



# 2026 POLICY PLATFORM



## ACKNOWLEDGEMENT OF COUNTRY

We wish to acknowledge the Traditional Owners of the lands on which we work, live and play and pay our respects to Elders past and present. We recognise First Nations people as the custodians of the lands, seas and skies, with more than 60,000 years of wisdom, connection and relationship in caring for Country.

We work and live on stolen land and recognise that YWCA Australia has, and continues, to benefit from colonisation. We have a responsibility to acknowledge harm done and to work towards respect, recognition and self-determination of all First Peoples.

The Grounded Voices, Rising Futures artwork story reflects YWCA Australia's vision for reconciliation: a future where equity cannot exist without justice, and where the leadership of First Nations people—particularly women and gender-diverse people—is centred and respected. The artist, Alysha Menzel is a proud Torres Strait Islander woman, with ancestral ties to the Samsep people of Erub Island. She is a contemporary artist and designer, currently living and creating on Cammeraygal and Gadigal lands (Sydney, NSW), grew up on Kurna Country (Adelaide, SA).

# IN RESPECT AND RELATIONSHIP WITH ABORIGINAL AND TORRES STRAIT ISLANDER WOMEN & GENDER-DIVERSE PEOPLE

**YWCA Australia (YWCA) acknowledges that the ongoing impacts of colonisation continue to shape housing insecurity and homelessness for Aboriginal and Torres Strait Islander women, their children, and their communities. Dispossession, the forced removal of families from land, and systemic racial and gendered violence have entrenched inequalities and exclude Aboriginal and Torres Strait Islander peoples from accessing safe and appropriate services and housing.**

Aboriginal and Torres Strait Islander women experience the highest rates of housing stress and homelessness in Australia. They experience homelessness at greater rates than other demographics and identities and are under-represented in home ownership. In remote areas, where inadequate housing conditions are widespread, more than 40 percent of households experience some form of housing deprivation. In urban and regional areas, rising costs and racial discrimination in the private rental market continue to lock many families out of safe and affordable homes.

As a national women's housing organisation, YWCA recognises our responsibility to respect and be led by Aboriginal and Torres Strait Islander women, their expertise and Aboriginal and Torres Strait Islander community-controlled organisations. Their knowledge, leadership and cultural authority are central to achieving housing justice and must guide the design and delivery of all housing, homelessness and family-violence responses.

We commit to creating space for their voices, to ceding the floor and amplifying their leadership, and to working every day toward racial and gendered justice in housing. We affirm that housing is a human right and that the right to adequate, culturally safe housing is inseparable from self-determination. This includes supporting the housing needs and leadership of sistergirls and brotherboys, recognising the intersectional impacts of racism, homophobia, and transphobia, and ensuring all Aboriginal and Torres Strait Islander housing strategies and responses reflect the right to live with dignity on Country and in connection with culture.

Only when Aboriginal and Torres Strait Islander women and families have safe, secure, and affordable housing on land that has and always will be theirs, can we claim to be a nation committed to justice, equality, and reconciliation.

YWCA supports the National Aboriginal and Torres Strait Islander Housing Association's call for a dedicated, self-determined National First Nations Housing and Homelessness Plan.

# CONTENTS

<b>Foreword: Michelle Phillips Group CEO</b>	<b>5</b>
<b>Foreword: YWCA Australia's Young Women's Council</b>	<b>6</b>
<b>About YWCA Australia</b>	<b>7</b>
<b>Executive Summary</b>	<b>8</b>
<b>A Gender-Equal Housing Future the Life Course</b>	<b>10</b>
<b>State of the Nation 2026</b>	<b>12</b>
<b>A Platform for Change</b>	<b>14</b>
Policy Pillar 1 : Deliver Housing Supply and Affordability that Works for All	16
Policy Pillar 2 : Recognise Housing as Essential Social and Economic Infrastructure	18
Policy Pillar 3 : Balance Scale with Impact in Housing and Service Delivery	20
Policy Pillar 4 : Build a Safe at Home, Safe Everywhere System for Women, Gender Diverse People, and Families	22
Policy Pillar 5 : Fund the Specialist Services that Keep Women and Gender-Diverse People Safely Housed	24
Policy Pillar 6 : Make Renting Fair, Safe and Affordable	26
Policy Pillar 7 : Address the Gendered Drivers of Housing Insecurity	28
Policy Pillar 8 : Embed the Leadership of Young Women and Gender-Diverse People in Housing Policy	30
<b>Statement of Principles</b>	<b>32</b>
<b>Data and Evidence Annex</b>	<b>34</b>

## FOREWORD

# MICHELLE PHILLIPS GROUP CEO



**Housing is more than bricks and mortar. It is the foundation of equality, safety, and wellbeing, and essential to participation in work, education, and community life. When housing systems fail, inequality deepens. When they succeed, they unlock opportunity across generations.**

I am proud to introduce Safe Homes, Equal Futures, YWCA Australia's Policy Platform 2026, at a moment of urgency and opportunity. Housing now sits at the centre of Australia's political and economic agenda. The scale of current public investment is significant, but without a gender lens, it risks entrenching inequality into the next generation of housing and services.

Australia's housing crisis is deeply gendered. It reflects and reinforces lifetime economic inequality, unpaid care, discrimination, and gender-based violence. For women and gender-diverse people, insecure housing undermines safety, limits economic participation, and erodes wellbeing. For young women and gender-diverse people, housing insecurity is no longer a future risk but a defining feature of early adulthood. If we fail to act now, intergenerational disadvantage will be locked in.

YWCA brings both proof and perspective to this moment. We deliver housing and services, expand into high-need regions including the Top End, partner with governments, and translate lived experience into policy leadership. This work informs our advocacy and gives us the credibility to advise governments on what will deliver lasting, practical change.

The leadership of young women and gender-diverse people is central to this Platform. Through our Young Women's Council, we elevate voices that are often excluded from decision-making yet closest to the impacts of housing insecurity. Policy is stronger when it is shaped by those most affected.

This Platform is a roadmap for influence and investment. It calls on governments to recognise housing as gendered social infrastructure, embed the leadership of young women and gender-diverse people in decision-making, and measure success by safety, stability, and participation, not only dwelling counts. The eight policy pillars set out how to deliver a more equitable housing system that supports productivity, safety, and dignity across the life course.

Progress is possible. With Safe Homes, Equal Futures, YWCA is sharpening its focus and scaling its impact. We invite governments, industry, philanthropy, and community partners to work with us so that safe, affordable housing for women and gender-diverse people becomes a cornerstone of Australia's future, not a privilege available to a few.

## FOREWORD

# YWCA AUSTRALIA'S YOUNG WOMEN'S COUNCIL

**Our Young Women's Council brings forward the voices of young women and gender-diverse people across Australia who understand the urgency of the housing crisis. We see the barriers every day, and we also see the solutions: inclusive housing policies, integrated support services, and reforms shaped by centering lived experience in decision-making.**

Youth voices are often described as “the future”, yet that framing can unintentionally overlook the insight and leadership we bring today. We are not only preparing to lead tomorrow, but we are also already sharing solutions and influencing decisions right now.

Many of us speak from direct experience of housing insecurity, discrimination, and gender-based violence. To be free from housing insecurity and homelessness, young women and gender-diverse people must also be free from the gendered and systemic forces that create and sustain these conditions.

Policies and programs must be intersectional and respond to the compounding harms on young women and gender-diverse people with intersecting identities. We note in particular the disproportionate impacts of housing insecurity and homelessness on young women and gender-diverse people who are First Nations, from culturally diverse communities, part of the LGBTIQ+SB community, and people with disability.

To end these outcomes of inequality in this generation, we must turn the tide for young people in Australia. These trends are not inevitable, but change requires commitment from all levels of government to new ways of working with young women and gender-diverse people.

