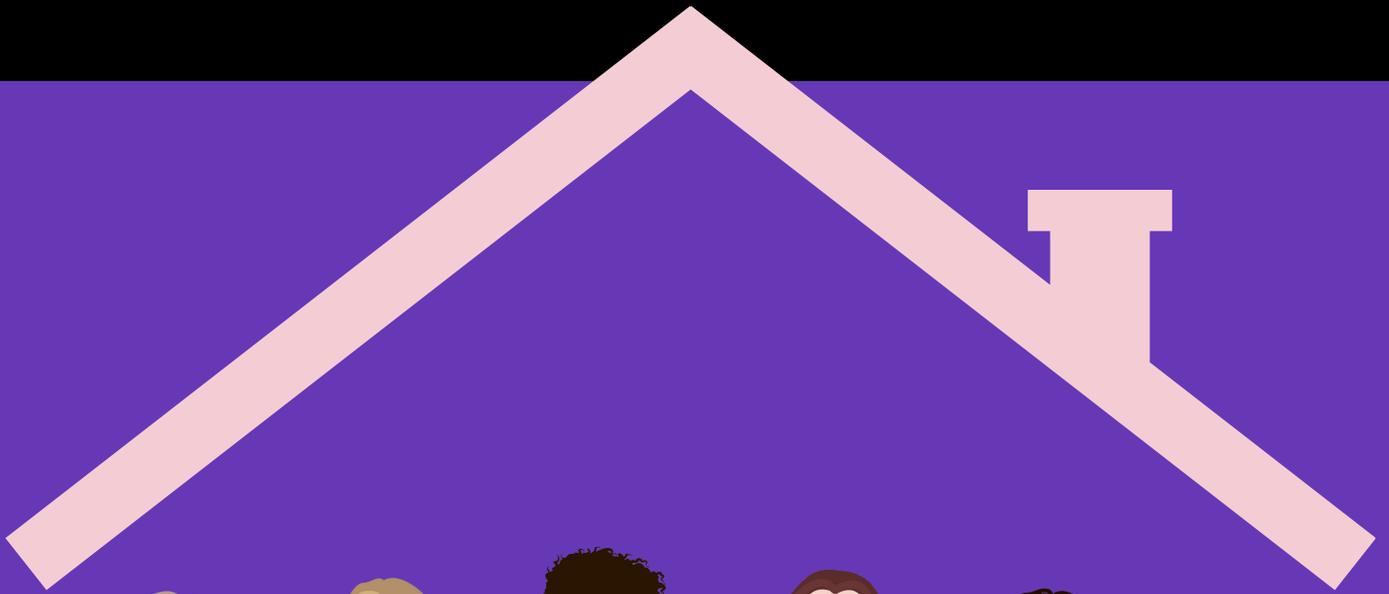


**YWCA AUSTRALIA
SUBMISSION-**

**NSW REGIONAL
HOUSING
TASKFORCE**

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ACKNOWLEDGEMENT

We wish to acknowledge the Traditional Owners of the lands on which we work, live and play and pay our respects to Elders past, 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 and to work towards respect, recognition and self-determination of all First Peoples.

The safety, homeless and housing security initiatives in the NSW regions so far have not addressed the need for intersectional and gender-responsive analysis and as a result, has failed to appropriately support and invest adequately in First Nations self-determination, leadership and communities.



CLIENTS, MEMBERS & STAFF

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"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

"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

"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

"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' 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 think the instability of housing, the competitiveness of the rental market and how unattainable homeownership 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

'I want to see gender-based violence taken as a serious problem that needs to be addressed in a systematic, whole of community way to eliminate all gendered violence and promote gender equity so all people can live free of fear and in safety.' - YWCA Cyber Feminist (CBF) Member

'Prioritise First Nations women and children. Bring First Nations and non-indigenous people together to try to find a shared language around the drivers of violence.' - YWCA CBF Member

'Some of the most critical issues include access to safety and safe spaces, freedom from violence, access to counseling and support, economic empowerment and independence, safety for their children and dependents, and having safe options to exit their relationships and keep safe and away from perpetrators.' - YWCA CBF 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 Staff

'We can help women as much as possible but until the perpetrators are also helped, it will be a continuing cycle.' - YWCA CBF Member

'Women need access to safe, reliable accommodation to leave relationships.' - YWCA CBF Member

Dear members of the NSW Regional Housing Taskforce,

YWCA Australia (YWCA) is a proud women's specialist organisation with a 140-year-old history here in NSW, we focus on young women's leadership, women's safety and housing in our commitment to a future where gender equality is a reality.

