

WOMEN BUILDING FUTURES

2019 ANNUAL REPORT



YWCA
National Housing

VISION

All women, young women and girls are safe and respected, with equal access to power, opportunity and resources.

PURPOSE

To be Australia's leading provider of affordable, safe and sustainable housing and homelessness services for women.

VALUES

Feminism, Inclusion, Excellence, Innovation and Integrity



Cover Photo: Dario Valenzuela

MESSAGE FROM THE CHAIR

With each day that passes, we are regularly reminded of the ever-increasing demand for affordable housing across the country. Housing services are stretched to their limits – in the second half of the financial year, only one in 10 applications for YWCA housing was successful.

We know there is a growing cohort of older women who are struggling to access safe, appropriate and affordable housing – in fact, 65% of our tenants are over the age of 40. Our figures show that two thirds of applicants for our housing have experienced family violence, and most were living in crisis accommodation, had no fixed address or were couch-surfing with friends and family.

More work is needed to increase available housing stock across the country – estimates show that an additional 720,000+ affordable homes¹ will be needed in the next 20 years. It's a huge problem, requiring bold solutions and cross-sector collaboration. Government cannot solve the issues alone.

We are already finding innovative, agile ways to meet demand through initiatives such as our recent pop up model, the Lakehouse in inner-Melbourne. This collaboration with an aged care provider, the private sector and local government repurposed a vacant retirement facility into medium term accommodation for more than 50 women in its first year.

We also continue to explore alternative housing and support models nationally and to collaborate with

commercial, community and government partners to maximise impact. We have a new build-to-rent project under construction in regional Victoria, which is on track to accommodate more women or women-headed households by mid-2020.

We have also developed partnerships such as internships with hospitality social enterprise Two Good, connection with many different social enterprise support agencies and an innovative student-led social work program partnership with Monash University to reduce social isolation and improve the wellbeing of our tenants.

Our continued efforts to deliver more housing options will enable women to build new futures for themselves and their loved ones across education, community and work opportunities, and to move beyond their experience of homelessness.

And in those personal stories of success, there is something to celebrate.

Anna Draffin
Chair

¹ Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R. and Hamilton, C. (2018) Social housing as infrastructure: an investment pathway, AHURI Final Report 306, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/306>, doi:10.18408/ahuri-5314301

Note – this annual report covers the operations of two entities, YWCA National Housing and YWCA Housing, herein referred to as YWCA National Housing.

2019 HIGHLIGHTS

Nearly

150,000 NIGHTS

of affordable accommodation provided

619 TENANTS

supported in affordable housing



OUR TENANTS:

76%

Live on Newstart Allowance or the Disability Support Pension



5%

have paid employment



AGE:

16%

were under 21

65%

are over the age of 40



18%

are over the age of 70



37%

of our tenants in Queensland and Northern Territory have experienced family violence

51%

of our female tenants in Victoria have experienced family violence

KEY EVENTS:

DINNER AT ROCKPOOL



More than 20 tenants attended an equiTABLE event at Rockpool, where they were treated to a fabulous three course dinner designed by celebrity chef Skye Gyngell. Free hair and makeup appointments were also arranged for those who wanted to take part before the event.

12 MONTHS OF LAKEHOUSE



Our innovative pop-up housing model Lakehouse in South Melbourne celebrated 12 months since the first tenant moved in. More than 50 women have been housed at Lakehouse since it opened and the lease has been extended until late 2020, ensuring that we can continue to house and support many more older women seeking affordable accommodation.

NEW TOWNSVILLE OFFICE

In 2019, we opened a new office in Townsville. This office provides onsite tenancy management services to residents living in our affordable housing units located within walking distance of the Townsville city centre. This is the first new YWCA office since the 2018 merger of eight YWCA member associations and reflects our commitment to growing YWCA housing across Australia.

A NATIONAL HOUSING ORGANISATION



With operations in Victoria, Northern Territory and Queensland, we own and manage a large range of affordable properties including standalone units, houses, rooming house accommodation and privately leased accommodation.

We are always exploring opportunities for developing new properties and maximising the use of the properties already owned by YWCA Australia in order to deliver more affordable housing for women across Australia.

In Queensland, we are working with the state government through Partnering for Growth to provide new and innovative housing support and grow the number of community housing properties. Specifically in Toowoomba, we are negotiating to

increase the number of units at our Betty Willis property.

In South Australia, we are exploring redevelopment of an existing YWCA Australia property into a mixed-use space which would include retail and commercial spaces, with affordable housing for women escaping domestic and family violence on other levels.

In Victoria, we have a new build-to-rent project of five townhouses

under construction, which is on track to accommodate more women or women-headed households by mid 2020.