Policy responses to the challenges we face will be stronger and more effective when they are shaped by the people impacted by them. We are committed to creating a society where everyone has a stable home and no one's potential or safety is limited by their housing situation.

Will you join us on our mission?



# ABOUT YWCA AUSTRALIA

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

We are the largest and only national women's community housing provider in Australia. Across the country, we provide more than 500 safe and affordable homes for women and gender-diverse people, alongside specialist homelessness and family and domestic violence support services.

YWCA plays a distinctive role in advancing the voices of young women and gender-diverse people within public life. Through our Young Women's Council and Digital Activist Community, we create structured pathways for young people to shape policy, engage decision-makers, and influence reform on the issues that most affect their lives, particularly housing insecurity and safety.

These initiatives treat lived experience as a form of expertise. They foster confident contributors to public debate and bring grounded insight into policy design. In doing so, they help shift systems upstream, strengthen prevention, and ensure reform is informed by those navigating its consequences every day.

We advocate for initiatives and policies that take an intersectional and gender responsive approach to housing, homelessness, and associated support systems. Drawing on frontline service delivery, research, and the lived experience of young women and gender-diverse people, tenants, and clients, YWCA brings credible, solutions focused insights to governments to support better policy, smarter investment, and more equitable outcomes.

## OUR VISION

A future where gender equality is a reality.

## OUR PURPOSE

Making young women's leadership and women's housing our priority for gender equity in Australia.

---

# 500+ SAFE, STABLE AND AFFORDABLE HOMES

# EXECUTIVE SUMMARY

## THE COST OF INACTION

Housing insecurity and homelessness carry significant social and economic costs. Insecure housing undermines workforce participation, worsens physical and mental health, disrupts education, and increases reliance on crisis, health, justice, and child protection systems.

For women and gender diverse people, these impacts are amplified by caring responsibilities, lower lifetime earnings, and gendered labour market inequality. Poor housing access is now one of the leading determinants of mental health risk in Australia. When housing is unstable, economic participation and productivity decline, particularly for women with caring roles who are pushed further from jobs, services, and support networks. For example, single mothers represent almost 88 per cent of homeless families in high pressure markets such as Brisbane.

Evidence consistently shows that failure to invest early and adequately shifts costs downstream. Crisis responses are more expensive and less effective than prevention. Housing instability represents not only social harm, but a structural drag on national productivity and long-term fiscal sustainability.

## TOWARDS INTERGENERATIONAL FAIRNESS

Australia's housing crisis is increasingly intergenerational and gendered. While homelessness among older women remains a critical issue, younger women and gender-diverse people are now among those at greatest risk.

Rates of homelessness among women aged 12 to 24 rose sharply between the 2016 and 2021 Censuses. At the same time, a growing number of older women are remaining housed only by absorbing deep financial stress. More than three-quarters of single women renters in retirement experience poverty, with housing costs consuming a disproportionate share of income.

Polling conducted by YWCA alongside Essential Research shows that more than 80 per cent of young women have considered the risk of homelessness for themselves.

These fears are well-founded. Young adults aged 25 to 34 are already the largest cohort experiencing homelessness, and without reform, today's young women risk becoming tomorrow's older women living in housing stress or homelessness.

LGBTQIA+SB people are overrepresented among those who have experienced homelessness in Australia. Research shows that one in three trans and gender-diverse Australians have experienced homelessness. Homelessness was a common experience shared among young trans and gender-diverse participants of YWCA's polling with Essential Research. This homelessness is often tied to discrimination, family rejection and abuse, and systemic and structural barriers to support.

Intergenerational fairness requires more than increasing supply. It requires a housing system that supports security at every life stage, prevents homelessness before it occurs, and ensures that gender does not predict housing outcomes.

## LOOKING AHEAD

Australia is at a moment of urgency and opportunity. Governments have committed to expanding housing supply, but without a gender-responsive approach, these investments risk entrenching inequality rather than reducing it.

A housing system designed for equality prioritises safety, affordability, stability, and participation. It reduces risk before crisis occurs, supports safe transitions across the life course, and delivers lasting social and economic value.

This Platform sets out how Australia can move beyond short-term responses and fragmented systems to build a housing future where women and gender-diverse people can live safely, participate fully, and age with dignity. Housing security should be ordinary, not exceptional. Gender should not determine who is housed, who is safe, or who is left behind.

**80%+**

of young women have considered the risk of homelessness for themselves

**100,000+**

women and children seek specialist homelessness support each year after experiencing violence.

A note on terminology - throughout this Policy Platform the terms 'woman' and 'women' are used inclusively, referring to cis women and trans women.



# YWCA'S SOLUTIONS FOR A GENDER-EQUAL HOUSING FUTURE

## THE LIFE COURSE

### THE OUTCOME STAGE 1 AGES 16-25



#### Foundations and Independence

**The Goal:** Young women and gender-diverse people begin adulthood with security, agency, and opportunity, not precarity.

**System Enablers:**

Policy Pillars in Action 1, 6, 7 and 8.

#### MIA IS 19\*

She leaves home to study and work, confident that safe, affordable housing is available to her. Instead of couch surfing, she moves into a youth housing community connected to TAFE, mentoring, and employment pathways. Her rent is linked to her income, her lease is secure, and her home supports her goals.

She completes her apprenticeship, builds savings, and establishes a strong rental history.

Mia also participates in national youth policy forums through YWCA. Her lived experience shapes future housing design and policy conversations.

She enters adulthood with qualifications, confidence, stability, and voice.

## A PLATFORM FOR CHANGE

Together, these interlocking pillars identify how to strengthen housing supply, improve affordability, and lift system performance, while embedding equity, lived expertise, and long-term public value at every stage of design and delivery.



### PILLAR 1

Deliver Housing Supply and Affordability that Works for All



### PILLAR 2

Recognise Housing as Essential Social and Economic Infrastructure



### PILLAR 3

Balance Scale with Impact in Housing and Service Delivery



### PILLAR 4

Build a Safe at Home, Safe Everywhere System for Women, Gender-Diverse People and Families

## THE OUTCOME STAGE 2 AGES 25-55



### Participation, Safety, and Choice

**The Goal:** Housing enables women and gender-diverse people to work, care, form relationships, and live safely with autonomy.

**System Enablers:**  
Policy Pillars in Action 2, 3, 4, 5 and 7.

### ELEN IS 35

They work part-time, care for their children, maintain relationships, and volunteer in their community. They rent a well-designed apartment close to work and school, with a stable tenancy, predictable rent, and clear standards upheld.

When Elen's relationship ends due to domestic and family violence, coordinated systems respond quickly. A Safe at Home approach protects their tenancy, with legal, financial, counselling, and housing supports working together.

Elen and their children remain safely in their home, connected to school, work, support services, and community.

They build economic independence, sustain strong relationships, and plan confidently for the future.

## THE OUTCOME STAGE 3 AGES 55+



### Security and Legacy

**The Goal:** Older women and gender-diverse people age with dignity, independence, and connection.

**System Enablers:**  
Policy Pillars in Action 1, 2, 3 and 7.

### MIRIAM IS 72

After decades of caring and part-time work, her savings are modest, and her housing is secure. She lives in a co-housing community designed for older women that is accessible, energy-efficient, and close to services, supported through a shared equity model.

Miriam receives support at home when needed and remains active as a mentor and community volunteer.

She hosts her grandchildren, shares daily life with neighbours, and enjoys financial security that meets her needs.

Miriam lives with independence, connection, and purpose.

\*The stories of Mia, Elen, and Miriam are vignettes reflecting systemic and gendered experiences across the different stages of the life course.



