

## Inquiry into Homelessness in Victoria

Ms Jeanette Large

**Organisation Name:** Women's Property Initiatives

**Your position or role:** CEO

### SURVEY QUESTIONS

**Drag the statements below to reorder them. In order of priority, please rank the themes you believe are most important for this inquiry into homelessness to consider::**

Housing affordability, Public housing, Indigenous people, Family violence, Mental health, Rough sleeping, Services, Employment

**What best describes your interest in our Inquiry? (select all that apply) :**

Other (please describe)

working in the community housing sector

**Are there any additional themes we should consider?**

### YOUR SUBMISSION

**Submission:**

Summary submission recommendations detailed below and full submission attached:

Recommendations

1. Increase access and funding for affordable and secure long-term housing for women on low incomes, older women and women recovering from family violence.
2. Continue to invest in gender equality and primary prevention of violence against women to reduce the incidence of family violence as the key driver of homelessness for women and children.
3. Continue to invest in all gender equality strategies as outlined in the Victorian State Governments Gender Equality Strategy. Allocate adequate funding to ensure the strategy can be implemented to enable a reduction in women's homelessness.
4. Invest in preventative, sustainable interventions that will contribute to addressing the older women's housing/homelessness issue.  
Several innovative housing partnerships have previously been undertaken that provide both short-term and long-term housing. All of these could be scaled up and extended, including:
  5. Women's Property Initiatives' partnership with Melbourne City Mission to deliver the 'Women Exiting Prison Housing Project': Long-term Housing.
  6. McAuley Community Services for Women's purpose-built supported accommodation for women and children escaping family violence, located in Ballarat and Footscray: Medium-term Housing.
  7. Women's Housing Ltd.'s innovative housing partnership with family violence services delivering supported accommodation in the Eastern region
  8. Increase funding for supported family violence emergency and crisis accommodation: Immediate Short-term Housing.
    - Specialist domestic and family violence services, including refuges, should be given adequate resourcing to provide face to face specialist outreach support, wherever women and children escaping violence are accommodated.
    - Increase Housing Establishment Fund (HEF) for Family Violence services to meet demand.
    - Expansion of the Core and Cluster refuge re-development program with a focus on meeting the needs of women and children without permanent residency or with a disability, or who experience additional barriers

to access the refuge system.

- Prioritise ensuring that Family Support Programs continue as an ongoing key component of the family violence response system in Victoria.

9. Ensure that women and children impacted by family violence are placed in safe, secure and supported accommodation and reduce the reliance on motels.

10. Crisis accommodation services are exempted from changes to rental regulations that unintentionally make it more difficult for community organisations to exit service users, increasing pressure on the crisis accommodation system.

11. Expand access to medium-term and transitional refuge and community housing.

12. Increase public investment in women's community housing services, for those escaping family violence, including the re-purposing of government-owned housing stock that is currently standing vacant.

13. Ensure that the established links between exposure to family violence, poor mental health, gender inequality and homelessness are reflected in the final recommendations (and subsequent investment by government) to come out of the Royal Commission into Mental Health.

14. Advocate to the Federal Government to increase income support so that a) women escaping family violence can afford private rental; and, b) increase funding to refuges so that women aren't excluded on the basis of inability to contribute to costs.

15. All levels of government should prioritise housing for Aboriginal and Torres Strait Islander families, particularly those affected by family violence, by providing additional resources to Aboriginal community-controlled housing organisations.

- Advocate to the Federal Government to immediately and fully re-fund the National Family Violence Prevention Legal Service as a critical advocacy voice for Aboriginal and Torres Strait Islander communities, and particularly women and children impacted by family violence.

16. Create dedicated housing pathways for women without permanent residency and their children escaping family violence.

- Raise awareness of immigration-related abuse as a form of family violence and improve supports and resourcing for women without permanent residency and their children – including the expansion of family violence provisions to all temporary visa types and providing access to income support.

17. Ensure that women with disabilities are able to access timely and specialist family violence supports in a crisis time frame by extending the Disability Family Violence Crisis Response Initiative for three more years.

