

FINDING A HOME IN VICTORIA

A GUIDE TO
HOUSING
OPTIONS FOR
NEWLY-ARRIVED
REFUGEE
COMMUNITIES

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THIS RESOURCE WAS WRITTEN FOR REFUGEE COMMUNITIES WHO ARE NEW TO MELBOURNE, TO HELP THEM UNDERSTAND HOUSING OPTIONS AND FIND A SUITABLE HOME.

It was developed by the Centre for Culture, Ethnicity and Health (CEH) with funding from the Victorian Department of Health and Human Services (DHHS).

The [Centre for Culture, Ethnicity and Health](#) aims to improve the health and wellbeing of people from refugee and migrant backgrounds. We do this by working with services in health, community and local government to help improve the way they engage with their clients from culturally and linguistically diverse backgrounds.

The [Victorian Department of Health and Human Services](#) works to achieve the best health, wellbeing and safety for all Victorians so that they can lead a life they value.

To develop this resource, we consulted men, women and young people from newly-arrived communities living in Melbourne. Thanks to our Community Facilitators for their help with the consultation.

We also consulted with staff in the following agencies:

- > Launch Housing
- > Unison
- > cohealth
- > InTouch
- > Wyndham Community and Education Centre

The resource includes a Glossary of Terms related to housing to help you understand your rights and options.

In September 2018, the Victorian Parliament passed the [Residential Tenancies Amendment Bill 2018](#), which includes more than 130 reforms providing increased protections for tenants (renters).

The changes will come into force progressively and will be overseen by [Consumer Affairs Victoria](#).

To the best of our knowledge, the information in this booklet is accurate at the time of publication.

GLOSSARY

Accommodation

means 'somewhere to live'.

At risk of homelessness

describes someone who may soon have nowhere to live.

Bond

the money the landlord asks you to pay before moving into a rental property. This is a deposit to cover any damages you may make to the property.

Community Housing

a long-term form of social housing managed by non-for-profit organisations.

Crisis/emergency accommodation

short-term accommodation for people who are homeless or at risk of becoming homeless or escaping family violence.

Domestic and Family Violence (DFV)

describes on-going abusive behaviour where a person seeks to control and dominate another person. This includes physical injury, threats, sexual assault, emotional and psychological torment, economic control, damage to property, social isolation and any behaviour which causes a person to live in fear. It may happen between parents or carers or between other family members.

Homeless

without their own home. This does not just mean sleeping on the street, but can also be staying at a friend's place, sleeping on the couch or the floor, or staying in crisis accommodation for one night at a time.

Landlord (also called 'residential rental providers')

the person or group who owns the house or flat.

Lease, Lease Agreement or Residential Tenancy Agreement

a signed contract between you and your landlord explaining the conditions for renting the house or flat. It covers a period of several months and can be renewed.

Private Rental

house or flat owned by a private company or person and available for rent.

Public Housing

a long-term form of social housing managed by the Office of Housing (government).

Real Estate Agent

a licensed professional who manages properties on behalf of a landlord.

Refuge

a place where a person can stay to feel safe.

Rent

money you pay to a landlord to live in a house or flat.

Rental Arrears

if you have not paid the rent in time, 'arrears' is the amount you owe.

Rental/Housing Inspection

when the landlord or agent come to your house/flat to check its condition. They must let you know in advance and in writing when they plan to come.

Rental Subsidy

helps a tenant pay the rent by reducing the amount owed to the landlord.

Rent Assistance

a regular payment from Centrelink to help you pay your rent.

Rooming House

a building with several rooms for rent. There is a Public Register for rooming houses, like for public housing.

Social Housing

for people on low incomes who need somewhere to live, especially those who are homeless, experienced family violence or have special needs. Public housing or community housing are types of social housing.

Supported accommodation

a type of housing that includes support for people with a disability or older people. It is managed by community organisations.

Tenancy

means the same as 'rental'. It is about things related to renting a home.

