Appendix C

Housing impact	Impact on mental wellbeing	MWIA determinant	Determinant from MWIA Toolkit's extended list of protective factors	Impacte d on by RTHS?	How or how not	Importance/ direction
Congestion	Stress on cultural norms and cultural sense of space: increasing risk and fear of domestic violence as well as internalised mental stress and pressure in cultures where younger adults are encouraged to submit to elders.1	Control: Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets: Emotional wellbeing Learning and development Participation and inclusion: Sense of belonging Having a valued role Activities that bring people together	Wider determinants: Physical environment Tackling inequalities Challenging discrimination Resilience and Community Assets: Belief and values Trust and safety Social networks and relationships Emotional support Participation and inclusion: Conflict resolution Cohesive community	Yes	How Housing subsidy will enable people to live in separate houses instead of same house. How not In terms of cultural space and increased risk of gender tensions, this may not be physically possible as housing in Australia not specifically designed to accommodate gender separate space.	DV subsidy somewhat supports DV aspect of congestion

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¹ This was commonly reported amongst caseworkers.

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Lack of freedom – found in all ages. E.g. Pensioners may be independent but unable to afford living on their own or are supporting the families of their children, then this could also help provide them and/or their children with the means to attain their	 Sense of control and independence Opportunities to influence decisions and be heard Resilience and community assets: Emotional wellbeing Participation and Inclusion: Sense of belonging 	 Wider determinants: Physical environment Leisure opportunities Control Resources for financial control and capability Resilience and Community asset: Ability to understand, think clearly and function socially Healthy lifestyle Social networks and relationships Emotional support Participation and inclusion: 	Yes -	How: Families who can access the subsidy may have the choice to live on their own rather than with families and friends who may have sponsored them. It may also ease pressure off of those who are sponsoring refugees.
own dwelling.		Conflict resolutionCohesive communities		
No sense of space and belonging – found in all ages. E.g. Younger children/youth who feel they have to go outside their homes to hang out with friends or to study.	Control: Sense of control and independence Opportunities to influence decisions and be heard Resilience and community assets: Emotional wellbeing Participation and Inclusion: Sense of belonging	Wider determinants: Physical environment Leisure opportunities Control Resources for financial control and capability Resilience and Community asset: Ability to understand, think clearly and function socially Healthy lifestyle Social networks and relationships Emotional support Participation and inclusion: Conflict resolution Cohesive communities	Yes	As above

High rent Overarching determinant s – Access to wider determinant s (quality housing, education, services and good quality food)	Financial stress, including financial stress and pressure on families offering sponsorship who are often also humanitarian entrants.	 Wider determinants of health: Access to quality housing Access to education, services and good quality food Economic security Control: Sense of control and independence Ability to self help Resilience and community assets: Emotional wellbeing Learning and development 	Wider determinants of health: Leisure opportunities Control: Belief in own capability and self-determination Workplace job-control Resources for financial control and capability Resilience and community assets: Healthy Lifestyle Trust and safety Participation and inclusion: Practical support (insufficient) Cost of participating	Yes	How: Financial subsidy will take stress off of financial burden and enable refugees to focus on other areas such as settling, language and employment.	High importance
	Uncertainty about future rental payments and housing.	 Wider determinants of health: Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development 	Wider determinants of health: Leisure opportunities Control: Belief in own capability and self-determination Workplace job-control Resources for financial control and capability Resilience and community assets: Healthy Lifestyle Trust and safety Participation and inclusion: Practical support (insufficient) Ways to get involved Cost of participating	Yes		

