

# South Australian Government Housing & Homelessness Strategy

August 2019



# Creating Affordable, Safe and Sustainable Housing for Women

“I think my generation and the one preceding mine both share the same fundamental "dream" of buying our dream house in that dream location, but realistically this is much more difficult for my generation. In terms of needs, we would likely list "affordability" much higher in the list of priorities for a home, compared to the one before us who'd probably consider more things like location, aesthetics, or functionality”

**-Hannah McGrath Young Women’s Council Member (SA)  
Reflecting on young people and housing affordability**

“The national narrative around mortgages is changing due to a population boom and increase in property prices. Which is scary for a lot of people, there is a fear of lack of long-term housing security and difficulty of establishing a home and yourself in a community without that security”

**- YWCA Young Women’s Council Member**

“I feel that housing is a big issue for many Australians. As someone that has owned a house and had to leave because the mortgage was too high I feel that even 'middle class' Australians struggle with buying a house. I feel that younger generations will struggle more with having what our parents have had that being a big house and a big yard.”

**- YWCA Young Women’s Council Member**

## About YWCA Australia

YWCA Australia is a leading national not-for-profit women’s organisation working towards a future where all women and girls are safe and respected with equal access to power, opportunity and resources. YWCA Australia is part of World YWCA, a global membership movement of women and young women who have been leading social and economic change in 125 countries, for over 150 years. YWCAs around the world have a strong history of advocating for gender equality in all its forms as part of our commitment to the full realisation of the human rights of women, young women and girls.

YWCA Australia undertakes advocacy and delivers programs and services that develop the leadership and collective power of women, young women and girls; support individuals, their families and communities at critical times; and promotes gender equality to strengthen communities across

Australia's diverse social and geographic landscape. YWCA Australia has been providing invaluable community services since the 1880s, with South Australia establishing one of the first YWCAs in 1880.

### About YWCA National Housing

YWCA National Housing and YWCA Housing (trading as YWCA National Housing) are subsidiary companies of YWCA Australia. Together we are Australia's only national community housing provider focused on the needs of women, providing access to safe, secure and affordable homes. YWCA National Housing is one of the largest medium to long-term housing providers for women in Australia, providing affordable accommodation, as well as crisis accommodation and specialist support services in Victoria, New South Wales, Queensland and the Northern Territory. Our innovative housing initiatives include:

**Pathways to Independence Program** - a tailored prevention program that concentrates on women who are over 50 years of age who are homeless, or at risk of becoming homeless. Supports vary, from maintaining current housing, to assisting with removalist costs, subsidising bond or rent deposits to affordable housing or assisting with household utility accounts that are overdue in order to sustain current housing. Advocacy and referrals are also provided to the clients.

**Pop-up Housing** - An innovative model that provides medium to long term transitional housing by repurposing suitable vacant buildings undergoing a redevelopment process for re-development. **YWCA's 'Lake House'** pop-up accommodation in Victoria won the 2018 *PowerHousing Australia* Award for Leadership and Innovation.

### Our Impact:

- YWCA provides nearly 200,000 nights of safe and affordable accommodation for women each year across Australia, to over 550 people
- 60% of our clients were over the age of 40, 28% of whom have experienced Domestic Violence
- 26% of our clients were over the age of 55, 22% of whom have experienced Domestic Violence
- We supported 21 clients under the age of 21 with housing
- 13% of clients supported in Northern Territory and Queensland identified as Aboriginal and/or Torres Strait Islander
- 15% of our clients live with a disability
- 29% of our clients nationally have experienced domestic violence
- 26% of our clients were born outside of Australia, 37% of whom had a primary language other than English, 25% of whom required an interpreter for communication

YWCA National Housing has recently received funding from the Department of Industry, Innovation and Science under the Building Better Regions - Community Investments Stream, to undertake research into women's housing in regional areas across Australia. This will support YWCA in developing a strategic plan addressing the adequacy and appropriateness of housing in regional areas in meeting the needs of women, young women and girls.

As a national women’s housing provider, YWCA National Housing is equipped to work with the South Australian Government in providing innovative and gender-responsive services to increase affordable housing and reduce homelessness for women in all their diversity.

*Throughout this report the words ‘Indigenous’ and ‘Aboriginal’ are used interchangeably to refer to Australia’s Aboriginal and Torres Strait Islander peoples. When referencing policy and research reports we use the terminology used within the report. When referring to specific Aboriginal groups we use local, language names. In using these all of these terms we acknowledge the diversity of Australia’s Aboriginal and Torres Strait Islander nations.*

## Recommendations Summary

At the end of this submission you will find YWCA’s full recommendations. These recommendations provide a blueprint for key opportunities for leadership and best practice in housing and homelessness. In summary these recommendations will focus on:

- **Increasing housing stock** to stem the tide of homelessness and housing unaffordability
- **Best practice ‘Housing First’ model** including a **genuine ‘No Wrong Door’** approach
- **Sector-wide changes to infrastructure and legislation** to meet the needs of critical groups
- **Investment into primary prevention, early intervention and critical specialist initiatives and services**
- **Innovation** in housing models that **support housing security and affordability for women**

## Our submission

We welcome this opportunity to provide a submission to the development of a Housing and Homelessness Strategy for SA, and commend the SA Government for their community, business and sector wide consultation.