Property development does take time, but with this variety of projects at different stages of the development pipeline, we are confident that we can house many more women in our properties in the years to come.

WOMEN'S HOMELESSNESS IN AUSTRALIA

Women face some of the biggest housing affordability challenges in our community with poverty, financial inequality and other structural barriers placing them at risk of significant housing stress and homelessness.

Access to safe, secure and affordable housing is fundamental in ending social, educational and economic inequality for women.

Almost 70% of the women housed by YWCA National Housing have experienced family violence, many of whom lack access to appropriate trauma counselling, employment, training or financial assistance. Many women arrive at YWCA National Housing with little or no money, savings, belongings or possessions.

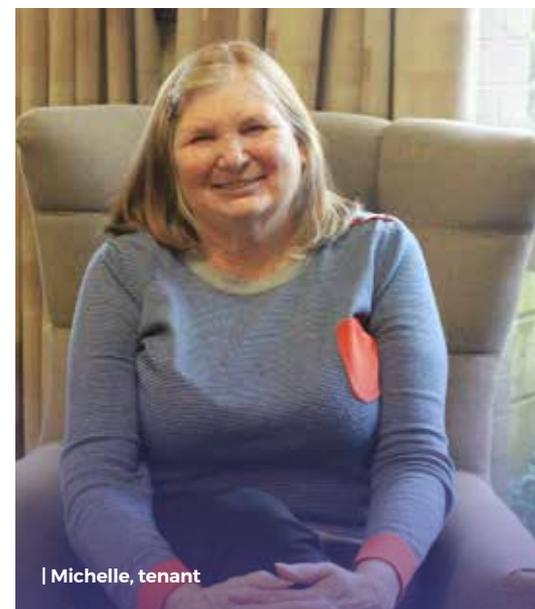
The chronic shortage of social and affordable housing in Australia is forcing record levels of homelessness. More and more people are struggling to afford the private rental market and the demand for affordable or social rental properties is outstripping

supply. Action is needed across all levels of Government to address the reforms required to boost investment in and roll out social and affordable housing that is suitably located and appropriately designed.

Nearly 750,000 additional affordable homes will be required across Australia over the next 20 years – **we need to act now.**

Advocating for women's housing

We advocate for a gender-responsive approach to housing and homelessness policy in Australia. Placing a gender lens on housing policy will more effectively address the structural disadvantages experienced by women broadly, as well as specific



groups of women facing housing insecurity and unaffordability such as older women, Aboriginal and/or Torres Strait Islander women, and women who have experienced domestic and family violence.

In 2018-19, this advocacy has included the release of YWCA Australia's 2019 Federal Election Platform and media engagement on the issue of capital investment in affordable housing for women in the 2019 Federal Budget.

IMPACT FRAMEWORK

YWCA National Housing offers women housing choices that are safe, affordable and sustainable. Housing provides women with the security to improve their wellbeing and feel empowered to drive positive changes.

We have an ongoing commitment to improving tenant satisfaction and experiences with our housing service.

In 2018-19, we undertook research into the impact of our housing services, with the aim of measuring if the Housing First approach impacted women's sense of security, empowerment and wellbeing.

We measured against these three impact areas – security, empowerment, and wellbeing – and surveyed both past and present tenants (43% response rate).

Security

YWCA National Housing provides security to women with sustainable housing choices, where they feel safe and can improve their financial security.

Many of our tenants have experienced domestic and family violence or come from other trauma-informed backgrounds that may limit their financial security. We are committed to providing secure accommodation, where our tenants feel safe in their own home and can build their financial futures.

“*Thank God I don't have to pack up again. It has made the most amazing difference to my life. It's stressful to try and keep a roof over your head. I feel blessed every day.*”

Empowerment

Housing security empowers women to establish positive relationships and increases their opportunity for social and economic participation. Secure housing is the basis for other things in life – including social, educational and economic participation. If a woman feels safe in her own home, she can then work towards building economic security and social connections.

“*I've got back in touch with my family and friends, and I was able to spend the last few months with my dad before he died.*”

Wellbeing

Housing security improves wellbeing and provides an opportunity for women to better manage and improve their emotional, physical and mental health. This includes an increased ability to handle challenging situations and make healthy life choices. As part of our commitment to continual improvement, we will continue to measure the impact of our housing services using this Impact Framework in coming years, with results demonstrating the benefits of the Housing First model whilst informing how we deliver and improve our services.

“*Someone told me that I became stronger than before.*”

RAPID HOUSING HEAD LEASING PROGRAM

From 2017-19, we took part in the Victorian Government's Rapid Housing Fund - Homelessness Program. The program finalised on 30 June 2019 with outstanding results.

Through this program, we secured 29 head leased properties in the private rental market for women-headed households and their families who would otherwise have been facing homelessness. These properties were located throughout metropolitan Melbourne.