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Reduced	self-esteem.	Wider determinants of health:	Wider determinants:	Yes	
		Economic security	 Leisure opportunities 		
		Control	 Tackling inequalities 		
		Sense of control and	 Challenging discrimination 		
		independence	Control:		
		Ability to self help	Belief in own capability and		
		Knowledge skills and resources	self-determination		
		Opportunities to influence	Resilience and community assets:		
		decisions and be heard	Ability to understand, think		
		Resilience and community assets	clearly and function socially		
		Emotional wellbeing	Health lifestyle		
		Learning and development	Trust and safety		
			Social networks and		
			relationships		
Forced to	o forsake	Wider determinants of health:	Wider determinants:	Yes	High
other livi	ng expenses	Access to quality housing	Leisure opportunities		importance
(such as	good quality	Access to education, services	Transport access		
food or a	ppointments	and good quality food	Control:		
to the de	entist to make	Economic security	Resources for financial		
payment	:s).	Control ² :	control and capability		
		Sense of control and	Resilience and community assets:		
		independence	Ability to understand, think		
		Ability to self help	clearly and function socially		
		Knowledge skills and resources	Healthy lifestyle		
		Resilience and community assets:	Trust and safety		
		Emotional wellbeing	Participation and inclusion:		
		Learning and development	Practical support		
		0 1 1 1 1 1 1	Cost of participating		

² Refugees may be exerting some control in deciding to continue living in Fairfield despite housing affordability and financial stress to be close to community and friends. However still limited control over the situation.

Fear. Forced to stay living with people even	Participation and inclusion ³ : • Feeling involved • Sense of belonging • Having a valued role • Activities that bring people together Control • Sense of control and independence	Wider determinants: • Physical environment • Leisure opportunities	Yes	
though they may not feel completely safe there.	 Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	 Tackling inequalities Access to high quality public services Challenging discrimination Control: Belief in own capability and self-determination Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Healthy lifestyle Trust and safety Social networks and relationships Participation and inclusion: Practical support Ways to get involved 		

³ Also unsure of the inclusion of these if participation and inclusion in community does not cost money – e.g. walking groups, churches, etc.

	Feelings of hopelessness and stress to meet payments as refugees struggle to find employment with language barriers and Centrelink payments not enough.	Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Sense of belonging Having a valued role	 Cost of participating Cohesive communities Wider determinants: Leisure opportunities Tackling inequalities Control: Belief in own capability and self-determination Workplace job-control Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Healthy lifestyle Trust and safety Participation and inclusion: Practical support Ways to get involved Cost of participating 	Partially	How: RTHS will be able to provide one area of certainty for refugees and avoid feelings of helplessness emerging from inability to meet housing payments and forsaking other living expenses. How not: Subsidy may not be able to fix all barriers in the system preventing refugees from being employed.
High rent resulting in moving homes.	Fear of leaving community and relationships established, and children not wanting to leave their schools and families	 Wider determinants of health: Access to education, services and good quality food. Control Sense of control and independence 	 Wider determinants: Physical environment Leisure opportunities Transport access and options⁴ 	Depend s	How: Will allow people to stay in home if rent increases

⁴ It was described in interviews that there is not many transport options between Fairfield and surrounding areas, making it difficult for people who move to connect between the areas and stay connected to existing providers

Fear of losing links to established community services	 Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together Loss of community can lead to the loss of many of these protective factors. 	 Access to high quality public services Control: Belief in own capability and self-determination Workplace job-control Collective organisation and action Resilience and community assets: Ability to understand, think clearly and function socially Healthy lifestyle Trust and safety Social networks and relationships Participation and inclusion: Practical support Ways to get involved Cost of participating Cohesive communities 			
Stress on parents and children as sibling may have to go to different schools depending on the geographical location geographical location of their new rental. This can also be a trigger of previous trauma, can reduce	 Wider determinants of health Access to education, services and good quality food. Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing 	Resilience and community assets: Trust and safety Social networks and relationships Participation and inclusion: Practical support Cohesive communities	Depend s	Support services with RTHS can advocate for children to stay in same school to minimise disruption	

	sense of safety for children at school, and increase fear in parents.	 Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 				
Moving homes because landlord has decided to end lease or increase rent	Fear of leaving community	 Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	 Wider determinants: Physical environment Leisure opportunities Transport access and options⁵ Access to high quality public services Control: Belief in own capability and self-determination Workplace job-control Collective organisation and action Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Healthy lifestyle Trust and safety 	Yes	Support services can intervene and advocate for lease to continue. Subsidy will assist with rent increase	