This submission is informed by YWCA Australia and YWCA National Housing’s experience in delivering housing and homelessness services to women across the country and our expertise in gender equality. It is also informed by our consultation and engagement with women, young women and girls, including members of our Young Women’s Council.

Women face some of the biggest housing affordability challenges in our community. Poverty, financial inequality and economic disadvantage and other structural barriers place women at risk of significant housing stress and homelessness. Women also make up the majority of people utilising housing support systems, including public housing tenants, Commonwealth Rent Assistance recipients and those approaching specialist homelessness services. YWCA is committed to shining a light on this growing social issue, and to support and deliver innovative solutions.

In this submission we will provide recommendations that align to questions 3) and 5) in the *YourSay* survey, around emerging needs and responses for marginalised groups, respectively. We will also provide specific recommendations on best practice housing models and service provision.

In summary, we believe the South Australian Government has a unique opportunity to lead Australia's efforts in this area by taking a **gender responsive approach** to housing and homelessness, investing in **innovative housing models**, and **building strategic community partnerships**, to implement a strategy that is equitable, fair and sustainable.

These recommendations will deliver on the vision for the Strategic Intent 2019 that '*all South Australians have access to appropriate and affordable housing that contributes to social inclusion and economic participation*', as well as delivering on all three Strategic Goals of the *Department of the Premier and Cabinet Strategic Plan*.<sup>1</sup>

YWCA look forward to working with the South Australian Government in providing innovative and gender-responsive services to increase affordable housing and reduce homelessness for women in all their diversity.

## Our position

***Together YWCA Australia and YWCA National Housing advocate for initiatives and policies that take a gender-responsive approach and support all women, young women and girls to obtain affordable, adequate, secure, appropriate and accessible housing.***

Access to safe, affordable and appropriate housing is a human right and a critical issue for women, their families and the economy. It is fundamental to social, educational and economic participation and the realisation of gender equality. Housing should be a source of stability, safety, social connection and a pathway to economic security for women, young women and girls.

## The Evidence Base

Our submission provides evidence-based comments and recommendations on the following key areas of housing and homelessness in regards to women and other marginalised groups:

- **Gender-responsive Approach**
- **An Intersectional Approach**
- **Housing First Approach**

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<sup>1</sup> AIHW, 2015, op cit United Nations General Assembly (1959), Declaration of the Rights of the Child, United Nations.

- **Critical and Emerging Needs and Communities**
- **Innovation in Housing**

## Gender-responsive approach to housing and homelessness

YWCA is concerned that women face some of the most critical housing challenges in our community. A **gender-responsive approach** to housing and homelessness would effectively address the structural disadvantages experienced by women, as well as other marginalised groups of women and gender diverse populations facing housing insecurity and unaffordability. A gender-responsive approach would also contribute to the prevention of homelessness due to domestic and family violence, by enabling specialist services to address and respond to the gendered drivers of violence and homelessness.<sup>2</sup>

Women’s economic disadvantage contributes to instability and unaffordability in housing, due to lower incomes, periods out of the workplace for caring, and longer lifespans.<sup>3</sup> Women are the primary beneficiaries of housing support systems, making up most of the public housing tenants and Commonwealth Rent Assistance (CRA) recipients.<sup>4</sup> Women are also more likely to live in low-income or single-parent households and therefore are more likely to experience housing stress. Women disproportionately outnumber men in the receipt of Parenting Payments (93.8% women compared to 6.2% men), Aged Pension (55.9% compared to 44.1%) and Youth Allowance (54.1% compared to 45.9%). Studies show that single women who are recipients of these payments had access to 0% of the rental market based on affordability and appropriateness.

Domestic and family violence is another significant factor, which will be discussed in detail later in the submission. We highlight that the lack of affordable and available housing further inhibits women’s options to leave when experiencing domestic violence. The chronic shortage of social and affordable housing is forcing record levels of homelessness, more and more people are struggling to afford the private rental market and the demand for affordable or social rental properties is outstripping supply.<sup>5</sup>

A gender-responsive approach to housing and homelessness ensures that these factors are considered at a strategic as well as implementation level, which includes allocation of funding that addresses the structural disadvantage faced by women, young women and girls.

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<sup>2</sup> Our Watch, ANROWS & Vic Health 2015, *Change the Story: A shared framework for the primary prevention of violence against women and their children in Australia*, Our Watch, Melbourne

<sup>3</sup> Tually, Dr Selina; Beer, Andrew & Faulkner Dr Debbie, *Too Big To Ignore – A Report on Future Issues for Australian Women’s Housing 2006-2025*, Australian Housing and Urban Research Institute (AHURI), 2007.

<sup>4</sup> Australian Women Against Violence Alliance (AWAVA) and Equality Rights Alliance (ERA) 2017, Submission to the Productivity Commission Introducing Competition and Informed User Choice into Human Services Draft Report, P.5

<sup>5</sup> Everybodys Home Campaign 2018 <https://everybodyshome.com.au/our-campaign/relief-for-chronic-rental-stress/>

## An intersectional approach

As experts in gender equality, YWCA understands that gender inequality is not experienced the same way by all women. To achieve equality for all women, we must consider other forms of discrimination and disadvantage. Integrating intersectional thinking should consider such things as Aboriginality, culture, race, ethnicity, faith, socio-economic status, ability, sexuality, gender identity, education, age, and migration status.

For example, some groups of women face increased barriers to safe, affordable and stable housing, including women experiencing domestic and family violence, Aboriginal and Torres Strait Islander women, women on a low income, women with no visa, young women and LGBTIQ+ young people and women living with disability.

