

**YWCA AUSTRALIA**

**PRE-BUDGET SUBMISSION**

**2023**



**YWCA**  
Australia

# ACKNOWLEDGEMENT

YWCA Australia acknowledges the Traditional Owners of the lands on which we work, live and play and we pay our respects to Elders past and present.

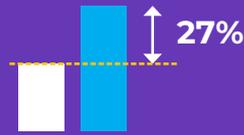
We recognise First Nations people as the Custodians of the lands, seas and skies with more than 60,000 years of connection, wisdom and relationship in caring for Country.

We work and live on stolen land and we have a responsibility to acknowledge the harm done to First Nations people and cultures and we commit to work towards respect, recognition and self-determination of all First Peoples.

We recognise the need for intersectional and gender-responsive solutions to Australia's housing and homelessness crisis and we call on the Federal Government to provide specific and appropriate support and investment to enable First Nations women, women, and gender diverse people's self-determination and leadership in that process.



**Single women over 55** are the fastest growing group experiencing homelessness in Australia.<sup>1</sup>



The average number of people accessing homelessness services because they are unable to pay rent **rose by 27 percent** over the last four years.<sup>2</sup>



In 2020-21 there were more than **300 unmet requests** for Specialist Homelessness Services (SHS) per day and the majority of unmet demand was from women seeking assistance.<sup>3</sup>



More than **one in three** people seeking specialist homelessness services (SHS) have experienced family and domestic violence.<sup>4</sup>



The proportion of dwellings available for social housing has halved in the past two decades to just **3% of all housing stock**.<sup>5</sup>

## WE NEED HOUSING OPTIONS AND SUPPORTS THAT ARE RESPONSIVE TO THE NEEDS OF WOMEN

<sup>1</sup> ABS (2018) *Census of Population and Housing: Estimating homelessness*, 2016 data.

<sup>2</sup> H Pawson, A Clark, C Parsell and C Hartley (2022), *Australian Homelessness Monitor 2022* prepared for Launch Housing.

<sup>3</sup> AIHW (2021) *Homelessness and homelessness services*, snapshot. <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>

<sup>4</sup> AIHW (2021).

<sup>5</sup> Per Capita (2022).

# INTRODUCTION

Australia is in the midst of a complex housing crisis. The solutions must include gender-responsive models that cater more appropriately to the needs and circumstances of women and women-led families. Poverty, financial inequality and other structural barriers, including the burden of unpaid care work, place women at significant risk of housing stress and homelessness. This requires both prevention and early intervention strategies in tandem with housing solutions.

At YWCA Australia, where ending women's homelessness is our priority, we know a targeted approach is critical to lifting women's living standards. We advocate for gendered responses to address housing and homelessness risk because women are overrepresented across indicators of housing stress, housing insecurity and risk of homelessness. This requires us to look beyond the demographics and mainstream models of provision to recognise, understand and respond to the specific needs of women and ensure they can access and sustain long-term, secure, and affordable housing.

# WOMEN'S HOUSING FRAMEWORK

YWCA Australia's extensive experience in community housing and support service delivery for women means we understand what's required to create vibrant, sustainable, diverse communities that offer safe, secure and affordable housing for young women, women and gender diverse people.

We are pioneering **Australia's first Women's Housing Framework** which identifies best practice approaches to designing, acquiring and operating housing for women.

## OUR SUBMISSION SEEKS COMMONWEALTH SUPPORT TO ACCELERATE THE IMPLEMENTATION OF THE WOMEN'S HOUSING FRAMEWORK

Based on findings taken from women-centred literature and learnings from those with lived experience, the Framework embraces the notion of home as sanctuary: a place for wellbeing and healing, with opportunities for social connection. It considers the specific security and safety needs of women, along with low-cost, sustainable living measures which maximise solar access and thermal efficiency.



## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### CLARE

Clare grew up in a poor family and continues to grapple with the consequences of intergenerational poverty. She is now 26 years old, pregnant and alone. Finding stable housing is proving to be a challenge and she has not been able to work due to complications with her pregnancy. The immense stress of Clare's personal situation, including her poor economic outlook and limited access to affordable housing, is taking a toll on her mental health.

Clare would benefit from appropriate social housing and support services that take into account her needs as a soon-to-be mum, including close proximity to community infrastructure, adequate support services and child-friendly design.

Clare would also benefit from opportunities to improve her economic outlook and long term financial security with access to employment supports and opportunities to upskill. Access to stable, affordable housing will give Clare the confidence she needs to study or re-enter the workforce, thereby reducing her dependence on welfare benefits and helping her to secure a brighter future for herself and her child.

The Framework describes the key design principles and criteria for safe, long-term housing across crucial metrics, from locality through to design.

The four overarching elements are designed to improve women's housing stability and their capacity to fully participate in society:



### 1. PARTICIPATION AND COLLABORATION

- Actively involved in housing management
- Integrate and participate with their community, families and social circles
- Actively seek to learn new skills
- Access meaningful and secure employment
- Actively participate in society



### 2. SAFETY AND SECURITY

- Feel safe and secure within their community
- Feel seen and supported
- Feel safe and secure within their homes
- Learn sustainable environmental practices
- Achieve financial security and independence



### 3. AGENCY

- Know themselves
- Determine the course of their future
- Live as independently as possible
- Influence and have control over their home
- Self-organise and form a supportive community



### 4. HEALTH AND WELLBEING

- Create healthy and sustainable habits
- Independently manage their health and wellbeing supports
- Strengthen their familial and social relationships
- Process and heal their trauma
- Strengthen cultural and spiritual connections

The Framework articulates what feminist housing means, and provides the tools required to start changing property acquisition, development and management practices that support women's long-term housing security.

It also points to important cultural changes required across policy and service provision to put women and their unique experiences and needs at the heart of decision making.

## PRIORITY AREAS FOR INVESTMENT

In developing its 2023 Federal Budget submission, YWCA Australia urges the Federal Government to prioritise:

1. Greater access to social and affordable housing for women
2. Increased investment in housing and homelessness support services for women
3. Support for YWCA's flagship Women's Housing projects

### 1. GREATER ACCESS TO SOCIAL AND AFFORDABLE HOUSING FOR WOMEN

In approaching economic recovery to COVID-19, the construction of social and affordable housing should be considered as economic stimulus. In line with recommendations from the Australian Housing and Urban Research Institute (AHURI), social housing must be seen as social infrastructure. Costs associated with the construction of social and affordable housing may also be offset by potential cost savings, including reduced welfare dependency and reduced contact with the public health system.

YWCA Australia is calling for the development and implementation of policy and capital models that prioritise the supply of social and affordable housing for women.



## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### LUCY

At 43 years old, Lucy is homeless and struggles with heavy substance abuse. The interconnected issues she faces have been entrenched by the fact that she never completed high school and has a patchy employment history. Making matters worse is the limited personal support she receives as the sole carer for her mother, as well as the toll these struggles are taking on her already declining mental and physical wellbeing.

Lucy would readily benefit from an increased supply of safe and affordable social housing. A well-designed dwelling should offer her a safe space to recover, including through improved access to Drug and Alcohol support services. Lucy's financial stability could also be improved through access to information about potential employment opportunities, connections with employment agencies, and a stable, long term tenancy.

## 2. INCREASED INVESTMENT IN HOUSING AND HOMELESSNESS SUPPORT SERVICES FOR WOMEN

Social and support services are often the key to women sustaining their tenancy and stabilising their lives, and avoiding the intergenerational effects of housing insecurity and homelessness on their children. A commitment to adequate, long-term funding is needed to address the critical shortage of accommodation and homelessness support services, in particular for specialist services for women and children fleeing violence. Funding needs to be tied to clearly articulated targets for women, with clear metrics for reaching those targets as well as ongoing monitoring and improvements in quality of service outcomes. Greater recognition is required from governments and government agencies about the interdependencies between family and domestic violence (FDV) services and housing and homelessness services to ensure more seamless delivery on the ground.