The program allowed us to employ a case worker who provided tailored case management for each client, ensuring connection to appropriate supports where required and strategies for women to take over the head leased property at the end of the term or exit into other appropriate, affordable housing.

PROGRAM HIGHLIGHTS

SURVEY RESULTS:

TWO-THIRDS



Felt safe in the area they lived

OVER HALF



Are better able to deal with life's challenges

1 IN 5



Enrolled in a course of study to improve their future economic security



OVER HALF FEEL WELCOME IN THE LOCAL COMMUNITY

We thank the Lord Mayor's Charitable Foundation for their support of this important work.

22%

of women took over the head leased property



15%

secured housing with YWCA National Housing

14%

moved into other forms of private rental

A QUEEN IN HER CASTLE

'We got married in 2006 and it was okay for the first few years. It wasn't until about 2010 that I started to think that things weren't quite right,' says Yoshie.

'I was being controlled by him, and everyone else in our lives. I was isolated, because he didn't want me going out and meeting anyone. He controlled my access to phones and computers. He was cheating on me with people I thought were my friends.'

Yoshie's health deteriorated and she started getting migraines and having anxiety attacks, and yet her husband wouldn't let her go to a doctor. Her life was at risk.

'He tried to strangle me. He threatened to kill me and to leave my body in the outback,' she remembers.

With the help and support of many people, Yoshie was finally able to leave the relationship.

In 2015, YWCA was able to offer her safe, affordable accommodation in a rooming house and Yoshie ended up



| Yoshie, former tenant

staying for four years, saying 'I felt safe there because everyone had had similar experiences to me and understood what I was going through.'

Safe, secure and affordable housing gave Yoshie the stability she needed to get her life back on track with education and employment.

'YWCA supported me through the Transitions program to go back to school. I took English classes, and lots of computer classes. At the same time, I was working a lot to try and save money - at one point, I had three part-time jobs.'

Finally, Yoshie managed to secure her own private rental - her own home. 'Living in my own home feels like a queen living in her castle! I feel hopeful, like my future will be much happier with more opportunities,' she says.

'I have to thank YWCA. My experience with them was so positive. Their housing staff truly believe in their work, and in the women they support.'

'And to anyone else who was in my situation - sometimes it can feel like it's too late, and you can't escape domestic violence. But you can do it. Find people who can help you. You deserve to be happy, healthy and safe.'

HOUSING SUPPORT IN DARWIN

We work closely with our parent organisation YWCA Australia through the Housing Support program in Darwin.

Through this integrated service model, we provide affordable housing and YWCA Australia provides the case management support required to help clients sustain their tenancy and build their futures.

We've been privileged to support people like Matthew* and Daniella*, who were referred to the program in 2018 when Daniella was expecting her first child. Living in transient housing at the time, they were concerned for the welfare of their soon-to-be born baby, Daniella's physical health and their mental health as a couple.

Since joining the Housing Support Program and being supported with affordable housing, the couple's spirits have gone from hopeless to hopeful.

Matthew has obtained electrician qualifications which have provided him with practical skills and employment opportunities. He has also found a strong community through YWCA Australia's Strong Young Fathers Program, which has raised his parenting confidence greatly.

Daniella regularly attends YWCA Australia's Parenting Support Program playgroup, where she has formed strong relationships with other young

mothers and feels more confident and supported with her health. Daniella hopes to return to study and pursue hospitality.

Supported by our case workers, Matthew and Daniella successfully maintained their YWCA National Housing tenancy and have now secured long-term affordable public housing. They continue to work with YWCA to achieve their long-term employment and parenting goals.

Now, one year on from when they first contacted YWCA, both Matthew and Daniella feel like they have a bright future ahead of them with more employment opportunities, stable and affordable housing, and a loving home environment for their child.

*Not their real names

RAMA MAMA FINDS A HOME AT LAKEHOUSE

It's easy to see why Rama is known affectionately as 'Rama Mama' by the women at the Lakehouse.

'I'm the oldest in the house,' she laughs. At 76 years of age, Rama is worldly, educated and big hearted. She's like a mum to the women who call the Lakehouse home.

'It's our home. These women are my family. I love to cook for them and to spend time with them.'

It's a very different home to the one Rama experienced in her 46 year marriage.

'It was like living in a prison. My husband kept me. There was no love, no affection. He was a very angry man,' says Rama.

Like many women living in India, Rama's marriage was arranged by her father.

'My father wanted his four daughters to be educated. I completed a science degree and didn't get married until I was 21 years old.'

Her husband worked with airlines and his job took them from Hyderabad in South India to Dubai where they raised two children. Rama also put her

science degree to good use and taught physics and maths.