Not only are our clients and staff in the Northern Rivers, Southern and Western NSW highly impacted by escalating housing prices and a housing shortage, we also see the devastating impacts this is having in our communities. YWCA experiences during the pandemic have only highlighted the impacts especially upon young women, women and their children who are facing compounding complexities such as economic insecurity, increases in care responsibilities including home schooling and experiences of domestic and family violence in a pandemic.

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.ⁱ Women are the primary beneficiaries of housing support systems, making up most of the public housing tenants and Commonwealth Rent Assistance (CRA) recipientsⁱⁱ. 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.

YWCA welcomes the opportunity provided by the taskforce to share our expertise informing their upcoming work. We commend the government on their commitment to driving positive change on housing crisis in our regions. During a pandemic it couldn't be clearer that a secure, accessible affordable home is a critical element to the impacts of gender-based violence. 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".ⁱⁱⁱ Simply put – investing in housing in regional NSW will have significant economic, social and community benefits.

The data and evidence tell us 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 unaffordabilityⁱⁱⁱ. 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. There is a chronic shortage of social and affordable housing which 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.^{iv}

For this submission we will be focussing on **intersectionality, specialist supports and responses** and **a safe homes and housing infrastructure, through investment in social and affordable housing for those experiencing violence**.

¹ Equality Rights Alliance, National Gender Equality Plan, last viewed 27 July 2021
<http://www.equalityrightsalliance.org.au/projects/ngep/>

We have integrated the views and experiences of our frontline services, clients, tenants and residents with evidence-informed analysis supported by our membership of peak bodies: NCOSS, ACOSS, former National Women's Alliance Australian Women Against Violence Alliance (AWAVA), Domestic Violence NSW (DVNSW), Homelessness NSW and PowerHousing Australia and endorse and support their own submissions.

'Women should be able to obtain safe and reliable accommodation to leave a relationship.'

- YWCA CBF Member

YWCA is a national organisation with over 270 staff across 11 locations throughout the country. We deliver programs and services related to safety and homelessness, including women's housing. YWCA simultaneously undertakes advocacy that develops the leadership and collective power of young women and women. We support individuals, their families and communities at critical times; and promote gender equality to strengthen our communities across Australia's diverse social and geographic landscape. YWCA has been providing invaluable community services since the 1880s.

As an organisation, YWCA:

- Provides community housing including properties in NSW and innovative community partnerships like Gardenhouse in collaboration with the Salvation Army and Housing All Australians; providing emergency accommodation to women experiencing homelessness in Victoria and= supported by group of more than 40 private companies.
- Support services for the relief of homelessness such as our Homelessness Support Services in Sydney's CBD.
- Provides services for the safety and empowerment of young women and women including domestic and family violence programs
- Promotes and advocates for gender equality including promoting awareness of the causes and effects of sexual, domestic and family violence and amplifying young women and people of marginalised genders experiences and voices
- Works to advance the leadership and advocacy of young women, women and people of marginalised genders inclusive of and centring lived experience of homelessness/ at risk of homelessness and violence,
- Regularly collates and analyses quality improvement data, including demographics, outcomes and service capacity as well as research such as "[Women's Housing Needs in Regional Australia](#)"^{vi} outlining key housing needs and challenges for women through national quantitative and qualitative research undertaken across regional Australia.
- Operates profit for-purpose business Song Hotel which contributes to our purpose
- Assists communities to build resilience through local engagement, education and understanding local social constructs.

Our Regional NSW Housing positions

1. Initiatives and policies need to take an intersectional and gender-responsive approach and support all young women, women and people of marginalised genders to obtain affordable, safe, secure, appropriate and accessible housing.
2. Housing pathways are complex but 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.

