

Inquiry into Homelessness in Victoria

Ms Bobbie Trower

Organisation Name: YWCA Australia

Your position or role: Senior Manager Advocacy

SURVEY QUESTIONS

Drag the statements below to reorder them. In order of priority, please rank the themes you believe are most important for this inquiry into homelessness to consider::

Indigenous people, Family violence, Public housing, Housing affordability, Services, Rough sleeping, Mental health, Employment

What best describes your interest in our Inquiry? (select all that apply) :

Working in Homelessness services

Are there any additional themes we should consider?

Older women, young women and intersectionality

YOUR SUBMISSION

Submission:

Do you have any additional comments or suggestions?:

FILE ATTACHMENTS

File1: [5e6effb51ad14-YWCA Australia Submission VIC Inquiry Housing and Homelessness.pdf](#)

File2:

File3:

Signature:

Sophie Lily Trower

YWCA Submission:

Legal and Social Issues Committee Inquiry into Homelessness in Victoria

March 2020



Affordable, Safe and Sustainable Housing for Women to Address and Prevent Homelessness

“Thank God I don’t have to pack up again. It has made the most amazing difference to my life. It’s stressful to try and keep a roof over your head. I feel blessed every day.”

- YWCA National Housing Tenant

“In today’s world, women are not safe. Whether it be in their homes or out in the streets... As a woman, if I were homeless safety would be my number one priority, especially during the night... Some homeless women also have young children with them, this only increases the risk.”

- YWCA Young Women’s Council Member

I feel that housing is a big issue for many Australians. As someone that has owned a house and had to leave because the mortgage was too high I feel that even 'middle class' Australians struggle with buying a house. I feel that younger generations will struggle more with having what our parents had.”

- YWCA Young Women’s Council Member

Recommendations Summary

At the end of this submission you will find YWCA’s full recommendations. These recommendations provide a blueprint for key opportunities for leadership and best practice in housing and homelessness. In summary these recommendations will focus on:

- ✔ **Increasing housing stock** to stem the tide of homelessness and housing unaffordability
- ✔ **Best practice ‘Housing First’ model** including a genuine ‘No Wrong Door’ approach
- ✔ **Sector-wide changes to infrastructure and legislation** to meet the needs of critical groups
- ✔ **Investment** into primary prevention, early intervention and critical specialist services
- ✔ **Innovation in housing models** that support housing security and affordability for women

About YWCA Australia

YWCA Australia is a leading national not-for-profit women's organisation working towards a future where all women and girls are safe and respected with equal access to power, opportunity and resources. YWCA Australia is part of World YWCA, a global membership movement of women and young women who have been leading social and economic change in 125 countries, for over 150 years. YWCAs around the world have a strong history of advocating for gender equality in all its forms as part of our commitment to the full realisation of the human rights of women, young women and girls.

YWCA Australia undertakes advocacy and delivers programs and services that develop the leadership and collective power of women, young women and girls; support individuals, their families and communities at critical times; and promotes gender equality to strengthen communities across Australia's diverse social and geographic landscape. YWCA Australia has been providing invaluable community services for over a century, with a presence in Victoria since 1882.

About YWCA National Housing

YWCA National Housing, a subsidiary of YWCA Australia, is the only national women's housing provider in Australia. We currently provide over 150,000 nights of affordable accommodation, as well as crisis accommodation and specialist support to women, through our owned and operated properties in Victoria, Queensland and Northern Territory.

YWCA National Housing believe the provision of safe, secure and affordable accommodation is a foundation for empowering women to lead a fulfilled life. We are a regulated housing provider, meeting the applicable regulatory performance standards wherever our accommodation is located.

We provide and advocate for improved access to safe, secure and affordable housing for low income Australians, particularly women and their children. Safe, secure and affordable housing is fundamental to women's social, economic and educational participation, and the realisation of gender equality and women's human rights.

Our innovative housing initiatives in Victoria include:

Build to Rent Project -YWCA National Housing has partnered with GJ Gardner Homes on a 'Build to Rent' project in Bendigo, designing townhouses to meet the needs of some of the region's most vulnerable women. Five three-bedroom townhouses will be built to be held by YWCA National Housing for ten years and rented out to women and their families for 75% of market rental rates. Women and children on lower incomes who have experienced family violence will be prioritised as tenants. They are expected to be completed in mid-2020.¹

Pathways to Independence Program - a tailored prevention program that concentrates on women

¹ <https://www.ywcahousing.org.au/news/media-release-bendigo-women-to-get-footing-on-the-housing-ladder/>

who are over 50 years of age who are homeless, or at risk of becoming homeless. Supports vary, from maintaining current housing, to assisting with removalist costs, subsidising bond or rent deposits to affordable housing or assisting with household utility accounts that are overdue in order to sustain current housing. Advocacy and referrals are also provided to the clients. This program is funded by YWCA through its annual fundraising program.

Pop-up Housing - An innovative model that provides medium to long term transitional housing by repurposing suitable vacant buildings undergoing a redevelopment process for re-development. [YWCA's 'Lake House'](#) pop-up accommodation in Victoria won the 2018 *PowerHousing Australia* Award for Leadership and Innovation.

