

YWCA Australia

Submission:

Standing Committee on Social Policy and Legal Affairs Inquiry into Homelessness in Australia

June 2020



Affordable, Safe and Sustainable Housing for Women to Address and Prevent Homelessness

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

- YWCA Tenant

“In today’s world, women are not safe. Whether it be in their homes or out in the streets... As a woman, if I were homeless safety would be my number one priority, especially during the night... Some homeless women also have young children with them, this only increases the risk.”

- YWCA Young Women’s Council Member

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

- YWCA Young Women’s Council Member

“I have accepted that I may never own my own home. I think it’s become a fact of life for young people. More terrifyingly, if I’m renting long-term and was to lose my job or not be able to work for a period of time, I would struggle to pay rent.”

- YWCA Young Women’s Council member

“I think the instability of housing, the competitiveness of the rental market and how unattainable home ownership is, is a frightening reality for young people. Mental health issues and domestic violence are some of the leading causes of homelessness for women. There needs to be more intervention services before young people become homeless and targeted support services for these groups when they become homeless.”

- YWCA Young Women’s Council member

“Many young Aboriginal people in the Northern Territory do not have safe homes to return to during the COVID-19 pandemic due to a variety of issues including overcrowding, domestic violence and substance abuse – we need to ensure everyone has a safe space.”

- YWCA Young Women’s Council member

“As a young woman with a migrant/refugee background, this time is a fearful time for many of my sisters who are new migrants and refugees. With no stimulus package, young migrant and refugee women will be even more financially vulnerable and their emotional, physical and mental health is at significant risk.”

- YWCA Young Women’s Council member

“Housing rates, particularly in the capital cities, have skyrocketed. Living in a city is very expensive and so it is no wonder that people are ending up homeless. To get people off streets and into homes, you must first make it possible for people to even pay for it.”

-YWCA Young Women’s Council Member

Recommendations Overview

1. Implement a Gender-responsive national Housing Strategy

- A gender analysis of the impact of COVID-19 on housing and homelessness and;
- A best-practice 'Housing First Approach' providing wrap-around services for tenants/clients.

2. Increase long term and sustainable capital funding allocated to National Housing and Homelessness Agreement (NHHA):

- Funding for social and affordable housing stock
- Invest in innovative housing projects in partnership with Community Housing Providers in all states/territories
- Sustainable funding to support women experiencing violence

3. Re-establish a Federal Minister for Housing Cabinet position to represent and support the importance of housing and homelessness

4. Specific strategies and services to address older women's homelessness:

- Recommendations from the 'retiring into poverty' report
- Co-housing and shared equity models under social housing economic stimulus packages

5. Specific strategies and services to address gaps in housing services for young women:

- Innovative programs that appropriately support young women experiencing domestic and family violence such as YWCA's newly established Young Women's Trauma Recovery Program
- Increase in medium-to-long-term supported accommodation services for young people, particularly those with complex needs

6. Permanently Increase social security payments to reduce the likelihood of people entering the homelessness sector and support affordable and sustainable housing:

- Maintain the current increase to the rate of JobSeeker, Youth Allowance, Rent Assistance and related payments following the expiry of the COVID-19 Supplement and in line with the recommendations of the report from the Inquiry into Newstart and related payments

7. Expand eligibility of crisis services to women on Temporary Visas

- Support recommendations from the 'Path to Nowhere' and 'Blueprint for Reform' report

8. Ensure long term and sustainable funding for remote housing

- Incorporate analysis and recommendations from YWCA's Regional Housing Report in measures to address housing and homelessness for women in regional and remote areas
- Respond to emergencies affecting regional Australia

About YWCA Australia (YWCA)

YWCA 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 provides housing services through its subsidiaries which are registered community housing providers, collectively known as YWCA National Housing. YWCA is the only national women's community housing provider in Australia.