3. 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 and centring those who have experienced homelessness/ at risk of homelessness and gender-based violence voices in codesign processes
 - Utilising Gender-Inclusive Urban Planning and Design^{vi}
 - 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
 - Evidence based models that end homelessness including Safe at Home and Housing First
 - Housing typologies that cater for a mix of requirements, including culturally informed design and community building
4. An intersectional and gendered analysis tells us that NSW's regional 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^{vii}. 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.
5. When partnerships are supported to flourish by the 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 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.

Our Reach

YWCA is the only national women's housing provider in Australia providing over 150,000 nights of affordable accommodation to women every year. In our commitment to action we believe access to safe, secure and affordable housing is a fundamental factor in ending inequality for women. Almost 70% of women housed by YWCA National Housing have experienced family violence. A lack of affordable and available housing further inhibits women's options to leave domestic and family violence (DFV) while safe and affordable accommodation gives women a secure basis to build their futures.

YWCA's programs and service have a wide reach in different geographic locations, including regional NSW, Goonellabah (Northern NSW), Nowra (Southern NSW), Campbelltown (Western NSW), Broken Hill (NSW), Sydney Metro (NSW), and across the country including Darwin (NT), Toowoomba (QLD), Townsville (QLD), Adelaide (South Australia SA), Melbourne (VIC), Geelong, (VIC), Bendigo (VIC),

Perth (WA). YWCA have considerable experience in DFV programming over its history, which underpins our deep expertise in gender equality as well as leadership, safety and housing. Previous programs included: Keeping Women Safe in Their Homes, Rise Above The Pack Bystander Intervention, respectful relationships education, Healthy Relationships, Domestic Violence Intervention Service, Family Abuse Prevention Service, Safer Pathways, Safety for Housing, women's specialist housing and homelessness support and previously Women's Domestic Violence Court Advocacy Services.

Women and Housing

YWCA's Women's Housing Needs in Regional Australia^{viii} 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.

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 .xxii Women are the primary beneficiaries of housing support systems, making up most of the public housing tenants and Commonwealth Rent Assistance (CRA) recipients^{ix}.

Women are also more likely to live in low-income or single-parent households and therefore are more likely to experience housing stress. Women disproportionately outnumber men in the receipt of Parenting Payments (93.8% women compared to 6.2% men), Aged Pension (55.9% compared to 44.1%) and Youth Allowance (54.1% compared to 45.9%). Studies show that single women who are recipients of these payments had access to 0% of the rental market based on affordability and appropriateness. xxiv

'Not being able to transition from Safe Houses into community or private rentals due to high rents and/or no available community housing is continually heartbreaking and frustrating and can make it really hard to build trust when there aren't many options, especially in regional areas.'

- YWCA Staff Member

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 with a government subsidy to drive equity related asset class products. A January 2020 AHURI Report found that there are few feasible pathways out of social housing and into private rental. The NSW Government must also play a role in creating pathways for people to exit out of social housing and into affordable private rental^x.

YWCA Australia recently partnered with Everybody's Home, Equity Economics, Homelessness NSW, DVNSW, DVVIC/DVRC, Women's Housing Company, and Victorian Women's Housing Alliance on The 'Nowhere To Go' Equity Economics report^{xi} and analysed the benefits of providing long term social housing to victims of family violence, determining it as the leading reason women and children seek specialist homelessness services, something we see in our services every day. A convening housing and violence crisis is something no one wants to see in their own community. The report is clear, if the Commonwealth Government invested in 16,800 additional social housing units costing \$7.6 billion there would be immediate economic benefits of \$15.3 billion and the creation of 47,000 new

jobs. Not only would we see the obvious economic benefits, but we would see a variety of other savings by investing in housing - additional social housing would generate savings of \$122.5 million in a year due to women not returning to a violent partner and a further \$257 million in a year in savings due to women not experiencing homelessness after leaving their homes due to family and domestic violence.

A pay now and save forever model YWCA wholeheartedly support.