Tenant (also called 'renters')

the person or group/family who rents a house or flat.

Utilities

the gas, electricity and water you use in your house.

Victorian Housing Register

a register of applications for public and community housing. It is like a waiting list.



I NEED
TO FIND
A HOME.

WHAT
ARE MY
OPTIONS?

WHEN YOU ARE NEW TO AUSTRALIA, PRIVATE RENTAL IS THE MAIN OPTION, BUT NOT THE ONLY ONE. THE VICTORIAN DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS) PROVIDES INFORMATION ON THE DIFFERENT HOUSING OPTIONS AVAILABLE IN VICTORIA.

The DHHS has a tool to help you find the best housing option for you: the [Housing Option Finder](#). By answering a few questions, you will be able to see in a few minutes what is available and suitable for you. This tool is only in English so you may need help using it.

PRIVATE RENTAL

Renting a home in Australia is expensive, and many people struggle to pay the rent. This can be even harder if you are on Centrelink payments or low income or have a large family. However renting remains the best option for most people, as other housing options have long waiting lists.

When looking for a house or flat to rent, check how close you are to the services you need: how far are public transport, schools, the nearest health centre? You could be saving money on rent but spending it on petrol or transport instead. The [Public Transport Victoria Journey Planner](#) can help you calculate how long it takes you to get to your destination.

When they arrive in Australia, people often want to live close to their cultural communities. If a large number of people settle in the same area in a short time, it creates competition for housing and can increase rents.

While we understand that it is important to live close to your cultural community, consider living in another suburb as you may be surprised at the difference in rent prices.

SOCIAL HOUSING

[Social housing](#) is for people on low income who need a place to live, especially those who have recently been homeless, experienced family violence or have other special needs. Public housing or community housing are both forms of social housing.

Public housing is long-term affordable rental housing owned by the government and managed by the Office of Housing. The rent is charged at 25% of a person's income. There are long waiting lists for public housing. If you want to apply, you need to put your name on the [Victorian Housing Register](#). You may need to get help from someone with this process as it can only be done in English.

Community housing is also long-term affordable rental housing managed by community organisations. Community housing provides different types of homes depending on the needs and preferences of the family or individual.

EMERGENCY / CRISIS ACCOMMODATION

[Emergency or crisis accommodation](#) is short-term accommodation for people who are homeless or at risk of becoming homeless or escaping family violence.

RENTING: WHAT I NEED TO KNOW

TRANSLATED INFORMATION IS AVAILABLE TO HELP YOU UNDERSTAND HOW RENTING WORKS IN AUSTRALIA.

[Tenants Victoria](#) provides information in 25 languages about all aspects of [renting a property](#).

BOND

The money that the landlord asks you to pay before moving into a rental property. This is a deposit to cover any damages you make to the property while living there. It is returned in full at the end of the lease if there is no damage. If there is damage, the cost of fixing things will come out of the bond and you will only get back what is left after repairs. Keep your bond receipt and any other receipts for rent or repairs in a safe place.

If your rent is \$350 or less per week, the [bond](#) cannot be more than one month's rent. If your rent is more than \$350 per week, there is no maximum limit on the amount of bond.

INITIAL AND FINAL INSPECTION

When you move into a home, the Real Estate agent or landlord will write a document noting what is in the home and everything that may be wrong (for instance if there are stains on the carpet or holes in the walls). This is called a Condition Report. When you leave, another inspection will determine if anything has changed. Tenants Victoria has a '[Property Inspection Checklist](#)' that you can take with you on your first visit. Make sure you list everything, otherwise you will be blamed for any damage at the end of your lease. You can take photos at the initial inspection to prove that some damage was there when you moved in.

For more information about rent increase, ending a lease and getting your bond back, check the Tenants Victoria '[Advice](#)' pages in English and other languages.

If you prefer to call their advice line on 9416 25 77 and leave your name and language, they can call you back with an interpreter.