⁵ It was described in interviews that there is not many transport options between Fairfield and surrounding areas, making it difficult for people who move to connect between the areas and stay connected to existing providers

	Feelings of rejection	Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together	 Social networks and relationships Participation and inclusion: Practical support Cohesive communities Control: Belief in own capability and self-determination Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Trust and safety Social networks and relationships 			
Poor living standards	Feeling there's no other choice but to accept living in poor housing standards, often paying higher	 Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control 	 Wider determinants: Physical environment Leisure opportunities Tackling inequalities Access to high quality public services 	Yes	How: With subsidy and caseworker training refugee on their rights as tenants, they may not feel	

	rent to stay closer to community	 Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role 	 Challenging discrimination Control: Belief in own capability and self-determination Workplace job-control Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Healthy lifestyle Trust and safety Participation and inclusion: Practical support 		like they have no other option but to settle. How not: The subsidy will not be able to 'create' more housing, with better living conditions.
Limited availability of housing	Tension between refugees	 Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	Control: Collective organisation and action Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Trust and safety Social networks and relationships Participation and inclusion: Cohesive communities	Yes	How: If refugees could access subsidy, they may not feel as competitive about trying to attain limited housing. How not: It may not solve issue of everyone trying to live in limited housing options in Fairfield.

Desire to state Fairfield combased on feat moving and disconnected family and frunfamiliar concepts as paying high amounts to stairfield.	nmunity irs of being d from iends in buntry. e reported gher stay in	Wider determinants of health	Wider determinants: Physical environment Leisure opportunities Tackling inequalities Transport access and options ⁶ Access to high quality public services Challenging discrimination ⁷ Control: Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Healthy lifestyle Trust and safety Social networks and relationships Participation and inclusion: Practical support Ways to get involved Cohesive communities	Yes	How: Subsidies in surrounding suburbs may provide incentive for people to move out of Fairfield area specifically. How not: It may not overcome people's desire to stay close to family and friends.
Feelings of re	ejection	Control	Wider determinants:	Yes	How:

⁶ It was described in interviews that there is not many transport options between Fairfield and surrounding areas, making it difficult for people who move to connect between the areas and stay connected to existing providers

⁷ It was reported (and is evidenced in the literature) that refugees experience discrimination. This is an additional motivator for refugees to stay close to community and friends that they know.

		 Sense of control and independence Ability to self help Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	 Challenging discrimination Control: Belief in own capability and self-determination Workplace job-control Collective organisation and action Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Trust and safety Social networks and relationships Participation and inclusion: Cohesive communities 		If renters see that refugees have subsidy which enables them to access rent, they may be more likely to lease their places to refugees. Currently renters are resistant to do this as they are unsure how stable their income is. How not: The subsidy may not be able to address rejection based on discrimination.
Extensive and confusing waiting times to receive social housing, even if priority status achieved.	Triggering trauma and memories of previous waiting periods (e.g. refugee camps waiting for approval as refugee status)	 Wider determinants of health Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Participation and inclusion Sense of belonging 	Resilience and community assets: Ability to understand, think clearly and function socially Trust and safety Participation and inclusion: Practical support	Yes	How: Providing RTHS will potentially enable refugees to have more positive experiences upon settlement, including employment and language if housing stress is not consuming them, and prevent reliance on social housing in the future. How not: RTHS not necessarily focussed on other elements mentioned above.

