



**SUBMISSION TO
THE NATIONAL
HOUSING AND
HOMELESSNESS
PLAN**

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Opening Doors.
Building Futures.

Introduction

YWCA Australia welcomes the opportunity to provide a submission to the Department of Social Services on the National Housing and Homelessness Plan Issues Paper.

The National Housing and Homelessness Plan represents an important opportunity to achieve the changes required to Australia's policy and investment landscape to end housing insecurity and homelessness for women and gender diverse people.

In this submission, we outline how a 10-year dedicated and coordinated National Housing and Homelessness Plan must be ambitious in its overall mission, setting targets and timelines to deliver more social and affordable housing and gender-responsive homelessness supports.

Our submission is underscored by the following principles which must form part of a visionary National Housing and Homelessness Plan for Australia.

Housing as a Human Right

- Enact legislation establishing the right to affordable and adequate housing, in accordance with Australia's obligations under international human rights law.

Housing as Essential Infrastructure

- Implement significant and far-reaching reforms, while fostering a cultural shift towards recognizing housing as critical and essential infrastructure, much like our health and education systems.

Importance of Lived Experience

- Embrace the principle of "Nothing about us without us."
- Utilize evidence that highlights the value of involving people with lived experience in policy design and decision-making to enhance outcomes, fostering a more compassionate and comprehensive approach.

Intersectional Policy Making

- Apply an intersectional framework to address housing insecurity and homelessness, to promote a better understanding of, and response to, interlocking systems of racialized, classed, and gendered oppressions in housing and homelessness policy.

Whole-of-Systems Approach

- Acknowledge that addressing these challenges extends beyond bricks and mortar, necessitating consideration and integration of the broader social, economic, and environmental contexts within which housing and homelessness operates.
- Develop policies and solutions that account for the interrelated nature of housing insecurity and homelessness across government, policy, and service sectors.

Housing First

- Prioritize immediate access to stable housing without preconditions as the foundation upon which other intersecting challenges are addressed.

Application of a Gender Lens

- Adopt a gender-responsive lens to the design and development of housing and homelessness policy.
- Recognise that housing insecurity and homelessness impacts different genders in different ways that require nuanced and targeted responses.
- Deliver diverse and inclusive policy that rejects rigid gender binaries.
- Acknowledge that access to safe, secure, and affordable housing is a fundamental factor in achieving gender equality.

Collaboration Across Sectors

- Accept that no single level of government or entity possesses all the solutions.
- Encourage collaboration among a broad range of stakeholders, including significant financial institutions like the Reserve Bank of Australia, superannuation funds, and institutional investors.
- Broaden the perspective on who can provide insights and solutions to these issues and that solving this challenge is everybody's responsibility.

Addressing Cost of Living Pressures

- Address escalating cost of living and its impact on accessing and maintaining housing, specifically for low-income households.

Feedback from our membership

We attach selected quotes from consultation across our membership in response to the Issues Paper that we trust you will take into consideration in developing the draft Strategy.

About YWCA Australia

Safe, Secure and Affordable Housing

- We are the only national housing provider for women and gender diverse people in Australia providing safe, secure, and affordable housing solutions to those that need it most.
- We are a trusted and registered Community Housing Provider working closely with government to deliver more social and affordable housing for women and gender diverse people.
- We build, buy, and manage housing properties and implement gendered housing solutions informed by our Women's Housing Framework.
- We know access to safe, secure, and affordable housing is central to achieving gender equality in Australia which is why we advocate for more affordable housing for women and gender diverse people to all levels of government.

Evidence-Based Services and Programs

- We provide tailored services and programs to support women and gender diverse people to end homelessness and housing insecurity, including domestic and family violence services.
- We deliver evidence-based services and programs to tackle the underlying gendered drivers of housing insecurity and homelessness and ensure stable housing outcomes.
- Our gender-responsive service model is scalable and can be localised and tailored to partner with government public housing, private rental, or existing Community Housing Providers for an integrated solution.
- By investing in and working with specialist organisations to design and implement more gender-responsive homelessness and housing support programs, we can end homelessness for women and gender diverse people.

Leadership and Advocacy

- We have a long and proud history of advocacy led and informed by young women and gender diverse people.
- We know the importance of involving young women, gender diverse people, and those with lived experience in shaping the policies that directly impact them.
- That is why we have made young women's leadership and women's housing our priority for gender equity in Australia.
- Through our Young Women's Council and Lived Experience Leadership Pathways, our priorities are guided by the expertise of those who have a stake in shaping tomorrow.

Setting the Scene

We have a once in a generation opportunity to get the policy settings right to achieve a more gender equal housing and homelessness future in Australia. The impact of Australia's current housing crisis is gendered, and a National Housing and Homelessness Plan must recognize and respond to the ways in which gender inequalities limit access to safe, secure, and affordable housing for women and gender diverse people.

For the first time in over a decade, we have the potential to design targeted solutions that address the gendered nature of the housing crisis. A 10-year dedicated and coordinated National Housing and Homelessness Plan aligned with other whole of government initiatives such as the *National Strategy for Gender Equality*, the *National Plan to End Violence Against Women and Children 2022-2023*, *Closing the Gap Implementation Plan 2023*, the *Measuring What Matters Framework* and commitments to gender-based budgeting translates to a genuine opportunity to build a healthier housing system for all.

We know that women and gender diverse people encounter significant barriers to accessing affordable housing and are experiencing elevated rates of homelessness. The latest Census data revealed a 10 percent increase in the number of women experiencing homelessness since 2016, nearly double the national average. The housing precarity of women and gender diverse people has also been exacerbated by the significant and long-term underinvestment in social and affordable housing, historically low vacancy rates in the rental sector and a failure to turn the tide on gender-based violence, among other gendered drivers.