YWCA provides and advocates for improved access to safe, secure and affordable housing for low income Australians, particularly women and their children. Safe, secure and affordable housing is fundamental to women's social, economic and educational participation, and the realisation of gender equality and women's human rights.

YWCA 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 has been providing invaluable community services for 140 years across the country.

Our Impact:

YWCA provides nearly 150,000 nights of safe and affordable accommodation for women each year across Australia, to 619 tenants¹ and provides security to women with sustainable housing choices, where they feel safe and empowered and can improve their financial security.

YWCA is leading innovation in affordable housing and supporting women at risk of homelessness including our early intervention [Pathways to Independence Program](#), our [Pop-Up Housing](#) models, and our new [Build-to-Rent program](#).

In a 2019 YWCA Housing Survey, two-thirds of the women in YWCA housing reported feeling safe in their area, over half reported better able to deal with life's challenges, and one in five had enrolled in a course of study to improve their future economic security.

Our Research:

YWCA regularly collates and analyses quality improvement data, including demographics, outcomes and service capacity.

- 65% of our clients are over the age of 40
- Two thirds of our applicants for housing have experienced family violence
- 37% of tenants in QLD and NT, and 51% in Vic have experienced family violence
- 76% of our clients live on JobSeeker or Disability Support Pension

¹ See [YWCA National Housing Annual Report 2018/2019](#)

- 6% of our clients are under age 21
- 19% of our clients live with a disability
- 14% of our clients are from a non-English speaking background

Our position

YWCA 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.

An intersectional approach

As experts in gender equality, YWCA understands that gender inequality is not experienced the same way by all women. We therefore 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, geographic location and migration status.

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 low income or temporary visas, young women, LGBTIQ+ young people and women living with disability.

In developing and implementing a robust national homelessness strategy, an intersectional approach should consider **best practice language** and **a flexible and tailored approach to accessible service provision**, ensuring that more vulnerable and marginalised groups are reached, supported and respected.

Our Submission

YWCA welcomes this opportunity to provide a submission to the Standing Committee on Social Policy and Legal Affairs, and commend the Commonwealth Government for their commitment to a national strategy to prevent and address homelessness in Australia.

YWCA highlights the critical and timely need for significant investment in social and affordable housing.

Our recommendations take into consideration the recent impact of natural disasters including bushfires, drought and flooding, which has amplified existing inequalities within our communities and added to challenges faced in Australia.

We also recognise the enormous social and economic impacts due to COVID-19 pandemic. Domestic and family violence is increasing, housing and unemployment stress is rising, and some groups are particularly vulnerable including First Nations women, young women, women with disability, older women, culturally and linguistically diverse women and people working in essential services such as health and social care, the majority of whom are women.

Our recommendations include both long term and short measures as part of a crisis and economic recovery response, in addition to addressing pre-existing gaps and inequalities.

This submission and its recommendations are also informed by our research and expertise in women's housing and homelessness, including YWCA's recently released research report: ['Women's Housing Needs in Regional Australia' \(Women's Housing Needs\)](#), the findings of which we detail below. We also include perspectives from YWCA's [Young Women's Council](#) and some of our housing tenants. We believe it is critical to amplify the lived experience of women and young women's housing and homelessness in these conversations and decision-making processes. Attached to the submission is a copy of YWCA's *Women's Housing Needs* Report as well as a summary of our housing models with costings.

As a member of Equality Rights Alliance (ERA), PowerHousing Australia and Community Housing Industry Australia CHIA, YWCA also fully endorses their submissions and recommendations.

Throughout this report the words 'Indigenous', 'Aboriginal' and 'First Nations' are used interchangeably to refer to 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.

RECOMMENDATION CONTEXT

This section underpins YWCA's recommendations.

Implement a Gender-responsive national Housing Strategy, including:

- A gender analysis of the impact of COVID-19 on housing and homelessness and;
- A best-practice 'Housing First Approach' providing wrap-around services for tenants/clients.

