



**MULTICULTURAL  
AUSTRALIA**

*it's who we are*

**Housing Summit 2022**

19 October 2022  
The Housing Summit 2022

**Electronic submission:** [housingsummit@qld.gov.au](mailto:housingsummit@qld.gov.au)

**Re: Housing Summit 2022**

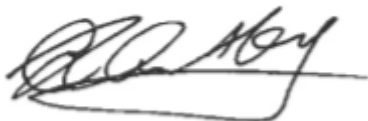
Multicultural Australia congratulates the Queensland Government for convening the Housing Summit 2022, which we recognise is an important opportunity to bring together a diverse range of stakeholders to collectively develop solutions to the current housing crisis facing Queensland and Australia. We are pleased to provide this submission in relation to our view of relevant issues and barriers and potential opportunities.

Multicultural Australia exists to create a welcoming and inclusive community for all new arrivals to Queensland. As Queensland's Settlement Service Provider for migrants and refugees, we have been welcoming refugees, people seeking asylum, international students, and other new arrivals for over 20 years, supporting over 5,000 clients per year across Queensland. We strive to create a fairer, more prosperous society for all Queenslanders. We work closely with diverse multicultural communities in Queensland from new and emerging communities to the more established communities.

Multicultural Australia holds significant concerns about the impact of the current housing crisis for all vulnerable Queenslanders, particularly those who have experienced torture and trauma, including from displacement as part of their refugee journey. Through our work, we are aware of the disproportionate, adverse impact of the housing crisis on the clients we work with and for, including newly arrived Queenslanders with a migrant or refugee background and particularly those facing intersectional disadvantage. Refugees and humanitarian entrants supported by Multicultural Australia enter the private rental market in Australia and are disadvantaged from the outset, with low income, no previous rental history, and barriers to access and support (e.g. language barriers). Most of our clients do not access social housing early in settlement and our submission is premised primarily around the experiences of our clients and communities in the private rental market, especially in relation to housing affordability. We are committed to working with the Queensland Government to explore immediate and longer-term solutions.

For any queries in relation to this submission, please contact Rose Dash, Chief Client Officer, Multicultural Australia: [RoseD@multiculturalaustralia.org.au](mailto:RoseD@multiculturalaustralia.org.au) or 0448 085 531.

Yours sincerely,



Christine Castley  
CEO, Multicultural Australia

## Introduction

Multicultural Australia welcomes the opportunity to provide this submission to the Housing Summit 2022.

The information contained in our submission has been gathered through our work providing settlement services to newly arrived Queenslanders. In addition to our experience assisting clients to navigate the process of seeking appropriate housing in the Queensland market, we engage in community development work and convene Local Area Collaborative (LAC) meetings throughout key settlement locations in Queensland, which bring relevant stakeholders supporting the settlement of newly arrived Queenslanders together to discuss key issues, trends and solutions. We have also recently established the Queensland Strategic Settlement Committee, a strategic committee comprised of representatives from the humanitarian settlement sector, peak organisations, and state and federal government agencies, which seeks to promote strategic thinking and decision-making around state-wide settlement challenges and priorities, with a view to maximising positive settlement outcomes for the benefit of humanitarian clients and communities in Queensland. The impact of the housing crisis for newly arrived Queenslanders, particularly those with a refugee background, was one of the key themes resonating from the LAC and QSSC meetings in 2022. The importance of a co-ordinated approach to addressing the housing crisis also resonated with key stakeholders.

## Background

Housing unavailability and unaffordability is a significant state and national problem that is creating widespread disadvantage and vulnerability. In responding to this crisis, it is important that a nuanced, yet holistic view is taken, that incorporates the imperative to build social cohesion and safety, whilst recognising and responding to the unique needs and vulnerabilities of individuals and communities who have experienced marginalization, disadvantage, displacement, and trauma.

For people with a refugee or refugee-like background who have experienced forced displacement, torture and trauma, the experience/risk of homelessness and the impact of precarious and short-term accommodation upon arrival in Australia can be particularly impactful and disruptive to the settlement journey and can negatively impact their mental health and well-being. Secure housing,

a recognised social determinant of health and mental health for all people,<sup>1</sup> is fundamental to successful settlement and recovery from trauma for people with a refugee or refugee-like experience.

