



# Federation of Ethnic Communities' Councils of Australia

## Submission on National Housing Supply and Affordability Council Bill 2023 [No. 2]

29 August 2023



*FECCA pays its respects to Aboriginal and Torres Strait Islander Elders past and present and recognise the land we live and work upon was never ceded. FECCA proudly supports the Uluru Statement from the Heart and its call for the establishment of a First Nations Voice protected by the Constitution.*

*FECCA acknowledges that our work on behalf of multicultural Australia has learnt from and been enriched by First Nations peoples and organisations. We are committed to continuing to listen, learn and support First Nations peoples in the journey to a more inclusive society.*

## Who we are

The Federation of Ethnic Communities' Councils of Australia (FECCA) is the national peak body representing people from multicultural communities and their organisations across Australia. Through the membership of state, territory, and regional councils, we represent over 1,500 community organisations and their members.

## What we do

For over 40 years, FECCA has proudly worked alongside culturally and linguistically diverse communities, the broader Australian society and government to build a successful, productive and inclusive multicultural Australia where everyone, no matter their background or how long they have lived in this country, can belong equally and reach their full potential.

FECCA draws on the lived experiences of the people and their descendants who have migrated to Australia and the expertise of its extensive and diverse membership to develop and promote inclusive, innovative and responsible public policy that reflects the needs and perspectives of multicultural Australia. We are committed to building a strong, innovative and inclusive nation that harnesses its greatest strength, the diversity of its people.

## Foreword

FECCA thanks the Committee for the opportunity to provide this submission on the National Housing Supply and Affordability Council Bill 2023.

For further enquiries, please contact FECCA A/g CEO Mary Ann Geronimo at

## Introduction

Australia is a truly multicultural society with 29.3 per cent of the population having a migrant background and 73 per cent of permanent migrants using a language other than English at home.<sup>1</sup> For a successful multicultural nation, it is important that everyone, regardless of cultural or linguistic background, has affordable, stable, and suitable housing. The Australian housing crisis requires immediate and effective action to ensure the nation continues to develop as a socially and economic inclusive nation where everyone in Australia has access and equity to the services they need.

Adequate housing is a fundamental human need and yet many people from culturally and linguistically diverse backgrounds continue to face disparities and discrimination in accessing suitable and affordable housing. For example, as part of FECCA's in-depth community consultations, community members often shared stories about industry misconceptions about their ability to be good tenants and claim they are not being treated fairly compared to other applicants. The lack of culturally appropriate housing suitable to accommodate larger family sizes is also a challenge. People from culturally and linguistically diverse backgrounds tend to have larger families compared to the average Australian household, including a greater instance of multigenerational households.<sup>23</sup>

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<sup>1</sup> [2021 Census of Population and Housing](#)

<sup>2</sup> Ibid 4

<sup>3</sup> [Housing challenges migrants face](#)

## An opportunity for change

FECCA supports the establishment of the National Housing Supply and Affordability Council (the Council). We view this as an opportunity to ensure the needs of multicultural communities are embedded into the national response to the housing crisis. To ensure all Australians have fair access to secure, affordable, and appropriate housing, it is important that the Council is representative of the diversity of the broader Australian population. This could be achieved by setting a target that 50 per cent of the Council's members are from culturally diverse backgrounds.

## Representation of diversity

As a multicultural nation that promotes diversity and inclusion, policies, services, and infrastructure should meet the needs of the diversity of the Australian people. Policy alignment reflective of Australia's population can be effectively achieved by ensuring the representation of people from culturally and linguistically diverse backgrounds in the decision-making processes. A diverse Council is important to help inform and improve housing policy that better respond to the needs of all Australians regardless of their ethnic backgrounds. People from culturally and linguistically diverse backgrounds bring wealth of lived experience and expertise and can help identify and address systemic barriers confronting multicultural communities.

**Recommendation 1:** The National Housing Supply and Affordability Council should include 50 per cent representation of people from culturally and linguistically diverse backgrounds.

## Impact of intersectionality

It is important to recognise that people from culturally and linguistically diverse backgrounds are not a homogenous group. They are affected not only by their cultural and ethnic identities and language, but also by other intersecting social and political identity markers such as age, gender, sexual orientation, impairment, class, religion, visa status and location. These identities do not exist independently; each informs the other and can have overlapping and compounding effects. This can result in some people from culturally and linguistically diverse backgrounds having higher levels of vulnerability, including being disproportionately affected by the housing crisis.<sup>4</sup>

## Women

While women in general are affected by insecure housing, women from culturally and linguistically diverse backgrounds often experience higher rates of insecure and unsuitable housing and are at greater risk of homelessness than other Australian women. Older migrant women face even greater barriers to accessing housing, resulting in some older women living in unsafe conditions due to overcrowding, including instances of entire families living in a single room.