Rapid Housing Program - From 2017-19, YWCA Housing took part in the Victorian Government's Rapid Housing Fund Homelessness Program. The program finalised on 30 June 2019 with outstanding results. Through this program, YWCA secured 29 head leased properties in the private rental market throughout Melbourne for women-headed households and their families who would otherwise have been facing homelessness. Case workers were employed who provided tailored case management for each client, connecting to appropriate supports and strategies for women to take over the head leased property at the end of the term or exit into other appropriate, affordable housing

Our Impact:

YWCA provides nearly 150,000 nights of safe and affordable accommodation for women each year across Australia, to 619 tenants.² YWCA National Housing provides security to women with sustainable housing choices, where they feel safe and empowered, and can improve their financial security.

YWCA is leading innovation in affordable housing and supporting women at risk of homelessness including our Pathways to Independence Program, our Pop-Up Housing models, and our new Build-to-Rent program. In a 2019 YWCA Housing Survey, two-thirds of the women reported feeling safe in their area, over half reported better able to deal with life's challenges, and one in five had enrolled in a course of study to improve their future economic security.

As the only national women's housing provider, YWCA National Housing is equipped to work with the Victorian Government in providing innovative and gender-responsive services to address and reduce homelessness for women in all their diversity across Victoria.

Our Research:

YWCA National Housing regularly collates and analyses quality improvement data, including demographics, outcomes and service capacity.

- ▼ 65% of our clients are over the age of 40
- ▼ Two thirds of our applicants for housing have experienced family violence
- ▼ 51% of our tenants in Victoria have experienced family violence

² See [YWCA National Housing Annual Report 2018/2019](#)

- ▼ 76% of our clients live on Newstart or Disability Support Pension
- ▼ 6% of our clients are under age 21
- ▼ 19% of our clients live with a disability
- ▼ 14% of our clients are from a non-English speaking background

YWCA National Housing is in the final stages of a research project on 'Housing Challenges for Women in Regional Australia', to support YWCA in developing a strategic plan addressing the adequacy and appropriateness of housing in regional areas in meeting the needs of women, young women and girls. The study was funded by Building Better Regions through the Department of Social Services and includes national data from across regional Australia as well as specific focus groups conducted in Bendigo and Rockhampton, and preliminary results include:

- ▼ One in eight women (13%) report having been homeless in the past five years.
- ▼ One in five women (20%) personally know at least one woman who is homeless.
- ▼ One in every eight women (13%) have lived temporarily with friends or relatives in the past 5 years because they were unable to afford the private housing market. Around 1 in 20 have lived in a caravan park, government managed property, in their car or in crisis accommodation through a support organisation. Nearly a quarter of women (24%) have, at some point in the past five years, accessed an alternate accommodation option because they were unable to afford the private housing market.
- ▼ Among the 134 women who had been or are currently homeless, one in four (25%) hid their homelessness from others, including close family members and friends.

Our position

Together YWCA Australia and YWCA National Housing advocate for initiatives and policies that take a gender-responsive approach and support all women, young women and girls to obtain affordable, adequate, secure, appropriate and accessible housing.

Access to safe, affordable and appropriate housing is a human right and a critical issue for women, their families and the economy. It is fundamental to social, educational and economic participation and the realisation of gender equality. Housing should be a source of stability, safety, social connection and a pathway to economic security for women, young women and girls.

Our submission

We welcome this opportunity to provide a submission to the Legal and Social Issues Committee and commend the Victorian Government for their achievements and goals as set out in the 'Housing for Victorians' initiative.

Women face some of the biggest housing affordability challenges in our community. Poverty, financial inequality and economic disadvantage and other structural barriers place women at risk of significant housing stress and homelessness. Women also make up the majority of people utilising housing

support systems, including public housing tenants, Commonwealth Rent Assistance recipients and those approaching specialist homelessness services. YWCA is committed to shining a light on this growing social issue, and to support and deliver innovative solutions.

This submission is informed by YWCA Australia and YWCA National Housing's experience in delivering housing and homelessness services to women across the country and our expertise in gender equality. It is also informed by YWCA's research and client data, as well as consultation and engagement with women, young women and girls, including members of our Young Women's Council.

In this submission you will find specific actions relating YWCA's recommendations on best practice housing models and service provision, followed by an exploration of the evidence base in relation to the Terms of Reference and women's experiences of housing and homelessness in Victoria.

In summary, we believe the Victorian Government has a unique opportunity to lead Australia's efforts in this area by taking a gender responsive approach to housing and homelessness, investing in innovative housing models, and building strategic community partnerships, to implement a strategy that is equitable, fair and sustainable. These recommendations will deliver on key initiatives committed to by the Victorian government in the 'Homes for Victoria' Strategy, in particular initiative five: 'Improving housing services for Victorians in need'.³

YWCA look forward to continuing to work with the Victorian Government in providing innovative and gender-responsive services to increase affordable housing and reduce homelessness for women in all their diversity.

Throughout this report the words 'Indigenous', 'Aboriginal' and 'First Nations' are used interchangeably to refer to Australia's Aboriginal and Torres Strait Islander peoples. When referencing policy and research reports we use the terminology used within the report. When referring to specific Aboriginal groups we use local language names. In using these all of these terms we acknowledge the diversity of Australia's Aboriginal and Torres Strait Islander nations.

