thought, hmm, that wasn't so good. [Service Provider 3]

In this case, the informant questioned another service provider's view that humanitarian settlers have some unrealistic housing expectations. Conversely, other service providers viewed chipping away at unrealistic expectations as a responsibility central to their role as helpers. To this service provider, encouraging humanitarian settlers to 'split-up' their families (presumably to reduce the difficulties associated with accommodating large families) was objectionable. But to the service provider who suggested it, this was a means to increase the likelihood of humanitarian settlers being housed.

Trust: 'my insurance policy'.

The theme of trust arose in interviews across all informant groups, most notably in relation to discussions about how they managed their interactions with other stakeholders. Set interview questions did not include any reference to trust, yet many referred to how the presence or absence of trust may have a significant bearing on relationships in the private rental sector. Many of the lessors and agents discussed the presence or absence of trust when describing their relationships with welfare workers in the public or non-profit sector. The collection of phone-based rental references for tenancy applicants was a widely experienced situation in which property managers were prompted to examine their trust of welfare workers. The informants variably had trustful as well as distrustful attitudes toward rental references coming from public or non-profit sector workers.

Because [if] they advocate for someone to me, they may as well be on the tenancy. Because if you're telling me this person's going to be good, and I start having dramas, I'm coming back to you, you know? Um, and sometimes I do think they aren't at liberty or choose not to, if they've had a tenant that's maybe lost two or three lots of bonds or something, and they're advocating again for 'em. I don't think, you know, well they wouldn't be at liberty to provide that information to me. [] Um, I acknowledge that, but that doesn't make a good working relationship with me. [Property Manager 2]

Property Manager 2 clearly expressed her expectation of trusting a welfare worker's reference and she assumed a sense of shared responsibility with the worker if difficulties arose. She also referred to the commonly relayed experience of being told by public sector workers that client confidentiality prevented them from being able to provide a reference.

All three lessors were primarily self-managing, meaning that they alone carried out all the tenant selection and property management roles. On several occasions throughout the interview, one lessor referred to trust-based relationships as being an important part of his 'insurance policy'.

[S]o we have a great mutual trust. I assume, ah that [the service provider] also knows the standards of my properties and [] she knows what my expectations are and therefore she fits a client to my properties. And she also knows, which is my insurance policy (I always talk about that), [] that I have probably about sixty properties in her area, which gives her a great resource of people. So she also knows that if she gives me, you know, a few baddies, then I may not be as keen to take the next one. And, look, that's not to say we don't get bad ones, because don't matter how many checks you do, there's always one slips through, and that's acceptable, that's part of the game. But as a general rule of the thumb, you know. [Lessor 2]

This lessor had good reason to believe that his collaborating partner in the public sector valued, and perhaps even relied on his trust of her. The lessor had come to learn that the worker would not jeopardise her access to his properties for her clients, and a trust in her recommendations for tenants and faith in her reliability to offer support with tenant difficulties ensued. His understanding that occasionally 'one slips through' is an indication of how efforts to build trust early on allow for challenges in the relationship to be overcome. Elsewhere in the interview with Lessor 2, he described how he placed a similar emphasis on early trust and rapport building with his tenants as a way to encourage their respectful treatment of his properties. An approach he believed resulted in him 'never [having] been let down ever.' However, occasionally a lessor does not have the opportunity to develop rapport with a tenant before his or her readiness to trust members of a particular ethnic group are damaged. This lessor described his experience of trusting a humanitarian settler who told him they would rent out his property as soon as they had acquired a bond from the state housing authority.

They never get back to me and I just...didn't want to talk to them. [] But usually people call me or tell me 'Okay, sorry we just find another place' or 'We couldn't get eh bond money so we wouldn't be, we won't take this place.' So simple like that. But these guys didn't even come back, didn't call. [] It's not really nice, I, I, next time I would think twice when they say that something like this. [] [I]f lets say like these [ethnic group] people ah, come and tell me 'Keep a place for me,

for us, we're going to rent it.' In the end, in the end I lost ah, two hundred thirty dollars just in the rent without, plus application, plus another very soon I have to do, there's another probably sixty, seventy dollars, so this is, of course I would think about this kind of people second time. [Lessor 1]

The extract above illustrates how the lessor's first encounter with a particular ethnic group in a tenancy setting was experienced as disappointing; he felt let down, disrespected and regretful of the financial and time loss he suffered as a result of having trusted the applicants. The lessor was left feeling wary of applicants from the same ethnic group; next time he 'would think about this kind of people second time.' However, the opposite situation also arose for one property manager whose repeated good experiences with humanitarian settlers from a different ethnic background led to her conclusion that they 'are the best tenants' (Property Manager 6). Her trust in applicants from this particular community had never been jeopardised.