When Rama's daughter was older, she moved to Australia to study an MBA and, later, married an Australian man. Rama and her husband came to Australia to help look after the grandchildren while her daughter worked.

Those first memories of Australia are difficult for Rama. Her two week old granddaughter had been diagnosed with a serious health issue and would likely require treatment for her entire life. Rama prayed to the Lord to heal her granddaughter and when her prayers were answered she converted to Christianity.

Rama's husband was a devout Hindu and could not tolerate her decision.



| Rama, tenant

This added more pressure to their relationship, and Rama's husband became increasingly violent towards her. Eventually Rama realised that she could not take it anymore and some of her close friends helped her to leave the house. With nowhere to go, Rama turned to YWCA National Housing for support.

'I got this house last year. I have peace here. This is a home for me and I am very happy.'

Rama is a resident at YWCA National Housing's Lakehouse – an innovative pop model providing much needed safe and affordable accommodation to older women.

OUR COMMITMENT TO TENANT WELLBEING

Since 2017, we have partnered with Monash University in an innovative student-directed social work program to reduce social isolation and improve the wellbeing of our tenants in Victorian rooming houses.

The program focuses on building a sense of safety, community, and providing emotional support and integrated services for our tenants.

This is achieved through student-led group activities, a clinic offering free short-term social work interventions, and the development of localised resident resource booklets.



| Monash student-led group cooking class

Brenda* was a tenant who benefited from this program. She needed new dentures and was put in contact with a local community health service who provided a free dental examination and a voucher for dentures. Social work students also helped Brenda apply for financial assistance, and she was able to get new dentures at little cost as a result.

The program has been particularly successful in helping residents to build and maintain community and social connections, and to feel equipped in handling life's challenges. This integrated service model provides women not only with safe and

affordable housing, but also with referrals to additional supports to build their futures.

Regular evaluations conducted after each student placement has shown that over 85% of residents who responded felt more socially connected and emotionally supported after the program. Over 65% also felt more encouraged in resolving different problems in life, and felt more confident to handle conflicts with other residents.

We look forward to continuing our partnership with Monash University, and improving the wellbeing of our tenants.

*Not her real name

FINANCIAL STATEMENTS

STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2019

	YWCA National Housing	YWCA Housing
REVENUE AND OTHER INCOME		
Revenue	1,477,666	2,871,007
Other income	31,752	16,101
Total revenue and other income	1,509,418	2,887,108
EXPENSES		
Depreciation and amortisation expense	(161,759)	(196,025)
Employee benefits expense	-	(964,818)
Head lease rent	-	(270,480)
Management fees	(588,256)	(157,402)
Occupancy expense	(346,826)	(38,210)
Repairs and maintenance expense	(223,223)	(452,458)
Advertising expense	(246)	-
Program expenses	(1,543)	-
Travel expenses	(6,100)	(34,086)
Motor vehicle costs	(5,817)	(13,693)
Professional fees	(16,368)	(51,396)
Utility expenses	(95,619)	(323,103)
Other expenses	(37,967)	(177,753)
Total expenses	(1,483,724)	(2,625,140)
Net surplus from operations	25,694	261,968
Surplus before income tax expense	25,694	261,968
Income tax expense	-	-
Surplus for the year	25,694	261,968
Other comprehensive income for the year	-	-
Total comprehensive income for the year	25,694	261,968

STATEMENT OF FINANCIAL POSITION

As at 30 June 2019

	YWCA National Housing	YWCA Housing
CURRENT ASSETS		
Total current assets	208,503	2,192,775
NON-CURRENT ASSETS		
Total non-current assets	8,465,954	7,799,187
Total assets	8,674,457	9,991,962
CURRENT LIABILITIES		
Total current liabilities	150,084	715,173
Net assets	8,524,373	9,276,789
Equity		
Total equity	8,524,373	9,276,789

Full financial statements can be found on our website.

CONNECT WITH US

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YWCA National Housing acknowledges the traditional owners of the land on which we work and their continuing connection to land, sea and community. We pay our respect to them and their cultures and to elders both past and present.

GOVERNANCE

YWCA Housing and YWCA National Housing are subsidiary companies of YWCA Australia, a proud feminist and secular organisation committed to building a future where all women, young women and girls are equal, safe and respected.

The Board of YWCA National Housing are responsible for the governance of the two entities, with a view to ensuring financial sustainability and continually improving access to affordable accommodation for women across Australia. They also sit on specialised sub-committees established by YWCA Australia.

Board Directors have skills across property, construction, investment, finance and legal sectors. For a full Board of Directors listing, please visit our website.

“ I had a big house but I was unhappy with a husband who abused me. Now I have this little room to myself in a YWCA rooming house, and I’m happy and at peace. ”

Tenant



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