³ <https://www.vic.gov.au/about-homes-victorians-policy>

RECOMMENDATIONS:

Increasing housing stock to stem the tide of homelessness

This includes:

- ▼ Social housing
- ▼ Public and community housing
- ▼ Long-term housing establishments

Actions the Victorian Government can take now:

- ▼ Increase commitments to provide new housing stock through the 'Social Housing Growth Fund'
- ▼ Provide longer term leases of Government housing stock for example for 20 years, including cashflow and the ability to source debt and no interest loans

Best practice 'Housing First' Model

A genuine Housing First model must:

- ▼ Be within a **gender-responsive framework** to meet the needs of women and children
- ▼ Be supported by an **adequately funded 'no wrong door' system**, that does not place undue burden on homelessness services or divert funding away from critical service delivery
- ▼ Include **brokerage funding for specialist service providers** to support for transition into longer term and permanent housing for women
- ▼ Provide **wrap-around systems of individualised and long-term support** for women to address complex needs. This includes early intervention services, information and referral pathways, and trauma informed and client centered practice

Actions the Victorian Government can take now:

- ▼ Fund YWCA's 'Pathways to Independence' program in Victoria as a successful **homelessness early intervention model**

Sector-wide changes to infrastructure and legislation

- ▼ The Victorian Government play a leading role in **negotiating with the Commonwealth Government to develop gender-responsive National Housing and Homelessness Agreements**

- ▼ Ensure affordable housing is **culturally appropriate, suitably located and appropriately constructed** using universal design principles to increase accessibility
- ▼ **Strategically manage the public housing portfolio** to improve suitability to the current demographic in need, including Aboriginal and Torres Strait Islander women, women living with disability, older women, and women with children
- ▼ **Strengthen responses to domestic violence and sexual assault** within youth homelessness services to ensure appropriate referral and client management of young people experiencing family violence.

Actions the Victorian Government can take now:

- ▼ **Review the stamp duty brackets in Victoria** (which has increased by 18% since 2015) to appropriately and fairly reflect the current housing market
- ▼ Incentivise capacity building and **cultural awareness training for social housing providers** on Indigenous issues, as well as establishing specific Indigenous housing organisations, officers and advocates
- ▼ Provide more **temporary accommodation for pets whose families have escaped domestic violence**, until they set up a permanent home

Investment into initiatives and services that address or prevent women's housing and homelessness:

- ▼ **Increase funding for homelessness services**, in particular for specialist services for women, children and young people facing violence. This funding needs to be a **long-term commitment** of a minimum of five year cycles
- ▼ More **medium-to-long-term specialist homelessness services** for young people and an increase in funding for the youth homelessness sector, including prevention services and affordable housing for young people.

Actions the Victorian Government can take now:

- ▼ Invest in transitional housing and appropriate accommodation for women and girls on temporary visas experiencing violence
- ▼ Invest in comprehensive trauma-recovery programming such as the YWCA's Young Women's Accommodation and Trauma Recovery Program.
- ▼ Invest in 'Youth Foyers' – comprehensive wrap around supports that provides employment, education, training, and skills development in a stable and secure congregated living environment for young people.

Innovation in housing models

- ▼ **Collaborate with Community Housing Providers** with expertise in supporting women and vulnerable groups. YWCA National Housing welcomes the opportunity to work with the Victorian Government on a gendered response to housing and homelessness
- ▼ Initiatives **assisting young people to stay out of the homelessness sector** and enter into the private rental market
- ▼ Supporting people to make the **transition from public housing to private rental** – through affordable housing options and long-term wrap around support services (social housing tenants are currently less likely to have the capability to enter the private market³³)
- ▼ Initiatives to prevent homelessness in older women by **increasing community cohesion and support for older women**, including community programs and initiatives that provide social connection and support, especially where re-location of home is necessary
- ▼ Developing **lower cost, higher empowerment supported accommodation models for people living with disability**, including accommodation and support services run by and for people living with disability
- ▼ Developing outcome-based key performance indicators and enforceable standards for all forms of accommodation as part of an accreditation process to **ensure accessible and affordable accommodation for people living with disability**

Actions the Victorian Government can take now:

Partner with Community Housing Providers on innovative housing models including **co-operative housing, shared equity housing and pop-up housing**.

Invest in **non-hospital specialised community residential accommodation services for young people** (16-24) with complex mental health needs

THE EVIDENCE BASE

Our submission provides evidence-based comments and recommendations on the following key areas of housing and homelessness in regards to women and other marginalised groups:

- ▼ Gender-responsive Approach
- ▼ An Intersectional Approach
- ▼ Housing First Approach
- ▼ Critical and Emerging Needs and Communities
- ▼ Innovation in Housing

Gender-responsive approach to housing and homelessness

“We need to develop a gender-responsive National Housing Strategy to address the rising number of women falling into homelessness and the lack of social and affordable housing stock.”

- Jan Berriman, Director YWCA National
Housing and Property Management

YWCA is concerned that women face some of the most critical housing challenges in our community. A **gender-responsive approach** to housing and homelessness would effectively address the structural disadvantages experienced by women, as well as other marginalised groups of women and gender diverse populations facing housing insecurity and unaffordability. A gender-responsive approach would also contribute to the prevention of homelessness due to domestic and family violence, by enabling specialist services to address and respond to the gendered drivers of violence and homelessness.⁴

Women’s economic disadvantage contributes to instability and unaffordability in housing, due to lower incomes, periods out of the workplace for caring, and longer lifespans.⁵ Women are the primary beneficiaries of housing support systems, making up most of the public housing tenants and Commonwealth Rent Assistance (CRA) recipients.⁶ Women are also more likely to live in low-income or single-parent households and therefore are more likely to experience housing stress. Women are more likely to be in receipt of Newstart payments for longer, and disproportionately outnumber men in the receipt of Parenting Payments, Aged Pension and Youth Allowance. Studies show that single women who are recipients of these payments have access to 0% of the rental market based on affordability and appropriateness.