YWCA recognizes that safe, secure, and affordable housing is fundamental to the social, economic, and educational participation of women and gender diverse people and to the realization of gender equality. Housing, alongside the health, welfare, and community support services, is a human right and should be a source of stability, safety, social connection, and a pathway to economic security for all women and gender diverse people.

YWCA Australia strongly believes that the success of the National Housing and Homelessness Plan will turn on the government's willingness to listen to and incorporate lived experience expertise and work with specialist organizations and frontline services to deliver a plan appropriately responds to the gendered drivers of housing insecurity and homelessness.

A National Housing and Homelessness Plan must chart a clear path forward for change including targeted investment to fully address the housing needs of women and gender diverse people in a way that is meaningful, and evidence based.

We have a once in a generation opportunity to meet the size and scale of the challenge we face and if we get it right, we can end homelessness for women and gender diverse people in our lifetimes.

Key Statistics

Housing

- New housing stock is not increasing at the rate needed to support the increasing number of people, particularly older women, facing homelessness.¹
- The three years to 2021 saw public housing waiting list numbers rise by 16% Australia-wide, to 164,000 households.²
- Since 1996, social housing stock has only risen by 3%.³
- There have been less than 4,000 dwellings added to social housing stock in Australia since 2018.⁴
- Under 30,000 applicants were granted a social housing tenancy in 2020-21, down 42% from 52,000 in 1991.⁵
- Women and gender diverse people face limited choices in accessing affordable and adequate housing, including how it is designed.⁶
- Location of housing has a direct influence on health and social outcomes and is an important social determinant of health.⁷
- Proximity to people, support services and networks is a driving factor for keeping women housed.⁸
- Clients in short-term or emergency accommodation are more likely to be female.⁹
- Unaffordable or insecure housing negatively impacts women and children's financial security and economic independence and can lead to poverty and disadvantage for their children.¹⁰
- Poor housing can harm physical health, mental health and people's ability to participate fully in society.¹¹
- Women make up the majority of all occupants, and older occupants, in public and community housing. During 2019–20, women accounted for 59 per cent of public housing and 59 per cent of community housing occupants aged 65 and over.¹²

1 Monash University's YXX Lab (2022) A design guide for older women's housing, pg 17.

2 Hal Pawson and David Lilley (2022) Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes, pg 1.

3 Hal Pawson (2022) "Australia's social housing system is critically stressed. many eligible applicants simply give up", published in the Conversation (online) May 26 2022.

4 Productivity Commission (2022) In need of repair: The National Housing and Homelessness Agreement, pg 27.

5 Hal Pawson and David Lilley (2022) Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes, Executive Summary.

6 UN Habitat (2014) Women and Housing: Toward inclusive cities, pg 38.

7 Mary Vaccaro and Jennifer Craig (2020) Considerations for Permanent Housing: Ideas and perspectives of women and gender-diverse people experiencing complex homelessness, pg 11.

8 Ibid.

9 AIHW (2019) People in short-term or emergency accommodation: a profile of Specialist Homelessness Services clients. Data is for people who sought assistance from SHS between 1 July 2011 and 30 June 2015.

10 National Plan to End Violence Against Women and Children 2022-23, published 2022.

11 Productivity Commission (2022) In need of repair: The National Housing and Homelessness Agreement, pg 3.

12 AIHW (2022) Housing assistance in Australia 2020–21.

Domestic and Family Violence

- Domestic and Family Violence (DFV) is the leading cause of homelessness for women. Approximately 9,120 women a year become homeless after leaving their homes due to DFV and being unable to secure long-term housing.¹³
- More than seven thousand women a year are forced to return to live with their violent partners because there's nowhere safe for them to go.¹⁴
- 15 per cent of women who returned to a violent partner did so because they had nowhere else to go.¹⁵
- In 2020–21, the number of SHS clients experiencing DFV increased: 42 per cent of all SHS clients experienced DFV in 2020–21 compared with 114,800 in 2016–17.¹⁶ 77 per cent of these clients were female, and 23 per cent were male.¹⁷
- In 2020–21, more than 116,000 people who presented to a Specialist Homelessness Service (SHS) reported that they were escaping DFV.¹⁸

Aboriginal and Torres Strait Islander women

- Aboriginal and Torres Strait Islander women are the majority of SHS users across Australia and young Aboriginal and Torres Strait Islander women make up 11 per cent of all SHS users.
- In March 2023, the number of Aboriginal and Torres Strait Islander women accessing SHS grew to over 16,000 per month up 29 per cent from March 2018.¹⁹
- Aboriginal and Torres Strait Islander women are more likely to experience economic disadvantage, greater responsibility for caring for family, higher levels of gendered violence, stereotyping, racism, and discrimination, all of which impacts on access to housing.²⁰

Homelessness

- Between December 2022 and March 2023, 74 per cent of those accessing homelessness services in Australia were women and children.²¹

¹³ Equity Economics (2021), <https://www.equityeconomics.com.au/report-archive/nowhere-to-go-the-benefits-of-providing-long-term-social-housing-to-women-that-have-experienced-domestic-and-family-violence>, p 5.

¹⁴ Equity Economics (2021), pg 5.

¹⁵ Summers (2022). The Choice: Violence or poverty. Analysis of 2016 Personal Safety Survey.

¹⁶ Ibid.

¹⁷ AIHW (2022) Specialist homelessness services annual report 2020-21: Clients who have experienced family and domestic violence.

¹⁸ AHURI (2021).