### PILLAR 5

Fund the Specialist Services that Keep Women & Gender-Diverse People Safely Housed



### PILLAR 6

Make Renting Fair, Safe, and Affordable



### PILLAR 7

Address the Gendered Drivers of Housing Insecurity



### PILLAR 8

Embed the Leadership of Young Women and Gender-Diverse People in Housing Policy

# STATE OF THE NATION 2026

A Jurisdictional Map of Current Policy and Funding Levers\*

JURISDICTION	NEXT ELECTION	LEAD AGENCY (HOUSING & HOMELESSNESS)	LEAD AGENCY (DOMESTIC & FAMILY VIOLENCE)
<b>COMMONWEALTH</b>	On or before May 2028	Treasury (Policy and Programs); Housing Australia (Delivery)	Department of Social Services (DSS); Attorney-General
<b>QUEENSLAND</b>	October 2028	Department of Housing & Public Works (DHPW)	Department Of Families, Seniors, Disability Services (DFSDS)
<b>NEW SOUTH WALES</b>	March 2027	Homes NSW	Department of Communities & Justice (DCJ)
<b>VICTORIA</b>	28 November 2026	Department of Families, Fairness & Housing (DFFH); Homes Victoria	Department of Families, Fairness & Housing (DFFH)
<b>NORTHERN TERRITORY</b>	August 2028	Department of Housing, Local Govt & Community Development (DHLGCD)	Department of Children & Families
<b>SOUTH AUSTRALIA</b>	21 March 2026	Department for Housing & Urban Development (DHUD); South Australian (SA) Housing Trust	Department of Human Services (DHS)

\*Confined to the jurisdictions where YWCA delivers housing and services



**MAJOR SOCIAL & AFFORDABLE HOUSING INITIATIVES**

**Housing Australia Future Fund (HAFF);  
National Housing Accord Facility (NHAF),  
Social Housing Accelerator (SHA);  
\$1B NHIP – Crisis & Transitional Fund;  
Help to Buy Scheme;  
Housing Policy Partnership (HPP) under National  
Agreement on Closing the Gap;  
Expanded Home Guarantee Scheme.**

**Securing our Housing Foundations (Strategy);  
\$2B Residential Activation Fund (RAF);  
Queensland Community Housing Investment  
Pipeline (Q-CHIP);  
Unlocking church/charity land.**

**Homes for NSW Strategy 2025-2035;  
\$6.6B Building Homes for NSW (8,400 social homes);  
\$224M Essential Housing Package;  
Permanent BTR Land Tax Concessions; Major  
Tenancy Reforms.**

**Victoria’s Housing Statement 2024-2024  
(800k homes target);  
\$8B+ Big Housing Build (12k+ social/affordable);  
\$1B Regional Housing Fund.**

**\$4B Remote Housing Northern Territory (NT)  
Partnership with Commonwealth (2,700 homes  
over 10 years);  
\$120M Homelands Housing & Infrastructure  
Program (HHIP).**

**The Housing Roadmap (25k homes);  
A Better Housing Future; Revival of SA Housing  
Trust (Public Housing Improvement Program);  
Abolition of Stamp Duty (First Homes).**

**MAJOR HOMELESSNESS & DFV INITIATIVES**

**National Plan to End Violence Against  
Women & Children 2022 – 2032;**  
Leaving Violence Program;  
National Agreement on Social Housing  
& Homelessness.

**Supportive Housing Policy;  
Homelessness Ministerial Advisory Council (HMAC);  
Domestic and Family Violence Prevention  
Strategy 2016-2026 (Fourth Action Plan);  
Response to the Women’s Safety and Justice  
Taskforce recommendations;  
Domestic, family & sexual violence monitoring  
and evaluation framework.**

**NSW Homelessness Strategy 2025-2035;  
NSW Sexual Violence Plan and NSW Domestic  
and Family Violence Plan 2022-2027  
Core & Cluster Refuge Model (\$26.6M);  
Integrated Domestic and Family Violence  
Service (IDFVS);  
Staying Home Leaving Violence (SHLV).**

**Until Every Victorian is Safe: Third Rolling  
Action Plan 2025 to 2027;  
Rough Sleeping Action Plan;  
Continuation of 19 critical homelessness programs;  
Housing First models.**

**NT Homelessness Strategy 2025-2030;  
DFSV Reduction Framework;  
Prioritisation of Aboriginal-led responses (ACCOs);  
NT-wide homelessness intake service.**

**Response to the Royal Commission into DFSV  
(Report Aug 2025);  
New standalone DFSV Ministerial Portfolio;  
Homelessness Outcomes Framework,  
Homeless Connect SA.**

# POLICY PILLARS

## A PLATFORM FOR CHANGE

**This Policy Platform sets out a practical roadmap for delivering a more gender-equal housing system in Australia.**

It recognises that current housing and homelessness settings systematically disadvantage women and gender-diverse people, limiting access to safety, stability, and long-term economic security.

Structured around eight interlocking pillars, the Platform translates these principles into clear policy directions for government. Together, the pillars identify how to strengthen housing supply, improve affordability, and fund more and better services. Taken as a whole, the Platform repositions safe, secure and affordable housing security as a foundational driver of gender equality, productivity, and social wellbeing.





## PILLAR 1

### **Deliver Housing Supply and Affordability that Works for All**

Increasing housing supply and expanding genuinely affordable homes through fair access policies that tie affordability to household income and need.



## PILLAR 2

### **Recognise Housing as Essential Social and Economic Infrastructure**

Positioning housing as both a human right and a foundation for productivity, participation, and national wellbeing.



## PILLAR 3

### **Balance Scale with Impact in Housing and Service Delivery**

Ensuring housing investment delivers both supply and sustained public value through gender-responsive design, location and integrated supports.



## PILLAR 4

### **Build a Safe at Home, Safe Everywhere System for Women, Gender-Diverse People and Families**

Investing in integrated responses that prioritise safety in the home, protect housing stability, and enable rapid rehousing, preventing homelessness driven by domestic and family violence.



## PILLAR 5

### **Fund the Specialist Services that Keep Women & Gender-Diverse People Safely Housed**

Secure sustained investment in specialist supports that prevent housing insecurity and homelessness, and enable people experiencing homelessness to access and sustain safe, stable housing.



## PILLAR 6

### **Make Renting Fair, Safe, and Affordable**

Provide national leadership to strengthen fairness, safety and security, and genuine affordability in the rental system, ensuring consistent protections for renters regardless of gender, identity, income, or location.



## PILLAR 7

### **Address the Gendered Drivers of Housing Insecurity**

Confronting structural inequality by linking housing and homelessness responses to economic security, pay equity, care, and safety.



## PILLAR 8

### **Embed the Leadership of Young Women and Gender-Diverse People in Housing Policy**

Position young women and gender-diverse people as leaders in shaping the housing policies, systems, services and solutions that define their futures.

# POLICY PILLAR 1

## DELIVER HOUSING SUPPLY AND AFFORDABILITY THAT WORKS FOR ALL



### WHY IT MATTERS

**Australia's housing affordability crisis is a defining barrier to equality and security. For women and gender-diverse people, safe and affordable housing underpins economic independence, personal safety, and the ability to participate fully in work and community life.**

The persistent gender pay gap, insecure work, caring responsibilities, and lower lifetime earnings mean that women and gender-diverse people are systematically disadvantaged in market-based housing systems. As a result, single parents, older single women, young people, and those reliant on income support face disproportionate exposure to housing stress and insecurity.

Despite housing supply growing faster than population over the past decade, affordability has continued to deteriorate. Rents and house prices have outpaced wages, with more than half of low-income renters now experiencing rental stress, and many spending over half their income on housing.

The decline of social housing to near historic lows has further weakened the safety net, while many "affordable" housing models linked to market rents remain out of reach for households with the greatest need. These gaps are particularly acute in high-cost urban and regional markets.

Housing instability carries significant social and economic costs. It undermines workforce participation, worsens health outcomes, disrupts education, increases reliance on crisis services, and heightens exposure to violence and exploitation. Aboriginal and Torres Strait Islander women and communities continue to experience especially severe housing disadvantage due to ongoing structural and systemic inequities.