Humanitarian settlers have also been challenged by feelings of distrust toward their property managers and lessors. The three settler informants all had the experience of having part of their bond withheld when they exited their rental properties, some for reasons they didn't agree with, but complied with to avoid further problems. As a result, tenants felt they had been taken advantage of.

Settler 2: After when I left home, I think ah, six hundred dollar or something, seven hundred dollar they cut from the bond. []

Interviewer: Did you agree with them?

Settler 2: Um, ah, I have to agree! [] What can I say? I can't... [] The house was very old, the paint was not proper paint. They said that paint no good I have to paint the... Shower, something was wrong with shower. I said 'Oh sorry. Do whatever you want.'

Another important issue to note within this brief extract is the informant's experience of feeling as though his bond was simply being used to cover the cost of renovating a rundown property. Another humanitarian settler shared a powerful expression of how his feelings of

distrust toward property managers (as people with a copy of his house key and the legal right to enter his residence when he is not home) arose. When asked how he experienced his agent's routine property inspections, he responded:

Ah, the other day she came, nobody was home because and they have the keys. Nobody was home, she did her inspection and I couldn't even go to complain anymore because I tried now to understand that yeah, that means that is your right to come into my house whenever you want. That mean you can even kill me sometime? You know I was just, ok leave it as it is! Very disappoint[ed]! [Informant describes agent entering the parental bedroom.] You know that is, that is us background, our background back home is in your bedroom, nobody is allowed to go in without your permission. Even your kids sometime, they can ask you something which is in, in the bedroom, but you have to say 'Okay pick it up. Go and get it.' [Settler 1]

This extract lays out how the absence of trust in tenants' relationships with lessors and property managers can dramatically affect the individual's experience of the private rental market. For this settler, the agent who 'searched' was not welcome in his house, and the realisation that he was powerless to stop it evoked strong emotions linked to distrust and a sense of invasion.

DISCUSSION

This preliminary analysis has demonstrated that significant variance exists in the experiences and interpretations of the private rental market, both across, and within informant groups. On a most basic level the analysis of humanitarian settlers' expectations and challenges showed that rental housing plays an important role in establishing a sense of 'home' for resettled refugees. This was confirmed by the efforts and hopes of service providers, who through their appreciation of the role of housing in resettlement, sought to overcome the barriers to humanitarian settlers' accommodation in the private rental market. These findings are consistent with Ager and Strang's (2010) observation that sustainable housing is not only an indicator of successful settlement, but along with employment, education and health, is a means towards achieving that goal. Further, consistent with existing literature on the psycho-

social benefits of a sense of 'home' (Kearns et al. 2000; Hiscock et al. 2001), the emotive manner in which two humanitarian settlers described how their challenging experiences affected them highlights the great potential that negative housing experiences have for the disruption of the resettlement journey.

Research into the housing expectations of humanitarian settlers is limited. However, the present analysis confirms existing literature on the issue. Like the participants in earlier studies (Murdie 2008; MIC 2007; Evans & Gavarotto 2010), informants who had negative experiences in private rental reported that they had expected lower rents and more assistance to find suitable housing for their families. Interestingly, the settler who had no problems with her tenancy revealed she had no prior expectations regarding housing-provision in Australia and was satisfied. It would appear that settlers' difficult experiences in the private rental market heightened their awareness of their implicit expectation that adequate housing provision would not be problematic in a wealthy democracy such as Australia. Settlers' experiences of service providers and property managers who appeared unwilling or unable to provide them with the housing-related assistance they asked for, contributed greatly to the stress they experienced while renting.

A service provider's frustration in his narrative about a clients' rejection of an apparently adequate property points to the seriousness of unrealistic expectations as contributors to protracted housing instability. However, as one service provider alluded to, the cultural and experiential chasm that often exists between settlers and their support workers bears consideration. Dhanji (2010) for instance, has commented on service providers' frustration when they locate a 'suitable' home for their clients only to have it rejected by that client due to its distance from friends and relatives. He goes on to explain that proximity to friends may be all that is keeping the client's depression at bay. Similarly, Kelly (2004) has recounted the case of a survivor of torture who rejected a property after seeing its small rooms, high ceilings and bare light bulbs. Accommodation may thus be totally unacceptable in a way that is not comprehended by the service provider.