¹⁹ AIHW (2023). Specialist Homelessness Services: Monthly Data 05 September 2023. Australian Government. [Link: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data/data>]

²⁰ Australian Human Rights Commission (2020) Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report, https://wiyiyaniuthangani.humanrights.gov.au/sites/default/files/2023-03/ahrc_wiyi_yani_u_thangani_report_2020.pdf

²¹ The Guardian 2023, 'More than 1,600 Australians pushed into homelessness each month as housing crisis deepens, report finds', The Guardian, 4 August 2023, <https://www.theguardian.com/australia-news/2023/aug/03/more-than-1600-australianspushed-into-homelessness-each-month-as-housing-crisis-deepens-reportfinds>

- Women experience homelessness differently, as they often find themselves at risk of homelessness with children and are likely to be underrepresented in official homelessness statistics. Women are less likely to sleep rough, and more likely to stay temporarily with family and friends, access emergency shelter, or sleep in their cars.²²
- 1 in 3 SHS clients in 2020-21 were living in single-parent families with one or more children, 23 and 39 per cent of them were headed by women (compared with 23 per cent of men).²⁴
- LGBTIQ+ people are more likely to experience homelessness than non-LGBTIQ+ people, especially younger people.²⁵
- In 2020-21 there were more than 300 unmet requests for specialist homelessness support services per day. The majority of unmet demand for services was for women.²⁶

²² Dawson E (2022) A Home of One's Own: Philanthropic & social sector solutions for women's housing, p 6.

²³ AIHW (2022) Homelessness and homelessness services 2020-21, released 7 December 2022.

²⁴ AIHW (2022) Specialist homelessness services annual report 2020-21: Clients, services and outcomes.

²⁵ Hail-Jares K, Vichta-Ohlsen R, Butler T and Byrne J 2021, 'Queer homelessness: the distinct experiences of sexuality and transgender youth', Journal of LGBT Youth. pp. 1-26.

²⁶ Australian Institute of Health and Welfare (2022) Specialist homelessness services annual report 2021-22, web report.

The Change We Need

Gender-responsive housing and homelessness policy

YWCA Australia advocates for a gender lens to be applied to the National Housing and Homelessness Plan. The evidence clearly shows that housing insecurity and homelessness disproportionately affects women and gender-diverse people. We strongly believe that a gendered and intersectional approach will better address the wide-ranging structural inequalities women and gender diverse people face in accessing safe, secure, and affordable housing.

A National Housing and Homelessness Plan that considers the gendered drivers of housing insecurity and homelessness - including but not limited to the gender pay gap, the unequal burden of unpaid work, disrupted employment, economic consequences of divorce and separation, lower wealth accumulation over employment life, and lower superannuation balances – will deliver more targeted solutions and therefore improved housing outcomes for women and gender diverse people as a result.

A gendered and intersectional approach means a better understanding of gendered pathways into housing insecurity and homelessness in order to design more responsive and tailored pathways out. Applying a gender lens to housing and homelessness policy acknowledges that one-size-fits-all solutions do not adequately address the intersecting and structural challenges faced by women and gender-diverse people and will ensure that their specific needs and experiences are heard and appropriately responded to.

The first step in ensuring a gender responsive National Housing and Homelessness Plan is to conduct a gender impact assessment of the Plan per the gender responsive budgeting guidelines produced by the Commonwealth Office for Women. A joint agency taskforce could help guide this approach. This will mean the government has embedded gender equality as a key policy consideration in the Plan in alignment with the Federal Government's broader gender equality agenda.

Housing

More affordable housing for women and gender diverse people

The historic underinvestment and chronic undersupply of housing stock has created a housing and rental affordability crisis in Australia. Supply is at the heart of this challenge, and YWCA Australia aligns with the strong view of the housing and homelessness sector that a National Housing and Homelessness Plan must make a long-term commitment to significant investment in social and affordable housing supply. Recent commitments such as the National Housing Accord and the Housing Australia Fund must be the beginning, not the end.

The Plan needs to be accompanied by a significant and sustained uplift in funding for social and affordable housing beyond existing commitments to meet current and future demand. We need to see targets set for women and gender diverse people across all – and any new - housing growth initiatives under the National Housing and Homelessness Plan.

Not only does this Plan need to be an ambitious blueprint for the future but must also include actions to help women and gender diverse people meet their housing needs now. It must look at ways in which to utilize existing or latent housing stock to deliver affordable housing solutions, quickly. It must establish innovation funds to incentivise advanced construction technologies and modern methods of construction. It must contemplate policy levers and interventions at all levels of government to accelerate and enable the supply of more homes that are gender-responsive and affordable. This includes proper planning reforms focused on housing growth, removing barriers to institutional investment, structural macro-tax reform, and incentives for build-to-rent initiatives that prioritize affordable housing.

Lastly, we are joining calls for a National Housing and Homelessness Plan to set a common national definition of affordable housing across all jurisdictions to ensure housing costs do not exceed 30 per cent of income for households in the lowest 40 per cent income range.

Supporting the community housing sector to deliver supply

A National Housing and Homelessness Plan must recognise the critical role that the community housing sector plays in providing a roof over the head of those in need and in assisting federal and state governments to deliver on its housing supply targets. We need a National Housing and Homelessness Plan to create the right policy settings for viable partnerships between governments and community housing providers (CHPs) to deliver innovative housing projects that meet the needs of women and gender diverse people. To ensure a healthier housing system, we need to increase stock and management transfers to CHPs and allocate a proportion of projects under new and existing government housing measures to CHPs. The Federal Government must also work in concert with state and territory governments to build the capacity of their respective community housing sectors and work more closely with organisations delivering specialist housing to priority cohorts.

Case Study: YWCA Australia Hutt Street Affordable Housing Development



Katrine Hildyard MP, Minister for Women and the Prevention of Domestic and Family Violence with Aunty Suzanne, Nat Cook MP, Minister for Human Services and Charlotte Dillion, General Manager Community Housing, YWCA Australia at the YWCA Australia Hutt Street Development Groundbreaking Ceremony. Photography by Kelly Barnes.

The YWCA Hutt Street Housing Development will provide 24 safe and affordable, long-term rental homes for women in the heart of the Adelaide CBD.

What sets this project apart is its commitment to housing women and their families impacted by domestic and family violence.