Young People, housing and homelessness

There has been a marked decline in home ownership over the past 30 years especially among younger and low-income households.^{xii} Movement from renting into home ownership is also increasingly unlikely. On average, in any given year of the 2001 to 2004 period, 14 per cent of renters became homeowners, but this rate has steadily declined, so that by the 2013 to 2016 period, it had fallen to 10 per cent^{xiii}. The decline is more pronounced for younger age groups^{xiv} and households in the bottom two income quintiles.^{xv}

Primary drivers of young single women's homelessness continue to relate to economic challenges by being trapped in cycles economic insecurity cycle of low income and inadequate affordable housing. However, this is also impacted by the reciprocal link between violence against women (in itself both a driver and consequence of women's inequality), a women's housing crisis and the prevalence of young women overrepresented in both experiencing violence and homelessness.^{xvi} Safe and appropriate housing is one of the most crucial forms of support for women experiencing violence, with such structural and systemic division in affording or accessing accommodation young women really do bear the brunt of these intertwined crises.

There are demographic trends among homeless women that have been noted globally, including that women tend to become homeless at a younger age and that they are much more likely than men to have dependent children, although the process of becoming homeless often separates the family.^{xvii}

Young people also make up around a quarter of people experiencing homelessness, and the largest number of women experiencing homeless in Australia are women aged between 25-34 years.^{xviii} 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.

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. 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.^{xix} 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.

Young migrant women and women from refugee backgrounds experience additional 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.^{xx} 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.^{xxi} Domestic violence services across the country 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.^{xxii}

Investment in research and evaluation - including data on the direct and indirect impact of domestic violence on Australian communities, impact on housing pathways and young people and DFV

Despite efforts to broaden scopes of research and evaluation that provides a better intersectional and gender lens to homelessness analysis, young women and women's experiences are still notably absent from mainstream literature on homelessness.

Much of the data on homelessness relates to families with children and most of these households would be single mothers. When researching young homeless people in particular, Anderson (2001) shows that when homeless families and single people are considered together the (assumed) gender imbalances in the young homeless population disappear because almost all young single parents are female. So where we official data is actually disaggregated by sex, it very rarely allows for an intersectional analysis against anything else. For example it is very difficult for us to have a number of LGBTQA+ young people that are homeless in NSW but we do know they face compounding challenges related to safety and housing.

Intersectionality

When we refer to 'Intersectionality' we are speaking to the ways in which different aspects of a person's identity can expose them to overlapping forms of discrimination and marginalisation. Aspects of identity can include but are not limited to social characteristics such as whether they are First Nations, a person with disabilities, a refugee or an LGBTQA+ person with differing asylum status, age, socioeconomic status and ability. Different aspects of identity can intersect to create additional risks, barriers or forms of isolation that influence the way people experience economic insecurity, DFV and homelessness or housing insecurity.

"YWCA uses a feminist-intersectional, strengths-based approach to case management. This looks at the family unit as a whole and all individuals as a victim survivor in their own right – needing individual care plans and supports. This is particularly important with vulnerable cohorts including First Nations people, gender diverse people, migrant and refugee clients and people living in remote regions."

- YWCA Staff member

As a women's specialist service, we seek intersectional and gender-responsive approaches to solutions that are framed within a model of gender equality. The social determinants that underpin

DFV, homelessness and housing insecurity require gender equality and intersectionality at the centre of our drive for change. This should also be considered as a mainstreamed context across Government, Non-Government and Community responses. YWCA supports primary prevention as a whole-of-population approach aiming to stop violence against women, children and young people, the largest contributor of women's homelessness and housing insecurity, occurring in the first place. YWCA endorse the Fourth Action Plan of the National Plan statement, 'prevention is the most effective way to eliminate violence against women'. Investment and focus on primary prevention approaches, however, should not be at the expense of comprehensive support for victim survivors nationally. The Regional Taskforce needs to consider the impact of addressing DFV prevention, early intervention and specialist services and supports, as it relates to regional housing needs.

In particular, we value the Change the Story^{xxiii} and Changing the Picture frameworks for understanding the 'gendered drivers' of violence against women, whilst addressing the legacies and ongoing impacts of colonisation for Aboriginal and Torres Strait Islander people, families and communities, and non-indigenous people^{xxiv}. To end gender-based violence, these drivers must be addressed, including challenging the condoning of violence, redefining narrow gender roles and stereotypes, increasing women's independence, and promoting respectful relationships.