**“Apartment living has increased, and so greater consideration must be had concerning accessibility of housing”**

- YWCA Young Women’s Council Member

In developing and implementing a robust Housing and Homelessness Strategy in South Australia, an intersectional approach should be used in applying **best practice language** as well as **taking a flexible and tailored approach to service provision**, ensuring that more vulnerable and marginalised groups are reached, supported and respected.

## Housing First Approach

YWCA recommends a more robust and well-funded implementation of the ‘Housing First’ and ‘No Wrong Door’ approaches in South Australia. The ‘Housing First’ approach aims to provide a strategic response to homelessness by prioritising permanent and stable housing for people experiencing homelessness<sup>6</sup>. The ‘No Wrong Door’ approach means that any client can seek housing advice and assistance through any ‘service delivery’ door of social housing providers, and be linked in with other service providers.<sup>7</sup>

People who have experienced chronic homelessness, have health issues, are ageing or are leaving institutional care can be better supported under a ‘Housing First’ model, identified as the most

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<sup>6</sup> AHURI, What is Housing First <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

<sup>7</sup> Family and Community Services NSW, No Wrong Door Protocol, <https://www.facs.nsw.gov.au/housing/help/applying-assistance/housing-pathways/chapters/no-wrong-door-protocol>

effective way to maintain tenancies and improve wellbeing. Importantly, it should not only aim to provide housing as a sole solution, but as a first step on the path to accessing wrap-around services and support that address complex needs. Within a gender-responsive framework, a comprehensive 'Housing First' approach would ensure that women and other marginalised groups do not simply fall into the public housing cycle or exit back into homelessness, and factors such as domestic and family violence and economic disadvantage are addressed. 'Housing First' solutions need to be focused on providing options for long-term appropriate housing that meets the needs of women rather than an ineffective short-term emergency or transitional housing process.

## Critical and Emerging Needs and Communities

There are a number of emerging needs and communities that must be prioritised in the development of a new housing and homelessness strategy. Women's homelessness is growing at a faster rate than men's homelessness, with older women being the fastest growing cohort of homeless people in Australia. We also note that often women are 'hidden' in their homelessness, which may include staying with friends, relatives or engaging in unwanted sexual relationships to maintain a roof over their head. In our experience, many women are also sleeping in cars and on couches and may not engage in traditional homelessness services.

A gendered analysis tells us that **South Australia's affordable housing stock needs to be significantly expanded and diversified** to meet the needs of all women, particularly young women, low income women, women with disability, women with caring responsibilities and women over 55.<sup>8</sup>

### Lack of Social Housing and Affordable Housing

In line with recommendations from the Australian Housing and Urban Research Institute (AHURI), **social housing must be seen as social infrastructure** with a government subsidy to drive equity related asset class products. The Triennial Review for the SA Housing Trust shows that housing affordability for low-income South Australians is decreasing, resulting in inadequate and inconsistent funding for social housing.<sup>9</sup> South Australia has lost more than 20,000 public housing properties over the last 20 years, has more than 20,000 people on the waiting list and there are more than 20,000 South Australians accessing homelessness services every 12 months.<sup>10</sup> For households in the bottom household income quintile (less than \$23,712) there are no affordable private rental dwellings in the

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<sup>8</sup> YWCA National Housing Annual Report 2017-18

<sup>9</sup> [https://www.housing.sa.gov.au/\\_data/assets/pdf\\_file/0007/105739/Triennial-Review-SA-Housing-Trust-2013-14-to-2016-17.pdf](https://www.housing.sa.gov.au/_data/assets/pdf_file/0007/105739/Triennial-Review-SA-Housing-Trust-2013-14-to-2016-17.pdf)

<sup>10</sup> <https://www.sheltersa.asn.au/about-us/shelter-sa-policy-position-snapshot/>

state and the gap between an income-based rent, at 30% of household income, and private rental, is too great to be affordable.<sup>11</sup>

Effective social housing in Australia should target assistance to households with low incomes and complex support needs. Special attention should be given to **ensuring accessibility of social housing for vulnerable groups** including women and Aboriginal and Torres Strait Islander tenants, as research shows they experience increased barriers to obtaining and maintaining tenancy due to issues such as family violence and structural discrimination.<sup>12</sup>

**Targets for critical social housing growth must be set in South Australia** and include the renewal of social housing that has been without vital maintenance. Diversifying the way we increase and maintain quality housing stock is crucial, and there are **opportunities within the Affordable Housing Program and Renewal SA** initiative to provide subsidies for community housing developers and financial institutions to invest in social housing and support for tenants.

## Critical and Emerging Communities

### Young women and gender diverse young people

“Home is where you feel completely comfortable, secure and safe and, on top of that, provides a place to sleep, eat and wash”

-Hannah McGrath Young Women’s Council Member (SA)

Article 27 of the International Convention on the Rights of the Child recognises that safe and well-maintained housing is necessary for children and young people to reach their full potential. It is critical that young people have access to safe and stable housing as they transition through their childhood into young adulthood.

“My home is important to me. I recently had to downsize so I can really appreciate simply having a roof over my head even if it is much smaller.”

