

VICTORIA TEN YEAR VISION FOR SOCIAL AND AFFORDABLE HOUSING

YWCA AUSTRALIA SUBMISSION



“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 Resident

“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

“It’s almost impossible to support a client needing a safe home who has a pet, often their pet has been their rock through domestic violence and trauma. How can we separate them from their support and feeling of home under the pressure of getting safe housing?”

- YWCA Resident Support Staff

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' Australian's 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

“I have accepted that I may never own my own home. I think it’s become a fact of life for young people. More terrifyingly, if I’m renting long-term and was to lose my job or not be able to work for a period of time, I would struggle to pay rent.”

- YWCA Young Women’s Council Member

“I think the instability of housing, the competitiveness of the rental market and how unattainable home ownership is, is a frightening reality for young people. Mental health issues and domestic violence are some of the leading causes of homelessness for women. There needs to be more intervention services before young people become homeless and targeted support services for these groups when they become homeless.”

- YWCA Young Women’s Council Member

“Many young Aboriginal people in the Northern Territory do not have safe homes to return to during the COVID-19 pandemic due to a variety of issues including overcrowding, domestic violence and substance abuse – we need to ensure everyone has a safe space.”

- YWCA Young Women’s Council Member

“As a young woman with a migrant/refugee background, this time is a fearful time for many of my sisters who are new migrants and refugees. With no stimulus package, young migrant and refugee women will be even more financially vulnerable and their emotional, physical and mental health is at significant risk.”

- YWCA Young Women’s Council Member

“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

YWCA Australia is a national not-for-profit specialist 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 provides housing services through its subsidiaries which are registered community housing providers. YWCA is the only national women's community housing provider in Australia.

YWCA provides and advocates 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.

YWCA 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 has been providing invaluable community services for 140 years across the country led by women.

Our Impact

YWCA provides nearly 150,000 nights of safe and affordable accommodation for women each year across Australia, to 619 residents and 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 early intervention Pathways to Independence Program, our Pop-Up Housing models, and our new Build-to-Rent model.

In a 2019 YWCA Housing Survey, two-thirds of the women in YWCA housing 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.

Our Position

YWCA advocates for initiatives and policies that take an intersectional and gender-responsive approach and support all women, young women and girls and people of marginalised genders to obtain affordable, safe, secure, appropriate and accessible housing.

Access to safe, affordable and appropriate housing is a human right and a critical issue for young women and LGBTIQ people, First Nations women, women with disabilities, trans women, women from migrant and refugee backgrounds, children 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.

There is a key opportunity to respond to this complexity in housing requirements, by developing gender-responsive models with an intersectional feminist lens. This requires us to look beyond the demographics and mainstream models of provision. It requires us to recognise and understand the needs of women and people of marginalised genders, who are disproportionately represented across indicators of housing stress, housing insecurity, risk of and experiences of homelessness.

The critical transformative shifts we need to see require intersectional feminist housing and supports that are tailored, flexible and responsive.

Housing is a continuum, shaped by changing circumstances, needs, access and delivery models. In 2009, the Western Australia Social Housing Taskforce identified that ‘different housing tenures and forms of assistance do not exist in isolation from one another, but are interconnected and have an important influence on one another. Households do not transition through the different parts of the continuum in a linear manner, but move between them depending on their life circumstances and housing need at a particular point in time’¹.

It is critical to understand the concept of a housing career – the movements of a household into different tenures across the life cycle, in response to life circumstances and needs. Pathways are neither linear nor one directional. There is extensive evidence that women, young women and people of marginalised genders have a distinctly different ‘housing career’ than cis men, due to systemic and structural drivers of gender inequality, family and domestic violence, economic and housing insecurity, sustained funding cuts to specialist women’s services, and mainstream services and housing that may not be trauma informed nor responsive to women’s requirements. There are also distinctly different pathways, requirements and intersections for First Nations women, women with disabilities, women from diverse cultural backgrounds, and people of marginalised genders, all of whom are subject to systemic and structural inequality, discrimination, and services and housing that may not be culturally and trauma informed, safe and connected with community.