REGULAR HOUSE INSPECTION

When the landlord or agent visits your house/flat to check its condition. They must let you know in advance and in writing when they plan to come. This is generally every 3 months or every 6 months.

WHAT IS A LEASE?

A lease, lease agreement or residential tenancy agreement is a contract between you and your landlord explaining the conditions for renting the house or flat. It covers a period of several months or years and can be renewed. It is an important document that should be signed by you and your landlord before renting starts. Specific details about the house or flat are documented. This protects you and it also protects the landlord.

WHEN CAN THE RENT BE INCREASED?

You cannot have your rent increased more than once every 6 months. The landlord must give you 60 days' notice in writing and they must use the proper form. The notice can only be for one rent increase and it must advise you of your right to apply to [Consumer Affairs Victoria](#) within 30 days to investigate the increase if you think that it is excessive. If a rent increase notice doesn't meet all of these conditions it is invalid and you don't have to pay the increased amount.



CAN I GET FINANCIAL SUPPORT TO HELP ME WITH RENTING?

BEING NEW TO AUSTRALIA AND LIVING ON CENTRELINK PAYMENTS CAN MAKE IT DIFFICULT TO RENT A HOUSE OR A FLAT. YOU CAN GET HELP FROM CENTRELINK TO PAY YOUR RENT, GET HELP WITH THE BOND AND ARRANGE FOR CENTRELINK TO PAY YOUR RENT DIRECTLY TO THE REAL ESTATE AGENT.

RENT ASSISTANCE

Centrelink can help you pay your rent by providing some 'rent assistance'. This payment is in addition to other Centrelink payments you are already receiving.

The amount of rent assistance you can get depends on how much rent you pay. To access rent assistance, your rent must be less than 55% of your weekly income (how much money you earn every week).

Centrelink has information about rent assistance [in different languages](#).

HELP WITH YOUR BOND

If you are looking for a property to rent, most landlords will ask you to pay a bond before you move in.

If you cannot afford to pay the bond, you may be able to borrow the money (with no interest) from the Victorian government under the [Bond Loan Scheme](#) program.

Ph: 1300 650 172

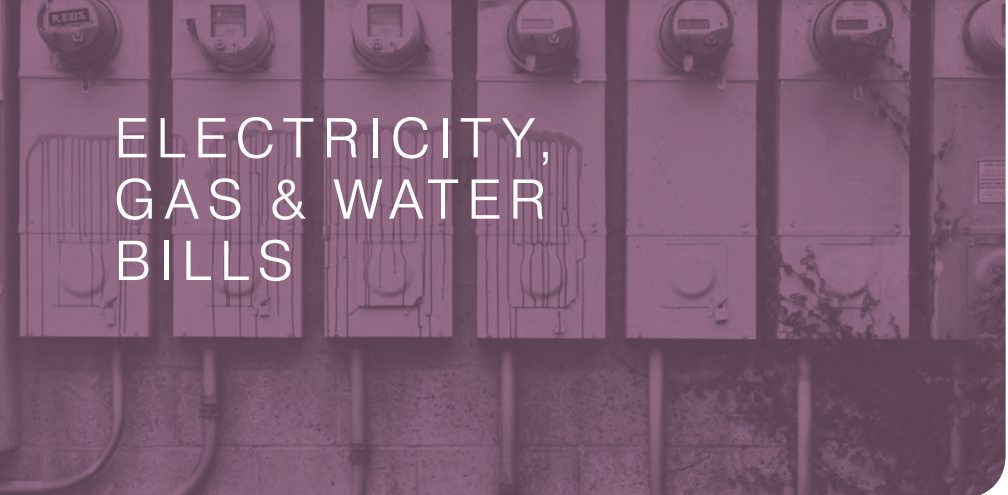
CENTREPAY

Centrepay is a free service offered by Centrelink to help people on Centrelink benefits to manage their money, by having their bills paid directly out of their benefits. You can use Centrepay for many types of bills - for example childcare, electricity, or rent.