-YWCA Young Women’s Council Member

Domestic and family violence and sexual assault are the main reasons for young women seeking homelessness services and young women aged 15-24 have the highest rate of assistance from

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<sup>11</sup> <https://www.sheltersa.asn.au/about-us/shelter-sa-policy-position-snapshot/>

<sup>12</sup> AHURI 2018, *Social Housing as Infrastructure: An Investment Pathway*

Specialist Homelessness Services. Young women who are homeless are often “invisible” - most are forced to find a safe place to sleep by couch-surfing, staying in crisis or temporary accommodation, exchanging sexual favors in exchange for a roof over their heads or sleeping in their cars.

Young people living in South Australia have contrasting immediate and future housing needs in comparison to the generations before them. This is reflected in the changing structure of the family home, with census data for the five- year period to 2016 indicating that **around 20% more young people aged from 15 to 34 remained in the parental home**, with the highest concentrations in Greater Adelaide.<sup>13</sup>

“We need to see a greater emphasis on viable long-term rental arrangements”

-YWCA Young Women’s Council Member

With declines in home ownership, rising private rental costs, declines in social housing and scarce availability of affordable housing, young people are experiencing high levels of housing stress. The 2019 Productivity Commission report into Government Services revealed that young people who are receiving Commonwealth Rental Assistance are **more likely to be in housing affordability stress than any other age or special needs group**.<sup>14</sup>

“Finding jobs as a young person can be challenging and owning a big house with a big yard is becoming more of a dream than a reality even in my generation. I think the generation before me will struggle to be first home owners and will resort to buying apartments or living in more remote areas.”

- YWCA Young Women’s Council Member

The recently released Grattan Institute Report on younger Australians shows around half of households led by a person aged under 35 years old have experienced one or more indicators of housing stress (such as skipping meals or missing paying bills) in the last 12 months.<sup>15</sup> Young women are more likely than young men to be primary carers for children, which adds a further burden on women, and can lead to difficulty in obtaining and retaining affordable and safe housing.

“While I still feel too young to know for sure [*if I want to own my own house in the future*], I really value independence and see owning my own house as a symbol of this. It'd also provide security; financially and in knowing that I have somewhere to sleep every night”

-Hannah McGrath Young Women’s Council Member (SA)

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<sup>13</sup> [https://www.housing.sa.gov.au/\\_data/assets/pdf\\_file/0003/97482/AHURI-Report.pdf](https://www.housing.sa.gov.au/_data/assets/pdf_file/0003/97482/AHURI-Report.pdf)

<sup>14</sup> <https://www.ahuri.edu.au/policy/ahuri-briefs/why-are-young-people-on-commonwealth-rent-assistance-experiencing-housing-affordability-stress>

<sup>15</sup> <https://grattan.edu.au/report/generation-gap/>

This gloomy narrative of housing affordability has an impact on the aspirations and dreams of all young people and is reflected in their thoughts and feelings about their future.

“From what I've been seeing on the news and other media recently, I'm feeling somewhat apprehensive about achieving my future housing needs”

-Hannah McGrath Young Women's Council Member

“To me owning a house feels like it is yours and you can do anything to it to make it feel homely. Also it gives you a sense of security that it is your house (to pay off in time) but you don't have to go through rent inspections and worry about moving again. Also I would like to pass on my future house to my son when I go”

-YWCA Young Women's Council Member

There is a significant lack of medium-to-long-term supported accommodation for young people in South Australia, which often means that young people experiencing homelessness rely on crisis accommodation. Reliance on crisis accommodation can mean young people are rushed through into independent living without the right supports, often setting them up to fail. Young people who have experienced trauma and unstable housing **need critical support to reengage them in education and employment** and build social cohesion within their community. Some young people with complex needs may not be suited to shared accommodation, often provided as a solution to housing affordability. In addition, LGBTIQ+ young people experiencing homelessness may not seek support due to fear of, and actual, discrimination and stigma. This can also be the case with young people from culturally and linguistically diverse and Aboriginal and Torres Strait Islander communities. It is essential that support services promote inclusivity and cultural responsiveness to welcome diverse communities.

### Women and children experiencing domestic and family violence

Domestic and family violence is the leading cause of homelessness in Australia, with women making up the majority of those accessing specialist homelessness services.<sup>16</sup> When women flee domestic and family violence situations the majority have children in their care. **Almost 70% of the women housed by YWCA National Housing have experienced family violence.** Every person experiencing sexual, domestic and family violence should receive the immediate and ongoing support they need to be safe and address trauma.

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<sup>16</sup> <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/contents/client-groups-of-interest/clients-who-have-experienced-domestic-and-family-violence>

In South Australia in the 2017-18 financial year, police attended almost 30,000 call outs to domestic violence incidents, and five South Australians were murdered by their partners, ex-partners or family members. The State Government spent \$4.7 million on hotel or motel rooms for more than 4800 people seeking emergency accommodation last financial year, almost doubling the cost from two years prior. Data from four major crisis services showed there were more than 410 women and children living in shelters or motels over the 2018 Christmas and New Year period.<sup>17</sup> These figures do not include all rural shelters or smaller urban services.

The gradual erosion of vital housing safety nets and specialist domestic violence services in South Australia disproportionately impacts women and their children. A commitment to adequate, long term funding is needed to address the critical shortage of accommodation and homelessness services, in particular for **specialist services for women and children facing violence**. This should come from both State and Commonwealth Governments.

The shortage of transitional housing options for families escaping violence is of profound concern. Lack of affordable accommodation is the leading reason women return to abusive relationships. Without a significant increase in the supply of transitional housing for women escaping family violence, many will leave abusive partners only to find they have nowhere to go.