Now more than ever we are alerted to the different ways in which women are disproportionately impacted by discrimination and violence in every area of society. Simply put, we have an opportunity to end homelessness AND address enduring housing needs, challenges and choices for good. We have no time to lose in supporting women and marginalised genders in positive way that will benefit us and the economy. The end goal is clear- healthier, happier and safer Victorians. The ten-year vision for Victoria must commit to an intersectional and gender responsive approach as a priority for our future as a more equal and just society.

Our Submission

HOUSING PATHWAYS are complex and need to be intersectional and gender-responsive

COMMUNITIES hold the keys

HOUSING GROWTH is possible but it has to be intentional

HOUSING PARTNERSHIPS can be mutually beneficial and drive systemic change, but need to be supported by government and underpinned by primary prevention

Through ongoing consultation with YWCA residents, clients, staff, young women’s council members and the sector, YWCA highlights the critical and timely need for significant investment in social and affordable housing, associated specialist support and increasing workforce capacity and capability.

We were concerned that the 26-page discussion paper did not mention gender or women. Victoria is pioneering world-leading gender equality work, and it was a surprise not to see a clear focus on the need for an intersectional or gender-responsive approach to housing. We acknowledge that the Victorian government does detail that success looks different for “each actor in the system”.

However, the omission is disappointing given the disproportionate numbers of women and people

of marginalised genders facing housing challenges and risk of homelessness, the delays in housing related recommendations from the Family Violence Royal Commission and detailed experiences shared of complex housing careers and subsequent negative impacts. . Change requires a commitment to intersectional and gender-responsive budgeting to inform future initiatives. We recommend a much-needed focus on this area and approach moving forward.

Our recommendations take into consideration the recent impact of natural disasters including bushfires, drought and flooding, and COVID-19 pandemic which has amplified existing inequalities within our communities and added to challenges faced in Victoria. Domestic and family violence is increasing, housing and unemployment stress is rising, and some groups are particularly vulnerable including First Nations women, young women, women with disabilities, older women, migrant and refugee women, LGBTIQ people and people working in essential services such as health and social care, the majority of whom are women.

Our reflections include both long term and short measures as part of a crisis and economic recovery response, in addition to addressing pre-existing gaps and inequalities. We also note and support the Legislative Council Legal and Social Issues Committee inquiry into homelessness in Victoria Committee’s 51 recommendations which include that the Victorian Government should:

- Increase the provision of affordable, stable, long-term housing
- Embed flexibility into its approach to the funding of homelessness programs
- Prioritise and strengthen early intervention measures such as tenancy support programs and assistance for those fleeing family violence
- Support innovative accommodation options
- Provide social housing that meets the needs of those experiencing homelessness.

This submission and its recommendations are also informed by our research and expertise in women’s housing and homelessness, including YWCA’s released research report: [‘Women’s Housing Needs in Regional Australia’](#) (Women’s Housing Needs), the findings of which we detail below. We also include perspectives from [YWCA’s Young Women’s Council](#), our Housing and Homelessness teams across Australia and some of our housing residents. We believe it is critical to amplify the lived experiences of women and young women regarding housing and homelessness, in these conversations and decision-making processes in particular. Attached to the submission is a copy of YWCA’s *Women’s Housing Needs* Report as well as a summary of our housing models with costings.

YWCA also endorse the CHIA submission.

Throughout this submission the words ‘Indigenous’, ‘Aboriginal’ and ‘First Nations’ are used interchangeably to refer to 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 First Nations people.

An intersectional approach

As experts in gender equality, YWCA understands that gender inequality is not experienced the same way by all women and people of marginalised genders. We therefore 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.

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 low income or temporary visas, young women, LGBTIQ+ young people and women living with disability.

In developing and implementing a robust vision for the future of social and affordable housing in Victoria, an intersectional approach should consider best practice language and a flexible and tailored approach to accessible service provision, ensuring that marginalised groups are reached, supported and respected.

An intersectional 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. This needs to be integrated into a whole-of-government approach to social and affordable housing.

We believe that the future is intersectional and that we need to be intentional in our understanding and Commitments. There is a key opportunity for the Victorian Government to build upon its world leading approach to gender equality by prioritising the implementation of intersectional Gender Responsive Budgeting (GRB). This is a key initiative to enable the Victorian Ten-Year Vision for Social and Affordable Housing and realising gender equality.