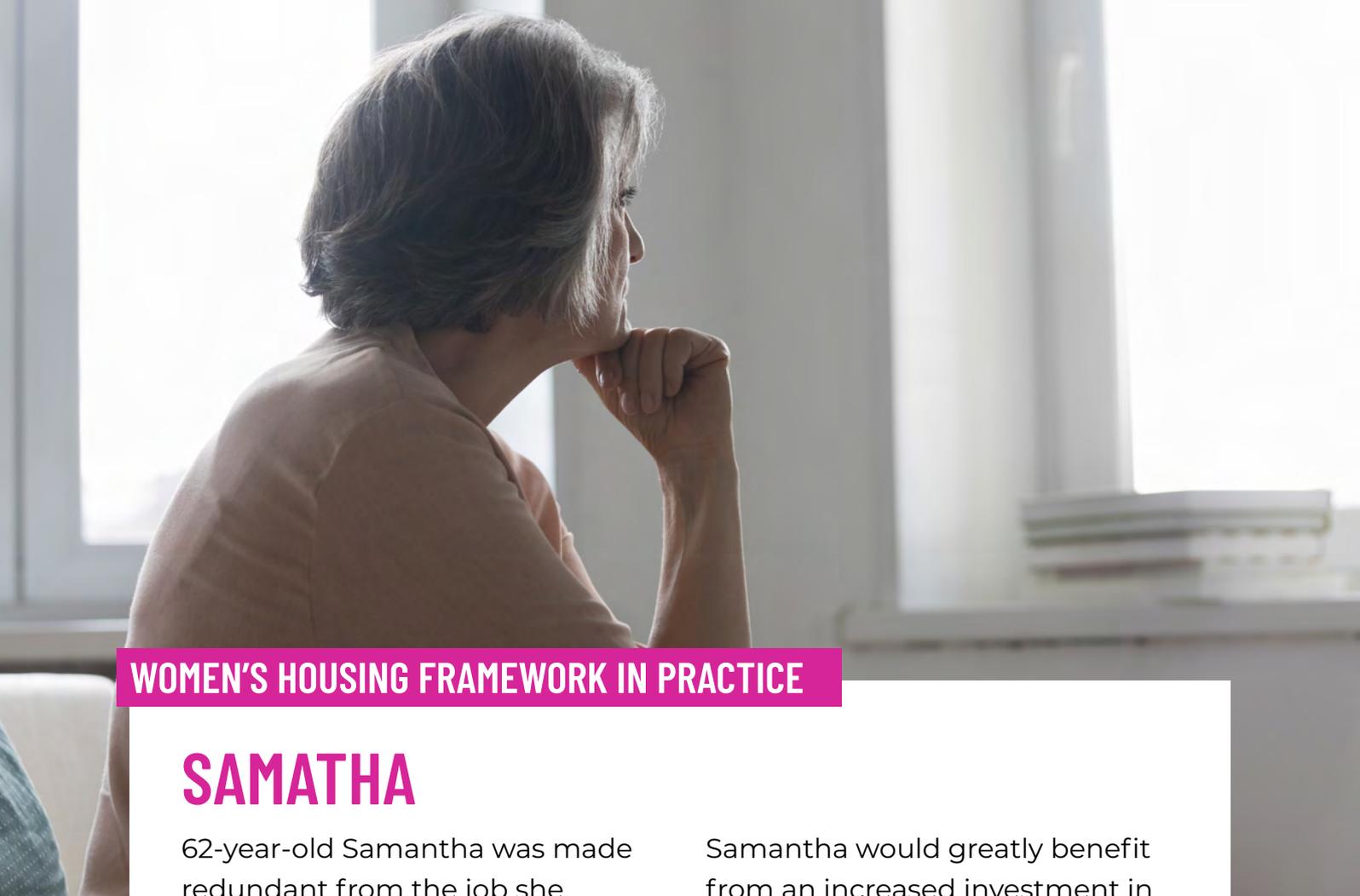
## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### OLIVIA

Olivia is a 48-year-old domestic violence survivor who has developed an acquired brain injury (ABI) due to physical abuse inflicted on her by a violent partner. Whilst she has a university degree, her ABI means that she cannot work and is struggling to regain custody of her two teenage children. Olivia's struggles have led to immense stress and financial instability.