YWCA supports initiatives that enable women experiencing domestic and family violence to remain safely in their homes if they choose, including the recent measures taken by the South Australian government. We do however caution that comprehensive measures must be taken to ensure the safety and wellbeing of those women and children remaining in the home, for example providing safety planning, improving home security, support in managing finances, support for children, and help with legal processes.

Women, children and young people experiencing violence suffer additional trauma in worrying about how to take care of their pets and prevent them from further harm, creating a barrier to leaving a violent situation. Research shows that up to 25% of people in violent situations, who have a family pet present, may remain in that situation because of concern for the welfare of their pet should they leave. **Renting with pets must become standard practice**. Keeping the whole family together, including treasured pets, during this critical time is paramount. While we acknowledge that pets can be difficult to accommodate in a variety of accommodation models, we hope that in future **crisis, short-term and medium-term accommodation services can find other ways to to accommodate companion animals**. Children and young people in particular, often rely on their pet to provide stability, security and companionship invaluable comfort having experienced domestic and family violence.

Over the last few decades, women's and domestic and family violence services have developed a highly-specialised way of working with women, children, young people and families impacted by trauma and violence. Specialist services are leading best practice in Australia however, long-term

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<sup>17</sup> <https://www.adelaidenow.com.au/news/south-australia/47-million-cost-to-provide-emergency-accommodation-for-domestic-violence-victims-homeless/news-story/d052b93a0734c3aa8b7b9e7cb117ea40>

funding urgently needs to be made available in order to match the complex nature of the work that is often required to support women, children, young people and their families.

### Aboriginal and Torres Strait Islander women

Aboriginal and Torres Strait Islander women face increased barriers to accessing and maintaining safe and affordable housing, and to maintaining tenancy. Aboriginal and Torres Strait Islander households, representing just over 2% of all households: own homes at half the average rate; rent at more than twice the rate; are four times as likely to live in social housing; and are over represented amongst those who are homeless or live in other marginal housing.<sup>18</sup> Institutional racism prevents Aboriginal and Torres Strait Islander people to enter private rental and access finance for home ownership.<sup>19</sup>

The ongoing impacts of colonisation and gender inequality intersect to drive violence and disadvantage against Aboriginal and Torres Strait Islander women. Aboriginal and Torres Strait Islander women report experiencing violence at 3.1 times the rate of non-Indigenous women<sup>20</sup>. First Nations' Peoples are best placed to lead change to end violence against women and children in their communities. We advocate for measures that enable this, reflected in Our Watch's *Changing the Picture* resource on preventing violence against Aboriginal and Torres Strait Islander women and their children.<sup>21</sup> Developing culturally appropriate responses to Indigenous domestic and family violence and improving integration between housing, domestic and family violence and child protection services should reduce rates of Indigenous women's injury and death, as well as rates of Indigenous children's out-of-home care.<sup>22</sup>

There is a clear need for investment in Aboriginal-led, owned and managed social and affordable housing to address over-crowding and the over-representation of Aboriginal and/or Torres Strait Islander people experiencing homelessness in South Australia. We support calls from past State Aboriginal Women's Gatherings for "safe houses and respite centres for women and children located in areas identified by Aboriginal women as being accessible and appropriate. These should be run by community and operate within a language and cultural context."<sup>23</sup> Investment must be directed by these communities in developing local responses to suit housing needs and community strengths. At a minimum, immediate investment is required to provide 4,200 new Aboriginal owned and controlled homes in remote communities and regional centres.

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<sup>18</sup> AHURI, 2019

<sup>19</sup> SA Housing and Homelessness Strategy Report

<sup>20</sup> [Steering Committee for the Review of Government Service Provision \(SCRGSP\) 2016](#). Overcoming Indigenous Disadvantage: Key Indicators 2016. Productivity Commission: Canberra.

<sup>21</sup> <https://www.ourwatch.org.au/getmedia/ab55d7a6-8c07-45ac-a80f-dbb9e593cbf6/Changing-the-picture-AA-3.pdf.aspx>

<sup>22</sup> Cripps, K. and Habibis, D. (2019) Improving housing and service responses to domestic and family violence for Indigenous individuals and families, AHURI Final Report 320, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/320>, doi: 10.18408/ahuri-7116201.

<sup>23</sup> [https://www.dss.gov.au/sites/default/files/documents/05\\_2012/synthesis\\_report2008.pdf](https://www.dss.gov.au/sites/default/files/documents/05_2012/synthesis_report2008.pdf)

In the last 20 years there have been significant growth in local community initiatives to address domestic and family violence within Aboriginal and Torres Strait Islander communities. Sadly, the sustainability of these initiatives is often comprised by intermittent funding and competitive tendering environments. YWCA acknowledge the over-representation of Aboriginal and Torres Strait Islander women and their children as victims of domestic and family violence and the need for secure, recurrent long-term funding to support communities' specific needs.

### Women living with disability

Women living with disability experience increased barriers to safe, affordable and accessible accommodation. Studies show that around one third of people living with disability are living below the poverty line, and face barriers to employment and education.<sup>24</sup> Women living with disability are also more vulnerable to various forms of violence and discrimination. For example, they are estimated to be 37.3% more at risk of domestic violence than women without a disability.<sup>25</sup> The settings in which this violence occurs are diverse and include residential institutions, group homes, respite centres, boarding houses, private homes and on the street.