It also aims to address the needs of what we often term the "missing middle"—women that don't meet the eligibility criteria to enter social or community housing yet are still feeling the pinch of high rents and soaring property prices, thereby being pushed out of the private housing market.

This is the housing gap we see more and more women falling through—a gap that YWCA Australia is proactively aiming to bridge.

The right housing in the right locations with the right supports

Women and gender diverse people must be able to access affordable housing in the right locations with proximity to education and employment as well as social and medical supports. Inadequate or unaffordable housing can harm a person's physical, emotional, and mental health and their ability to participate fully in society. Appropriate housing for women and gender diverse people must offer a basic standard of safe, secure living capable of meeting their needs over the course of their lifetime.

This means having access to the right services and supports, such as schools, health services, childcare, as well as opportunities to access work and training with suitable transport options. Women and gender diverse people from culturally and linguistically diverse backgrounds also benefit from housing that is within reach of their communities and support networks. Housing that provides access to nature and green space including gardens or public parks - is also important for women's health and wellbeing.

We need a National Housing and Homelessness Plan that establishes specific policies regarding best practice design of housing developments and exploring, researching, and investing in innovative housing solutions that meet the needs of women and gender diverse people. We need greater integration of housing design elements that maximise safety and security in suitable locations close to appropriate services and supports. And we need incentives for innovative service delivery that supports co-location and/or integration of health, justice, and social support services.

Renting

High rental costs are making it increasingly challenging for women and gender diverse people to secure and maintain suitable, long-term housing. Many are spending more than 30 per cent of their incomes on rent, thereby meeting the definition of housing stress. Young women, women and gender diverse people are also increasingly accepting substandard housing, which negatively affects their health, well-being, and economic stability. Sole parents and women on low incomes are facing heightened risks of homelessness due to skyrocketing rental prices. Additionally, young women and gender diverse people are experiencing increased rates of housing and financial insecurity due to the rental and housing affordability crisis, impacting their mental health.

A National Housing and Homelessness Plan must recognise that more people are renting and renting for longer. To this end, it must work to progress rental reforms across state and territory jurisdictions that strengthen rental protections for women and gender diverse people. We also must see an increase in the rate of Commonwealth Rental Assistance and greater investment in tenancy sustainment programs to support women and gender diverse people to maintain their private rental tenancies, especially those on low-moderate incomes.

Case Study: YWCA Australia’s Women’s Housing Framework

YWCA Australia is currently piloting an Australian sector-first model called the Women’s Housing Framework. This framework identifies best practice approaches to designing, acquiring, and operating housing for women. Based on findings taken from women-centred literature and learnings from those with lived experience of housing insecurity and homelessness, the Framework outlines small changes an organisation can make to ensure they are working with residents to support them in achieving positive housing and individual outcomes linked to broader gender equality outcomes.

How it is structured

There are four domains of impact which are designed to improve women’s housing stability and their capacity to fully participate in society.

	Participation & Collaboration	Actively involved in housing management, integrate, and participate with their community, families and social circles, actively seek to learn new skills, access meaningful and secure employment while actively participating in community.
	Safety and Security	Feel safe and secure within their community, feel seen and supported, safe and secure within their homes, learn sustainable environmental practices, achieve financial security and independence.
	Agency	Know themselves, determine the course of their future, live as independently as possible, have influence and control over their home, self-organise and form a supportive community.
	Health & Wellbeing	Create healthy and sustainable habits, independently manage their health and wellbeing supports, strengthen their familial and social relationships. Process and heal their trauma, strengthen cultural and spiritual connections.

How it helps

It offers practical actions for housing providers to fulfill their role as social landlords. It provides guidance on best practices for designing, acquiring, and operating housing for women, addressing systemic pressures leading to housing instability. These guidelines emphasise respectful listening, avoiding gender stereotypes, enhancing women’s safety, empowering them to control their futures, and ensuring their input in service and program development. Rooted in feminism, the Framework centres on balancing power.

Aboriginal and Torres Strait Islander women

A National Housing and Homelessness Plan must specifically identify and address the housing needs of Aboriginal and Torres Strait Islander women. Aboriginal and Torres Strait Islander women experience housing insecurity and homelessness at significant higher rates and are at greater risk of gendered racial violence.

The Plan must meet the housing needs of Aboriginal and Torres Strait Islander women by understanding intersecting discrimination and overlapping forms of oppression when developing culturally safe and fit for purpose housing solutions and homelessness supports.

The first suggested action is to reinstate as a matter of priority the National Partnership Agreement on Remote Indigenous Housing, discontinued by the former Federal Government to assist states and territories to deliver more housing in remote communities. The Plan also must include strategies and invest in solutions that are underscored by the principle of self-determination and align with existing recommendations to government *Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report* and *Closing the Gap Implementation Plan 2023*.

Homelessness

The National Housing and Homelessness Plan must include clear commitments to end homelessness in Australia for women and gender diverse people and provide a roadmap on how it will achieve this. The Plan must consider and respond to gendered drivers of homelessness and invest in gender-responsive housing and homelessness programs and services.

We know that women and gender diverse people face significant hurdles to accessing affordable housing and are more vulnerable to homelessness - experiencing negative health and wellbeing outcomes as a result. Data from the 2021 Census showed a staggering 10 per cent increase in the number of women experiencing homelessness since 2016, which is almost twice the rate of the national average. This data also fails to capture the rates of hidden or invisible homelessness experienced by women and gender diverse people often couch surfing, living in unsafe accommodation, or sleeping in cars.

We know that First Nations women, LGBTQIA+ identifying people, women living with disability, and migrant women face a higher risk of homelessness due to intersecting structural inequalities. Family and domestic violence is the leading cause of women experiencing homelessness in Australia and the lack of affordable and appropriate housing is resulting in greater numbers of those women seeking support from homelessness services. Women and gender diverse people should never have to choose between safety and shelter. Yet, the harsh reality is that too many too often are left with no option but to endure violence or face homelessness.