The analysis highlighted the profound impact that the level of trust that exists between individuals in the private rental sector and welfare services may have on the housing experiences of humanitarian settlers. In the instance where a relationship high in mutual trust

developed between a lessor and public servant, humanitarian settlers benefited from increased opportunities to access rental housing that might otherwise not be available to them. They might further benefit from a more relaxed attitude from the self-managing lessor who knew he could rely on the support of the worker should problems with his tenant arise. In their model of horizontal integration, Keast et al. (2007) listed a high degree of trust as one of the key markers of successful collaboration between members. In their model, 'collaboration' describes the most integrated partnerships, whereas coordination and cooperation are characterised by progressively looser ties. Not surprisingly, the high degree of trust necessary for collaboration is paired with the high level of risk that characterises this strong and often long-term type of integration.

The analysis also revealed the distrust that may develop toward tenants from particular ethnic groups following poor experiences, ultimately leading to a reluctance to have tenants from that particular background in the future. This finding supports a growing body of grey literature that documents humanitarian settlers' experiences of discrimination in Australian private rental markets (WCG 2008; Berta 2012; EOC 2009; Babacan 2000). What this literature has not addressed is the present finding that lessors and property managers do not appear to discriminate against humanitarian settlers as a group, in fact they often are unsure whether applicants are humanitarian settlers or another category of migrant. Rather, discriminatory behaviour is more closely linked to past negative experience with tenants from a particular ethnic group. Moreover, some groups of humanitarian settlers are particularly favoured as tenants by some property managers, again based wholly on direct positive experiences with that group.

Humanitarian settlers also revealed how a lack of trust in property managers' intentions affected their experience of housing and the extent to which they felt they could advocate for their rights. For one settler, his meaning of home as a haven of security and privacy, where cultural norms about who is permitted to enter the parents' bedroom are respected, was violated by the property manager's routine inspections. Even the fact that he was aware that an inspection was planned didn't appear to relieve the sense of invasion. Latham (Latham 2000, p. 206) has offered that trust 'helps people understand and respond positively to strangers, especially those different from themselves'; this experience highlights that in the

absence of trust, cultural difference has the potential to disrupt relations and jeopardise settlers' enjoyment of their home. Another settler's resignation to his belief that he was powerless to contest his lessor's bond claim for the refurbishment of already worn appliances is consistent with previous findings that 'Many landlords claim bond from tenants of refugee background as a matter of course, for damages or maintenance that pre-exist the tenancy or are the legal burden of a landlord' (Berta 2012; Evans & Gavarotto 2010, p. 38).

A holistic look at the threats to trusting attitudes amongst stakeholders points to the respective vulnerabilities of each informant group. For example, in addition to a more traditional focus on settlers' experiences, the vulnerabilities of lessors, property managers and service providers is deserving of attention. Property managers have revealed that their busy work schedules brought on by large rental-roll responsibilities mean that the time they can afford to spend with tenants is severely restricted. Real estate sales agents are known to be at particular risk of burnout (Love et al. 2011; Snyder et al. 2011) and it can be said that property managers would be similarly, if not at greater risk. Lessors' vulnerabilities may include their emotional attachments to their properties and difficulty engaging in dispassionate communication with their tenants (Adkins et al. 2003). Further, they may have little financial room to accommodate rent arrears or other tenancy agreement infringements if they are to meet their mortgage repayments and other property-related expenses. Service providers are also vulnerable to burn-out, as well as vicarious trauma and compassion fatigue (Pross 2006; Birck 2001; Levine 2001), all of which may affect their ability meet humanitarian settlers' housing needs in the context of a highly competitive private rental market. In this study service providers often displayed their appreciation of the pressures facing property managers, and this has aided their ability to collaborate with them. Property managers and lessors revealed little of their understanding of service provider's vulnerabilities, but encouragingly, most did appear to comprehend the multiple and compounding barriers many humanitarian settlers face in the private rental market. These professionals have outlined some of the ways these understandings have shaped their behaviour toward humanitarian settlers, including their decision to collaborate with service providers.

CONCLUSION

This preliminary analysis examined how informants' expectations and trust impact on the sustainable accommodation of humanitarian settlers in the private rental market. In particular, the views and experiences of a broad range of private rental stakeholders have been employed to illustrate the opportunities and challenges for cross-sector partnerships. The European Council on Refugees and Exiles (1999, p. 6) has stated that 'Housing can [] be seen as one of the prerequisites for any integration process'. Some property managers and lessors already appear to view themselves as actors with an important role to play in the societal integration of their tenants, while others still struggle with the difficulties that cultural and resettlement challenges can bring. It is anticipated that future analysis encompassing the entire collection of interview transcripts will present implications for cross-sector practice and the more sustainable housing of large families of humanitarian settlers in the private rental market.

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