Your rent can be automatically deducted from your Centrelink payments and go straight to the Real Estate Agent.

Ask a Centrelink officer about Centrepay, or check on the [Centrelink website](#). You can [listen to information](#) about Centrepay in other languages.

Centrelink also offers a [Multilingual Phone Service](#) to discuss Centrelink payments and services in your language.



ELECTRICITY, GAS & WATER BILLS

WHEN LOOKING FOR A HOUSE OR FLAT, IT IS IMPORTANT TO THINK OF OTHER COSTS THAT MAY ADD TO YOUR MONTHLY EXPENSES.

UTILITIES

Electricity, gas and water are called 'utilities'. As a tenant, you are responsible for paying for what you use. Electricity in particular can be very expensive. To avoid bad surprises with your first bills, make sure you turn off appliances when you leave the house and be careful how much heating and water you use.

HOW TO CHOOSE AN ELECTRICITY, GAS OR WATER COMPANY

Utilities are privatised in Australia, so there are many companies offering different deals. They may approach you over the phone or by knocking on your door. It can be confusing.

The Essential Services Commission offers advice on [how to choose an energy company](#), as well as how to reduce your energy use.

Some websites can help you by comparing costs and fees, such as the one you may pay for opening an account.

[Victorian Energy Compare](#) is an independent Victorian Government energy price comparison site.

For languages other than English, please call 136 186. The same applies for phone and internet plans: it is worth doing some research to find the best deal.

IF YOU FEEL YOUR BILLS ARE TOO HIGH

You need to call the energy company to question them. Check the Essential Services Commission's advice on [what your rights are](#) if you have trouble paying your bills.

If you have a Health Care Card, you may be able to pay less through 'concessions'. Concessions are a reduction in the cost of essential services such as water, gas, electricity and municipal rates. The Victorian Department of Health and Human Services (DHHS) [website](#) has information about [all concessions](#) available for people living in Victoria.

You may also be able to access the [Utility Relief Grant Scheme](#). It provides help to pay an electricity, gas or water bill that is overdue due to a temporary financial crisis. You need a Health Care Card from Centrelink to apply for a grant.

SOCIAL HOUSING

PUBLIC HOUSING AND COMMUNITY HOUSING ARE BOTH FORMS OF SOCIAL HOUSING. THEY ARE AVAILABLE FOR PEOPLE ON LOW INCOME OR WITH SPECIAL NEEDS. BOTH HAVE LONG WAITING LISTS.

PUBLIC HOUSING: WHAT I NEED TO KNOW

Public housing is available for people on low incomes, but the waiting list is long and you may have to wait several years for a house or flat. The criteria to be able to apply are strict and include low income, disability and other vulnerabilities.

There are particular priorities for those with special needs, experiencing homelessness, or escaping domestic violence. You are unlikely to get housed from the General Waiting List, now called the [Register of Interest](#), because there is a long Priority List.

When you get offered a place, you have no choice about what it is (house or flat), where it is, and you will only get one chance to accept the offer – if you turn it down you will not be offered another home. If you are on the Priority List, you will get two offers, before returning to the General List. You can reapply for Priority Housing after 3 months.

The [Public Housing Language Link](#) of the Victorian Department of Health and Human Services has pre-recorded information in 11 languages about:

- > How to apply
- > How much rent you will pay
- > How to arrange repairs
- > Help with renting privately.

English phone line: 9280 0799
Arabic phone line: 9280 0790
Check [here](#) for other languages

Tenants Victoria has information and advice about public housing in [English and in other languages](#). VincentCare has a simple [fact sheet](#) explaining the advantages and disadvantages of public housing.

COMMUNITY HOUSING: WHAT I NEED TO KNOW

Community housing is similar to public housing but it is managed by community organisations. It is a way to get a secure, affordable, long-term place to rent for people on low incomes or with special needs.