First Nations Peoples

We wish to acknowledge the Traditional Owners of the lands on which we work, live and play and pay our respects to Elders past, 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 and to work towards respect, recognition and self-determination of all First Peoples. The approach to safety and housing in NSW has so far not addressed the need for intersectional and gender-responsive analysis and as a result, has failed to support and invest adequately in First Nations self-determination, leadership and communities. This has resulted in severely unequal distribution of wealth that means the impact for young First Nations people is felt in a compounding way, especially in home ownership and experiences of homelessness.

First Nations women and people of marginalised genders are more likely to experience compounding risk factors of geographic isolation and some may experience family violence and intimate partner violence within a broader context of state, institutional and financial abuse. First Nations women are also more likely to encounter discrimination in the private rental and housing sector and are more likely to experience Intimate Partner Violence as a result of inadequate or cramped housing situations. First Nations women are approximately 34 times more likely to be hospitalised for injuries arising from DFV than non-Indigenous women, and 11 times more likely to be killed^{xxv}. The disproportionately higher rates are related to intergenerational trauma associated with Australia's ongoing colonial heritage. Colonial violence includes 'the disadvantage, dispossession and attempted destruction of Aboriginal cultures'.

First Nations Peoples are best placed to lead change to ending housing insecurity in their communities as well as in all formally recognised places of decision-making. YWCA also support the inclusion of recommendations made in the Wiyi Yani U Thangani Report.^{xxvi}

"Now is the time to re-set and enter a transformative relationship between Aboriginal and Torres Strait Islander peoples and settler Australia, as Indigenous and non-Indigenous peoples alike, in the face of crisis, envisage a stronger, more compassionate and caring nation."

June Oscar AO - Aboriginal and Torres Strait Islander Social Justice Commissioner

Intersectional and gender-responsive analysis and budgeting

There is a critical need to address factors that reinforce gendered drivers of violence - including the need to #RaiseTheRate for economic accessibility, access to safe affordable housing and challenging the normalisation of violence as an expression of dominant masculinity as preventative measures.

Investment in research and evaluation is also critical - including data on the direct and indirect impact of domestic violence on Australian communities, impact on housing pathways and young people and DFV. This supports the IRGB approach and provides an evidence base to build upon.

Safety and Housing

'Thank you for helping me and my children to be safe in a house and for everything you did. YWCA is very caring, compassionate and proactive in helping people with their journey. If not for you, I would be stuck with a violent man. Your team helped change my life and helped me with my new daughter.'

- YWCA Client

'Victim survivors need affordable housing and support to rebuild their lives. This is not a short-term process and the emotional and psychological needs of the carer and children need long-term investments to break the cycle.'

- YWCA Staff Member

FDV is the primary reason women and children seek specialist homelessness services, but only 3.2% are in the long-term housing solutions they need. As indicated in our recent research, YWCA Women's Housing Needs in Regional Australia^{xxvii} there are key housing needs and challenges for women through national research undertaken across regional Australia. It offers new insights critical to our solutions for women on low and moderate incomes:

- 63% have some level of housing stress. One quarter are very or extremely stressed. 77% of these women say this stress impacts their mental health and wellbeing and more than half report this stress impacts on their ability to manage their day-to-day, relationships, friendships, and work.
- 1 in 5 women said their current housing was not appropriate or suitable to them.
- 1 in 3 women who live in unsuitable housing do not feel safe at home in their own house.

1 in 3 women have experienced physical and /or mental health issues that affected their financial and housing situations. 1 in 4 women said their finances and housing had been impacted by domestic violence.

YWCA advocates for a revitalising of housing support systems with a renewed commitment to innovation and direct NSW 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. 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 social and affordable housing in those areas.