We are a member and auspice of the Equality Rights Alliance (ERA) and have attached the ERA discussion paper of international models of GRB and their position on GRB in Australia. YWCA, the YWCA's Young Women's Council and ERA collaborated with animator AI Ikeda on videos exploring [how to build a better budget](#) highlighting the need for the utilisation of data and community voices in transformative change. This budgeting approach should be applied to resourcing the Ten-Year Vision.

We would welcome the opportunity to discuss solutions further with the Victorian Government in more detail.

PATHWAYS

What actions will enable people to access social housing, sustain their tenancies, and move between different housing options as their needs change?

Housing careers and pathways are gendered and intersectional – therefore a future vision for social and affordable housing needs to adopt an intersectional gender lens.

Housing is a continuum, shaped by changing circumstances, needs, access and delivery models. In 2009, the Western Australia Social Housing Taskforce identified that ‘different housing tenures and forms of assistance do not exist in isolation from one another, but are interconnected and have an important influence on one another. Households do not transition through the different parts of the continuum in a linear manner, but move between them depending on their life circumstances and housing need at a particular point in time’.ⁱⁱ

The concept of a housing career – the movements of a household into different tenures across the life cycle, in response to life circumstances and needs. Pathways are neither linear nor one directional. There is extensive evidence that women and young women have a distinctly different ‘housing career’ than men, due to systemic and structural drivers of gender inequality, family and domestic violence, economic and housing insecurity, sustained funding cuts to specialist women’s services, and mainstream services and housing that may not be trauma informed nor responsive to women’s requirements. There are also distinctly different pathways and requirements for First Nations women, women with disability, women from diverse cultural backgrounds, and people of marginalised genders, all of whom are subject to systemic and structural inequality, discrimination, and services and housing that may not be culturally and trauma informed, safe and connected with community.

There is a key opportunity to respond to this complexity, by developing gender-responsive models with an intersectional feminist lens. This requires us to look beyond the demographics and mainstream models of provision. It requires us to recognise and understand the needs of women in all their diversity and people of marginalised genders, who are disproportionately represented across indicators of housing stress, housing insecurity, risk of and experiences of homelessness. It requires feminist housing and supports that are tailored, flexible and responsive.

Households move in and out of different tenures across a life cycle, in response to life circumstances and needs. Pathways are neither linear nor one directional. There is inherent need for flexibility – to recognise multi-dimensional and multidirectional housing careers and pathways.

Consideration must be given to economic eligibility requirements and thresholds for access to safe and secure housing. There is a need for an intersectional understanding of, First Nations women and their children, women who have experienced family and domestic violence who may have ‘face value’ economic assets on paper, without access or safety; recently arrived migrants, temporary visa holders and asylum seekers as examples.

What are the most important features of affordable housing? (e.g. price, location, security of tenure, access to transport or daily amenities, connection to support services etc.)

In YWCA’s long history supporting women and their children and expertise we know that facilities that recognise gendered and cultural roles and responsibilities – ie. care-giving across family and friendship networks; reciprocity and social engagement with others; cultural values and practice; universal design and access guidelines; pet and companion animal friendly; in proximity to social infrastructure, facilities, education, participation etc - **are far more likely to benefit individuals and the community in a myriad of ways.**

An intersectional and 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.ⁱⁱⁱ Rooming houses as an example are often not a viable option for women, especially given the majority of whom are survivors of family and domestic violence.

A continued exploration of intersectional community needs would allow for further research and investment into rent to buy associated models to keep affordable, co-operative living models and the utilisation of empty buildings.

Rent assistance has not kept up with the costs of renting in Victoria, despite variations across the pandemic. Pre-COVID, about 60 per cent of people receiving Newstart and Commonwealth Rent Assistance were in housing stress, spending more than 30 per cent of their income in rent. About 40 per cent of young people receiving Youth Allowance spend more than half their income on rent.^{iv} This needs to be considered in regards to compounding rent shortfalls and the feasibility of young people without intergenerational wealth transfer ever entering a home ownership phase in their housing career.

What actions will support people to find and obtain an affordable home?

“Stability comes from having a home space to call our own.”