Community housing is managed and maintained by not-for-profit community housing organisations ('providers') and rented to individuals and families at an affordable rate. Providers are regulated by the government and include housing associations, rooming houses, cooperatives and specialist housing providers (for example: for women or young people only).

You can find more information about [community housing](#) on the Victorian Department of Health and Human Services (DHHS) website and also the VincentCare Victoria [fact sheet](#).

MY RIGHTS AS A TENANT

**WHEN YOU ARE RENTING
YOUR RIGHTS ARE
PROTECTED. THERE ARE
SEVERAL ORGANISATIONS
THAT CAN HELP YOU WITH
INFORMATION AND ADVICE.**

PRIVATE RENTAL

[Tenants Victoria](#) provides [information](#) on how to rent a property, how to end a lease, and how to resolve a dispute with your landlord. All the information is [available in other languages](#).

> Ph: 9416 2577

[Consumer Affairs Victoria](#) provides information to business, consumers, landlords and tenants about their rights and responsibilities. It offers translated information about [your rights as a tenant](#), in English and in 28 [other languages](#). It also has videos about renting, bond, lease, inspections and repairs in many languages (look for [your language](#) and then 'Your renting rights').

> Ph: 1300 55 81 81

TENANTS OF SOCIAL HOUSING

Tenants Victoria can provide [phone advice](#) to people who are renting in social housing. You can call the Social Housing Advice Line: 1800 068 860.

Before you call, make sure you have the following things with you:

- > Pen and paper
- > Name of your social housing provider or landlord (for public housing the landlord is the Director of Housing)
- > Any relevant documents, including your tenancy agreement, any notices that you have received such as a Notice to Vacate and any letters to or from the landlord.

COMMUNITY LEGAL CENTRES

Community Legal Centres (CLCs) are independent community organisations that provide free legal services for people who face economic and social disadvantage and cannot afford a private lawyer. CLCs can help people with serious legal problems related to their housing, debts, infringements, safety, relationship breakdown, and much more.

To find a Community Legal Centre close to you who can help if you have a dispute with your landlord or Real Estate Agent, check the [Federation of Community Legal Centres](#) directory.

WHAT IS VCAT?

If you have a dispute that cannot be resolved, the [Victorian Civil and Administrative Tribunal](#) (VCAT) can provide independent mediation. VCAT is a low-cost tribunal that focuses on the handling and mediation of disputes. It is the busiest tribunal in Australia and operates from 46 locations across Victoria.

VCAT deals with many cases related to [renting a home](#). It can hear cases between tenants and landlords but not disputes between tenants, between residents or disputes with neighbours.

VCAT has information in [8 languages other than English](#), including Farsi and Arabic.

WHAT IF I AM NOT A PERMANENT RESIDENT OR AN AUSTRALIAN CITIZEN?

SOME SERVICES ARE AVAILABLE FOR PERMANENT RESIDENTS BUT OTHERS CAN BE ACCESSED BY EVERYONE, REGARDLESS OF VISA STATUS.

There are several services that people on Bridging Visas, Temporary Protection Visas (TPV), Safe Haven Enterprise Visa (SHEV) or Student Visas **cannot** access:

- > Public housing
- > Community housing
- > [Bond Loan Scheme](#) (Centrelink)

However, those who receive money from Centrelink but are not permanent residents can access:

- > Rent assistance
- > Centrepay

Everyone can access Crisis/Emergency Housing, but you may need to show you have an income. All women can access Domestic and Family Violence services (you do not need to be on Centrelink).

As a tenant, you have the same rights as permanent residents, including if you are in a dispute with your landlord.

This includes applying for help from a [Community Legal Centre](#), [Tenants Victoria](#), [Consumer Affairs Victoria](#) and the [Victorian Civil and Administrative Tribunal \(VCAT\)](#).