Multicultural Australia supports refugees and newly arrived humanitarian entrants into private rental in Queensland, providing support and assistance to source and secure long-term accommodation. Over time we are noticing a trend in most new arrivals spending significant lengths of time in short-term accommodation (such as motels and with family links) before appropriate housing becomes available. Our settlement model includes ensuring new arrivals are buffered by sufficient community (and service) support in the initial part of their settlement journey. When stable and secure accommodation is not available, appropriate links to community and key services such as health, education, etc. are not established. Clients deprived of this will have their settlement journey impacted and will be at risk of deteriorated wellbeing, social isolation, and re-traumatisation. Extended periods in short-term accommodation and the requirement to relocate to obtain longer-term housing in a new locality (with the upheaval to education, work and settlement that this necessitates) adversely impacts the settlement journey.

## **Issues with the current housing market for migrants and refugees**

Multicultural Australia identifies three key issues with the current housing market relevant to migrants and refugees – adequacy, affordability and security of the available housing stock.

As with all low-income earners in the current market, refugees and humanitarian entrants face a lack of affordable housing stock. For refugees and humanitarian migrant this situation is exacerbated by their capacity to find and maintain appropriate and sustainable housing. The limited availability of housing stock, particularly low-cost housing of reasonable quality, means the housing market has become increasingly competitive, with large numbers of people vying for a limited number of properties. This competition has a flow-on effect, influencing rising rental rates as well as security of tenure. Frequent movement as a result of rising rents or short tenures is highly disruptive in settlement.

For recently arrived refugees and humanitarian migrants, affordability of rent is a significant

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<sup>1</sup> Australian Institute of Health and Welfare (2022). Social determinants of health.  
<<https://www.aihw.gov.au/reports/australias-health/social-determinants-of-health>>.

consideration. People in the early stages of settlement in Australia are often reliant on income support (e.g. Centrelink) as their primary source of income. These payments are often not sufficient to keep people out of housing stress – and increasingly we are seeing people pay significant proportions of their income on accommodation and rent.

Security in housing reflects not only the security that flows from stable and long-term tenure in housing. For refugees and humanitarian migrants, housing is a form of security after an unsafe journey of displacement. Constant changes to housing circumstances or insecure housing rentals can exacerbate their prior experiences and trauma of displacement.

These issues are consistently raised in our communication with our regional subcontractors and stakeholders, with housing concerns emerging as a key priority across Queensland. It is quite illustrative that at the Local Area Collaborative meetings across key settlement regions in Queensland over the past six months, all regions nominated discussion on the current housing crisis and its impact on settlement as a key agenda item. Availability of appropriate and affordable housing stock varies across regions and may be compounded by other issues, such as natural disasters. For Multicultural Australia and our regional partners – Centacare FNQ (in Cairns) and Townsville Multicultural Support Group (TMSG) – housing pressures at times decide the location of settlement supports. This can result in refugee and humanitarian entrants settling where housing becomes available, and this may not always correspond neatly with established partnerships and relationships with health providers, education, English language supports, and proximity to their cultural and faith communities.

Multicultural Australia provides settlement support services across Queensland, and we note the differences between various settlement locations supporting refugees and humanitarian entrants. Even as there is a significant national push to prioritise humanitarian settlement in regional locations, this is not an easy option, either to address housing challenges or to ensure good settlement outcomes. There are variances in the benefits and challenges to approaching settlement service delivery for metropolitan, regional and remote locations. While cheaper housing may be available in regional and remote locations in Queensland, there may not always be adequate access to key essential and specialist services (i.e. health and trauma services and public transport), an appropriate variety of housing options, access to cultural foods, and employment opportunities. Furthermore, where our clients are willing to move outside of a defined settlement location to a regional or remote area for employment (addressing skills shortages in the regions), the primary barrier is lack of access to housing. Multicultural Australia is highly supportive of a planned approach to regional resettlement that works best for refugees and

humanitarian entrants and their host communities.

Key barriers experienced by people from a refugee and migrant background include limited or no access to financial resources on arrival in Australia; the absence of established networks (including familial and community networks) to assist with securing rental accommodation; the lack of a rental history in Australia; limited understanding of the Australian housing system; language and cultural barriers; low literacy and numeracy skills in their own language; trauma related to immigration; culture shock; unemployment; limited work rights; reliance on Centrelink; lack of a rental history, which can reduce the chances of securing accommodation in the private market; and discrimination in the private rental market.