Women face some of the biggest housing affordability challenges in our community. Poverty, financial inequality, domestic and family violence, and other structural barriers place women at risk of significant housing stress and homelessness. We also note that often women are 'hidden' in their homelessness or may not engage with traditional homelessness services.²

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.³

YWCA recommends the exploration of a nationalised implementation of the '**Housing First**' and '**No Wrong Door**' approaches that include evaluation and review mechanisms. A successful Housing First approach is a government-supported long-term approach that aims to provide a strategic response to homelessness by prioritising permanent and stable housing for people experiencing homelessness.⁴ 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.⁵

A genuine Housing First approach in Australia is being hindered by a lack of appropriate affordable housing stock, and a lack of resourcing for wrap-around support.⁶ People who have experienced chronic homelessness, have health issues, are ageing or are leaving institutional care can be better supported under a 'Housing First' model, identified as the most effective way to maintain tenancies and improve wellbeing. Importantly, it should not aim to provide housing as a sole solution, but as a first step on the path to accessing wrap-around services and support that address complex needs. Within a gender-responsive framework, a comprehensive 'Housing First' approach would ensure that women and other

² YWCA National Housing 2020, *Women's Housing Needs in Regional Australia*. Melbourne, Victoria

³ 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

⁴ AHURI, What is Housing First <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

⁵ 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>

⁶ <https://www.ahuri.edu.au/policy/ahuri-briefs/what-is-the-housing-first-model>

marginalised groups do not simply fall into the public housing cycle or exit back into homelessness, and factors such as domestic and family violence and economic disadvantage are addressed. 'Housing First' solutions need to be focused on providing options for long-term appropriate housing that meets the needs of women rather than short-term emergency or transitional housing process with limited effectiveness.

Increase long term and sustainable capital funding allocated to NHHA, including:

- Funding for social and affordable housing stock
- Investment into innovative housing projects in partnership with Community Housing Providers in all states and territories
- Sustainable funding to support women experiencing violence

A gendered analysis tells us that **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 55.⁷

Before COVID-19 it was already clear that women's economic disadvantage contributes to instability and unaffordability in housing, due to lower incomes, periods out of the workplace for caring, and longer lifespans.⁸ Women are the primary beneficiaries of housing support systems, making up most of the public housing tenants and Commonwealth Rent Assistance (CRA) recipients.⁹ Women are also more likely to live in low-income or single-parent households and therefore are more likely to experience housing stress. Women are more likely to be in receipt of Jobseeker payments for longer, and disproportionately outnumber men in the receipt of Parenting Payments, Aged Pension and Youth Allowance. Studies show that single women who are recipients of these payments **have access to 0% of the rental market based on affordability and appropriateness.**

In approaching economic recovery to COVID-19, the construction of social housing should be considered as economic stimulus. In line with recommendations from the Australian Housing and Urban Research Institute (AHURI), **social housing must be seen as social infrastructure** with a government subsidy to drive equity related asset class products.¹⁰ A January 2020 AHURI Report found that there are few feasible pathways out of social housing and into private rental.¹¹ Governments must also play a role in creating **pathways for people to exit out of social housing and into affordable private rental.**

⁷ YWCA National Housing Annual Report 2017-18

⁸ 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.

⁹ 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

¹⁰ AHURI 2018, *Social Housing as Infrastructure*, available from: https://www.ahuri.edu.au/_data/assets/pdf_file/0025/29059/AHURI-Final-Report-306-Social-housing-as-infrastructure-an-investment-pathway.pdf

¹¹ AHURI 2020, *Understanding the experience of social housing pathways*, available from:

https://www.ahuri.edu.au/_data/assets/pdf_file/0024/56283/Understanding-the-experience-of-social-housing-pathways-Executive-Summary.pdf

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.¹²

We urge the Australian Government to work with States and Territories to **set targets to increase and maintain quality housing stock and provide subsidies for community housing developers**, given the estimated shortfall of around 433,000 affordable homes social housing properties¹². We further recommend that all governments **work with gender specialist and women-specific Community Housing Providers (CHP)** in order to appropriately address the specific needs of women and utilise the networks and pathways they can provide. An example of this is [YWCA's Lake house](#) pop-up housing, providing a co-living facility for older women in Victoria, which won the 2018 PowerHousing Australia Award for Leadership and Innovation.