Escaping family violence can be a significant challenge for women from culturally and linguistically diverse backgrounds. This is particularly the case if they lack the financial resources to immediately secure safe accommodation as many women are likely to depend on their perpetrators and are in low paying jobs.

A gender-balanced Council is important to ensure the needs of women are considered. Evidence suggests that gender-balance board representation tends to perform better as it benefits from a wide range of perspectives of women.<sup>5</sup> A gender-balanced Council would bring the expertise and lived experience of women to the table, helping to inform housing policy reforms that are gender-responsive.

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<sup>4</sup> [Housing Discrimination](#)

<sup>5</sup> [that gender diversity on boards helps organizations perform better](#)

### *Young people*

There are significant concerns for young people, who continue to comprise a high proportion of the homeless population. Among the 12 to 24 years age group, those from culturally and linguistically diverse backgrounds account for 25 per cent, and in 2021 nearly a quarter of all people experiencing homelessness were aged between 12 and 24 years (23 percent).<sup>6</sup> Considering these trends and the additional barriers faced by people from multicultural backgrounds, the housing crisis adversely affects the security of many culturally and linguistically diverse young people.

### *LGBTQIA+*

People identifying as LGBTQIA+ are confronted with heightened risks of homelessness compared to their non-LGBTQIA+ counterparts. A 2020 survey by the Housing for the Aged Action Group revealed that over one-third of LGBTQIA+ participants resided in private rentals, with 36 per cent relying on a government pension as their source of income.<sup>7</sup> The survey also highlighted the pressing issue of rental affordability within this segment of the population, with more than a third of renters expressing their inability to afford their rent.<sup>8</sup>

### *People with disability*

People with disability struggle to find affordable housing and are more likely to live in social housing compared to people without disability.<sup>9</sup> Refugees and asylum seekers are more likely to have a disability than other populations due to experiences of conflict, torture and displacement.<sup>10</sup> This makes access to secure, affordable and suitable housing critical for their settlement, and yet doing can present greater challenges navigating the housing system due to language for example.

### *Location*

Location can be a critical contributing factor to disproportionate housing insecurity. Historically, the housing crisis has been concentrated in metropolitan areas due to the high housing demand driven by employment opportunities and amenities. In contrast, regional and remote areas offered lower rents and mortgage repayments than metropolitan cities, which was matched by lower incomes. However, this has changed in recent years, with the housing pressures in the cities leading to increased population flows to regional areas, as people seek affordable housing.<sup>11</sup> This has pushed up housing and rental prices in remote and regional areas.<sup>12</sup> Government migration settings and visa conditions that promote regional migration for newly arrived migrants, refugees, and asylum seekers, have also impacted housing demand in some regions, and has seen migrants resorting to accepting unsuitable housing for their needs.

**Recommendation 2:** The National Housing and Supply and Affordability Council should consider the impact of intersectionality such as gender, age, disability, location and migration settings.

<sup>6</sup> [Homelessness census](#)

<sup>7</sup> [https://www.olderrenters.org.au/sites/default/files/out\\_of\\_the\\_closet\\_out\\_of\\_options\\_-\\_final\\_report\\_october\\_2020.pdf](https://www.olderrenters.org.au/sites/default/files/out_of_the_closet_out_of_options_-_final_report_october_2020.pdf)

<sup>8</sup> Ibid 7

<sup>9</sup> [https://engage.dss.gov.au/wp-content/uploads/2023/08/national-housing-and-homelessness-plan-issues-paper\\_2.pdf](https://engage.dss.gov.au/wp-content/uploads/2023/08/national-housing-and-homelessness-plan-issues-paper_2.pdf)

<sup>10</sup> <https://www.phaa.net.au/documents/item/5597>

<sup>11</sup> [https://parlinfo.aph.gov.au/parlInfo/download/committees/commint/27244/toc\\_pdf/Migration%20Joint%20Committee\\_2023\\_08\\_14.pdf;fileType=application%2Fpdf#search=%22committees/commint/27244/0000%22](https://parlinfo.aph.gov.au/parlInfo/download/committees/commint/27244/toc_pdf/Migration%20Joint%20Committee_2023_08_14.pdf;fileType=application%2Fpdf#search=%22committees/commint/27244/0000%22)

<sup>12</sup> [https://www.acoss.org.au/wp-content/uploads/2021/04/meeting-community-needs-in-difficut-times\\_experiences-of-Australias-community-sector\\_WEB\\_v2.pdf](https://www.acoss.org.au/wp-content/uploads/2021/04/meeting-community-needs-in-difficut-times_experiences-of-Australias-community-sector_WEB_v2.pdf)