These outcomes reflect long-standing policy choices that prioritised speculative investment over direct public provision and long-term affordability. Treating housing primarily as a financial asset rather than essential social infrastructure has weakened access, distorted markets, and eroded public confidence.

Delivering housing supply and affordability that works for all is central to building a more gender-equal housing future. When governments invest in sufficient social and affordable housing, align rents with incomes, and ensure fair access to new supply, women and gender-diverse people are better able to build economic security, maintain safety, and participate fully in work, education, and community life.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Expand social housing supply at scale</b>	Commonwealth, State and Territory Governments commit to targets of at least 6% of stock by 2035 & 10% over two decades	Reduces rental stress & homelessness for low-income, families, & essential workers
<b>Embed gender-responsive housing metrics</b>	Commonwealth, State and Territory Treasury Departments and Offices for Women integrate gender and intersectional indicators into funding & reporting frameworks	Improves targeting of investment to cohorts experiencing the greatest disadvantage
<b>Introduce mandatory inclusionary zoning</b>	State Governments & Local Councils implement minimum affordable housing requirements in new developments	Increases supply of well-located, affordable homes near jobs & services
<b>Prioritise renewal of ageing social housing</b>	State & Territory Governments funding large-scale maintenance and retrofitting programs	Improves safety, energy efficiency, and living standards for tenants
<b>Strengthen community housing sector capacity</b>	Governments to work alongside peak bodies to invest in capacity building initiatives for the community housing sector	Enables not for profits to deliver and manage at scale
<b>Reform investor tax &amp; demand subsidies</b>	Federal Treasury phases out negative gearing & CGT concessions that inflate prices	Moderates house price growth and improves affordability
<b>Secure long-term capital pipelines</b>	Commonwealth, State and Territory governments establish 'always on' capital grant programs for the delivery of social and affordable housing	Ensures stable delivery and cost efficiency
<b>Support Aboriginal and Torres Strait Islander self-determination</b>	Effectively resource Aboriginal Community Controlled Organisations	Improves culturally safe housing outcomes and community control

## HOW YWCA AUSTRALIA WILL ACT

- **Champion a nationally consistent, income-linked definition of affordable housing** that reflects lived realities, cost of living pressures, and gendered economic inequality.
- **Advocate for minimum allocation targets within social and affordable housing programs for women, gender-diverse people,** and households on the lowest incomes.
- **Work to embed gender-responsive and intersectional metrics in housing, tax, and budget frameworks,** including measurement of affordability stress, tenure security, and access for priority cohorts.
- **Advocate for national targets to restore social housing to at least six per cent of all dwellings** by 2035 and ten per cent in the long term, consistent with expert recommendations.
- **Advocate for permanent “always-on” capital grant and concessional finance programs** at federal and state levels to sustain a continuous pipeline of low-income housing.

# POLICY PILLAR 2

## RECOGNISE HOUSING AS ESSENTIAL SOCIAL AND ECONOMIC INFRASTRUCTURE



### WHY IT MATTERS

**Housing is a fundamental human right and a cornerstone of social and economic participation. However, secure housing alone is not sufficient to deliver lasting stability, equality, and wellbeing. For many women and gender-diverse people, access to appropriate, gender-responsive services and supports is equally critical.**

Evidence shows that housing instability and unmet support needs reduce workforce participation, limit labour mobility, and constrain productivity. Women facing unsafe housing, unstable tenancies, or inadequate access to care and support are more likely to reduce paid work, withdraw from education and training, or remain in unsafe environments. Stable housing combined with accessible, gender-responsive services enables sustained employment, economic participation, and financial independence.

Fragmented systems that separate housing delivery from service provision also represent a major fiscal inefficiency. When housing is delivered without adequate supports, costs are displaced into crisis systems, including health, justice, child protection, and emergency services. Research consistently shows that

integrated housing and support models reduce repeat crisis use, improve health and safety outcomes, and deliver substantial long-term public savings.

Gender-responsive housing and support systems generate strong social and economic returns. They improve safety, support unpaid care work, strengthen children's development and educational outcomes, and increase long-term participation and earnings. In regional and rural communities, where access to services and infrastructure is more limited, integrated models are essential to prevent compounded disadvantage and social isolation.

Recognising housing and supports as essential infrastructure requires a shift from fragmented, short-term programs to coordinated, long-term investment in both physical housing and the services that enable people to sustain it. A gendered and human rights lens must be a foundational consideration for government activity and action. When governments invest in homes and care together, housing becomes a platform for productivity, wellbeing, and a more gender-equal housing future.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Legislate a National Housing and Homelessness Plan</b>	Commonwealth establishes a legislated plan with funding for housing and integrated supports	Provides strategic certainty & a nationwide vision
<b>Establish a First Nations-led National Housing and Homelessness Plan</b>	Commonwealth properly resources and commits to a First Nations-led National Housing and Homelessness Plan	Addresses the growing First Nations over-representation in homelessness rates
<b>Embed housing and support services in infrastructure planning</b>	Commonwealth, State and Territory Governments integrate service provision into capital funding frameworks	Positions housing & supports as core productivity infrastructure
<b>Fund integrated housing and support models</b>	Commonwealth, State and Territory Governments co-fund housing with embedded tenancy safety & wellbeing supports	Improves tenancy sustainment and long-term housing outcomes
<b>Allocate minimum investment for women and gender-diverse people</b>	Housing agencies dedicate at least 25% of funding to priority cohorts and services	Ensures resources reach those with highest needs
<b>Integrate housing into national equality reporting</b>	Include housing and service indicator scorecards in national gender equality reporting	Aligns accountability with gender equality outcomes
<b>Reform funding silos across housing and services</b>	Commonwealth Treasury and the Department of Social Services align capital and operational funding streams for crisis and transitional housing projects	Reduces system fragmentation & cost shifting

## HOW YWCA AUSTRALIA WILL ACT

- **Publish Australia's first comprehensive cost benefit analysis of gender responsive housing, quantifying the social and economic multiplier effects of investing in housing for women and their families.**
- **Advocate for a legislated National Housing and Homelessness Plan** with dedicated funding for both capital and ongoing support services.
- **Support the advocacy of the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) for a dedicated First Nations-led National Housing and Homelessness Plan supported by resourcing and commitments.**
- **Apply YWCA's Women's Housing Framework** to guide governments and investors in designing and delivering high-impact projects.
- **Champion reforms that align housing, health, and social service funding** to prevent cost shifting and system failure.

# POLICY PILLAR 3

## BALANCE SCALE WITH IMPACT IN HOUSING AND SERVICE DELIVERY



### WHY IT MATTERS

**Australia's current national housing programmes, spearheaded by the Housing Australia Future Fund (HAFF) and the National Housing Infrastructure Facility (NHIF), represent the most significant structural realignment of public investment in social and affordable housing in a generation. While delivering housing at scale is essential to address chronic supply shortages, volume alone does not guarantee impact.**

A system that prioritises “units delivered” over human outcomes risks reproducing existing inequities. Without deliberate targeting, appropriate design, and integrated supports, new supply may increase dwelling numbers without actually reducing homelessness or improving safety for those with the greatest need.

---

“Scale without supports and capital without care weaken the return on unprecedented public investment in social and affordable housing.”

---

For many women and gender-diverse people, who often face intersecting barriers such as family violence, caring responsibilities, and insecure work, housing that is poorly located or inadequately designed is difficult to sustain. When investment lacks clear pathways into permanent housing, public value is diminished and women remain trapped in a cycle of housing churn.

The current expansion of social and affordable housing presents a historic structural opportunity to do things differently. We must direct investment to the right locations, prioritise cohorts most at risk, and embed pathways to long-term stability. Balancing scale with impact means shifting from a narrow focus on “the number of units delivered” to a broader assessment of outcomes achieved. It requires governments to ask not only how many homes are built, but whether those homes are sustaining safety, stability, and opportunity over time.