- YWCA Resident

“I have become an independent and confident woman who with the support of the community looks after herself.”

- YWCA Resident

“[YWCA’s Support] ...has helped me to be strong and focus on me and do what I want and also be able to support myself and look for the future and building my self esteem, I should say confidence, up.”

- YWCA Resident

“[I am] More independent, more choices, more freedom, not so much segregation, more space”

- YWCA Resident

“While I do feel good in the [accommodation] and potentially I could stay here until the final housing solution is reached I do feel all the anxiety due to potentially having to lose my dog if I don't find another accommodation soon or have to just leave and be on the street with my dog.”

- YWCA Resident

Intersectional and gender-responsive approaches to resident engagement, access to supports, community connections, understanding disability and support requirements, and consideration of pets and companion animals - are all critical in our experience of supporting residents to find and stay in their own home. Innovative programs that appropriately support young women experiencing domestic and family violence are an example of key intersectional and gender-responsive focus.

Homelessness can occur as a direct result of experiencing family violence – for example, having to leave the home to be safe from a perpetrator’s use of violence. The intersections of homelessness, housing insecurity and family violence are underpinned by structural drivers.^v These structural drivers include inequality such as gender based economic inequality, racism, trans and homophobic discrimination, a systemic lack of affordable housing and a poor social safety net that prevents survivors from being able to find an affordable, safe place to live which facilitates recovery. A ten year social and affordable housing strategy needs to consider and respond to these experiences.

The lack of affordable housing in Victoria remains one aspect of the Family Violence Royal Commission reform where very little progress has been made. This continues to be a significant barrier to the effective implementation of many of the other family violence reforms and the support that family violence victims receive.

An intersectional and gender responsive approach will help mitigate migrant and refugee women experiencing additional barriers to securing and maintaining safe, affordable and appropriate housing. This is often due to social, cultural and language factors 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.^{vi} Women on temporary visas also face ^{vii} Domestic violence services across the Victoria and Australia 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.

A chronic lack of affordable housing is causing a backlog in the system, for women and people of marginalised genders. In recovery from a pandemic and the impressive public health yet socially isolating lockdowns, this couldn’t be at a worst time. However, this does present a unique opportunity to build a ten-year strategy inclusive of refugee and migrant women, driven by First Nations women, designed by women with disabilities and shaped by young women and older women’s voices and experiences. If anyone can manifest the intersectional gender-responsive housing we need, it’s the Victorian Government.

COMMUNITIES

What actions will strengthen social and affordable housing communities?

Communities and housing solutions are complex and our systems must recognise the intersections of discrimination and be as responsive as they can be, whilst increasing the capacity of the workforce. Intentional improvements to not only our support services but the infrastructure we design and build, are key to strengthening housing communities that we will all benefit from. These include:

- Intersectional and gender responsive needs analysis
- Involving and amplifying young women and people of marginalised gender voices in co-design processes
- Utilising Gender-Inclusive Urban Planning and Design^{viii}
- Community building - creating opportunities for community engagement, interaction, relationships and connection
- Integration with appropriate supports – including social supports, specialist services, access to education, employment, health and volunteering
- Housing typologies that cater for a mix of requirements, including culturally informed design and community building

GROWTH

What actions will enable and deliver growth in social housing?

“Women and people of marginalised genders and cultural identities disproportionately experience housing challenges and risk. There is extensive data now that demonstrates women are the majority of people at risk of homelessness, and that they have distinctly different housing pathways and requirements. This is not a minority group within a general population. This is the population. It's time we recognised this, with future social and affordable housing that is evidence informed, gender responsive, and culturally appropriate. Which would actually be better for everyone! Whether that's a place to share and congregate, visibly celebrating diversity in cultural values and practice; universal design and access guidelines; or pet friendly solutions we know what people want. Lets put the data to work, invest in the solutions we know work, listen and grow in a better way”

- Susan Rudland, Research and Evaluation Specialist YWCA

Set targets to increase and maintain quality housing stock and provide subsidies for community housing developers, given the estimated shortfall of around 433,000 affordable homes social housing properties^{ix}.