⁴ Our Watch, ANROWS & Vic Health 2015, *Change the Story: A shared framework for the primary prevention of violence against women and their children in Australia*, Our Watch, Melbourne

⁵ Tually, Dr Selina; Beer, Andrew & Faulkner Dr Debbie, *Too Big To Ignore – A Report on Future Issues for Australian Women's Housing 2006-2025*, Australian Housing and Urban Research Institute (AHURI) , 2007.

⁶ Australian Women Against Violence Alliance (AWAVA) and Equality Rights Alliance (ERA) 2017, Submission to the Productivity Commission Introducing Competition and Informed User Choice into Human Services Draft Report, P.5

Domestic and family violence is another significant factor, which will be discussed in detail later in the submission. We highlight that the lack of affordable and available housing further inhibits women's options to leave when experiencing domestic violence. The chronic shortage of social and affordable housing is forcing record levels of homelessness, more and more people are struggling to afford the private rental market and the demand for affordable or social rental properties is outstripping supply.⁷

A gender-responsive approach to housing and homelessness ensures that these factors are considered at a strategic as well as implementation level, which includes allocation of funding that addresses the structural disadvantage faced by women, young women and girls.

An intersectional approach

As experts in gender equality, YWCA understands that gender inequality is not experienced the same way by all women. To achieve equality for all women, we must consider other forms of discrimination and disadvantage. Integrating intersectional thinking should consider such things as Aboriginality, culture, race, ethnicity, faith, socio-economic status, ability, sexuality, gender identity, education, age, geographic location and migration status.

For example, some groups of women face increased barriers to safe, affordable and stable housing, including women experiencing domestic and family violence, Aboriginal and Torres Strait Islander women, women on a low income, women with no visa, young women and LGBTIQ+ young people and women living with disability.

“Apartment living has increased, and so greater consideration must be had concerning accessibility of housing”

- YWCA Young Women's Council Member

In developing and implementing a robust homelessness strategy in Victoria, an intersectional approach should be used in applying **best practice language** as well as **taking a flexible and tailored approach to service provision**, ensuring that more vulnerable and marginalised groups are reached, supported and respected.

Housing First Approach

YWCA recommends a more robust and well-funded implementation of the 'Housing First' and 'No Wrong Door' approaches in Victoria that includes evaluation and review mechanisms. A successful Housing First approach is a government-supported long-term approach that aims to provide a strategic response to homelessness by prioritising permanent and stable housing for people

⁷ Everybodys Home Campaign 2018 <https://everybodyshome.com.au/our-campaign/relief-for-chronic-rental-stress/>

experiencing homelessness.⁸ The 'No Wrong Door' approach means that any client can seek housing advice and assistance through any 'service delivery' door of social housing providers, and be linked in with other service providers.⁹

A genuine Housing First approach in Australia is being hindered by a lack of appropriate affordable housing stock, and a lack of resourcing for wrap-around support.¹⁰ People who have experienced chronic homelessness, have health issues, are ageing or are leaving institutional care can be better supported under a 'Housing First' model, identified as the most effective way to maintain tenancies and improve wellbeing. Importantly, it should not aim to provide housing as a sole solution, but as a first step on the path to accessing wrap-around services and support that address complex needs. Within a gender-responsive framework, a comprehensive 'Housing First' approach would ensure that women and other marginalised groups do not simply fall into the public housing cycle or exit back into homelessness, and factors such as domestic and family violence and economic disadvantage are addressed. 'Housing First' solutions need to be focused on providing options for long-term appropriate housing that meets the needs of women rather than an ineffective short-term emergency or transitional housing process.

Critical and Emerging Needs and Communities

There are a number of emerging needs and communities that must be prioritised when addressing homelessness. Women's homelessness is growing at a faster rate than men's homelessness, with older women being the fastest growing cohort of homeless people in Australia. We also note that often women are 'hidden' in their homelessness, which may include staying with friends, relatives or engaging in unwanted sexual relationships to maintain a roof over their head. In our experience, many women are also sleeping in cars and on couches and may not engage in traditional homelessness services.

YWCA's research into women's housing in regional communities shows that one in four (25%) of those reporting being currently homeless, hid it from others, including close family members and friends. This is an example of **invisible homelessness particularly experienced by women**, which can impact on recorded numbers of homeless women in Australia, and means many women slip through the service gaps and fall into cycles of homelessness and housing instability.

A gendered analysis tells us that **Victoria's affordable housing stock needs to be significantly expanded and diversified** to meet the needs of all women, particularly young women, low income women, women with disability, women with caring responsibilities and women over 55.¹¹

Lack of Social Housing and Affordable Housing

⁸ AHURI, What is Housing First <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

⁹ Family and Community Services NSW, No Wrong Door Protocol, <https://www.facs.nsw.gov.au/housing/help/applying-assistance/housing-pathways/chapters/no-wrong-door-protocol>

¹⁰ <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

¹¹ YWCA National Housing Annual Report 2017-18

There is an overwhelming evidence base on the lack of social and affordable housing in Australia. YWCA's regional research on the subject has shown that:

- Two thirds of women (68%) on low and moderate incomes in regional Australia are concerned about the cost of living and two in five (43%) about the cost of housing. These are the top two concerns facing women and are of greater concern than access to health care, career opportunities, personal safety, or access to transport.
- Three in five women (63%) face some level of stress regarding their housing and accommodation situation. This is even more pronounced among Gen Y and Gen X women. This impacts their mental health and wellbeing, their ability to manage their day to day, and relationships with their partner.
- Aboriginal and/or Torres Strait women are more likely to have gone without meals and refrained from using public transport to pay for their rent or mortgage. They are more likely to have accessed accommodation outside of the private housing market, including living with friends / relatives, in a caravan park, in government managed properties, in their car, or in crisis accommodation.