A housing system that rewards long-term success, rather than short-term output, is central to reducing homelessness, strengthening communities, and delivering a more gender-equal housing future.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Introduce outcome-weighted investment frameworks</b>	Treasury and Housing Australia embed safety, stability, tenancy sustainment, and speed-to-market metrics into funding and assessment processes	Shifts investment from volume-only delivery to long-term housing and wellbeing outcomes to meaningfully reverse rising rates of homelessness for women, gender-diverse people and their families
<b>Quarantine minimum funding for priority cohorts</b>	Treasury and Housing Australia allocate minimum funding shares for women, families, and gender-diverse people experiencing highest housing risk	Aligns capital with greatest need and maximises social return
<b>Mandate multi-criteria project criteria</b>	Require assessment of location, design quality, service integration, and community need when assessing social and affordable housing projects that attract government funding	Improves project quality and long-term viability
<b>Establish regional and cohort-based allocation targets</b>	Commonwealth, State and Territory Governments set binding targets for regional housing delivery	Reduces geographic and demographic inequity
<b>Prioritised Aboriginal Community Controlled and women-led providers</b>	Whole of government adaptation of preferential procurement and partnership frameworks	Strengthens culturally safe, community-led delivery
<b>Incentivise medium-density, rapid-delivery models</b>	Housing delivery bodies reward modular, infill, and small-site developments	Accelerates supply in high-need communities
<b>Integrate capital and operational planning</b>	Treasury, DSS, and Housing Australia align capital grants with long-term supports funding	Improves housing stability and reduces system cycling

## HOW YWCA AUSTRALIA WILL ACT

- **Advocate for outcome-weighted investment frameworks** that value safety, tenancy sustainment, wellbeing, and speed of delivery alongside dwelling numbers.
- **Promote cohort-based and place-based allocation targets of at least 30 per cent** within federal and state housing programs.
- Demonstrate best-practice integrated housing and support models.
- Partner with governments to **showcase medium-density, gender-responsive developments that deliver rapid, high-impact supply.**
- Build the evidence base on cost avoidance and social return generated by tailored housing and homelessness responses.

# POLICY PILLAR 4

## BUILD A SAFE AT HOME, SAFE EVERYWHERE SYSTEM FOR WOMEN, GENDER DIVERSE PEOPLE, AND FAMILIES



### WHY IT MATTERS

**Domestic and family violence remains the leading driver of homelessness for women and children in Australia. As housing affordability deteriorates and rental insecurity increases, the risk and impact of violence are intensified. In 2024-25 alone, more than 107,000 women and children receiving homelessness assistance had experienced domestic and family violence, with many already experiencing homelessness or at imminent risk when they sought support.**

For many victim-survivors, leaving violence does not result in safety. Instead, it often triggers displacement, financial insecurity, and prolonged housing instability. National evidence shows that thousands of women who leave violent relationships return to unsafe environments each year due to a lack of secure, affordable housing options.

---

This “revolving door” between violence, homelessness, and temporary accommodation reflects systemic failure, not individual choice.

---

In insecure housing markets, lack of access to long-term, stable housing becomes a mechanism of coercive control. Perpetrators exploit financial dependence, tenancy insecurity, and housing scarcity to maintain power. When women and children cannot access safe, independent housing, homelessness becomes an extension of violence.

Current policy settings continue to treat housing, homelessness, and domestic and family violence as separate domains. Crisis responses are prioritised without links to pathways to permanent housing. Permanent housing options remain fragmented, slow, and under-resourced. This undermines national commitments to prevention and recovery and places unsustainable pressure on women’s refuges and specialist homelessness and domestic and family violence services.

Housing is primary prevention. Safe, secure, and well-supported housing enables victim-survivors to separate safely, re-establish financial independence, and sustain long-term wellbeing. Where staying safely at home is possible with the removal of abusers, housing systems must protect tenancies and hold perpetrators accountable. Where relocation is necessary, rapid access to long-term affordable housing is essential.

Building a Safe at Home, Safe Everywhere system requires governments to embed housing stability at the centre of violence prevention and recovery. When housing is treated as foundational safety infrastructure, rather than a downstream response, it becomes a powerful driver of equality.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Integrate housing into violence prevention architecture</b>	Embed housing outcomes in national frameworks to end violence against women and children	Positions housing stability as a core safety mechanism
<b>Guarantee rapid pathways to long term affordable housing</b>	Replace prolonged crisis accommodation with time-bound pathways to permanent housing, ensuring resourcing across the housing spectrum for women, children and gender-diverse people	Reduces repeat homelessness and supports recovery
<b>Expand fit for purpose housing supply</b>	Invest in trauma-informed, accessible housing for women, children, and gender-diverse people	Improves safety and suitability
<b>Strengthen tenancy and financial protections</b>	Embed tenancy sustainment, debt relief, and income supports linked to DFV responses	Prevents housing insecurity due to violence
<b>Build specialist, trauma informed workforces</b>	Fund stable employment and training across housing, homelessness, and DFV sectors	Improves service continuity and system capability
<b>Establish national outcome benchmarks</b>	Measure safety, housing stability, and recovery outcomes over time	Strengthens accountability and learning

## HOW YWCA AUSTRALIA WILL ACT

- **Advocate for whole-of-government alignment** across housing, homelessness, and domestic and family violence policy and funding frameworks.
- Use YWCA service delivery and program evaluation to **demonstrate the positive impact of integrated housing and safety models.**
- **Apply YWCA's Gender Responsive Design Guidelines and Women's Liveability Assessment Tool** to guide safe, trauma-informed housing development.
- Champion outcome-focused accountability that measures long-term safety, affordability and housing stability.

# POLICY PILLAR 5

## FUND THE SPECIALIST SERVICES THAT KEEP WOMEN AND GENDER-DIVERSE PEOPLE SAFELY HOUSED



### WHY IT MATTERS

**Australia's homelessness and domestic and family violence systems are operating under extraordinary pressure. Demand for specialist responses continues to rise, while funding has failed to keep pace with population growth, housing costs, and increasing complexity of need.**

As a result, homelessness services are routinely forced into “bypass mode”, turning away tens of thousands of people each year. More than 123,000 people annually are unable to access the assistance they need to avoid or escape homelessness, with women and children fleeing violence most heavily affected. This represents a system operating beyond safe capacity.

For women and gender-diverse people, specialist services are often the critical link between crisis and long-term stability. They provide safety planning, tenancy sustainment, legal and financial support, trauma-informed care, and pathways into permanent housing. Without these supports, housing interventions are less likely to succeed, and recovery is delayed or derailed.

Hidden homelessness, including couch surfing, sleeping in a car, and remaining in unsafe homes, further obscures the true scale of need. These experiences are particularly common among women, young people, and gender-diverse people, and are largely invisible in official data. Underestimation of demand leads directly to chronic underfunding and service rationing.

Under-resourced services drive higher long-term costs. When prevention and early intervention are unavailable, people frequently cycle through crisis accommodation, hospitals, courts, and child protection systems. Evidence demonstrates that preventing a single episode of homelessness saves approximately \$12,000 in downstream public expenditure. This figure proves that adequate service funding is both a social necessity and a fiscally responsible strategy for government.

Furthermore, the prevalence of short-term, fragmented, and inadequately indexed funding undermines the stability of the entire sector. These funding models lead to high staff turnover, insecure employment, and burnout, which collectively weaken service quality and deplete vital institutional knowledge. This instability ultimately reduces the effectiveness of the entire housing system.