YWCA Australia strongly believes that any investment in more affordable housing must be accompanied by funding increases to specialist homelessness and domestic violence services, which can deliver targeted gender-based supports. These services provide a critical lifeline to women and gender diverse people experiencing or at risk of homelessness, and additional funding would ensure services are more appropriately equipped to respond to the housing needs of women and gender diverse people, thereby achieving better housing outcomes for this important cohort.

With negotiations underway between states and territories on a new National Housing and Homelessness Agreement (NHHA), governments must work better together to improve access to safe, secure, affordable, and long-term housing. To achieve this, both the Plan and the NHHA must set targets for meeting the demand of specialist homelessness services and tie funding to a demonstrated reduction in the number of women and gender diverse people seeking homelessness support overall.

The NHHA should include a re-think on the best use of housing assistance to improve housing outcomes in a holistic way, recognise women and gender diverse people as a priority cohort, and allocate dedicated funding for gender-responsive specialist service provision to see improved service delivery outcomes.

Better integration across service systems, government agencies, and policy areas

Service system integration should be a central focus of the National Housing and Homelessness Plan because no single policy or service can adequately address the gendered drivers of homelessness. To address this issue effectively, better integration is required across service systems, government agencies, and policy areas.

Numerous intersections exist between policies and service systems for women and gender diverse people experiencing or at risk of experiencing homelessness. This includes but is not limited to the transition from the prison system to homelessness, from care systems to homelessness, from public housing to homelessness, and from the healthcare system to homelessness. Responding in a fragmented and isolated manner to instances of homelessness risks perpetuating housing insecurity over the longer term.

One of the most striking and frequent examples of this interrelatedness is between gender-based violence and homelessness. The Plan must carve out a dedicated approach to improving integration between relevant government policy areas and frontline services, with the goal of significantly reducing housing insecurity caused by gender-based violence.

In sum, a National Housing and Homelessness Plan must provide sufficient funding to enhance service system integration and promote collaboration and cooperation among government agencies across critical policy areas. This is essential to ensure that service systems effectively meet the unique needs of women and gender diverse people.

Greater focus on sustaining tenancies approaches

A National Housing and Homelessness Plan must also focus on sustaining tenancies and rapid-rehousing models as key components in any ending homelessness approach.

Prioritizing strategies aimed at keeping women and gender diverse people in their tenancies long-term is crucial, as it not only prevents recurrent homelessness but also fosters stability and independence. AHURI research reveals that government funded sustaining tenancy programs 'reported tenancy sustainability rates between 80.9 per cent and 92.3 per cent, depending on the program and year under examination.'²⁷

Notably, tailored and gender-responsive sustaining tenancy models, which connect individuals to their communities, provide access to specialist services, and adopt trauma-informed approaches, overwhelmingly yield better outcomes for service users. These models better address the unique needs of clients and contribute to broader gender equality outcomes, benefiting society as a whole.

²⁷ Zaretsky, K., & Flatau, P. (2015). *The cost effectiveness of Australian tenancy support programs for formerly homeless people (Final Report No. 252)*. Published on November 11, 2015.

Foreground supportive housing and housing first models

Any framework that aims to effectively combat homelessness must prioritize Housing First and supportive housing models. Housing First is an evidence-based approach that provides affordable housing and comprehensive case management services, offering a critical lifeline for individuals grappling with complex needs.

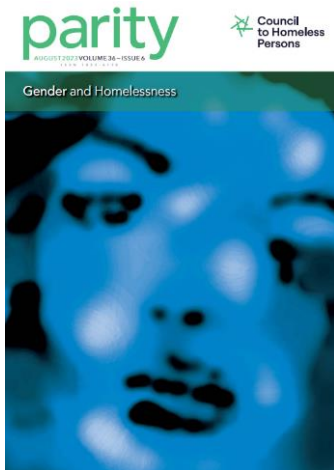
This model prioritizes immediate access to stable housing without preconditions, coupled with the provision of ongoing support services to address other needs. It works by recognizing that secure housing is not only a basic human right but also a fundamental prerequisite for individuals to address other challenges they may face, such as substance use, mental health, or unemployment.

This approach has had notable success in comparable jurisdictions. For example, in Finland, the adoption of Housing First model to ending homelessness has resulted in a 35 per cent reduction in long-term homelessness between 2008 and 2018.

This remarkable statistic demonstrates the model's efficacy in sustainably ending homelessness by providing housing stability as a foundation for addressing the myriad challenges faced by people experiencing homelessness.

By integrating evidence-based models such as supportive housing and Housing First and aligning them with a gendered lens to accommodate the unique needs of women and gender diverse people, the National Housing and Homelessness Plan can make significant strides towards ending homelessness and achieving more inclusive and equitable housing outcomes.

Case Study: Parity Magazine - Gender and Homelessness Edition



YWCA Australia recently partnered with Council to Homeless Persons to deliver the Gender and Homelessness Edition of Parity Magazine – Australia's largest national homelessness publication.

The edition considers the gendered drivers of housing insecurity and homelessness, learns from frontline services providers on how they're responding to and delivering gender responsive homelessness supports, understands the latest research from experts and academics, and looks at ways on how we can create change together.

We have attached a digital edition to this submission as many of the solutions we are calling for are captured in its pages by the work already being done across the sector.

A Better Housing Future for our Young People

Perhaps the most pressing consideration for a 10-year National Housing and Homelessness Plan is that it will set the foundations for the future we leave the next generation. This Plan has far-reaching implications for the legacy we leave our young people, and we have an obligation as a society to pass on a better housing future than what we are wrestling with today.