In line with recommendations from the Australian Housing and Urban Research Institute (AHURI), **social housing must be seen as social infrastructure** with a government subsidy to drive equity related asset class products.¹² With rapidly increasing private rental rates in Victoria, and data indicating that housing affordability for low income Victorians is decreasing, there is a critical need to invest in social and affordable housing.¹³ Furthermore, a January 2020 AHURI Report found that there are few feasible pathways out of social housing and into private rental.¹⁴ Governments must also play a role in creating **pathways for people to exit out of social housing and into affordable private rental**.

Effective social housing in Australia should target assistance to households with low incomes and complex support needs. Special attention should be given to **ensuring accessibility of social housing for vulnerable groups** including women and Aboriginal and Torres Strait Islander tenants, as research shows they experience increased barriers to obtaining and maintaining tenancy due to issues such as family violence and structural discrimination.¹²

We acknowledge recent commitments by the Victorian Government to develop 6000 new social housing homes and apartments, and establish the 'Social Growth Fund' supporting innovative partnerships between the Victorian Government and other sectors. We also recognise the importance of the 'Public Housing Renewal Program' in ensuring social housing receives vital maintenance.

However, we urge the Victorian Government to **set further targets to increase and maintain quality housing stock and provide subsidies for community housing developers**, given the estimated shortfall

¹² https://www.ahuri.edu.au/data/assets/pdf_file/0025/29059/AHURI-Final-Report-306-Social-housing-as-infrastructure-an-investment-pathway.pdf

¹³ <https://www.parliament.vic.gov.au/publications/research-papers/download/36-research-papers/13840-housing-affordability-in-victoria>

¹⁴ https://www.ahuri.edu.au/data/assets/pdf_file/0024/56283/Understanding-the-experience-of-social-housing-pathways-Executive-Summary.pdf

of around 100,000 social housing properties¹⁵, and reports of around 500 new social housing applications each month.¹⁶

Critical and Emerging Communities

Young women and gender diverse young people

“Home is where you feel completely comfortable, secure and safe and, on top of that, provides a place to sleep, eat and wash”

- Young Women’s Council Member

Article 27 of the International Convention on the Rights of the Child recognises that safe and well-maintained housing is necessary for children and young people to reach their full potential. It is critical that young people have access to safe and stable housing as they transition through their childhood into young adulthood.

Young people make up around a quarter of people experiencing homelessness, and the largest number of women experiencing homeless in Victoria are women aged between 25-34, with the second highest aged between 19-24.¹⁷ Domestic and family violence and sexual assault are the main reasons for young women seeking homelessness services and young women aged 15-24 have the highest rate of assistance from Specialist Homelessness Services. It is important to note that while women make up just under half of those experiencing homelessness, young women in particular are often “invisible” and their homelessness is hidden- most are forced to find a safe place to sleep by couch-surfing, staying in crisis or temporary accommodation, exchanging sexual favours in exchange for accommodation or sleeping in their cars.

Young people living in Victoria have contrasting immediate and future housing needs in comparison to the generations before them. This is reflected in the changing structure of the family home, with research showing more young people remaining in the parental home longer, with a more than 30% growth rate in Victoria from 2001 to 2017.¹⁸

“Housing rates, particularly in the capital cities, have skyrocketed. Living in a city is very expensive and so it is no wonder that people are ending up homeless. To get people off streets and into homes, you must first make it possible for people to even pay for it.”

-YWCA Young Women’s Council Member

With declines in home ownership, rising private rental costs, declines in social housing and scarce

¹⁵ <https://chp.org.au/media-releases/march-quarter-rental-report-shows-housing-crisis-continues-in-victoria/>

¹⁶ <https://vpta.org.au/100000-waiting-for-a-home-in-2020/>

¹⁷ ABS 2016, 2049.0 - Census of Population and Housing: Estimating homelessness

¹⁸ <https://melbourneinstitute.unimelb.edu.au/hilda/publications/hilda-statistical-reports>

availability of affordable housing, young people are experiencing high levels of housing stress. The 2019 Productivity Commission report into Government Services revealed that young people who are receiving Commonwealth Rental Assistance are **more likely to be in housing affordability stress than any other age or special needs group.**¹⁹

The recently released Grattan Institute Report on younger Australians shows around half of households led by a person aged under 35 years old have experienced one or more indicators of housing stress (such as skipping meals or missing paying bills) in the last 12 months.²⁰ Young women are more likely than young men to be primary carers for children, which adds a further burden on women, and can lead to difficulty in obtaining and retaining affordable and safe housing. This gloomy narrative of housing affordability has an impact on the aspirations and dreams of all young people and is reflected in their thoughts and feelings about their future.