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. YWCA recommends a similar initiative to the 2008 Social Housing Initiative, which saw the addition of almost 20,000 new social housing dwellings of 6 star energy ratings, and which has been credited for adding \$1.1 billion per annum to the GDP over the 4 years of the initiative and for increasing employment in the construction sector, at an estimated 14,000 FTE during its duration.¹³ Any similar initiative must also include social housing infrastructure in regional and rural areas, particularly in light of the 2019-2020 bushfires, and the already critical need for affordable housing in those areas.

Domestic and family violence is another significant factor, with the lack of affordable and available housing further inhibiting women's ability to leave when experiencing domestic violence. When women flee domestic and family violence situations the majority have children in their care. **Almost 70% of the women housed by YWCA have experienced family 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.¹⁴

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.**

Aboriginal and Torres Strait Islander women report experiencing violence at 3.1 times the rate of non-

¹² <https://theconversation.com/australia-needs-to-triple-its-social-housing-by-2036-this-is-the-best-way-to-do-it-105960>

¹³ KPMG 2012. *Housing Ministers' Advisory Committee: Social Housing Initiative Review*, September 2012, available from: http://www.nwhn.net.au/admin/file/content101/c6/social_housing_initiative_review.pdf, accessed 24 March 2020.

¹⁴ Everybodys Home Campaign 2018 <https://everybodyshome.com.au/our-campaign/relief-for-chronic-rental-stress/>

Indigenous women.¹⁵ **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.¹⁶

YWCA supports initiatives that enable women experiencing domestic and family violence to remain safely in their homes if they choose, including the **Keeping Women Safe in their Homes program.** We reiterate the need for comprehensive measures to ensure the safety and wellbeing of those women and children remaining in the home, including providing case management, safety planning, improving home security, support in managing finances, support for children, and help with legal processes.

The Fourth Action Plan of the National Plan to Reduce Violence against Women and their Children included Commonwealth funding for the Safe Places program, for capital works to increase emergency and crisis accommodation targeted at women fleeing domestic violence. Given the expected increase in violence against women during the COVID-19 pandemic, we support the calls of AWAVA to expand and extend the Safe Places program to **prevent risk of homelessness for women who experience violence during the COVID-19 pandemic.**

Re-establish a Federal Minister for Housing Cabinet position to lead, represent and support the importance of housing and homelessness in Australia

YWCA echoes calls from the social services and homelessness sector as well as the private housing sector (including the Property Council of Australia), to re-establish a dedicated minister for housing. This would ensure a continued focus on addressing housing and homelessness within the federal cabinet, and work to facilitate a collaborative approach with state and territory housing ministers.

Specific strategies and services to address older women's homelessness:

- Recommendations from the 'Retiring into Poverty' report
- Co-housing and shared equity models under social housing economic stimulus packages

Older, single women are increasingly vulnerable to housing stress, insecurity and homelessness.¹⁷ 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.¹⁸

There are a range of factors contributing to this, including the financial disadvantage women face over

¹⁵ [Steering Committee for the Review of Government Service Provision \(SCRGSP\) 2016, Overcoming Indigenous Disadvantage: Key Indicators 2016.](#) Productivity Commission: Canberra.