An increased level of investment in housing and homelessness support services could help Olivia find housing which is affordable and safe for her to be reunited with her children. Any home sourced for Olivia should account

for her needs as a DV survivor, including by ensuring that streets surrounding the home are well-lit, that all entry points are lockable, and that the home is located in close proximity to protective services. As Olivia also seeks to eventually regain custody of her children, any home sourced for her should be child-friendly, with special consideration taken of school localities. Support services should also provide links to assist Olivia with managing her ABI and other needs into the future to ensure that she remains housed.



## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### SAMATHA

62-year-old Samantha was made redundant from the job she had held for fifteen years due to technology advancements at her workplace. Whilst she has sought new employment, her age has made it difficult to re-enter the workforce. This has led to her worsening financial stability, declining mental health, and an inability to afford rent. To make matters more difficult, her two now-adult children have recently moved interstate.

Samantha would greatly benefit from an increased investment in housing/homelessness support services which could assist her in securing an appropriate, affordable home. Whilst these services should primarily help Samantha find a fit-for-purpose dwelling, they should also aim to improve her economic outlook. For instance, Samantha would benefit from connections to potential employment agencies which take advantage of her work experience, as well as community workshops which could broaden her network and help her upskill.

### 3. SUPPORT FOR YWCA'S FLAGSHIP WOMEN'S HOUSING PROJECTS

YWCA Australia recognises that the homes women live in, their access to public transport and services within a safe, accessible walking distance has a significant impact on their wellbeing, as well as their capacity to reach their potential and to care for themselves and their family. In order to deliver feminist housing, women must feel they are able to connect with necessary supports.

YWCA Australia is calling on the federal government to allocate specific funding for the development of women's housing projects. The projects will be delivered in line with the *Women's Housing Framework* which details best practice approaches to designing, acquiring, and operating housing for women, and support programs and services which are targeted to women's needs.

We have identified four redevelopment projects, including three in Melbourne and one in Darwin, which provide an opportunity to pilot our new Women's Housing Framework to transform the way women's housing and support services are delivered.

YWCA Australia and our Community Housing subsidiaries will redevelop the sites and manage the tenancies, drawing on a wealth of experience and best practice in tenancy and property management. YWCA Australia's service delivery arm will deliver appropriate housing and homelessness support services to ensure women remain housed.



## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### MARLENE

Fifty-four-year-old migrant Marlene continues to struggle with her mental health due to a fractured family dynamic and an overcrowded housing situation. Her family has low financial stability due to their underemployment and limited English-language skills, making their ability to sustain adequate housing increasingly difficult.

As a culturally diverse person, Marlene would greatly benefit from an increased provision of social housing which is affordable, culturally appropriate, and connects her with local employment opportunities. A well-designed dwelling for Marlene's family should allow them to reflect their identity and spirituality within their physical space. Additionally, housing and homelessness support services should aim to connect Marlene and other CALD residents with employment counsellors as well as ongoing psychological assistance if needed.

## SOCIAL AND AFFORDABLE HOUSING PROJECTS IN VICTORIA

YWCA Australia is seeking capital funding to upgrade and redevelop three existing rooming houses into self-contained one-bedroom units for women aged over 55. The sites have been independently assessed and deemed suitable for regeneration in terms of their capacity to increase net dwelling yield (from 62 rooms in shared rooming houses to 78 fully self-contained units) in high-demand sites that offer good access to public transport, employment and community services.