“From what I've been seeing on the news and other media recently, I'm feeling somewhat apprehensive about achieving my future housing needs”

- Young Women's Council Member

There is a significant lack of medium-to-long-term supported accommodation for young people in Victoria, particularly young women experiencing domestic and family violence, which often means that young people experiencing homelessness rely on crisis accommodation. Reliance on crisis accommodation can mean young people are rushed through into independent living without the right supports, often setting them up to fail. Young people who have experienced trauma and unstable housing **need critical support to reengage them in education and employment** and build social cohesion within their community. Some young people with complex needs may not be suited to shared accommodation, often provided as a solution to housing affordability. In addition, LGBTIQ+ young people experiencing homelessness may not seek support due to fear of, and actual, discrimination and stigma. This can also be the case with young people from culturally and linguistically diverse and Aboriginal and Torres Strait Islander communities. It is essential that support services promote inclusivity and cultural responsiveness to welcome diverse communities.

Women and children experiencing domestic and family violence

Domestic and family violence is the leading cause of homelessness in Australia, with women making up the majority of those accessing specialist homelessness services.²¹ When women flee domestic and family violence situations the majority have children in their care. **Almost 70% of the women housed by YWCA National Housing have experienced family violence.** Every person experiencing sexual, domestic and family violence should receive the immediate and ongoing support they need to be safe and address trauma.

¹⁹ <https://www.ahuri.edu.au/policy/ahuri-briefs/why-are-young-people-on-commonwealth-rent-assistance-experiencing-housing-affordability-stress>

²⁰ <https://grattan.edu.au/report/generation-gap/>

²¹ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/contents/client-groups-of-interest/clients-who-have-experienced-domestic-and-family-violence>

A commitment to adequate, long term funding is needed to address the critical shortage of accommodation and homelessness services, in particular for **specialist services for women and children facing violence**. This should come from both State and Commonwealth Governments.

The shortage of transitional housing options for families escaping violence is of profound concern. We reiterate calls from Safe Steps Victoria for an increase in long-term and affordable housing in light of growing evidence showing that family violence is the major driver of homelessness for women and children, and that the chronic lack of long-term and affordable housing in Victoria is impacting on the safety of women and children escaping violence.²²

YWCA supports initiatives that enable women experiencing domestic and family violence to remain safely in their homes if they choose, including the Personal Safety Initiative. We reiterate the need for comprehensive measures to ensure the safety and wellbeing of those women and children remaining in the home, including providing case management, safety planning, improving home security, support in managing finances, support for children, and help with legal processes.

We also urge the Victorian Government to review and increase its investment into perpetrator accommodation and behaviour change measures, including consider implementing best practice models such as Communicare's 'Breathing Space' residential Family and Domestic Violence men's behaviour change program in Western Australia.

Women, children and young people experiencing violence suffer additional trauma in worrying about how to take care of their pets and prevent them from further harm, creating a barrier to leaving a violent situation. Research shows that up to 25% of people in violent situations, who have a family pet present, may remain in that situation because of concern for the welfare of their pet should they leave. We support the Victorian Government's recent legislative changes to ensure **renting with pets becomes standard practice**. Keeping the whole family together, including treasured pets, during this critical time is paramount. While we acknowledge that pets can be difficult to accommodate in a variety of accommodation models, we hope that in future **crisis, short-term and medium-term accommodation services can find other ways to accommodate companion animals**. Children and young people in particular often rely on their pet to provide stability, security and companionship invaluable comfort having experienced domestic and family violence.

Over the last few decades, women's and domestic and family violence services have developed a highly-specialised way of working with women, children, young people and families impacted by trauma and violence. Specialist services are leading best practice in Australia however, long-term funding urgently needs to be made available in order to match the complex nature of the work that is often required to support women, children, young people and their families.

YWCA supports the implementation of the Orange Door initiative, however we recommend a comprehensive review of the pilot phase, and further investment into careful implementation,

²² See Safe Steps submission to this inquiry (supported by YWCA Australia)

training and workforce development to ensure its success and that both victim survivors and perpetrators have access to services through the Families Hubs.

Aboriginal and Torres Strait Islander women

Aboriginal and Torres Strait Islander women face increased barriers to accessing and maintaining safe and affordable housing. The rate of Aboriginal people accessing homelessness services in Victoria is 9.0%, 10 times that of the general population.²³ Additionally, Aboriginal and Torres Strait Islander households, representing just over 2% of all households: own homes at half the average rate; rent at more than twice the rate; and are four times as likely to live in social housing.²⁴ YWCA's recent report on housing challenges for women in regional Australia found that a third of Aboriginal and/or Torres Strait Islander women report having been homeless in the past 5 years (compared to 12% of non-Indigenous women), and 36% know at least one woman who is currently homeless (compared to 19% of non-Indigenous women). Institutional racism prevents Aboriginal and Torres Strait Islander people to enter private rental and access finance for home ownership.²⁵

The ongoing impacts of colonisation and gender inequality intersect to drive violence and disadvantage against Aboriginal and Torres Strait Islander women. Aboriginal and Torres Strait Islander women report experiencing violence at 3.1 times the rate of non-Indigenous women.²⁶ First Nations Peoples are best placed to lead change to end violence against women and children in their communities. We advocate for measures that enable this, reflected in Our Watch's *Changing the Picture* resource on preventing violence against Aboriginal and Torres Strait Islander women and their children.²⁷ Developing culturally appropriate responses to domestic and family violence and improving integration between housing, domestic and family violence and child protection services should reduce rates of First Nations women's injury and death, as well as rates of First Nations children's out-of-home care.²⁸

There is a clear need for **investment in Aboriginal-led, owned and managed social and affordable housing** to the over-representation of Aboriginal and Torres Strait Islander people experiencing homelessness in Victoria. We support calls from Aboriginal Housing Victoria to **develop an Aboriginal Housing and Homelessness Framework**. Measures include workforce strategies to increase Indigenous staff and cultural proficiency of non-Indigenous staff, creating culturally safe and welcoming service settings, partnerships with well-connected Indigenous services, and targets to increase Aboriginal owned and managed social housing properties. We further support calls to improve education and employment outcomes for Aboriginal and Torres Strait Islander women in order to prevent homelessness.