People from a refugee and migrant background also face barriers in accessing housing support services, due to a lack of information and knowledge about existing services (including housing, rental assistance, community and public housing); the inability to access services in a timely manner (due to financial, language, transport barriers); and reduced or no access to, or proficiency with, information technology.

## **Multicultural Australia's approach to housing support**

Multicultural Australia provides mixed model housing support (initial and long-term accommodation), with preference to placing clients into private long-term accommodation as soon as possible after arrival to Australia. Our Accommodation team continues to explore options with developers and real estate professionals to secure appropriate properties that could serve as initial accommodation for new arrivals to orient themselves to the new place and consider their options for longer-term accommodation. We also support clients to secure longer-term rental leases through various options, including Multicultural Australia head-leased properties. This model helps us support clients to overcome initial barriers in securing rental properties (e.g. lack of a rental history, limited IDs, and limited understanding of private rental market).

A significant portion of our work with new arrivals is the provision of tenancy-related information through Orientation and Lifeskills Training, which is provided to all new arrivals early in their settlement journey. This supports clients by providing them with information relating to the laws governing tenancy, well as their obligations as tenants. For many new arrivals, navigating the private housing market is challenging. People may have a limited understanding of the rental system, or a different understanding based on their prior experiences overseas. The current system presumes significant understanding and information around rental searches and

application processes, lease and rental options, and tenancy maintenance, as well as capacity to negotiate with landlords or property managers. Further, it presumes that rental applicants have access to digital technology or the wherewithal to pursue options to address instances of harassment, discrimination or abuse experienced in the renting process.

Multicultural Australia provides different programs of support to humanitarian entrants based on need and reflective of their length of stay in Australia. For many refugee and humanitarian entrants graduating from the Humanitarian Settlement Program, housing issues and concerns may persist, necessitating contact and support through Multicultural Australia. It is our experience that housing barriers continue to be a prevalent presenting issue for a range of reasons. Whilst many clients may have developed the foundational level of skills required to secure a private rental property, the complexities of the process, lack of interpreter use, competitive market pressures and other factors impact their ability to be successful in independently securing a lease. Access to safe, affordable, and sustainable housing continues to cause significant settlement stress, particularly in the regions where access to mainstream services may be restrictive and services often re-refer to settlement providers to support housing-related needs. This has now been compounded by the national housing crisis.

It is our experience that a lack of understanding of tenancy rights and responsibilities is a significant hindrance to maintaining tenancies and establishing a positive rental history in Australia. Strategies that facilitate greater understanding of tenancy rights and responsibilities are an easy solution to supporting families to maintain their tenancy.

Settlement providers employ a range of means to secure accommodation for new arrivals. This includes working to build partnerships with a range of private rental agents, landlords and property developers. This has meant considering innovative approaches to housing new arrivals. Some examples of our approaches in this regard are shared below:

### **Community Partnerships in accommodation:**

Multicultural Australia seeks to work in close collaboration with the diverse multicultural communities in our settlement locations and secure their support in welcoming new arrivals into Queensland. We have been directly approaching communities to work with them in finding solutions to local accommodation issues. When the Afghanistan crisis occurred in 2021, we worked in close collaboration with local Afghan communities. A mutually beneficial partnership was developed with an Afghan community member that owned a motel in Brisbane City. This

partnership has not only assisted new arrivals from the Afghan evacuation, it now provides a culturally safe and affordable solution to our initial accommodation needs and is available for other new arrivals into Queensland.

### **Flexibility in housing solutions:**

Housing stock is not always available to match new arrivals' family composition and assessed needs. Multicultural Australia has approached this through a flexible housing model that looks at properties currently available, and their potential to support new arrivals in the future. For example, larger homes in outer suburbs are head-leased and used to provide short-term shared rentals (if appropriate) for individuals or smaller families. These properties are available later when there is need to accommodate larger families, where family composition and affordability permits.

### **Innovative partnerships with real estate and housing providers**

Solutions to address housing availability include targeted approaches to property developers to secure private rental units in new developments and approaching real estate agents with specific proposals to house new arrivals from refugee and humanitarian background. Real estate agents and staff are provided rental assurances and assistance with property checks by Multicultural Australia housing staff. This reduces administrative load for real estate agents/landlords, and generates a willingness on their part to consider referrals for new arrivals. Other approaches include working with other social/community housing organisations (e.g. Common Ground, Brisbane Housing Company) who are able to broker access to affordable and secure rentals for our clients through their own portfolio, or with their relationships with other real estates. These approaches have been successful, yet at times require a significant investment of time and resources from Multicultural Australia and staff.