A housing affordability crisis coupled with historically low vacancy rates is resulting in young women and gender diverse people living in substandard and expensive rental accommodation and increasingly priced out of home ownership, thereby experiencing greater housing instability, and increased financial hardship having overall impacts on their mental health and wellbeing.

YWCA Australia recognizes the significance of engaging with diverse stakeholders in the development of a National Housing and Homelessness Plan that effectively addresses the varying experiences of young women and gender diverse people across Australia.

YWCA Australia's Young Women's Council is an advisory body to YWCA Australia, providing input and insights into our advocacy and campaigning activities. We know the importance of involving young women and gender diverse in shaping the policies that directly impact them, which is why our advocacy priorities are guided by the expertise of those who have a stake in shaping tomorrow.

The Young Women's Council is well-positioned to provide continuing advice to the Department of Social Services on the implementation of the Plan and would welcome the opportunity to participate in monitoring and evaluating the success of the Plan from the perspectives and lived experiences of young women and gender diverse people. YWCA Australia further recommends coordination with the Commonwealth Minister for Youth's Youth Advisory Council's to advise on implementation and progress as against the Plan to ensure a better housing future for the next generation.

YWCA Australia's Young Women's Council is perfectly positioned to advise government on gendered solutions to the housing crisis facing young people.

Recommendations

YWCA Australia also supports recommendations as contained in submissions from relevant housing and homelessness sector peaks including Homelessness Australia, Community Housing Industry Association, National Shelter, and the Women's Housing Alliance and highlights the following recommendations as YWCA Australia's priorities.

We commend the ongoing advocacy on behalf of the housing, homelessness, and domestic and family violence sectors on these important issues.

Social and Affordable Housing Supply

- Set targets and timelines for social and affordable housing for women and gender diverse people and outline clear and measurable pathways on how to achieve such targets.
- Commit to a significant uplift in funding for social and affordable housing beyond existing commitments to meet current and future demand.
- Facilitate policy interventions to accelerate the delivery of more affordable and gender-responsive homes including planning reforms such as inclusionary zoning, improved macro tax settings, and removing barriers to institutional investment.
- Work in partnership with the Commonwealth Office for Women to apply gender-based budgeting principles and a gender impact assessment to the National Housing and Homelessness Plan.
- Utilize existing latent housing stock to generate more affordable housing supply.
- Establish innovation funds to incentive advance construction technologies.
- Support CHPs to deliver a greater proportion of social and affordable housing.
- Increase stock and management transfers to CHPs and allocate a proportion of projects under new and existing government housing measures to CHPs.
- Establish partnerships with specialist organizations to co-design place-based housing solutions.
- Include a common national definition of affordable housing in the Plan.
- Prioritize housing solutions that are place-based and prioritize proximity to amenities, services, and community and work across jurisdictions to co-design gender-responsive housing solutions.

Homelessness Supports

- Increase funding for specialist homelessness and domestic violence services for women and gender-diverse people. These services must be gender-responsive, trauma-informed, and culturally safe.
- Include commitments to adequate, long-term funding to address the critical shortage of accommodation and homelessness support services, for specialist services for women and families fleeing violence.
- Funding needs to be tied to clearly articulated targets for women, with clear metrics for reaching those targets as well as ongoing monitoring and improvements in quality-of-service outcomes.
- Include commitments to work alongside specialist organizations to design and deliver gender-responsive homelessness and housing supports.
- Explore and consider a needs-based funding model, particularly with respect to the Northern Territory, as part of financial allocations under the NHHA.
- Invest in more long-term affordable housing solutions to support women and gender-diverse people experiencing homelessness into secure and safe homes, such as supportive housing models.
- Increase investment in safe accommodation and support options, such as specialist refuges, crisis, and transitional accommodation, to support women and gender diverse people experiencing or at risk of experiencing homelessness.
- The causes and drivers of homelessness for young women, women, and gender-diverse people recognised and addressed as part of the Plan.
- Focus on improved service system integration, place-based service responses, and community-led solutions, and scale up existing and/or pilot ending homelessness models that work.
- Include greater emphasis on evidence-based interventions like Housing First models and tenancy sustainment programs to support women and gender diverse people into housing and or to stay in their homes.

Renting

- Progress rental reforms across state and territory jurisdictions that strengthen rental protections for women and gender diverse people.
- Work closely with community housing providers to deliver more build to rent affordable housing models for the “missing middle” i.e., women and their families that don’t meet the eligibility criteria for social and community housing yet are still priced out of the private housing market.
- Introduce targeted rental subsidies for women and gender diverse people and their families who don’t meet social housing eligibility criteria but are priced out of the rental market.
- Expand state-based rental assistance programs to ease the impacts of rising rents and help people maintain tenancies longer, such as bond loans and rental grants.
- Invest in tenancy sustainment support measures across the private sector including through financial products and case management support.
- Expand tenancy support programs to cover those at risk of homelessness in both social and private housing.
- Increase income support payments, particularly Commonwealth Rent Assistance.
- Detach Rent Assistance from Centrelink and transition to an income-based system to enhance the flexibility and fairness of housing support, ensuring it accurately reflects individual financial circumstances.
- Consider the merits of appointing a National Rental Commissioner.
- Ensure adequate funding for tenant support advisory services across states and territories.
- Recognize and address the impact of rental stress and housing affordability challenges on younger generations, including mental health challenges.

Data and Evidence

- Strengthen data collection to monitor the impact of housing and homelessness policies on women and gender diverse people.
- Improve data collection and analysis across state and territory governments on housing need and conduct modelling to plan for future demand.
- Develop strategies to better capture the experiences of women and gender diverse people experiencing hidden and/or invisible homelessness.
- Data collection through Census must capture gender identity, among other important indicators, for government, advocacy bodies and service delivery organizations to get an accurate picture of housing insecurity and homelessness for trans and gender diverse people in Australia.