²³ https://ahvic.org.au/cms_uploads/docs/proposal-to-develop-a-victorian-aboriginal-housing-and-homelessness-framework.pdf

²⁴ AHURI, 2019

²⁵ AHURI, 2019

²⁶ [Steering Committee for the Review of Government Service Provision \(SCRGSP\) 2016. Overcoming Indigenous Disadvantage: Key Indicators 2016.](#) Productivity Commission: Canberra.

²⁷ <https://www.ourwatch.org.au/getmedia/ab55d7a6-8c07-45ac-a80f-dbb9e593cbf6/Changing-the-picture-AA-3.pdf.aspx>

²⁸ Cripps, K. and Habibis, D. (2019) Improving housing and service responses to domestic and family violence for Indigenous individuals and families, AHURI Final Report 320, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/320>, doi: 10.18408/ahuri-7116201.

Investment must be directed by these communities in developing local responses to suit housing needs and community strengths and include investment in regional and remote communities.

Women living with disability

Women living with disability experience increased barriers to safe, affordable and accessible accommodation. Studies show that around one third of people living with disability are living below the poverty line, and face barriers to employment and education.²⁹ Women living with disability are also more vulnerable to various forms of violence and discrimination. For example, they are estimated to be 37.3% more at risk of domestic violence than women without a disability.³⁰ The settings in which this violence occurs are diverse and include residential institutions, group homes, respite centres, boarding houses, private homes and on the street.

We note that some women living with disability perceive domestic and family violence services to be inaccessible, unsafe or unapproachable, which may increase their likelihood of becoming homeless. Specialist domestic violence services should be provided with **adequate training and be sufficiently resourced to ensure they are accessible, appropriate and safe for women living with disability.**

Women living with disability often face limited housing options and precarious housing situations upon leaving their homes. They often face discrimination when looking for rental properties, and may not have sufficient financial resources to set up a new living environment that supports their independence.²⁶

Older Women

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness. In 2015-16 there was a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.³¹

There are a range of factors contributing to this, including the financial disadvantage women face over their lifetime, as well as domestic and family violence. Women retire with on average half the superannuation than men, a reality which many older women are now grappling with. Older women who experience domestic violence are often faced with no financial security and no safety nets, and so enter into the homelessness sector for the first time. **65% of YWCA National Housing residents are over 50, with many being first time users of the welfare system in Australia.**

Women continue to pay the ultimate price for living in an inequitable society, having major

²⁹ ACOSS 2013, *Poverty in Australia Report*, https://www.acoss.org.au/images/uploads/Poverty_Report_2013_FINAL.pdf

³⁰ PWDA (People with Disability Australia), 2013. 'Key figures about women and girls with disability: Facts & figures', *Stop the Violence Project*

³¹ Equality Rights Alliance & Homelessness Australia 2017, *Ending and Preventing Older Women's Experiences of Homelessness in Australia*, https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Economic_Security_of_Older_Women_Inquiry.pdf

responsibility for caring for their children, families and partners with many living in unstable, unsafe and insecure housing as they age. Research on housing futures, ageing, living alone and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership and less able to compete in the private rental market for affordable accommodation.²⁷ The number of older women becoming homeless will continue to rise whilst gender inequality combined with a general lack of affordable housing remain issues in Australia.

Migrant women and women on temporary visas

Migrant women and women from culturally and linguistically diverse backgrounds experience extra barriers to securing and maintaining safe, affordable and appropriate housing, due to social, cultural and language factors, and often manifesting as discrimination. Census data shows that 74% of those who were born overseas and arrived in Australia in the last five years were living in "severely" crowded dwellings and 13% were living in boarding houses.³²

Women on temporary visas face also barriers to accessing both temporary crisis accommodation and permanent housing, due to legal barriers as well as inability to access income because they do not have the right to work, or because they have children in their care.³³ Domestic violence services in Victoria report large numbers of women on temporary visas experiencing family and domestic violence being turned away because there are no resources to support them long-term.³⁴

Further funding to support women's specialist services is needed to **provide culturally appropriate and accessible crisis accommodation for women in all their diversity regardless of visa status**. YWCA supports the recommendations from the 'Blueprint for Reform' report by the National Advocacy Group on Women on Temporary Visas Experiencing Violence, and urges the Victorian Government to expand the eligibility for temporary accommodation, crisis accommodation, rental assistance and public housing to ensure that people on temporary visas experiencing violence and their children and dependants can have a safe place to live and a safe home.

Innovation in Housing

YWCA advocates for a **revitalising of housing support systems** with a **renewed commitment to innovation** and direct Government investment in social and affordable housing. This includes strategic partnerships with the private and not-for-profit sector, as well as investment into innovative housing models.