Work with intersectional and gender specialist and women-specific Community Housing Providers (CHP) in order to appropriately address the specific needs of women and utilise the networks and pathways they can provide. An example of this is YWCA's Lake house pop-up housing, providing a co-living facility for older women in Victoria, which won the 2018 PowerHousing Australia Award for Leadership and Innovation and the 2021 HESTA Impact Award.

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

innovative housing models. YWCA recommends a similar initiative to the 2008 Social Housing Initiative, which saw the addition of almost 20,000 new social housing dwellings of 6 star energy ratings, and which has been credited for adding \$1.1 billion per annum to GDP over the 4 years of the initiative and for increasing employment in the construction sector, at an estimated 14,000 FTE during its duration.^x Any similar initiative must also include social housing infrastructure in regional and rural areas, particularly in light of the 2019-2020 bushfires, and the already critical need for affordable housing in those areas. We recognise and commend the *Victorian Budget 2020/21* commitment to deliver an historic \$5.3 billion *Big Housing Build* to construct more than 12,000 new homes throughout metro and regional Victoria, as well as supporting around 10,000 jobs, per year over the next four years, to supercharge Victoria’s economic recovery through the pandemic and beyond.^{xi} We look forward to working with the government more closely into the future with an intersectional and gender responsive approach. This could include Community Housing gender specialists like YWCA, co-designing communities with First Nations women to address the intersections of housing careers and pathways in regional areas in Victoria such as Bendigo. From a systemic approach, this may also involve looking at how we can address gender inequality through the procurement, development and construction of additional dwellings. **Significantly invest and re-orient current service provision to homelessness prevention,** acknowledging this eases the pressure on social and affordable housing systems and saves significant resources compounding over time.

YWCA supports the recommendations in the VCOSS submission to the Inquiry into Homelessness in Australia^{xii}:

- Support mainstream and specialist services to reorient crisis response to homelessness prevention.
- Support mainstream agencies with ‘first to know’ potential to identify and address risk factors for homelessness.
- Strengthen local partnerships between ‘first to know’ agencies and specialist services.

What do we need to do to ensure housing supply meets the needs of people with specific support and housing needs?

“Everyone deserves a sense of belonging, security and a safe place to call home. We have to increase the capacity of the sector to respond to all Victorians at the same time as investing in specialist support and we can’t forget a primary prevention approach.”

- Charlotte Dillon, Senior Manager – Community Housing

Priority should be given to ensuring accessibility of social housing for marginalised groups

including women and Aboriginal and Torres Strait Islander resident peoples. As research shows, they experience increased barriers to obtaining and maintaining tenancy due to issues such as family violence, structural discrimination^{xiii} and the ongoing impacts of colonisation, Police brutality and the stolen generation. First Nations people 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.^{xiv} And those that further increase our understandings of intersectional and gender responsiveness, including deeply addressing racism such as ending Aboriginal deaths in custody.

Specific strategies and services to prevent homelessness among older women, young women and people of marginalised genders.

Young people make up around a quarter of people experiencing homelessness, and the largest number of women experiencing homelessness in Australia are women aged between 25-34 years.^{xv} 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.^{xvi} 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. With declines in home ownership, rising private rental costs, declines in social housing and scarce availability of affordable housing, young people are experiencing high levels of housing stress.

The Victorian Government must consider co-housing and shared equity models under social housing economic stimulus packages.

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness.^{xvii} 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.

There are a range of factors contributing to this, including the financial disadvantage women face over their housing career, 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 residents are over 50, with many being first time users of the welfare system in Australia. Research on housing futures, age 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. The number of older women becoming homeless will continue to rise whilst gender inequality combined with a general lack of affordable housing remain in Victoria.

YWCA also recommends government investment into innovative housing models such as co-operative housing or co-ownership models, and shared equity models. In building consistent best-practice initiatives to support older women's housing, we urge the Victorian government across ageing and aged care. Innovative programs that appropriately support young women experiencing

domestic and family violence such as YWCA's new development Young Women's Domestic and Family Violence Trauma Recovery Program.