- > Tenants Victoria Tenants Help Line: 9416 2577
- > Consumer Affairs Victoria Information and advice to tenants, co-tenants and landlords: 1300 55 81 81
- > VCAT: 1300 01 8228

OPTIONS IF I AM IN CRISIS AND MAY BECOME HOMELESS

HOMELESSNESS DOES NOT ONLY MEAN SLEEPING ON THE STREET.

Moving between the homes of friends or relatives, or sleeping in emergency housing, is also considered homelessness.

There are housing options for people at risk of becoming homeless, for young people and for women experiencing domestic and family violence. This includes women's refuges, youth refuges and supported accommodation services.

Remember that if you have been in Australia for less than five years on a refugee visa, you should go to your Settlement Services caseworker first if you have problems with housing. Homelessness services are the last option.

I NEED SOMEWHERE TO SAY TONIGHT

You can call the Department of Health and Human Services (DHHS) 24-hour number to get help (free call): 1800 825 955. This number will direct your call to a service closest to you.

There are homelessness services all around Melbourne and in many regional towns. You can find a list and contact details on the [Crisis Accommodation](#) page of the DHHS website.

Some homelessness services also provide support to help you find a place to stay for the longer term, make sure you have food and refer you to health services if you need it.

Things to know before you go to a homeless service:

- > Arrive early: they are a drop-in service and the earlier you arrive the more chance you have of being seen quickly and finding somewhere to stay for the night (the list of available accommodation is released every morning).
- > You will be seen by a worker but it may take a few hours, so try to have no appointments or plans for the rest of the day.
- > Bring some proof of identity (driver's license, passport, key card).
- > You will be asked a lot of questions, some of them personal, as the worker will need to understand your current circumstances.
- > You need to keep looking for housing as the homelessness service may only be able to provide a short-term solution. You may be asked to pay for part of the cost of the room they may find for you (they will cover the rest). This will be dependent on your visa status and your ability to contribute financially or maintain the housing.
- > Crisis accommodation is generally in rooming houses, motels or backpackers hostels, so not sustainable in the long-term.

CRISIS OPTIONS FOR WOMEN

SEVERAL SERVICES IN VICTORIA PROVIDE A PLACE TO STAY FOR WOMEN AND CHILDREN WHO ARE EXPERIENCING VIOLENCE IN THEIR HOME.

Some are emergency/crisis options (short-term when someone needs to leave their home very quickly), others are more long-term.

WOMEN'S HOUSING LIMITED

(WHL) provides low-cost housing to women at risk of homelessness.

- > Ph: 9412 6868
- > Email: info@womenshousing.com.au

WOMEN'S HEALTH WEST

Women's Health West offers a [housing service for women and children](#) of culturally diverse backgrounds who live in the West of Melbourne. It can help you find short-term and long-term accommodation, or stay at home and have the violent person leave.

- > Ph: 9689 9588
- > Email: fvassist@whwest.org.au

THE WOMEN'S HOMELESSNESS PREVENTION PROJECT

[The Women's Homelessness Prevention Project](#) (WHPP) is a project of Justice Connect. It provides lawyers to assist women who are at risk of homelessness with housing and tenancy matters.

If you require legal assistance, call 1800 606 313 (free call). If WHPP is unable to take the call please leave a message and they will call you back within 24 hours.

SAFE FUTURES FOUNDATION

Safe Futures Foundation is a family violence organisation based in Melbourne's east. Workers in the Safe Future Foundation [Housing Connect](#) program provide specialist housing information, rental information and support to women. They can also talk with Real Estate Agents and private landlords to increase the chances of finding a stable home for you and your children.

- > Ph: 9877 0311

- > Email: info@safefutures.org.au

If you are an Australian permanent resident, [YWCA Housing Victoria](#) have rooming houses for women in Melbourne, Bendigo and Geelong.