We note that some women living with disability perceive domestic and family violence services to be inaccessible, unsafe or unapproachable, which may increase their likelihood of becoming homeless. Specialist domestic violence services should be provided with adequate training and be sufficiently resourced to ensure they are accessible, appropriate and safe for women living with disability.

Women living with disability often face limited housing options and precarious housing situations upon leaving their homes. They often face discrimination when looking for rental properties, and may not have sufficient financial resources to set up a new living environment that supports their independence.<sup>26</sup>

### Older Women

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness. In 2015-16 there was a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.

There are a range of factors contributing to this, including the financial disadvantage women face over their lifetime, as well as domestic and family violence. Women retire with on average half the

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<sup>24</sup> ACOSS 2013, *Poverty in Australia Report*, [https://www.acoss.org.au/images/uploads/Poverty\\_Report\\_2013\\_FINAL.pdf](https://www.acoss.org.au/images/uploads/Poverty_Report_2013_FINAL.pdf)

<sup>25</sup> PWDA (People with Disability Australia), 2013. 'Key figures about women and girls with disability: Facts & figures', *Stop the Violence Project*

superannuation than men, a reality which many older women are now grappling with. Older women who experience domestic violence are often faced with no financial security and no safety nets, and so enter into the homelessness sector for the first time. **Over 40% of YWCA National Housing residents are over 50, with many being first time users of the welfare system in Australia.**

Women continue to pay the ultimate price for living in an inequitable society, having major responsibility for caring for their children, families and partners with many living in unstable, unsafe and insecure housing as they age. Research on housing futures, ageing, living alone and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership and less able to compete in the private rental market for affordable accommodation.<sup>27</sup> The number of older women becoming homeless will continue to rise whilst gender inequality combined with a general lack of affordable housing remain issues in Australia.

### Women on temporary visas

Women on temporary visas face barriers to accessing both temporary crisis accommodation and permanent housing, due to legal barriers as well as inability to access income because they do not have the right to work, or because they have children in their care. Domestic violence services in South Australia report large numbers of women on temporary visas experiencing family and domestic violence, who are sometimes turned away because there are no resources to support them long-term.

Further funding to support women's specialist services is needed to provide culturally appropriate and accessible crisis accommodation for women in all their diversity regardless of visa status.

## Innovation in Housing

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

To drive innovation and best practice, a key driver of the strategy must be about building on the existing strengths made by local and regional services for women and marginalised groups in recent years. Collaboration with community housing providers and drawing on their expertise is essential to developing a model that is truly responsive to the needs and interests of women, who are disproportionately affected by housing unaffordability and homelessness.

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<sup>27</sup> Equality Rights Alliance & Homelessness Australia 2017, *Ending and Preventing Older Women's Experiences of Homelessness in Australia*, [https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Economic\\_Security\\_of\\_Older\\_Women\\_Inquiry.pdf](https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Economic_Security_of_Older_Women_Inquiry.pdf)

It is essential that government build **strategic partnerships with community and private sectors** including experts in gender, violence and housing, including in development and implementation of innovative housing models.

For example the South Australian Government could partner with community housing providers like YWCA National Housing in delivering innovative, long-term and fit for purpose housing that reflects and responds to the voices of women, young women and girls in development and implementation.

### Other examples of Innovative Housing Models:

#### Shared Equity Models

Under shared equity schemes, a purchaser and equity partner share the costs to purchase a home, so that the purchaser can leverage a smaller deposit and lower loan repayments and other ongoing costs to buy a house. In 2016, over 10,000 people were purchasing a dwelling under a shared equity scheme within Australia. Shared equity arrangements could be adjusted in a number of ways to best support women and could include:

- Government backed shared equity schemes
- Upfront and total equity. Arrangements could be made for women who are still working to purchase additional equity or to sell down some equity in times of hardship
- Staircasing to full ownership through additional rental payments may provide flexible arrangements for those women that are younger
- Sharing ongoing operational costs (maintenance/rates) between equity partners
- Point of sale and capital gains/losses where the purchaser has first option on sale
- Type of housing stock developed or purchased
- Sources of loan and finance terms

#### Rent-to-buy

This model allows people to rent initially with the intent to buy within an agreed timeframe. Within Australia the current arrangements are private and considered high risk to the purchasers as the terms favour the developer. These arrangements usually have higher-than-average market rents and are accessed by people unable to save a deposit or traditional bank finance.

Overseas, these models are more transparent and quite often government supported. The United Kingdom Housing Associations are supported to build properties that are leased below market rent for up to five years. During this time the tenants save for a deposit and then look to purchase the property at the end of the rental period. The house can be purchased under a shared equity scheme at the end of the tenancy. The South Australian government model is targeted at key workers. Tenants pay 75% market rent, assisting them to save for a deposit and they are eligible to purchase the property within three years

## Co-housing or co-ownership

Co-housing provides the opportunity for affordable housing for either purchase or rental as it reduces housing expenses, increases social engagement and provides access to more amenity. This model is common internationally and in some locations in Australia, and can be suitable for women, particularly older women. This model could be extended to 'shared equity' models with Government or community housing providers.