Early Intervention and prevention of homelessness

YWCA recommends the continuation of the 'Housing First' and 'No Wrong Door' approaches that include 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 experiencing homelessness.^{xviii} 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.^{xix}

A genuine Housing First approach in Victoria is being hindered by a lack of appropriate affordable housing stock, and a lack of resourcing for wrap-around support.^{xx} People who have experienced chronic homelessness, have health issues, are ageing, leaving prison or 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 an intersectional 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 short-term emergency or transitional housing process with limited effectiveness.

Before COVID-19 it was already clear that 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.^{xxi} Women are the primary beneficiaries of housing support systems, making up most of the public housing residents and Commonwealth Rent Assistance (CRA) recipients.^{xxii} 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 Jobseeker 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.

Aboriginal Housing and Homelessness Framework has been a critical first step to enabling an Aboriginal self-determined response to homelessness in Victoria and we hope to see a genuine commitment to the framework and implementation. Here we highlight the need for genuine intersectional approaches and that harm in other systemic ways such as the removal of the culturally significant birthing trees does not support a true approach for First Nation Victorians and respect for the need to work on solutions with communities and make irreversible decisions against them.

In approaching economic recovery to COVID-19, the construction of social 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 with a government subsidy to drive equity related asset class products.^{xxiii} A January 2020 AHURI Report found that there are few feasible pathways out of social housing and into private rental.^{xxiv} Governments must also play a role in creating pathways for people to exit out of social housing and into affordable private rental.

What do we need to do to enable a well-functioning affordable housing system that provides rental and home ownership opportunities for those that need them?

“People navigating this system face so many wrong doors before they get the support they need. Sorting out a rental or getting onto the housing market is one of the most stressful activities. Specialist support that’s culturally appropriate and trauma informed is primary prevention, early intervention and response wrapped around people that need it when they need it and before they need it.”

- Bobbie Trower, Senior Manger Advocacy YWCA

In approaching economic recovery to COVID-19, the construction of social 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 with a government subsidy to drive equity related asset class products.^{xxv} A January 2020 AHURI Report found that there are few feasible pathways out of social housing and into private rental.

^{xxvi}**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 intersectional support needs, especially in regards to family violence. Resourcing priority should be given to ensuring accessibility of social housing for young people of marginalised genders, women and Aboriginal and Torres Strait Islander residents, as research shows they experience increased barriers to obtaining and maintaining tenancy due to issues such as family violence and structural discrimination.

Family violence is a significant factor, with the lack of affordable and available housing further inhibiting women’s ability to leave when experiencing domestic violence. When women leave family violence situations the majority have children in their care. Almost 70% of the women housed by YWCA have experienced family violence. In our experience there are very few clients and residents who haven’t experienced or witnessed family 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.^{xxvii} **In 2018-19, Victorian homelessness services turned away 105 people every day, an increase from 90 per day in 2017-18^{xxviii}.**

Young women and people of marginalised genders must have supported pathways to housing

YWCA’s Women’s Housing Needs report found that Gen Z (born 1995-2009) and Gen Y (born 1980-1994) are the most stressed generation when it comes to housing, finance, wellbeing and safety. 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. There is a significant lack of medium-to-long-term supported accommodation for young people across Australia, particularly young women experiencing domestic and family violence. Reliance on crisis accommodation can mean young people are rushed through into independent living without the right supports, often setting them up to fail.^{xxix} 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.

Regional and Remote Housing

Victorian Government must be committed to long term and sustainable funding for regional and remote housing. We need to urgently diversify affordable housing options in regional Victoria or continue to face a tsunami of homeless women, children and young people.

Our recent research included women from all over Australia the themes around regional and remote housing can be reflected in Victoria.

We recommend the Victorian Government incorporate analysis and recommendations from Women's Housing Needs in Regional Australia in measures to address housing and homelessness for women in regional and remote areas. Our research with over 1,000 women on low to moderate incomes in regional Australia found:

- One in eight women (13%) report having been homeless in the past five years.
- One in every eight women (13%) have lived temporarily with friends or relatives in the past 5 years as 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.
- One in four of those who have experienced homelessness hid it from others, including close family members and friends.
- 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. 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 Victoria, and means many women slip through the service gaps and fall into cycles of homelessness and housing instability.

PARTNERSHIPS

How do we strengthen our partnership approach to build a stronger and more effective social and affordable housing system?

