



# 2020 ANNUAL REPORT



**YWCA**  
Australia

Women leading change



**YWCA**  
National Housing  
Women Building Futures

# HOUSING & HOMELESSNESS

We have a long history of housing vulnerable women, from early hostels for migrant workers in the 1800s, to running leave houses for service women during World War 2 and providing safe accommodation for young women travellers throughout the 1960s and 1970s.

Today as a registered community housing provider, we provide housing services in Victoria, Queensland and the Northern Territory. We also provide homelessness services in New South Wales and the Northern Territory that are designed to address immediate housing needs for our clients, as well as support them in securing and sustaining long-term tenancies.

Recognising the unique housing, financial and other structural challenges faced by women in our housing, we are committed to supporting our tenants to reduce social isolation, sustain tenancies, and improve general wellbeing.

We ensure that all our communication is consistent and accessible and that we have wraparound social services available for tenants in our properties. This year, this included partnerships with local yoga studios to offer free yoga classes on site, Ozharvest to deliver food hampers to tenants, and a partnership with Monash University to facilitate the innovative YWCA Women's Housing Inclusion Program (Y-WHIP). Y-WHIP was recognised by PowerHousing Australia's 2019 Award for Excellence in Tenant Engagement and Social Inclusion.

We are vocal advocates for improving access to safe, secure and affordable housing, and homelessness support services, for low income Australians, particularly women and their children.



We conduct housing and homelessness research through a gender lens, we meet with MPs and other decision makers, and we raise awareness through the media.

In addition to our advocacy role, we take direct action to increase housing stock.

*This year, we broke ground on a new build-to-rent development in Bendigo, Victoria. The five townhouses of this development will be rented out at 75 per cent of the market rental rate to women with families on low to moderate incomes.*

This development reflects our commitment to improving women's social and economic participation through the provision of safe, secure and affordable housing.

We believe that access to safe, affordable and appropriate housing is a basic human right and a critical issue for women, their families and the economy. It is fundamental to social 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.

## RESEARCH SPOTLIGHT

# HOUSING REPORT LAUNCH

In May 2020, we launched our research report 'Women's housing needs in regional Australia', the first national study into women's access to safe, affordable housing outside Australia's capital cities.

Our research found that one in eight women living on low to moderate incomes in regional Australia had been homeless in the past five years and one in four has lived in temporary accommodation because they couldn't afford the private rental market.

One in five women personally knew at least one other woman who was currently experiencing homelessness

and two-thirds said homelessness was a growing problem in their communities. More than half of the women in the research worried they could become homeless.

This report highlights the critical and timely need for significant investment in social and affordable housing. Women in regional areas desperately need homes to call their own.



We continue to meet with government and other decision makers to secure commitments to investing in affordable housing solutions in regional Australia.



**1 IN 5 WOMEN**

said their current housing was not appropriate or suitable for them



**1 IN 8 WOMEN**

living on low to moderate incomes in regional Australia had been homeless



**1 IN 4 WOMEN**

(23%) said their finances & housing had been impacted by domestic violence

## CASE STUDY: EMILIA'S STORY

**Emilia\* lived in an abusive home for 20 years before she was able to find a safe home.**

'First, I stayed for the children, and then I stayed so that my mother could live with us on weekends, away from her nursing home. It wasn't until my mother died that I felt I could leave my marriage.' Emilia decided she wanted to sell the house but was stopped by her husband and children.

'My daughter told me that she would never talk to me again if I left her father. My son was always insulting me and yelling at me. I was even threatened with a hammer.'

Emilia left and stayed with extended family members for six months.

'I needed to be out of that house. But the first thing my family said to me when I got back was, "What are you doing back, get out, I don't want to see you, get out of here". I just couldn't live like that anymore.'

Emilia's case manager helped her apply for affordable housing with YWCA, and she now lives in a rooming house with other women who have been through similar situations.

'I was happy to come here. I just wanted to live in peace with no one screaming at me, abusing me, or controlling me. I may have lived in a big house, but I was unhappy and abused. Now I have this little bedroom and bathroom to myself and I'm happy and at peace.'

After moving into YWCA accommodation, Emilia also changed her telephone number so that her husband and children could no longer contact her.



'I'm their mother and I forgive them,' she says of her children. 'But mothers always make the mistake of putting our children first. Sometimes we need to put ourselves first.'

*\*not her real name or image*

# FINANCIALS

## Subsidiary Entities Performance

### Statement of Profit or Loss and Other Comprehensive Income

For the year ended	YWCA National Housing		YWCA Housing	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019
<b>REVENUE AND OTHER INCOME</b>				
Revenue	1,070,694	1,506,586	2,552,627	2,871,007
Other income	-	2,832	40,945	16,101
	<b>1,070,694</b>	<b>1,509,418</b>	<b>2,593,572</b>	<b>2,887,108</b>
<b>EXPENSES</b>				
Administrative expense	(141,867)	(334,175)	(470,509)	(351,237)
Brand and communication expense	(7,650)	(246)	(14,697)	(238)
Cost of sales	-	(9,530)	-	-
Depreciation and amortisation expense	(181,853)	(161,759)	(183,375)	(196,025)
Employee benefits expense	(292,262)	(309,695)	(686,887)	(964,818)
Information technology expense	(31,956)	(22,618)	(58,047)	(14,880)
Motor vehicle expense	-	(6,152)	(9,895)	(13,693)
Property, service and utilities expense	(455,583)	(639,549)	(914,017)	(1,084,249)
	<b>(1,111,171)</b>	<b>(1,483,724)</b>	<b>(2,337,427)</b>	<b>(2,625,140)</b>
<b>Surplus (deficit) for the year</b>	<b>(40,477)</b>	<b>25,694</b>	<b>256,145</b>	<b>261,968</b>
<b>OTHER COMPREHENSIVE INCOME (LOSS) Items that will not be reclassified subsequently to profit and loss</b>				
Net increase (decrease) in fair value of financial assets	-	-	(20,040)	-
<b>Other comprehensive income (loss) for the year</b>	<b>-</b>	<b>-</b>	<b>(20,040)</b>	<b>-</b>
<b>Total comprehensive loss for the year</b>	<b>(40,477)</b>	<b>25,694</b>	<b>236,105</b>	<b>261,968</b>

### Statement of Financial Position

as at 30 June 2020

	YWCA National Housing		YWCA Housing	
	30 June 2020	30 June 2019	30 June 2020	30 June 2019
<b>ASSETS</b>				
Current assets	332,862	231,369	2,261,023	2,192,016
Non-current assets	8,306,282	8,465,954	8,020,097	7,799,187
<b>Total assets</b>	<b>8,639,144</b>	<b>8,697,323</b>	<b>10,281,120</b>	<b>9,991,203</b>
<b>LIABILITIES</b>				
Current liabilities	155,248	172,950	768,226	714,414
Non-current liabilities	-	-	-	-
<b>Total liabilities</b>	<b>155,248</b>	<b>172,950</b>	<b>768,226</b>	<b>714,414</b>
<b>NET ASSETS / TOTAL EQUITY</b>	<b>8,483,896</b>	<b>8,524,373</b>	<b>9,512,894</b>	<b>9,276,789</b>

## WORLD YWCA

We are part of the World YWCA movement striving for women's empowerment, leadership and rights in more than 120 countries. Our vision supports the global YWCA movement, and World YWCA's goal: 'By 2035, 100 million young women and girls transform power structures to create justice, gender equality and a world without violence and war; leading a sustainable YWCA movement, inclusive of all women.'

### CONNECT WITH US

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