### **Toowoomba Housing Hub Pilot**

In 2021, due to increasing pressures on the Toowoomba housing market, Multicultural Australia noted a significant impact to our clients in accessing and navigating the rental market independently, particularly from the Ezidi (Yazidi) community, resulting in high presentations of homelessness or risk of homelessness with many clients not confident and/or willing to seek support from mainstream services in the community, placing additional pressure on our case management services. Multicultural Australia approached the Toowoomba Housing Hub, which hosts several service providers (including Department of Housing, Tenant's Queensland, Lifeline)



and proposed a partnership for a six-month pilot. Through the Pilot program, Multicultural Australia self-invested in an Ezidi Bicultural Worker to be based within the hub to enable Ezidi community build trust and sense of safety, develop knowledge and confidence to access the mainstream services, and to increase the cultural capability of the hub's various organisations through enabling informal and formal discussions about the Ezidi culture, faith, experience, language, and traditions. Through this project, we have found there has been a significant increase in the Ezidi community accessing the Toowoomba Housing Hub, both supported and independently, to receive appropriate support in addressing both their housing and psychosocial needs. However, due to funding pressures Multicultural Australia has not been able to extend the pilot.

### **Welcome House**

During the 2016-17 additional Syrian/Iraqi Humanitarian Intake, Multicultural Australia established a reception and hub accommodation option, named the 'Welcome House'. The property was a former boarding house for women and families, with shared living and kitchen facilities. An investment into a caretaker to ensure access, welcome, and coordination of key settlement services in visiting the space was key in the success of this model. A significant learning from this model was the importance of consideration of family composition, gender, trauma, culture, and faith to ensure a sense of safety. At times this could be restrictive, depending on the specific needs of the new arrivals. Nonetheless, the majority of clients who were placed into this accommodation were able to build relationships with other new arrivals, access key services who would provide outreach (e.g. health), and learn more about Brisbane suburbs and opportunities prior to securing long-term accommodation. Due to the landlord's decision to sell the property, the Welcome House model was ceased. Multicultural Australia would consider exploring options for shared reception and hub accommodation, overlaid with the learnings from Welcome House.

## **Proposals for short, medium and long-term reform**

Multicultural Australia considers that there is a need for re-envisaging housing and community planning and development approach in a way that considers the diversity of our community in the development of safe, inclusive, and prosperous communities.

In the short-term, we consider that key initiatives should include:

- 1. Design and implementation of a targeted approach to addressing social cohesion**

### **concerns created by the current competition in the housing market**

- a) Develop an education and awareness-raising campaign aimed at addressing attitudes and assumptions that can lead to social discord or disharmony, building on the findings of relevant research.<sup>2</sup>
- b) Ensure social housing policies are developed with a view to building social connectedness and cohesion, having regard to tenure, social mix and diversity, location, and ratio of social and other forms of housing in social housing allocations and developments.
- c) Increase the accessibility of groups, clubs and local and neighbourhood initiatives which foster integration of people from a diversity of cultural backgrounds.

## **2. Increasing the cultural capability of the housing sector**

- a) Provide information, education and training to key stakeholders in the housing sector, to respond to the diverse needs of their clientele, including different cultural needs and how this may impact housing options (for example, single females may not be able to share housing with male tenants), the needs of people from the LGBTQIA+ community, and the needs of clients with disability for housing that is properly accessible having regard to their disability type. Targeted education should be provided to ensure that discrimination, stigma and lack of cultural understanding and awareness do not disadvantage people from culturally and linguistically diverse (CALD) backgrounds.
- b) Provide additional funding and support for organisations within the housing sector to engage with interpreter services and increase the cultural competence of the housing workforce to engage better with vulnerable clients from CALD background who face complex and multifaceted challenges accessing services.
- c) Create policies that encourage Real Estate Agencies to provide equitable access to available rental properties, with a focus on promoting access for refugees and migrants who are still relatively new in the country.
- d) Establish a model similar to the Centrelink Multicultural Service Officer (MSO) model, where MSOs are engaged by Department of Housing/Rent Connect officers to

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<sup>2</sup> Australian Housing and Urban Research Institute (2007). *Housing and social cohesion: an empirical exploration*. AHURI Final Report No. 100.

support the engagement of language support and provide nuanced education and support to people who are navigating rental application forms and housing-related challenges.