“Trust, I would wholeheartedly say is a critical to YWCA’s successful housing partnerships. We take the time in establishing our shared values, while contributing to critical learnings and influencing an intersectional and gender responsive lens with our partners. It’s not always plain sailing, but in overcoming challenges together while keeping women at the centre of our decision-making, our trust only deepens and our success amplifies. It’s what the Y women did before us and sometimes you just have to get stuff done. Government support to support trust building and navigating system challenges would significantly speed up supporting direct positive impact in communities and for women.”

- Michelle Philips, CEO YWCA Australia

YWCA will continue to provide housing solutions directly and through partnerships with private operators. YWCA is investing in build-to-rent and exploring rent to buy projects. However, we need to do much more to meet demand. Government, philanthropic, corporate and community organisations need to partner to create and increase the supply of social and affordable housing options whilst funding housing support services across the country.

Cultivation of innovation and flexibility to capitalise on underutilised existing home solutions and cater to people along their housing careers

When partnerships are supported to flourish by government, especially around flexibility to regulatory frameworks and the removal of red tape, solutions are well articulated across the sector. There is no excuse for an ineffective social and affordable housing system. People cannot continually face systemic discrimination or be forced people into homelessness because they don’t fit the narrow parameters to deserve a home. Everyone deserves a home and it will require a whole-of-community approach.

As an example, YWCA’s partnership with private sector charity Housing All Australians, and partners The Salvation Army, home builder Metricon and serviced apartment operator Quest Apartment Hotels and many others have contributed to the restoration of a heritage home in Melbourne’s eastern suburbs where older women will soon have a home - Garden House). The private sector is in a fortunate position to have a bounty of resources at its fingertips, many of whom have financially benefitted during the pandemic and are looking to give back (not only their Jobkeeper payments! But beyond!). It’s an evolved and civil society accountability approach that can be considered a form of corporate philanthropy where no cash exchanges hands, but value is created by the provision of skills, resources and the leverage of privilege and assets.

Support and assistance to identify idle buildings, removal of red tape and incentivisation of the private sector, for example through the deferral of land tax payment for property owners if they donate buildings for temporary use as shelters is key. This must be in conjunction with support for not-for-profits to further improve housing security in communities as well as workforce capacity development.

Diversification of partnerships based on community values and community developed models have the propensity to drive true, systemic change. It doesn't take the refurbishment of a building like YWCA's partnership at Garden House to understand that there is a genuine concern, care and capacity in the corporate sector, but it does reinforce the very values we share as humans that hold privilege to end homelessness and housing stress in Victoria.

We can realise this together. Housing is fundamental economic infrastructure upon which to build a successful and prosperous economy, as well as a human right. We all have our part to play to end and prevent homelessness and support people across their housing careers.

ENGAGEMENT

How can we engage with you as we develop new initiatives over the course of this strategy?

"Intersectional feminism is just how we see a fairer world. We have the language; nuance and we are the experts in our own lives. If you want to improve housing for young women and people of marginalised genders, we already know how. Make space for us."

- Shaylee Leach, YWCA Young Women's Council Member and YWCA Member Engagement Coordinator

YWCA are committed to amplifying the voices of young women and people of marginalised genders, as well as supporting those with lived experiences. Human centred and co-design approaches are essential. We have a large proportion of our members based in Victoria, many of whom are young women. We would support any opportunity to engage them further in any initiatives with the Victorian Government and committing to an intersectional approach.

As the only national provider for housing for women in Australia, YWCA are well placed to working with Victorian Government in providing innovative and gender-responsive services to increase affordable housing and reduce homelessness for women in all their diversity. We look forward to working in collaboration as we move forward through the many challenges we face together.

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ⁱⁱ Western Australia Social Housing Taskforce (June 2009) More than a Roof and Four Walls Final Report, cited in AHURI Brief, Nov 2017, Understanding the Housing Continuum

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^{xvi} https://www.ahuri.edu.au/__data/assets/pdf_file/0016/60631/AHURI-Final-Report-327-Redesign-of-a-homelessness-service-system-for-young-people.pdf Page 12 of 14 are receiving Commonwealth Rental Assistance are more likely to be in housing affordability stress than any other age or special needs group

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