Implementation, Accountability and Governance

- Establish a single dedicated Commonwealth Housing and Homelessness Agency.
- Foster cross-agency collaboration to align with broader government strategies, including but not limited to the *National Strategy for Gender Equality*, the *National Plan to End Violence Against Women and Children 2022-2032, 2023 Intergenerational Report*, *Closing the Gap Implementation Plan 2023*, *Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report*, and integrate with state-based truth telling and treaty processes.
- Introduce accountability measures and ensure regular reporting to both the sector and the public on Plan progress.
- Include milestone measures in the Plan and clarify what success looks like.
- Regularly review the Plan to demonstrate responsive and reflexive policymaking, treating it as a "living document."
- Work with YWCA Australia's Young Women's Council to conduct monitoring and evaluation of the success of the Plan from the perspectives of young people.

Quotes from YWCA Australia Members

The Challenges

Rebecca (NSW): The cost to purchase or rent properties in Australian CBDs or metropolitan areas make them inaccessible to lower income earners. The variance in costs is unpredictable. Cost of living, interest rate rises, rental price increases are not controlled and vary beyond affordable limits.

Lindy (NSW): There is a shortage of supply as the cost of land and building has become so high. This coupled with high interest rates lowers supply as people cannot afford to buy or build their own homes and investors are not building new properties further reducing supply and pushing up prices. Air BnB further reduces supply of homes for long term rentals."

Becky (NSW): In all Australia's capital cities there are major supply issues caused by disorganized, over regulated planning departments within in local councils who are provided with no incentive to fix or get better. We need a national plan that looks to incentivize local councils and state governments to work together and to build housing in all sectors (Affordable housing, social housing, BTR, BTS etc.). We need all sectors working together.

Lesley (NSW): I believe Government could turn emergency accommodation pod villages into permanent housing. And or supply land where we can put our own little home or pod. I can't afford to replace my own home, but I will be able to afford a tiny home if I had somewhere to put it.

Hilary (NT): Not enough safe, stable, affordable housing available to meet the demand. The government needs to take decisive action to invest in Social Housing and rent to buy schemes. Investors could be encouraged to build properties for social housing with increased subsidized and guaranteed rent.

Jean (SA): The current housing stress across Australia disproportionately impacts women, and especially older women. The South Australian government has established a taskforce to review housing security for older women.

Margaret (NT): Government concessions to invest home purchasers have made it more difficult and expensive for owner occupier buyers. Most economists agree that Negative Gearing and Capital Gains reductions on rental properties should be scrapped to free up the housing market.

Rachel (NSW): There is not enough supply, and the development process is too lengthy and risky.

Maggie (QLD): "There is a severe lack of housing choice in Australia. There has been under-investment in social and affordable housing provision for several decades.

Sonja (NSW): Housing affordability particularly for rental accommodation and the rising cost of living.

Kate (NSW): Contrary to opinion it's not directly supply issues. Real estate agents impose impossible hurdles. Boarding houses are demolished. A culture of house sharing lost.

Suzanne (QLD): Not enough social housing, rate rises, unaffordable rent, high utility rates, low wages for low-income earners.

Amanda (VIC): Renting privately is unaffordable for most. We desperately need more social and community housing.

Kris (NSW): Desperate lack of social housing & urgent need to refurbish existing stocks and build many more multi-age, broad-spectrum of costs, integrated communities.

Joanna (QLD): Tax system favouring investors, lack of housing diversity, lack of infrastructure and support services in regional areas, failure to address complex nature of homelessness, lack of incentives.

Sharon (QLD): It's the price gouging everywhere. From outrageous rents to house prices. Housing is no longer a human right.

The Impacts

Rebecca (NSW): Economic pressure, cost of living, quality of living conditions, proximity to work opportunities, access to more affordable locations.

Jo-Anne (VIC): Low incomes, high rentals, choosing between paying rent or affording essentials.

Lindy (NSW): Mortgage and rental stress leads to increased mental health issues, domestic violence, and homelessness, impacting the well-being and safety of women and children.

Lesley (NSW): Homelessness, desperation, fear, lack of hygiene, and safety.

Margaret (NT): People on low incomes have no safety net and are often only a week or two away from becoming homeless.

Becky (NSW): The affordability issue will only deepen, impacting rental vacancy and potentially leading to more homelessness.

Melanie (WA): Many working individuals can't afford or find suitable housing.

Kate (VIC): Landlords have less accountability to tenants, disincentivizing improvements in living conditions.

Alison (NSW): Homelessness, especially among women, suffering families, potential increases in youth crime and domestic violence.

Hilary (NT): Increased vulnerability to homelessness and risk-taking behaviors due to high instability.

Cathi (ACT): Homelessness, financial stress, dislocation of families and family conflict.

Julia (ACT): Various housing issues affecting women and families, including violence, overcrowding, and intergenerational living.

Jean (SA): Housing affordability and financial insecurity, particularly affecting older women, exacerbated by domestic violence.

Kate (NSW): Neglected and unhealthy rental homes.

Sam (QLD): Housing insecurity and homelessness in youth have lifetime impacts on physical and mental health, earning potential, and financial stability.

The Solutions

Lindy (NSW): We need increased investment in social housing, tighter restrictions/caps on Air BnB, and a "rent to buy" option for low - middle income earners to be able to buy property. Also encouraging investors to build more homes with subsidized and guaranteed rental incomes could increase housing stock.

Margaret (NT): Increase supply of affordable government-owned housing. Cancel negative gearing and capital gains concessions for investment home buyers or at least limit the number of properties they may own.

Glenis (QLD): To improve access to housing in Australia, several changes are needed. First, there should be an increase in the supply of affordable housing options to meet the growing demand. This can be achieved through government initiatives and partnerships with the private sector. Second, there should be better regulation and policies in place to prevent excessive speculation and ensure fair and affordable housing prices. Lastly, investments in social housing and support services for those experiencing homelessness are crucial to provide stable housing solutions.