To drive innovation and best practice, a key driver of the strategy must be about building on the existing strengths made by local and regional services for women and marginalised groups in recent years. Collaboration with community housing providers and drawing on their expertise is essential to

³² <https://www.smh.com.au/lifestyle/life-and-relationships/the-average-homeless-person-in-australia-is-not-an-old-man-20180810-p4zwpw.html>

³³ https://www.homelessnessnsw.org.au/sites/homelessnessnsw/files/2018-12/Path%20to%20Nowhere_0.pdf

³⁴ https://intouch.org.au/wpcontent/uploads/2019/03/MonashResearchBrief_SupportOptionsForMigrantWomenOnTemporaryVisasExperiencingFamilyViolenceInAustralia-.pdf

developing a model that is truly responsive to the needs and interests of women, who are disproportionately affected by housing unaffordability and homelessness.

It is essential that government build **strategic partnerships with community and private sectors** including experts in gender, violence and housing, including in development and implementation of innovative housing models.

For example the Victorian Government could increase their partnership work with community housing providers like YWCA National Housing in delivering innovative, long-term and fit for purpose housing that reflects and responds to the voices of women, young women and girls in development and implementation.

Other examples of Innovative Housing Models:

Shared Equity Models

Under shared equity schemes, a purchaser and equity partner share the costs to purchase a home, so that the purchaser can leverage a smaller deposit and lower loan repayments and other ongoing costs to buy a house. In 2016, over 10,000 people were purchasing a dwelling under a shared equity scheme within Australia. Shared equity arrangements could be adjusted in a number of ways to best support women and could include:

- ▼ Government backed shared equity schemes
- ▼ Upfront and total equity. Arrangements could be made for women who are still working to purchase additional equity or to sell down some equity in times of hardship
- ▼ Staircasing to full ownership through additional rental payments may provide flexible arrangements for those women that are younger
- ▼ Sharing ongoing operational costs (maintenance/rates) between equity partners
- ▼ Point of sale and capital gains/losses where the purchaser has first option on sale
- ▼ Sources of loan and finance terms

Rent-to-buy

This model allows people to rent initially with the intent to buy within an agreed timeframe. Within Australia the current arrangements are private and considered high risk to the purchasers as the terms favour the developer. These arrangements usually have higher-than-average market rents and are accessed by people unable to save a deposit or traditional bank finance.

Overseas, these models are more transparent and quite often government supported. The United Kingdom Housing Associations are supported to build properties that are leased below market rent for up to five years. During this time the tenants save for a deposit and then look to purchase the property at the end of the rental period. The house can be purchased under a shared equity scheme at the end of the tenancy.

Co-housing or co-ownership

Co-housing provides the opportunity for affordable housing for either purchase or rental as it reduces housing expenses, increases social engagement and provides access to more amenity. This model is common internationally and in some locations in Australia, and can be suitable for women, particularly older women. This model could be extended to 'shared equity' models with Government or community housing providers.

Head leasing

Head leasing is where a private rental property is rented from the landlord/owner by a legal entity, such as a community housing provider (CHP) like YWCA National Housing, which then on lets the property to a tenant. In these cases, YWCA National Housing takes responsibility for making sure rent is paid to the landlord/owner and property maintenance. YWCA National Housing tenants pay an agreed rent to us and we can also provide rental bond support. This supports the stability of a tenancy and relieves the pressure of large upfront costs. Head leasing is also an attractive option for landlords/owners, YWCA National housing provides the added security of tenure, rental payments and ongoing maintenance.

Other models to be developed

There are other models that could be developed to assist women, particularly older women to purchase a home that could include:

- ▼ Extend access to first home buyers schemes across all states for women aged 55 and over if they are purchasing for living not investment.
- ▼ Fractional investment models, a person owns a share in the home and right to occupy while investors hold the remaining interest in the property.
- ▼ The Barnett model is a privately funded model that provides a secondary loan to people to reduce up front costs and ongoing mortgage which enables them to purchase a home. The secondary loan covers 37% of the market price and the loan does not incur interest and is repaid when sold or at another agreed time. The secondary loan was funded by the developer by cost savings throughout the development process and foregone profits.

Build to rent

Benefits of build-to-rent may include establishing long-term and flexible leases to tenants, and as ownership is retained centrally, there are incentives for the development to be built to a high standard. YWCA National Housing currently has a Build-to-rent project under construction in Bendigo.

Utilisation of existing stock

There are underutilised and vacant properties where utilisation of these dwellings could

be maximised in several ways:

- ▼ Housing type matching the household. For example a couple should be provided a 1 – 2 dwelling property. Incentivisation of transfers from large properties should be encouraged
- ▼ Vacant dwelling taxes
- ▼ Capital gains tax discounts for affordable rental housing
- ▼ Subdivision of large lots for 'infill' and more affordable development
- ▼ On line platforms to encourage sharing
- ▼ In 2017, approximately 7% of retirement village units were vacant.
- ▼ Vacant sites awaiting redevelopment could be utilised short term (YWCA's Lakehouse is an example of this 'pop up' model)

Conclusion

YWCA thanks the Victorian Government for the opportunity to provide a submission to the Victorian Government's inquiry into homelessness, and we look forward to progressive and effective measures to follow.

Please visit our website for more information on our programs and services in Australia and Victoria: ywca.org.au and ywcahousing.org.au.