**3. Provide information and education for individuals and communities in need:**

- a) Provide information about the housing crisis to individuals and families, and support to assist them to make informed decisions about the housing options open to them. We note the value of Housing Clinics designed and offered to new and emerging communities, to support these communities to understand the housing market and their rights and responsibilities as tenants.
- b) Develop resources that provide advice to vulnerable clients from refugee and migrant backgrounds about their housing options, including possible lease extensions, in different languages.
- c) Provide appropriate and timely information to individuals and families about the types of supports they can access via settlement services, multicultural organisations and mainstream services.

**4. Fund additional support services to provide culturally appropriate support for vulnerable tenants**

- a) Support services should be culturally appropriate, trauma-informed and trained to understand vulnerabilities experienced by tenants, including the impact of the refugee journey, disability, and other circumstances resulting in intersectional disadvantage. These support services should be available for clients from the point of entry into a tenancy, with a view to supporting the successful maintenance of the tenancy.

**5. Law and policy reform for social housing:**

- a) Eligibility for social housing should be based on need, rather than income, and should reflect the specific disadvantages faced by refugees and those with refugee-like experiences.

**Case study:**

Multicultural Australia is supporting a family that includes ageing parents and an adult son with cerebral palsy. The family currently resides in a private rental property and their income is too high to qualify for social housing. However, they

are struggling to pay their rent following recent increases, as the family budget is strained meeting the additional costs associated with their son's disability-related needs. The rental accommodation has also been assessed by their son's Occupational Therapist as requiring modification, as it is currently inaccessible in key respects. However, the modifications are costly and have not been approved by the landlord, and the requirement for accessible housing, or housing that can be approved for modification, makes the family a less competitive applicant in a highly competitive housing market. While this family's application for social housing has been rejected by the Department of Housing based on an assessment of income alone, this decision does not reflect the need faced by the family, who are at risk of homelessness.

**6. Law and policy reform for the private rental sector:**

- a) Law and policy reform to prevent real estate agents from ending tenancies with a view to increasing rent without the constraints imposed under the *Residential Tenancies and Rooming Accommodation Act 2008* (Qld) for ongoing rental agreements.
- b) Legislative and regulatory changes to incentivize the provision of longer-term leases and increase the occupancy rights of tenants.
- c) Introduction of quotas for rentals to people from CALD backgrounds.

**7. Expand and increase the cultural safety of crisis accommodation:**

- a) Repurpose appropriate existing accommodation facilities into crisis accommodation, ensuring there are safe and appropriate options to support families (including large families) to stay together.
- b) Ensure that crisis accommodation is designed to be culturally safe and inclusive of people with diverse cultural practices.

**8. Support and work with the community to find housing solutions (with flexible law and policy options to facilitate this):**

- a) Upzoning - amend rigid restrictions in relation to the building of multiple dwellings per site, to support the construction and commercial utilisation of granny flats, etc., which can be made available to those in need. This is also a means of promoting social inclusion and guarding against social isolation and loneliness.

- b) Financial incentives - create incentives to promote conversion of obsolete, unused and abandoned offices and hotel buildings into rental accommodation.
- c) Invest in innovative housing partnerships, particularly those co-designed with communities.

While some of these issues will only be addressed with significant structural change, others can be addressed with simple legislative and policy change.

For example, the lack of an Australian rental history (a common barrier to the rental market experienced by migrants, refugees and people seeking asylum) should be deemed an irrelevant consideration in the context of rental decision-making, with rental history only permitted to be a relevant consideration insofar as there are breaches or issues recorded (this is akin to other regulatory systems, such as Blue and Yellow Card systems and criminal history checks, where relevant information is considered to be a record of an infringement or offence, rather than the lack of a record of nil infringements or offences).

In the medium to long-term, we consider that key initiatives should include:

**1. Boost housing production and affordability:**

This requires investment in:

- a) The construction of more affordable housing options;
- b) Social housing;
- c) Crisis accommodation; and
- d) Cost and energy-efficient housing solutions, with incentives offered to landlords to ensure housing is energy efficient and that rigorous standards of energy efficiency for new dwellings are enforced.