- > Ph: 8341 8700
- > Email: housing@ywca.net

These organisations can also help:

SAFE STEPS PROGRAM

[Safe Steps](#) has several multi-lingual staff or can arrange for a telephone interpreter. All you need to do is call them and leave your phone number, your language and tell them when it is safe to call. A bilingual staff member or interpreter will call you back.

- > Ph: 1800 015 188
(24/7 Family Violence Phone line)

IN TOUCH - MULTICULTURAL CENTRE AGAINST FAMILY VIOLENCE

[In Touch](#) is a program specifically for women of different cultures. You can get help [in your own language](#).

- > Ph: 9413 6500
- > Free call: 1800 755 988


Whittlesea Community Connections has published a [booklet in English, Arabic and Farsi](#) about what family violence is and what services can help.

Still in the North, **Berry Street Family Violence Services** can help women of all cultures and languages to remain safely within their community wherever possible.

- > Ph: 9450 4700

If you or someone you know is experiencing family violence and speaks limited or no English, do not hesitate to call for help. If it is urgent, call the police on 000.

CRISIS OPTIONS FOR YOUNG PEOPLE



YOUNG PEOPLE FROM REFUGEE COMMUNITIES CAN FIND THEMSELVES HOMELESS THROUGH FAMILY BREAKDOWN, OR BECAUSE THEIR FAMILY IS ALSO HOMELESS.

If a young person is staying with friends, sleeping on the couch or the floor, and needs to move a lot, it is considered homelessness. There are several specialist services for young people to help them find somewhere stable to live.

Your Centrelink office can give you a list of local Youth or Homeless service providers. The key ones are:

MELBOURNE YOUTH SUPPORT SERVICE (MYSS)

MYSS is a homelessness service for young people aged from 16 to 24, providing information, short-term support and referral for young people who are homeless or at risk of homelessness. It is available to young people living all over Victoria, including in regional areas.

MYSS is based at [Frontyard Youth Services](#) in the centre of Melbourne. You can meet someone face-to-face or speak to a worker on the phone. MYSS is responsible for updating the available crisis beds vacancies daily, which means that they check every day where there are available beds for young people in refuges around the state.

RECONNECT

The [Newly Arrived Youth Services](#) at the [Centre for Multicultural Youth](#) works with newly-arrived young people from refugee background (in Australia for less than 5 years) who are at risk of homelessness. The program is delivered in Dandenong and Casey (around Cranbourne) in the south-east and Brimbank (around Sunshine) and Hume (around Broadmeadows) in the north-west.

If you would like to make a referral to CMY's Reconnect program, please fill up the [referral form](#).

You can also contact CMY directly by

- > Phone: 9340 3700
- > Email: info@cmy.net.au

VINCENT CARE

Vincent Care in Glenroy runs a [homelessness support program for young people](#) aged 17-25 who are located in the north-west of Melbourne and are from a culturally diverse background. Their Diversity Worker can help you find accommodation and other supports.

- > Ph: 9304 0100

EDUCATION FIRST YOUTH FOYERS

Education First Youth Foyers provide affordable accommodation, education, training and employment support for 16 to 24 year olds in Victoria. The program is run by [Launch Housing](#) and the [Brotherhood of St Laurence](#).

There are Youth Foyers in

- > Broadmeadows (Ph: 9309 3946)
- > Glen Waverley (Ph: 9564 6485)
- > Shepparton (Ph: 5822 8199).

KIDS UNDER COVER

[Kids Under Cover](#) supports vulnerable young people between the ages of 12 and 25 who are either already homeless or at risk of homelessness by building studios to provide accommodation. Young people residing in their studios and houses, and their siblings, can then apply for education scholarships.

MORE INFORMATION

If you are looking for more information about housing, [Health Translations](#) has more than 100 resources about renting and other housing options in different languages. To find a resource, use 'Housing' as a key word and select your language.

The online [Housing Option Finder](#) can help you understand what housing option is available and suitable for you.

Real Estate Agents may be eligible to register for the [TIS Free Interpreting services](#) to assist you with an interpreter in your language.