The regeneration projects will offer a sustainable mix of 80% social housing and 20% affordable housing units available for single women aged 55 and over, recognising the growing cohort of older women facing homelessness later in life.

YWCA Australia will provide a Women's Housing Support Program to women across these sites, ensuring that women are supported to settle, stabilise, and connect to the community, ensuring successful and sustainable housing outcomes.

### Indicative budget

Sites	Noble Park	Footscray	Parkdale	Total
Existing rooming house rooms	9	24	29	62
Potential new 1 bed self-contained dwellings	14	26	38	78
Increase in overall yield	5	2	9	16
Estimated redevelopment cost	\$6,930,000	\$12,870,000	\$18,810,000	\$38,610,000
YWCA contribution (20%)	\$1,386,000	\$2,574,000	\$3,762,000	\$7,722,000
Commonwealth contribution (80%)	\$5,544,000	\$10,296,000	\$15,048,000	\$30,888,000



## WOMEN'S HOUSING FRAMEWORK IN PRACTICE

### KYLIE

As a 35-year-old Indigenous woman, Kylie has struggled with the impacts of intergenerational trauma since moving to the city to complete her degree. Despite recently attaining a tertiary qualification, she remains unable to find appropriate work, which has negatively impacted her already declining mental health. Her financial stability has worsened as a result, making her housing situation increasingly precarious.

Kylie would benefit from the provision of affordable housing which could allow her to better connect to country, including through close proximity to Indigenous community groups and green spaces. A greater focus on social housing as a network for women to connect with one another, develop new hobbies and upskill would also prove useful for helping Kylie find her place within the local community and utilise her qualification to enter the workforce.

## SOCIAL AND AFFORDABLE HOUSING PROJECT IN THE TOP END

The Northern Territory has the highest rates of FDV in Australia, with Aboriginal people disproportionately overrepresented. There are currently very few options for women experiencing FDV to exit crisis accommodation into secure, long-term housing, and no dedicated housing that has been purpose built for victim-survivors.

YWCA owns a 2,760sqm parcel of land in Central Darwin at 121 Mitchell Street, Larrakeyah which previously operated as a hostel known as Banyan View Lodge (closed since 2019). YWCA has purchased an adjoining site, bringing the total land parcel size to 3,488sqm for redevelopment. Current scoping provides for approximately 52 apartments across a maximum of seven storeys.

The proposed redevelopment project will free up local crisis accommodation and help meet the demand of referrals from women's refuges across Darwin and the surrounding region.

### Indicative budget

Cost Elements	Total	YWCA contribution	Commonwealth contribution
Land	\$3,375,000	\$3,375,000	\$0.00
Development	\$28,804,800	\$3,060,960 (20%)	\$25,743,840 (80%)
<b>Total</b>	<b>\$32,179,800</b>	<b>\$6,435,960</b>	<b>\$25,743,840</b>



# ABOUT YWCA AUSTRALIA

YWCA Australia is a proudly feminist organisation working towards a future where young women, women and gender diverse people experience greater safety, security and wellbeing in their homes and communities.

We are the largest and only national women's community housing provider, as we provide nearly 150,000 nights of safe and affordable accommodation for women each year through our registered community housing subsidiaries. Additionally, we provide homelessness and FDV support services in partnership with our own and other community housing providers.

We recognise that safe, secure and affordable housing is fundamental to women's social, economic and educational participation, as well as the broader realisation of gender equality and women's rights.

## EQUALITY RIGHTS ALLIANCE

YWCA Australia also hosts the Equality Rights Alliance (ERA), one of the six National Women's Alliances funded by the Commonwealth Government's Office for Women. ERA brings together 67 non-government organisations and social enterprises, making it Australia's largest network advocating for women's equality, leadership, and recognition of women's diversity.

For further information on any of the issues raised in this submission or to request a follow up meeting or media comment, contact:

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For more information about YWCA housing programs and services visit our websites: [www.ywca.org.au](http://www.ywca.org.au) and [www.ywcahousing.org.au](http://www.ywcahousing.org.au).