**2. Informed and progressive planning:**

All town planning and development must include broad grassroots consultation, with opportunities for meaningful input from vulnerable groups, to ensure that housing size, location, accessibility, proximity to essential services, and energy efficiency are properly considered. Relevant factors to consider include:

- a) **Community:** Ensure that there is broad planning, in consultation with relevant community groups, to ensure that rural and regional settlement options offer safe and

welcoming spaces with access to all essential services and proximity to community connections, religious, and cultural establishments. Consider the importance of safeguarding people against social isolation and alienation in town planning. Consider the need for local and state Governments to work collaboratively and with NGOs and community groups representing diverse voices including First Nations, CALD, disability and LGBTQIA+, to inform the planning and development of inclusive and prosperous communities.

- b) Location:** It is important that proximity to essential services, including transport, education and culturally appropriate food supplies, are considered in the development and redevelopment of social housing options. Many people from refugee backgrounds have family members (including children) with disability or significant health or mental health concerns. It is important that these families have close proximity to essential services. It is also important that housing is situated in safe and welcoming neighbourhoods.
- c) Size:** Ensure that future developments include an adequate focus on the development of housing options for large and inter-generational families through innovative design. Case study: Multicultural Australia supports many families that have large family sizes that require larger housing that is not available in the current market. One example of this is a current family Multicultural Australia is supporting that includes 11 members of the immediate family. They were initially accommodated through a headlease arrangement held by Multicultural Australia but, after being served with a Notice to Leave by the landlord, had to access emergency accommodation. The Department of Housing was ultimately able to source a four-bedroom house for them, but this was only after the family spent nearly 12 months in crisis accommodation.
- d) Design:** At present, there is a shortage of accessible private and social housing that meets the needs of families that include a family member(s) with disability, particularly where there is a need for access ramps and accessible bathrooms. There is also a need for consideration of culturally-specific requirements in the design of housing intended to share, for example, the inclusion of prayer rooms. There is also a need to ensure that existing stock is modified, and new stock developed, to optimise energy efficiency.

### **3. Social services and welfare reform:**

- a) Introduce concessions to help to alleviate financial pressure experienced by members of new and emerging communities and financial incentives to landlords offering accommodation at below market rates for low-income tenants. The Queensland Government should support a call to increase rental assistance for those on Centrelink to increase affordability to rent/remain competitive in the rental market. At present, rental assistance is grossly inadequate and in our experience Centrelink clients are being forced to use approximately 40 – 45% of their income to supplement rental payments, which is placing them in financial stress.
- b) Develop an assistance scheme for refugees and migrants to assist with the deposit for the purchase of a home.
- c) Increase support for families experiencing acute financial stress (including single parent families and families that include a family member with disability).
- d) Increase ongoing, effective, trauma-informed support for vulnerable clients from CALD backgrounds.
- e) Increase funding for community services that can provide more intensive support to vulnerable clients from CALD backgrounds with low English skills, low technological skills and other complex needs who are at risk of homelessness.
- f) Designate funding for specialist housing worker roles within multicultural organisations to work with real estate agencies and develop specific training to increase the skills of vulnerable refugees and migrants to navigate the housing market.

## **The way forward – a partnership approach**

The examples provided above highlight the possibilities and opportunities that can flow from the adoption of a collaborative and inclusive partnership approach, in which representatives from a diverse cross-section of the community work with key government and non-governmental stakeholders to inform housing and community design, planning and development.

The implementation of these initiatives should be supported by strengthening the relationships and networks between the multicultural sector, mainstream housing and other essential services and real estate agencies; establishing a network with key settlement service providers and real

estate agencies within relevant geographical areas; provision of information and education to key stakeholders, with a particular focus on developing understanding of the impacts of the refugee journey; provision of information and education to individuals and communities, including in different formats (including video, audio and print) and translated into diverse languages; and investing in the creation and development of inclusive and sustainable communities, including through innovative planning and service partnerships, co-designed with communities.

Multicultural Australia's work with newly arrived Queenslanders from CALD and refugee backgrounds is not only with a diversity of different cultural groups, but also intersectional across many forms of diversity. In aspiring to create inclusive and prosperous communities, it is essential that a collaborative and inclusive approach is taken, which recognises the universal need for safe and secure housing. Taking a siloed approach that prompts the situation of vulnerable population groups against one another in a competitive housing market does not serve the interests of the individuals, the community groups, or of Queensland as a whole.