Sustained investment in specialist, gender-responsive services is essential to convert new housing supply into lasting safety and stability. Well-funded services ensure that homelessness becomes rare, brief, and non-recurring. By protecting public investment and strengthening communities, these services enable women and gender-diverse people to re-establish secure and independent lives.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Embed sustained wraparound funding</b>	Treasury, DSS, States align capital and operational funding across NASHH, HAFF & NHIF	Ensures housing investments are matched with support services
<b>Increase baseline specialist homelessness services funding</b>	Commonwealth increases funding by at least \$670 million per annum, benchmarked to need	Closes unmet demand and reduces service rationing
<b>Increase baseline specialist domestic and family violence services funding</b>	Commonwealth increases funding by at least \$1 billion per annum, benchmarked to need	Closes unmet demand and reduces service rationing
<b>Establish a Prevention &amp; Early Intervention Fund</b>	Commonwealth allocates \$500 million for tenancy sustainment, mediation, and financial assistance	Prevents homelessness before crisis occurs
<b>Index service funding to real costs</b>	Governments index funding to inflation for specialist homelessness services and domestic and family violence services	Stabilises workforce and service capacity
<b>Strengthen workforce capability</b>	Governments fund training, supervision, and career pathways	Improves service quality and retention
<b>Improve needs-based funding allocation</b>	Commonwealth, States and Territories adopt transparent community-need benchmarks	Aligns resources with demand, ensuring adequate funding for specialist homelessness and domestic and family violence services, including culturally safe and gender-responsive services
<b>Recognise &amp; resource hidden homelessness</b>	Commonwealth funds outreach and flexible support models	Reaches women and gender-diverse people outside formal systems

## HOW YWCA AUSTRALIA WILL ACT

- **Advocate for funding uplifts and indexation** to ensure specialist homelessness and DFV services can meet demand and retain skilled staff.
- **Champion supportive housing and Housing First for Women** models that integrate secure accommodation with long-term supports.
- **Promote whole-of-system funding approaches** that align housing, homelessness, and violence responses.

# POLICY PILLAR 6

## MAKE RENTING FAIR, SAFE AND AFFORDABLE



### WHY IT MATTERS

**Renting is now the primary long-term housing pathway for a growing share of Australians. Yet Australia's rental system remains insecure, fragmented, and poorly regulated, exposing renters to rising costs, poor housing conditions, and arbitrary loss of housing.**

Over the past five years, national rents have risen almost three times faster than wages, increasing by 43.9 per cent compared with wage growth of 17.5 per cent. As a result, rental affordability has reached record lows.

The average renting household now spends 33.4 per cent of pre-tax income on housing, above the commonly accepted housing stress threshold of 30 per cent. For many women the burden is far greater. Young women aged 18 to 25 and single mothers often spend half or more of their income simply to secure a place to live.

Women and gender-diverse people are disproportionately affected by rental insecurity due to lower incomes, caring responsibilities, discrimination, and greater reliance on private rental housing. Single mothers, young people, older women, people with disability, and Aboriginal and Torres Strait Islander renters experience higher rates of rejection, forced moves, and housing stress, undermining economic security and wellbeing.

National evidence shows that many renters live in substandard housing and fear retaliation for requesting repairs. Weak protections against excessive rent increases, retaliatory conduct, and no-grounds evictions

leave renters with limited bargaining power and few practical avenues for redress. In this context, insecurity becomes structurally embedded in the rental market.

While National Cabinet's Better Deal for Renters provided an important foundation, implementation has been uneven and incomplete. Key reforms, including fair limits on rent increases, enforceable minimum standards, and effective regulatory oversight, remain inconsistent or absent across jurisdictions.

For women and gender-diverse people, rental insecurity is not a temporary inconvenience. It disrupts employment, education, family stability, and access to services, increases exposure to violence and exploitation, and accelerates pathways into homelessness. YWCA's report, 'We've Been Robbed', with Swinburne University confirms the reality that many young women and gender-diverse people in Australia are living in substandard housing with issues like mould, structural damage, and unsafe environments, which put their health and safety at risk. A weak rental system shifts costs onto homelessness, health, and welfare systems, reducing overall public value.

A fair, safe, and affordable rental system is essential housing infrastructure. When renters have secure tenure, reasonable rents, and enforceable standards, they are better able to plan, invest in work and education, and participate fully in community life. National leadership is required to ensure consistent protections and accountability across Australia.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Establish national minimum rental standards</b>	States and Territories legislate enforceable standards covering safety, energy efficiency, heating, cooling, and basic liveability	Improves health, safety, and living conditions
<b>Limit excessive rent increases</b>	States introduce caps linked to CPI and market benchmarks	Reduces price-driven displacement
<b>End no-grounds and retaliatory evictions</b>	States remove no-grounds provisions and strengthen anti-retaliation protections	Improves tenure security
<b>Strengthen rental regulation and enforcement</b>	States establish active regulators and meaningful penalties	Improves compliance and accountability
<b>Establish a National Tenant's Rights Commission</b>	Commonwealth funds independent advocacy and complaints oversight	Strengthens renter protections and policy development
<b>Increase Commonwealth Rent Assistance</b>	Treasury and DSS increase payments and index to market rents	Improves affordability for low-income renters
<b>Strengthen renter education, legal support services, and advocacy and voice</b>	Commonwealth funds a national website to co-ordinate renter's rights information; legal support services for renters; and advocacy supports such as YWCA's Young Women's Council and Digital Activist Community	Addresses the power imbalance and voicelessness of renters to ensure a better regulated and operational rental system
<b>Expand youth specific housing pathways</b>	States and Territories fund foyers and supported housing models	Prevents youth homelessness
<b>Improve transparency and data</b>	ABS, States publish rent, eviction, and condition data	Enables evidence-based reform
<b>Support targeted rental subsidies</b>	States and Territories introduce or expand bond loans and rental subsidies for priority cohorts	Sustains tenancies and reduces homelessness

## HOW YWCA AUSTRALIA WILL ACT

- **Support campaigns for increases to Commonwealth Rent Assistance** and targeted rental subsidies for low-income women and families.
- **Promote investment in renter education**, advocacy, and legal support services.
- **Elevate the experiences of young women and gender-diverse renters through the Young Women's Council and Digital Activist Community.**

# POLICY PILLAR 7

## ADDRESS THE GENDERED DRIVERS OF HOUSING INSECURITY



### WHY IT MATTERS

**Australia's housing crisis is not gender neutral. It is shaped by long-standing structural inequalities in income, employment, care, safety, and retirement security that disproportionately affect women and gender-diverse people.**

Current housing policy frameworks are built on assumptions of stable, full-time employment, linear career progression, and dual-income households. These assumptions do not reflect the lived realities of many women and gender-diverse people, whose working lives are more likely to be interrupted by unpaid care, part-time employment, insecure work, and experiences of violence.

As a result, women accumulate lower lifetime earnings, reduced superannuation, and limited savings, leaving them more exposed to housing stress and displacement. Economic shocks such as relationship breakdown, illness, or caring responsibilities often trigger rapid housing loss, particularly in high-cost rental markets.

Trans and gender-diverse people experience additional barriers, including discrimination in rental markets, exclusion from family support, insecure employment, and limited access to safe services. These factors increase rates of housing instability, overcrowding, and homelessness, and reduce access to pathways into long-term housing security.

These structural disadvantages are compounded by gender-based violence. Financial abuse, housing control, and forced displacement are common features of coercive relationships. When combined with low incomes and limited housing options, many women and gender-diverse people are forced to choose between unsafe housing and homelessness.

Evidence shows that women's homelessness has increased over the past decade, driven largely by domestic and family violence and economic precarity. Without targeted intervention, these trends will continue to deepen intergenerational disadvantage, particularly for children.

Addressing housing insecurity therefore requires more than increasing supply. It requires policies that recognise gendered and diverse economic pathways and actively compensate for structural disadvantage. Housing policy must be integrated with income support, employment, superannuation, care policy, service supports, and violence prevention.