Suzanne (QLD): We need demonstration projects that involve all levels of government and community organisations to identify and remove barriers to the growth of this sector. Mixed tenure and intergenerational models of housing are required.

Becky (NSW): Open communication. We need a national housing policy plan that looks to incentivize local councils and state governments to work together and to build housing in all sectors.

Melanie (WA): Increased interest rates have created rent increases. Consider a world where capped rents and capped interest rates might incentivize private landlords to bring more housing into the market.

Hilary (NT): More quantity of affordable, safe, stable housing. Long term housing options for people in supported properties or engaged with domestic violence or homelessness services in short term accommodation. More safe short term housing options for people fleeing domestic violence or homelessness who require emergency accommodation.

Jean (SA): National policy needs a gender lens, which would reveal that women are disproportionately affected by housing stress. Women are more vulnerable, so their safety is jeopardized to a greater extent when they are homeless than men's safety. There needs to be more urgency, more funding, and a greater priority on women's housing needs.

Maggie (QLD): Billions of dollars annually of public support are provided in the form of tax concessions and subsidies (Commonwealth Rent Assistance) to private-sector landlords often referred to as investors. They operate in a low regulatory environment and the result is we have some of the lowest standards and most expensive rental stock in many developed countries. We need to ask more of the private rental sector to offer better standard rental properties and to return to the Australian public more public good based on the support the nation provides them to generate significant levels of returns on their investment and in the provision of housing services that enables this return to them not just from the market but from the public purse. Public good needs to also be a return. For this to occur there needs to be more prescriptive terms of enhanced quality of housing services being provided by the private sector. The development of a range of new housing typologies with the provision of demonstration/pilot projects across Australia. These projects need to be developed in collaboration with all levels of government, community, and private sector stakeholders. The aim is to identify and remove barriers and obstacles to the flourishing of this sector of affordable housing offering more choice and a greater range of financing options and financial products that support different forms of home ownership.

Rebecca (NSW): The Singapore housing model is exceptional and should be mimicked.

Lindy (NSW): Shelter is a fundamental human right and need. When people have safe shelter, they can focus on other aspects of their lives and have more capacity to contribute to their own wellbeing and that of others and the community. The government needs to take decisive action to invest in Social Housing and rent to buy schemes. Investors could be encouraged to build properties for social housing with increase subsidized and guaranteed rent.

Joanna (QLD): I work in homelessness. I see the difference it makes in peoples' lives when they arrive at our facility and no longer must sleep on the streets. I see the genuine joy and relief on their faces when they're told they have a Dept Housing home. It means they can move beyond this most immediate and basic need onto other aspirations such as getting their children back and seeking education and employment. How can you do these things if you are sleeping on someone's couch?

Margaret (NT): Everyone should be able to afford a home so that they can feel secure and increase their ability to participate fully in society. The government needs to invest in affordable housing in all areas; encourage business investment in regional areas so that people can move from overcrowded, sprawling cities and suburbs.

Becky (NSW): A consolidated plan that looks to support even the most vulnerable in our community is the least we can offer in a country so blessed with resources like Australia.

Melanie (WA): Women who have not been the primary breadwinner become vulnerable later in life. Their superannuation (if they have it) is smaller and they risk homelessness. Consider alternative models of housing support for women as they age.

Alison (NSW): Many of our social problems stem from financial insecurity, and not having the ability to own a home. It would be the most progressive and positive change imaginable if governments allowed different models of ownership, and created options for decent housing which was energy efficient, sustainable, allowed people to grow food. Options that made it easier for extended families to live near each other etc.

Jean (SA): The landmark UN project Housing2030 conceives of good housing policy governance deriving from clear strategic frameworks, mission-focused institutions, capable stakeholders, long-term leadership, and commitment. It typically requires multi-level governance, based on long-term agreements. It is also open to monitoring and critique, strengthens the voice of marginalised groups, learns from mistakes, and adapts when necessary. In this way, a national housing strategy can be market-shaping and transformative, addressing causes of well understood challenges, designing relevant policies and programs to ensure adequate housing for all.

Maggie (QLD): Stronger communities and neighborhoods with people of Australia have more housing choices that provide long-term tenure options and forms of home ownership. Reduced poverty of older and younger people living in more affordable housing. Essential workers have more housing choice that includes living closer to their workplaces with more security of tenure. Housing that works for all people is a human right not just a form of wealth generation. We will have more affordable housing options on land held in perpetuity. We will consolidate and strengthen our economic development potential for all Australians.

Glenis (QLD): To improve access to housing in Australia, several changes are needed. First, there should be an increase in the supply of affordable housing options to meet the growing demand. This can be achieved through government initiatives and partnerships with the private sector. Second, there should be better regulation and policies in place to prevent excessive speculation and ensure fair and affordable housing prices. Lastly, investments in social housing and support services for those experiencing homelessness are crucial to provide stable housing solutions. It will take a collective effort to address these issues and create a more accessible housing market.

Sam (QLD): Government can look at its tax and incentive policies to encourage and redirect investment into affordable housing and the infrastructure that needs to surround it. Instead of focusing on youth crime it needs to focus on youth housing stability.

Kate (NSW): Government must legislate a minimum standard of insulation, safety, and function for rentals. We need to support investment by government and business into housing construction.

Jo (VIC): A vibrant and multi-model housing system with far greater equality among tenures. Government needs to show vision and leadership.

Cristina (VIC): More apartment blocks with government subsidies for people with low-income. Apartments are normally less in price (both to rent and as a purchase), which can help be a more accessible living option for those who cannot afford the current market. These apartment blocks should be conveniently located close to public transport to reduce the need for a vehicle as well. Our suburbs and town centers also need to be more accessible on foot and bike to further reduce the need to own a vehicle.