¹⁶ <https://www.ourwatch.org.au/getmedia/ab55d7a6-8c07-45ac-a80f-dbb9e593cbf6/Changing-the-picture-AA-3.pdf.aspx>

¹⁷ https://www.ywcahousing.org.au/wp-content/uploads/2020/05/2020_WomensHousingNeedsinRegionalAustralia_OlderWomen.pdf

¹⁸ 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

their lifetime, as well as domestic and family violence. Women retire with on average half the superannuation than men, a reality which many older women are now grappling with. Older women who experience domestic violence are often faced with no financial security and no safety nets, and so enter into the homelessness sector for the first time. **65% of YWCA tenants are over 50, with many being first time users of the welfare system in Australia.**

Research on housing futures, age and gender tell us that women who are older and living alone will be poorer than men their age, less able to maintain homeownership and less able to compete in the private rental market for affordable accommodation.²⁷ The number of older women becoming homeless will continue to rise whilst gender inequality combined with a general lack of affordable housing remain in Australia.

YWCA endorses recommendations from the [‘Retiring Into Poverty’](#) report on increasing housing security for older women, including **addressing financial insecurity for women** and its underlying causes, as well as the establishment of a Seniors Housing Gateway program to better address the housing support needs of older women. YWCA also recommends government investment into innovative housing models such as co-housing or co-ownership models, and shared equity models. In building consistent best-practice initiatives to support older women’s housing, we urge the federal government to work in collaboration with states and territories, and across other federal government departments such as ageing and aged care.

Specific strategies and services to address gaps in services for young women/people and housing:

- Innovative programs that appropriately support young women experiencing domestic and family violence such as YWCA’s newly established Young Women’s Trauma Recovery Program
- Increase in medium-to-long-term supported accommodation services for young people, particularly those with complex needs

Young people make up around a quarter of people experiencing homelessness, and the largest number of women experiencing homeless in Australia are women aged between 25-34 years.¹⁹ Domestic and family violence and sexual assault are the main reasons for young women seeking homelessness services and young women aged 15-24 have the highest rate of assistance from Specialist Homelessness Services.²⁰ It is important to note that while women make up just under half of those experiencing homelessness, young women in particular are often “invisible” and their homelessness is hidden- most are forced to find a safe place to sleep by couch-surfing, staying in crisis or temporary accommodation, exchanging sexual favours in exchange for accommodation or sleeping in their cars.

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

¹⁹ ABS 2016, 2049.0 - Census of Population and Housing: Estimating homelessness

²⁰ https://www.ahuri.edu.au/_data/assets/pdf_file/0016/60631/AHURI-Final-Report-327-Redesign-of-a-homelessness-service-system-for-young-people.pdf

are receiving Commonwealth Rental Assistance are **more likely to be in housing affordability stress than any other age or special needs group.**²¹

YWCA's *Women's Housing Needs* report found that Gen Z (born 1995-2009) and Gen Y (born 1980-1994) are the most stressed generation when it comes to housing, finance, wellbeing and safety. Young women are more likely than young men to be primary carers for children, which adds a further burden on women, and can lead to difficulty in obtaining and retaining affordable and safe housing.

There is a significant lack of medium-to-long-term supported accommodation for young people across Australia, particularly young women experiencing domestic and family violence. Reliance on crisis accommodation can mean young people are rushed through into independent living without the right supports, often setting them up to fail.²² 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.**

Expand eligibility of crisis services to women on Temporary Visas

- Support recommendations from the 'Path to Nowhere' 'Blueprint for Reform' report

Migrant women and women from culturally and linguistically diverse backgrounds experience additional barriers to securing and maintaining safe, affordable and appropriate housing, due to social, cultural and language factors, and often manifesting as discrimination. Census data shows that 74% of those who were born overseas and arrived in Australia in the last five years were living in "severely" crowded dwellings and 13% were living in boarding houses.²³

Women on temporary visas face also barriers to accessing both temporary crisis accommodation and permanent housing, due to legal barriers as well as inability to access income because they do not have the right to work, or because they have children in their care.²⁴ Domestic violence services across the country report large numbers of women on temporary visas experiencing family and domestic violence being turned away because there are no resources to support them long-term.²⁵