When governments address the underlying drivers of inequality, housing systems become more resilient, homelessness is prevented earlier, and public investment delivers stronger long-term returns. Gender-responsive and inclusive policy is not an add-on, it is essential system design.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Legislate gender-responsive and inclusive housing governance</b>	Commonwealth legislates a National Housing and Homelessness Plan with targets, reporting, and accountability inclusive of women and gender-diverse people	Embeds responsibility for equitable housing outcomes
<b>Mandate gender impact assessments</b>	Treasury requires intersectional gender analysis, including for major housing and infrastructure investments	Improves fairness in capital allocation
<b>Apply gender responsive budgeting</b>	Treasury and Office for Women embed housing and income security impacts on women and gender-diverse people in budget statements	Aligns fiscal policy with equality objectives
<b>Strengthen income security for low-income renters</b>	Treasury and DSS lift and index income supports and remove discriminatory eligibility barriers	Reduces housing stress for marginalised cohorts
<b>Reform retirement and asset security</b>	Treasury and APRA address superannuation and savings gaps affecting women and gender-diverse people	Improves long-term housing security
<b>Expand ownership and shared equity pathways</b>	States and regulators support inclusive shared equity and low-deposit models	Reduces lifelong housing insecurity
<b>Improve inclusive housing data systems</b>	ABS and States co-design with sector and community to collect disaggregated data including gender identity and intersectional indicators	Enables targeted policy design

## HOW YWCA AUSTRALIA WILL ACT

- **Deliver evidence to Commonwealth, State, and Territory Treasuries on the productivity and fiscal impacts of gender-responsive housing policy.**
- **Advocate for legislated gender targets** and impact reporting within the National Housing and Homelessness Plan.
- **Integrate YWCA's Women's Housing Framework into budget submissions** and policy processes.
- **Partner with research institutions to strengthen intersectional data** and evaluation.
- **Elevate lived experience leadership** in policy development and system reform.

# POLICY PILLAR 8

## EMBED THE LEADERSHIP OF YOUNG WOMEN AND GENDER-DIVERSE PEOPLE IN HOUSING POLICY



### WHY IT MATTERS

**Young women and gender-diverse people are among those most affected by Australia's housing crisis, yet they remain structurally underrepresented in housing policy design, funding decisions, and system governance. This disconnect weakens policy effectiveness and undermines long-term system sustainability.**

Housing insecurity in early adulthood has lifelong consequences. It disrupts education, limits workforce participation, delays family formation, erodes financial security, and increases exposure to violence and homelessness. For many young women and gender-diverse people, insecure housing establishes patterns of disadvantage that persist across decades.

YWCA research and national polling demonstrate that housing security is the defining issue shaping young people's futures. The majority of young Australians identify safe and affordable housing as foundational to equality, wellbeing, and opportunity, and strongly support formal mechanisms for youth participation in housing policy.

YWCA and Swinburne University's 'We've Been Robbed' research report confirms that young women and gender-diverse people experience housing insecurity at disproportionately high rates, driven by low wages, insecure work, rising rents, and limited access to affordable supply. These pressures force many into unsafe, unstable, or exploitative housing arrangements, with long-term impacts on mental health, economic independence, and civic participation.

Despite this, young people's insights are rarely embedded in formal decision-making structures. Policy is often developed without systematic engagement with those most affected, leading to misaligned investments, ineffective programs, and repeated system failure.

Embedding the leadership of young women and gender-diverse people is therefore not symbolic - it is essential system infrastructure. When lived experience and emerging leadership are integrated into governance, policy becomes more responsive, inclusive, and resilient. This strengthens intergenerational equity and ensures housing systems evolve with social and economic change.

Sustained leadership pathways align directly with YWCA's long-term outcomes: safe and stable housing, strengthened economic participation, reduced violence, and a new generation equipped to lead systems change.

## THE CHANGE WE NEED

SYSTEM REFORM AREA	WHAT MUST CHANGE	INTENDED IMPACT
<b>Establish a National Youth Housing Advisory Mechanism</b>	Commonwealth establishes a permanent advisory body aligned with the Youth Engagement Strategy	Embeds youth perspectives in national policy
<b>Fund leadership and policy capability pipelines</b>	Commonwealth and States fund training, fellowships, and placements	Builds future system leaders
<b>Institutionalise co-design in housing programs</b>	States and agencies mandate youth co-design processes	Improves policy relevance and uptake
<b>Create State and Territory based youth policy groups</b>	Local and State governments resource place-based permanent youth advisory bodies on housing policy	Supports local solutions and leadership
<b>Integrate youth outcomes into national frameworks</b>	Treasury and PM&C embed youth indicators	Aligns long-term planning

## HOW YWCA AUSTRALIA WILL ACT

- **Support the Young Women’s Council and Digital Activist Community as permanent leadership pipelines** shaping YWCA’s national advocacy and policy agenda.
- **Facilitate structured engagement between young women, gender-diverse leaders, and governments at all levels.**
- Position **housing security for young women and gender diverse people as a core intergenerational equity and productivity issue.**
- **Invest in our emerging leaders.**



# STATEMENT OF PRINCIPLES

**YWCA's Policy Platform is grounded in the belief that safe, affordable housing is both a human right and a foundation for gender equality. Our advocacy is guided by the following principles, which together form the ethical and strategic framework underpinning our vision for a fairer, more inclusive housing system.**

YWCA is also devoted to advancing the human rights, safety, and wellbeing of women and gender diverse people in all their diversity. We are proudly inclusive of cis women, transgender people, gender diverse people, and gender non-conforming people, and all those who experience systemic marginalisation on the basis of their gender. Our work is grounded in the principles of equality, respect, and dignity, and we are committed to creating a future where all people are safe, valued, and free to thrive.

## HOUSING AS A HUMAN RIGHT

- Enshrine in legislation the right to affordable, adequate, and accessible housing for all, consistent with Australia's international human rights obligations.
- Recognise that a home is not a privilege or market product, but a basic condition for dignity, safety, and participation in society.

## HOUSING AS ESSENTIAL INFRASTRUCTURE

- Treat housing as critical social infrastructure, integral to health, education, safety, and productivity outcomes.
- Commit to long-term public investment and policy settings that ensure housing contributes to a thriving, equitable economy.

## HOUSING SUPPORTED BY SERVICES

- Recognise that addressing the gendered drivers of homelessness requires a commitment to long-term housing for women, gender-diverse people and their families which is supported by specialist domestic, family and sexual abuse services as well as specialist homelessness services.
- Ensure co-ordinated responses from government from Treasury and across portfolios of Housing, Homelessness, Youth, Women, and Domestic and Family Violence prevention and responses.

## LIVED EXPERIENCE AT THE CENTRE

- Uphold the principle of Nothing About Us Without Us.
- Embed the voices and leadership of people with lived experience of homelessness, housing stress, and domestic and family violence at every stage of policy design, delivery, and evaluation.
- Ensure the voices of lived experience are intersectional and intergenerational, including the voices of young women and gender-diverse people who have inherited a crisis of housing insecurity, homelessness and gender-based violence.

## INTERSECTIONAL POLICY DESIGN

- Apply an intersectional feminist lens that recognises how gender, race, age, sexuality, disability, and economic status intersect to shape housing outcomes.
- Ensure policy responses address these interlocking systems of disadvantage and privilege.

## WHOLE-OF-SYSTEMS THINKING

- Understand that housing solutions extend beyond construction to encompass income support, care systems, urban planning, and environmental sustainability.
- Build cohesive policy across government portfolios to align housing, safety, gender equality, and climate objectives.

## HOUSING FIRST AND HOUSING FOR LIFE

- Champion immediate access to safe, stable housing as the foundation for wellbeing, recovery, and economic participation.
- Ensure that a housing first approach addresses hidden forms of homelessness to ensure equitable access to secure housing for women and gender-diverse people.
- Support pathways that sustain housing over the life course, from youth to older age, through prevention, early intervention, and secure tenure.