	Frustration and tension between refugee communities when seeing other refugees receiving subsidies by "cheating" the system and receiving support within a short time of arriving in Australia, while they have been on waitlist for longer periods of time.	 Wider determinants of health Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	 Control: Belief in own capability and self-determination Collective organisation and action Resilience and community assets: Trust and safety Social networks and relationships Participation and inclusion: Practical support Cohesive communities 	Yes	How: If there is a subsidy easily accessible by people, it may avoid people from having to 'cheat' the system (by claiming domestic violence etc.), leaving subsidies for situations such as domestic violence for people who really need them.
Ambiguous criteria for receiving housing assistance.	Disappointed, disempowered, and disillusioned by system; Frustrated there is another hurdle for resettlement – many didn't realise that this stress would be experienced when settling.	Wider determinants of health: Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing	 Wider determinants: Physical environment Tackling inequalities Local democracy Access to high quality public services Challenging discrimination Control: Belief in own capability and self-determination 	Yes	How: People will feel helped and assisted by the government, and encouraged to keep battling other hurdles (such as language, employment, discrimination). Caseworker can support people through expectations in their own language.

⁸ Caseworker used this word, and said that this was the language used by many refugees she saw. Perhaps as a survival technique, many refugees have learned what to say/what to do to receive help.

		 Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role Activities that bring people together 	 Collective organisation and action Resilience and community assets: Ability to understand, think clearly and function socially Beliefs and values Trust and safety Participation and inclusion: Practical support Cohesive communities 		How not: Subsidy may not be able to address all areas of disillusionment and may create challenge for when the subsidy ends.
	Do not get clear answers from social housing when following up applications	 Wider determinants of health: Access to quality housing Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Having a valued role 	Control: Resources for financial control and capability Resilience and community assets: Trust and safety Participation and inclusion: Practical support	Depend s	How: If subsidy is clear and unambiguous then it can help to support people through the system. How not: Unrelated to social housing applications.
Difficulty receiving loans and financial assistance with limited paperwork	Reduced self-esteem, feelings of helplessness and impact of self-efficacy	 Wider determinants of health: Economic security Control: Sense of control and independence Ability to self help Knowledge skills and resources 	 Wider determinants: Tackling inequalities Control: Belief in own capability and self-determination Collective organisation and action 	Yes	How: Subsidy will enable them time to get other affairs in order (e.g. if need documentation, then they can source that while under good and secure

and documentati on		 Opportunities to influence decisions and be heard Resilience and community assets: Emotional wellbeing Learning and development Participation and inclusion: Sense of belonging 	 Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Healthy lifestyle Trust and safety Social networks and relationships Participation and inclusion: Practical support Cohesive communities 		housing). Subsidy rental can help to show that tenants successfully rented previously. How not: It will not facilitate the completion of loan paperwork and other supportive documentation. This will still be up to the person.	
Various additional contributing to the difficulty attaining housing, including language, employment, discriminatio n	Overwhelmed and anxious	 Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Feeling involved Sense of belonging Having a valued role 	 Wider determinants: Access to high quality public services Challenging discrimination Control: Belief in own capability and self-determination Workplace job-control Collective organisation and action Resources for financial control and capability Resilience and community assets: Ability to understand, think clearly and function socially Healthy lifestyle Participation and inclusion: Practical support Cost of participating 	Yes	How: By providing transitional housing, then the subsidy will enable refugees to focus on overcoming other barriers which may make it difficult to attain housing beyond the subsidy. The RTHS will also help to provide housing when the person is unable to overcome this barriers upon settlement, however, it will give the person time to gain resources, skills and knowledge to do so. How not: Again, as above, it will not address the additional	

					barriers such as language and employment.
Receiving only one month of accommodat ion upon arrival through the HSP program delivered by SSI in NSW.	Fearful, anxious, uncertain about how to attain housing beyond this one month period.	 Wider determinants of health Access to quality housing Access to education, services and good quality food. Economic security Control Sense of control and independence Ability to self help Knowledge skills and resources Opportunities to influence decisions and be heard Resilience and community assets Emotional wellbeing Learning and development Participation and inclusion Sense of belonging 	Resilience and community assets: Trust and safety Participation and inclusion: Practical support	Yes	How: Subsidy will provide transitional housing beyond one month