## Head leasing

Head leasing is where a private rental property is rented from the landlord/owner by a legal entity, such as a community housing provider (CHP) like YWCA National Housing, which then on lets the property to a tenant. In these cases, YWCA National Housing takes responsibility for making sure rent is paid to the landlord/owner and property maintenance. YWCA National Housing tenants pay an agreed rent to us and we can also provide rental bond support. This supports the stability of a tenancy and relieves the pressure of large upfront costs. Head leasing is also an attractive option for landlords/owners, YWCA National housing provides the added security of tenure, rental payments and ongoing maintenance.

## Other models to be developed

There are other models that could be developed to assist women, particularly older women to purchase a home that could include:

- Extend access to first home buyers schemes across all states for women aged 55 and over if they are purchasing for living not investment.
- Fractional investment models, a person owns a share in the home and right to occupy while investors hold the remaining interest in the property.
- The Barnett model is a privately funded model that provides a secondary loan to people to reduce up front costs and ongoing mortgage which enables them to purchase a home. The secondary loan covers 37% of the market price and the loan does not incur interest and is repaid when sold or at another agreed time. The secondary loan was funded by the developer by cost savings throughout the development process and foregone profits.

## Build to rent

Benefits of build-to-rent may include establishing long-term and flexible leases to tenants, and as ownership is retained centrally, there are incentives for the development to be built to a high standard.

## Utilisation of existing stock

There are underutilised and vacant properties where utilisation of these dwellings could be maximised in several ways:

- Housing type matching the household. For example a couple should be provided a 1 – 2 dwelling property. Incentivisation of transfers from large properties should be encouraged
- Vacant dwelling taxes
- Capital gains tax discounts for affordable rental housing
- Subdivision of large lots for ‘infill’ and more affordable development
- On line platforms to encourage sharing
- In 2017, approximately 7% of retirement village units were vacant.
- Vacant sites awaiting redevelopment could be utilised short term (YWCA’s Lakehouse is an example of this ‘pop up’ model)

## RECOMMENDATIONS:

### Increasing housing stock to stem the tide of homelessness and housing unaffordability

This includes:

- Social housing
- Public and community housing
- Long-term housing establishments

#### SUGGESTED ACTIONS

- Commit to delivering and expanding on Target six of ‘Greater Housing Choice’ to **“deliver on increasing housing diversity by 25% to meet changing household needs by 2045”**, as part of the 30 Year Plan for Greater Adelaide.<sup>28</sup>
- Provide longer term leases of Government housing stock for example for 20 years, including cashflow and the ability to source debt and no interest loans

<sup>28</sup> [https://livingadelaide.sa.gov.au/\\_data/assets/pdf\\_file/0007/387070/FINAL\\_Implementation\\_Plan\\_2017\\_2018\\_-\\_The\\_30-Year\\_Plan\\_for\\_Greater\\_Adelaide\\_2017\\_Update.pdf](https://livingadelaide.sa.gov.au/_data/assets/pdf_file/0007/387070/FINAL_Implementation_Plan_2017_2018_-_The_30-Year_Plan_for_Greater_Adelaide_2017_Update.pdf)

## Supporting a best practice 'Housing First' Model

Must include:

- A gender-responsive framework to meet the needs of women and children
- Is supported by an **increase in housing stock** to meet demand
- Is supported by an adequately funded '**no wrong door**' system, that does not place undue burden on homelessness services or divert funding away from critical service delivery
- Includes brokerage funding for specialist service providers to support for transition into longer term and permanent housing for women
- Includes a commitment to 'no exits into homelessness' across all government agencies including 'leaving care plans' and other support services
- Provides **wrap-around systems of individualised and long-term support for women** to address complex needs. This includes early intervention services, information and referral pathways, and trauma informed and client centered practice

### SUGGESTED ACTIONS

- Fund YWCA's '[Pathways to Independence](#)' program in SA as a successful homelessness **early intervention model**

## Sector-wide changes to infrastructure and legislation to meet the needs of critical groups including low income earners, young women, older women, Aboriginal and Torres Strait Islanders, women with disability and LGBTIQ people

- South Australian Government play a leading role in negotiating with the Commonwealth Government to develop **gender-responsive National Housing and Homelessness Agreements (NHHA)** to address gender and other forms of marginalisation.
- Ensure affordable housing is **culturally appropriate, suitably located and appropriately constructed** using universal design principles to increase accessibility
- **Policy and legislative changes to support people to sustain tenancies** and reduce exiting into homelessness

- Reinvent the **Affordable Housing Program** to ensure people have equitable access to homes including equitable access to and sufficient time to seek finance<sup>29</sup>
- Strategically **manage the public housing portfolio** to improve its suitability to the current demographic in need, including Aboriginal and Torres Strait Islander women, women living with disability, older women, and women with children
- **Reform and review tenancy liability**, and establish support mechanisms for vulnerable tenants to prevent tenancy termination where appropriate<sup>31</sup>
- **Strengthen responses to domestic violence and sexual assault within youth homelessness services** to ensure appropriate referral and client management of young people experiencing domestic and family violence
- **Support prevention programs for young people** at risk of homelessness (for example reunification and family support programs). This will deliver on the *Government’s Youth Safety Strategy supporting all young people to live free from relationship, family and sexual violence*
- **Sector development initiatives that support the delivery of specialist women’s services** to provide quality responses, demonstrate the value of specialist service provision and benchmark against other similar services with the intention of supporting continuous sector improvement.