## APPLYING A GENDER LENS

- Integrate a gender-responsive approach into all housing and homelessness strategies.
- Recognise that women and gender-diverse people experience housing insecurity differently, requiring tailored, inclusive solutions that reject rigid gender binaries.
- Acknowledge housing security as essential to achieving gender equality and preventing violence.
- Acknowledge that DFV is the leading cause of homelessness for women and therefore housing, homelessness and domestic and family violence responses are inextricably linked.

## SHARED RESPONSIBILITY

- Accept that no single government, organisation, or sector can resolve Australia's housing crisis alone.
- Foster partnerships across governments, the community sector, the private market, and financial institutions such as superannuation funds and impact investors.
- Promote collective accountability to deliver systemic change.

## RESPONDING TO COST-OF-LIVING PRESSURES

- Address the escalating cost of living and its compounding impact on low-income renters, single mothers, young people, and older women.
- Link housing affordability measures with broader economic and social reforms to reduce inequality and financial stress.

# DATA AND EVIDENCE ANNEX

ABS 2016. Australian Bureau of Statistics, Census of Population and Housing, 2016

ABS 2021. Australian Bureau of Statistics, Census of Population and Housing, 2021

Australian Bureau of Statistics, General Social Survey, 2014.

Australian Human Rights Commission (2020) Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report. Sydney: Australian Human Rights Commission. Available at: <https://humanrights.gov.au/our-work/aboriginal-and-torres-strait-islander-social-justice/publications/wiyi-yanu-u-thangani-womens-voices-securing-our-rights-securing-our-future-2020>

AHURI 2023. What the 2021 Census data told us about Homelessness. Melbourne, Australian Housing and Urban Research Institute.

AHURI 2024. What are the real costs of Australia's housing crisis for women? Melbourne, Australian Housing and Urban Research Institute.

AIHW 2018. Family, Domestic and Sexual Violence in Australia 2018. Canberra, Australian Institute of Health and Welfare. Link includes summary and full report navigation.

AIHW 2019. People in short-term or emergency accommodation: A profile of Specialist Homelessness Services clients. Canberra, Australian Institute of Health and Welfare.

AIHW 2022. Specialist Homelessness Services Annual Report 2020–21: Clients who have experienced family and domestic violence. Canberra, Australian Institute of Health and Welfare.

AIHW 2022-23. Specialist Homelessness Services Annual Reports. Canberra, Australian Institute of Health and Welfare.

AIHW 2023a. Housing Assistance in Australia 2023. Canberra, Australian Institute of Health and Welfare.

AIHW 2023b. Specialist Homelessness Services monthly data. Canberra, Australian Institute of Health and Welfare.

AIHW 2025. Specialist Homelessness Services Annual Report 2024-25. See especially: Clients who have experienced family and domestic violence. Canberra, Australian Institute of Health and Welfare.

Australian Institute of Health and Welfare (AIHW) 2025, Housing affordability, AIHW, Australian Government, Canberra, viewed 6 November 2025, <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>.

Coates, B., Bowes, M., and Moloney, J. (2025). Renting in retirement: Why Rent Assistance needs to rise. Grattan Institute.

Department of the Prime Minister and Cabinet 2025. Status of Women Report Card 2025. Canberra, Commonwealth of Australia.

Equity Economics 2021. Nowhere to Go: The benefits of providing long-term social housing to women who have experienced domestic and family violence. Sydney, Equity Economics.

Essential Research (2025) National Polling for YWCA Australia. See Polling Snapshot & Explainer: What young women and gender-diverse people say about housing ahead of the 2025 Federal Election.

Everybody's Home (2023) People with disability are missing out on homes. News. Available at: <https://everybodyshome.com.au/>

Everybody's Home (2024). Priced Out: The Human Cost of the Housing Crisis. Available at: <https://everybodyshome.com.au/>

Grattan Institute 2018. Daley, J., Coates, B., and Wiltshire, T. Housing affordability: Re-imagining the Australian dream. Melbourne, Grattan Institute.

Impact Economics and Policy 2024, Call Unanswered: Unmet demand for specialist homelessness services, Impact Economics and Policy for Homelessness Australia, November, <https://homelessnessaustralia.org.au/wp-content/uploads/2024/11/Impact-Economics-Call-Unanswered.pdf>

National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) (2025) 2024–25 Pre-Budget Submission. Canberra: NATSIHA. Available at: [https://www.natsiha.org.au/wp-content/uploads/2025/05/NATSIHA\\_24-25\\_Pre-budget-submission.pdf](https://www.natsiha.org.au/wp-content/uploads/2025/05/NATSIHA_24-25_Pre-budget-submission.pdf)

National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) (2025) Submission to the Senate Inquiry into the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). Canberra: NATSIHA. Available at: [https://www.natsiha.org.au/wp-content/uploads/2025/05/Submission\\_UNDRIP-Senate-Inquiry.pdf](https://www.natsiha.org.au/wp-content/uploads/2025/05/Submission_UNDRIP-Senate-Inquiry.pdf)

National Housing Supply and Affordability Council (2025) State of the Housing System 2025. Canberra: National Housing Supply and Affordability Council. Available at: <https://nhsac.gov.au/sites/nhsac.gov.au/files/2025-05/ar-state-housing-system-2025.pdf>

Ng, M., Buxton, A., Martin, C., Pawson, H., (2023) Gender, Housing Insecurity and Homelessness in Australia: Data Insights, UNSW City Futures Research Centre Report for YWCA Australia.

Office for Women 2024. Roundtable Discussion Paper: Housing and Infrastructure. Canberra, Commonwealth of Australia.

Our Watch (2018) Changing the picture: A national resource to support the prevention of violence against Aboriginal and Torres Strait Islander women and their children, Our Watch, Melbourne.

Per Capita 2024. A Home of One's Own: The economic case for housing security for women. Melbourne, Per Capita.

Productivity Commission (2022) In need of repair: The National Housing and Homelessness Agreement, Study Report, Canberra.

Street Smart Australia (2023) LGBTIQ+ Homelessness. News. Available at: <https://streetsmartaustralia.org/homelessness-and-lgbtqi/>

Stone, W., Clark, S., Goodall, A., Hartung, C (2024) 'We've been robbed': Young women and gender diverse people's housing experiences and solutions. Swinburne, Report for YWCA Australia. <https://doi.org/10.25916/sut.27108301.v1>

Summers, A. (2022) The Choice: Violence or Poverty. University of Technology Sydney, <https://doi.org/10.26195/3s1r-4977>.

van den Nouwelant, R., Troy, L. & Soundararaj, B. (2022). Quantifying Australia's unmet housing need: A national snapshot. City Futures Research Centre, UNSW Sydney for the Community Housing Industry Association.

Women with Disabilities Victoria 2021. Facts on Violence against Women with Disabilities. Melbourne, Women with Disabilities Victoria citing Women with Disabilities Australia, UNSW & People with Disabilities Australia, 'Stop the Violence: Improving Service Delivery for Women and Girls with disabilities.' 2013

YWCA Australia 2023. Submission to the National Housing and Homelessness Plan. Canberra, YWCA Australia.

YWCA Australia (2024) Submission on the National Housing and Homelessness Plan Bill. Canberra, YWCA Australia.





## OUR CONSULTATIVE APPROACH

This platform has been developed through comprehensive consultation across the YWCA movement. It reflects the combined insight of frontline practitioners, policy and research expertise, and the perspectives of young people engaged through our Young Women's Council and Digital Activist Community.

We have worked closely with staff delivering services every day, alongside senior leaders and sector partners shaping system reform. This breadth of engagement ensures the platform is grounded in operational reality, informed by evidence, and responsive to the experiences and priorities of young women and gender-diverse people.

### **YWCA Australia (2026)**

Suggested citation: YWCA Australia (2026)  
Safe Homes, Equal Futures Policy Platform. Australia.

#### **Address**

Level 1, 210 Kings Way  
South Melbourne VIC 3205

**[ywca.org.au](http://ywca.org.au)**



Opening Doors.  
Building Futures.