YWCA supports initiatives that enable women experiencing domestic and family violence to remain safely in their homes if they choose. However, we do caution that comprehensive measures must be taken to ensure the safety and wellbeing of those women and children remaining in the home, for

example providing safety planning, improving home security, support in managing finances, support for children, and help with legal processes. Safe at home programs are not available to everyone that requires them and there are gaps in support, particularly for regional, rural and remote women. From our own experiences as a Safe Homes support provider, we cannot meet increasing demand. Our Keeping Women Safe in their Homes program provides risk assessments, safety planning and security upgrades for women and their children to help them stay in their own homes, or a home of their choice, provided it is safe to do so. Without further significant investment women and their children will remain trapped in dangerous abusive situations.

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness. 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 tenants 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 Australia. YWCA endorses recommendations from the Retiring Into Poverty report^{xxviii} on increasing housing security for older women, including addressing financial insecurity for women and its underlying causes, as well as the establishment of a Seniors Housing Gateway program to better address the housing support needs of older women. YWCA also recommends government investment into innovative housing models such as co-housing or co-ownership models, and shared equity models. In building consistent best-practice initiatives to support older women's housing, we urge the federal government to work in collaboration with states and territories, and across other federal government departments such as ageing and aged care.

Housing First

A successful Housing First approach is a government-supported long-term approach that aims to provides a strategic response to homelessness by prioritising permanent and stable housing for people experiencing homelessness. The 'No Wrong Door' approach we have in NSW 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.^{xxix}

However, 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^{xxx}. 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 short-term emergency or transitional housing process with limited effectiveness.

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 is key. Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness. ^{xvi} 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 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 tenants are over 50, with many being first time users of the welfare system in Australia. Innovative programs that appropriately support young women experiencing domestic and family violence such as YWCA's newly established Young Women's Trauma Recovery Program are great examples of approaches that can be taken.

Support for recommendations from the Nowhere To Go, Women's Housing Needs in Regional Australia, Pathway to Nowhere and Blueprint for reform report

This includes: Implementing recommendations of the Nowhere To Go report by Equity Economics, Everybody's Home, YWCA Australia, DVNSW, DVVIC/RC, Women's Housing Company, Homelessness NSW and Victorian Women's Housing Alliance and invest in 16,800 additional social housing units for women, children and young people experiencing DFV costing \$7.6 billion which would immediately result in economic benefits of \$15.3 billion and the creation of 47,000 new jobs. Not only would we see the obvious economic benefits, but we would see a variety of other savings by investing in housing - additional social housing would generate savings of \$122.5million in a year due to women not returning to a violent partner and a further \$257 million in a year in savings due to women not experiencing homelessness after leaving their homes due to family and domestic violence.

Incorporate analysis and recommendations from YWCA's Women's Housing Needs in Regional Australia^{xxxi} which support housing pathways that:

- Encourage measures to reduce the cost of renting safe accessible housing to women, their children and young people.
- Provide subsidies to reduce the cost of safe options for housing. This subsidy could be delivered through organisations such as Community housing Providers like YWCA Australia.
- Improve the quality and accessibility of housing that support wellbeing and financial interdependence such as: Energy-efficient housing that is cool in summer, warm in winter, and not expensive to run.
- Provides adequate housing through further supports such as a toolkit that builds on the three toolkits already developed in New South Wales, Queensland and Victoria to support CHPs across Australia to deliver a quality service response.
- Further provides of training materials that can be utilised across states and territories to support CHO's strengthens their understanding and practice in providing housing to victim-survivors of FDV as well as FDV perpetrators.

This recent research included women from all over Australia highlighting themes around regional and remote housing that can be reflected in NSW. We recommend the NSW 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 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 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.

Corporate Partnerships

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 now call home - Gardenhouse. 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. 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.

Investment in research and evaluation - including data on the direct and indirect impact of domestic violence on Australian communities, impact on housing pathways and young people and DFV

'I want to see gender-based violence taken as a serious problem that needs to be addressed in a systematic, whole of community way to eliminate all gendered violence and promote gender equity so all people can live free of fear and in safety.'

- YWCA Cyber Feminist (CBF) Member

Conclusion

We look forward to working with the NSW Government on the next steps for the NSW Regional Housing Taskforce. If you require any further clarity in any of the areas we have highlighted in our submission please contact Bobbie.Trower@ywca.org.au

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