#### SUGGESTED ACTIONS

- Replace the stamp duty in South Australia (**which is currently the highest in Australia**) with a **broad land tax**
- Cease selling off public housing **and invest to increase net supply**
- **Change legislation to enable renters to have pets** in their homes **and provide more temporary accommodation for pets** whose families have escaped domestic violence, until they set up a permanent home
- **Undertake capacity building and cultural awareness training** for social housing providers on Indigenous issues, as well as establishing specific Indigenous housing organisations, officers and advocates

## Investment into initiatives and services that address or support women’s housing and homelessness:

- Increase funding for homelessness services, in particular for **specialist services for women, children and young people facing violence**. This funding needs to be a long-term commitment of a **minimum of five year cycles**
- More **medium-to-long-term Specialist Homelessness Services for young people** and **increased funding for the youth homelessness sector**

<sup>29</sup> For example, the bottom quintile household income of \$23,712 per annum could borrow \$190,920 from Homestart but would need a deposit of \$23,885. Fortnightly repayments would be \$384 which at 42% of household income are deemed unaffordable.

- Increase the availability of **self-contained affordable housing** options for **young people with complex needs**

#### SUGGESTED ACTIONS

- Invest in **transitional housing and appropriate accommodation for women and girls on temporary visas experiencing violence**, including female genital mutilation and early and forced marriage
- Comprehensive trauma-recovery programming **such as the YWCA's *Young Women's Accommodation and Trauma Recovery Program***<sup>32</sup>
- **Invest in 'Youth Foyers'** – comprehensive wrap around supports that provides employment, education, training, and skills development in a stable and secure congregated living environment for young people.

## Innovation in housing models that support housing security and affordability for women

- **Collaboration with Community Housing Providers** with expertise in supporting women and vulnerable groups. YWCA National Housing welcome the opportunity to work with the South Australian Government on a gendered response to housing and homelessness
- Initiatives assisting young people to stay out of the homelessness sector and enter into the private rental market
- Supporting people to make the **transition from public housing to private rental** – through affordable housing options and long-term wrap around support services (social housing tenants are currently less likely to have the capability to enter the private market<sup>33</sup>)
- **Initiatives to prevent homelessness in older women** by increasing community cohesion and support for older women, including community programs and initiatives that provide social connection and support, especially where re-location of home is necessary
- State Government to **invest into the primary prevention of violence against women** (as part of COAG's commitment to the 4th National Action Plan and in line with the first key pillar of Prevention)
- **Developing lower cost, higher empowerment supported accommodation models for people living with disability**, including accommodation and support services run by and for people living with disability
- Developing **outcome-based key performance indicators and enforceable standards for all forms of accommodation** as part of an accreditation process to ensure accessible and affordable accommodation for people living with disability

## SUGGESTED ACTIONS

- Pop-up Housing - **repurposing suitable vacant buildings undergoing a redevelopment. This model should be managed by suitability qualified service providers with expertise in supporting women and other vulnerable groups, such as YWCA National Housing and its Lakehouse initiative (see addendum below for case study)**
- **Co-operative Housing and Shared Equity models**
- YWCA's Pathways to Independence **program providing wrap-around support for women at risk of homelessness**
- Investment in **non-hospital specialised community residential accommodation services for young people (16-24)** with complex mental health needs

## Conclusion

YWCA thanks the South Government for the opportunity to provide feedback to the development of the **Housing and Homelessness Strategy** and we look forward to a robust and comprehensive strategy, and implementation.

Please visit our website for more information on our programs and services in the Australia and South Australia: [ywca.org.au](http://ywca.org.au) and [ywcahousing.org.au](http://ywcahousing.org.au)

## Addendum

### A Case Study: The Lakehouse

Designed to give a home to some of Australia's most vulnerable people, women over the age of 55, the Lakehouse provides safe, temporary accommodation to around 40 women in Melbourne's south. This cohort of women are often homeless due to a combination of gender inequality factors- diminished economic status, domestic violence, lack of superannuation, change in household formation and disrupted working careers.

Figures from the Australian Institute of Health and Welfare show that in 2015- 16 there was a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.

To tackle this increasing problem, YWCA were able to obtain the use of a vacant building, (previously used as a residential aged care facility), due for redevelopment in the near future. In the meantime, we have refreshed and updated the property with the generous support from local businesses and the community.

The pop-up is the brainchild of property developer and advocate for housing affordability, Robert Pradolin. "Housing for all Australians, rich or poor, is fundamental to Australia's long-term economic prosperity," said Mr Pradolin. "Given the long-term costs associated with the unintended consequences in the areas of mental health, family violence, police intervention and the justice system, we are leaving future generations with an intergenerational time bomb."

This innovative housing model allows Government to support community housing providers and the private sector to pre-purpose otherwise unused housing stock and provide short-medium term accommodation for people experiencing or at risk of homelessness. This is best delivered by community housing providers and services who can also provide tenancy workers and case workers as a means of providing wrap-around support services for residents.

The Lakehouse initiative garnered much praise not just from our residents and community, but also from the wider industry, with YWCA National Housing being presented with PowerHousing Australia's Leadership and Innovation Award in August. The award, which saw YWCA National Housing triumph over nine other developments and organisations, recognises Lakehouse as project or program that "demonstrates industry leadership and/or genuine innovation."

YWCA National Housing's Jan Berriman says, "As our population ages, gender inequality continues and housing prices skyrocket, it's important that we find agile and innovative solutions to provide shelter for some of Australia's most vulnerable people. It's challenging and a significant investment will be required, but the alternative doesn't bear thinking about."