²¹ <https://www.ahuri.edu.au/policy/ahuri-briefs/why-are-young-people-on-commonwealth-rent-assistance-experiencing-housing-affordability-stress>

²² https://www.ahuri.edu.au/_data/assets/pdf_file/0016/60631/AHURI-Final-Report-327-Redesign-of-a-homelessness-service-system-for-young-people.pdf

²³ <https://www.smh.com.au/lifestyle/life-and-relationships/the-average-homeless-person-in-australia-is-not-an-old-man-20180810-p4zwpw.html>

²⁴ https://www.homelessnessnsw.org.au/sites/homelessnessnsw/files/2018-12/Path%20to%20Nowhere_0.pdf

²⁵ https://intouch.org.au/wpcontent/uploads/2019/03/MonashResearchBrief_SupportOptionsForMigrantWomenOnTemporaryVisasExperiencingFamilyViolenceInAustralia-.pdf

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**. YWCA supports the recommendations from the [Path to Nowhere](#) report and subsequent ['Blueprint for Reform'](#) report by the National Advocacy Group on Women on Temporary Visas Experiencing Violence, and urges the Federal Government to change legislation to expand the eligibility for temporary accommodation, crisis accommodation, rental assistance and public housing for those on temporary visas experiencing violence and their children and dependants, so they can have a safe place to live and a safe home.

Ensure long term and sustainable funding for regional and remote housing

- Incorporate analysis and recommendations from YWCA's Regional and Remote Housing Report in measures to address housing and homelessness for women in regional and remote areas
- Responding to emergencies affecting regional Australia

Data from YWCA's [Women's Housing Needs](#) report on regional women's experiences of housing and homelessness, released May 2020, includes:

- One in eight women (13%) report having been homeless in the past five years.
- One in every eight women (13%) have lived temporarily with friends or relatives in the past 5 years as they were unable to afford the private housing market. Around 1 in 20 have lived in a caravan park, government managed property, in their car or in crisis accommodation.
- One in four (25%) hid their homelessness from others, including close family members and friends.
- Two thirds of women (68%) on low and moderate incomes in regional Australia are concerned about the cost of living and two in five (43%) about the cost of housing. These are the top two concerns facing women and are of greater concern than access to health care, career opportunities, personal safety, or access to transport.
- Three in five women (63%) face some level of stress regarding their housing and accommodation situation. This is even more pronounced among Gen Y and Gen X women. This impacts their mental health and wellbeing, their ability to manage their day to day, and relationships with their partner.
- Aboriginal and/or Torres Strait women are more likely to have gone without meals and refrained from using public transport to pay for their rent or mortgage. They are more likely to have accessed accommodation outside of the private housing market, including living with friends / relatives, in a caravan park, in government managed properties, in their car, or in crisis accommodation.

YWCA's research into women's housing in regional communities shows that one in four (25%) of those reporting being currently homeless, hid it from others, including close family members and friends. This is an example of **invisible homelessness particularly experienced by women**, which can impact on recorded numbers of homeless women in Australia, and means many women slip through the service gaps and fall into cycles of homelessness and housing instability.

Given the significant impact of COVID-19 and bushfires on regional and remote communities, we urge the federal government to **ensure regional and remote housing is included in economic stimulus initiatives** including to build social and affordable housing across Australia and increase access to **wrap around support services** for women in regional and remote communities.

Conclusion

The Federal Government has a unique opportunity to lead Australia's efforts by taking a gender responsive approach to housing and homelessness, investing in innovative housing models, and building strategic partnerships with states and territories, as well as community providers.

As the only national provider for housing for women in Australia, YWCA are well placed to working with Federal Government in providing innovative and gender-responsive services to increase affordable housing and reduce homelessness for women in all their diversity. We look forward to working in collaboration as we move forward through the many challenges we face together.

Please visit our website for more information on our programs and services in Australia: ywca.org.au and ywcahousing.org.au.