**Do you have any additional comments or suggestions?:**

## **FILE ATTACHMENTS**

**File1:** [5e33830b721bf-Inquiry into Homelessness Victoria Women's Property Initiatives submission\\_31 January 2020.pdf](#)

**File2:**

**File3:**

**Signature:**

Jeanette Large

## **Women's Property Initiatives submission to the Legal and Social Issues Committee's Inquiry into Homelessness in Victoria**

Thank you for the invitation to provide input to the Legal and Social Issues Committee's Inquiry into Homelessness in Victoria.

Women's Property Initiatives congratulates the Andrews Labour Government in establishing the Inquiry into Homelessness in Victoria.

We are pleased to make the following contribution to the Inquiry focusing on our area of expertise of developing and providing affordable rental housing for disadvantaged women headed households, the majority who have escaped Family Violence.

### **About Women's Property Initiatives (WPI)**

WPI creates new beginnings for women and children at risk of homelessness by providing permanent and affordable homes, access to support networks and ongoing advocacy.

WPI is a not for profit registered community housing organisation registered with the Victorian Housing Registrar. WPI was founded in 1996 to meet the housing needs of single women and single mothers and their children. We have a small dedicated team of staff, covering operations, property management, and maintenance, finance, communications, property development, administration, and strategy and business development. We own and manage property assets in excess of \$25m.

We currently house more than 360 women and children. The rents are never more than 30% of household income and will never be more than 75% of market rent.

The women we house are from diverse backgrounds. Many are migrants who have fled conflict in their home country, while others are women and children escaping family violence. There are older women who simply cannot afford the rent in the private rental market and women who have exited correctional facilities. Many of the women we have housed have been the 'hidden homeless' who have been couch surfing, moving from relative to relative, friend to friend, or even worse, living in their car.

Affordable rents and stable homes allow the women and children to live with dignity and become involved in their communities. Many will return to study, others focusing on parenting after a period of trauma and instability. Our research shows that our tenants have improved physical and mental health, employment, personal safety, independence and positive life choices. They have increased ability to meet family needs, social inclusion and readiness for employment. The children show improvement in their social and personal wellbeing, relationships and educational outcomes. The stability of homes contributes to breaking the intergenerational cycle of poverty.

These positive outcomes clearly indicate the value of investment in the provision of safe, secure, good quality affordable homes.

### **1. Our Purpose**

**To build a secure future for women and children in need by developing and providing good quality, long term affordable housing**

WPI is a community housing developer creating homes that enable women and their children to live with dignity as contributing members of local communities. WPI redresses evident discrimination towards low

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income women and in particular low income/disadvantaged women with children in relation to accessing good quality, safe and affordable housing.

### 2. Our History

WPI, formerly Victorian Women's Housing Association, was established in 1996 to develop innovative mechanisms that provide a range of housing options for disadvantaged women and their children to prevent and address homelessness. WPI was established after a study revealed the lack of availability of long term appropriate and affordable housing options for women headed households. We are governed by a voluntary Board of Management and supported by highly skilled professionals on a pro bono basis, including an external Advisory Panel of members with legal, financial and property expertise.

### 3. Our Impact

**Empowerment:** WPI's tenants are empowered through the stability the housing provides to be confident and maximise their life opportunities. They return to study, access employment, become involved in their children's lives and the community they live in. **The women and children are empowered by living in a safe environment free from domestic violence and relationships where they have suffered physical and emotional violence from partners imposing their power and control over them.**

Many of the children we house have lived transient lifestyles for the majority of their life, disrupting their education, social relationships, and sense of safety and security. The housing/homes we provide have turned around the lives of these children as demonstrated through independent SROI Research.

### 4. Social Return on Investment: Key Findings

**'WPI's housing contributes to breaking the generational cycle of poverty'  
'WPI delivers \$11.07 of social value for every \$1.00 invested.'**

This was measured by:

- reduced re-entry into correctional institutions
- improved mental health of children
- improved academic performance of children
- increased employment and return to study for women
- improved family relationships
- significant saving to the government and taxpayer through avoided costs of welfare, counselling and rehabilitation
- reduced expenditure on homelessness services

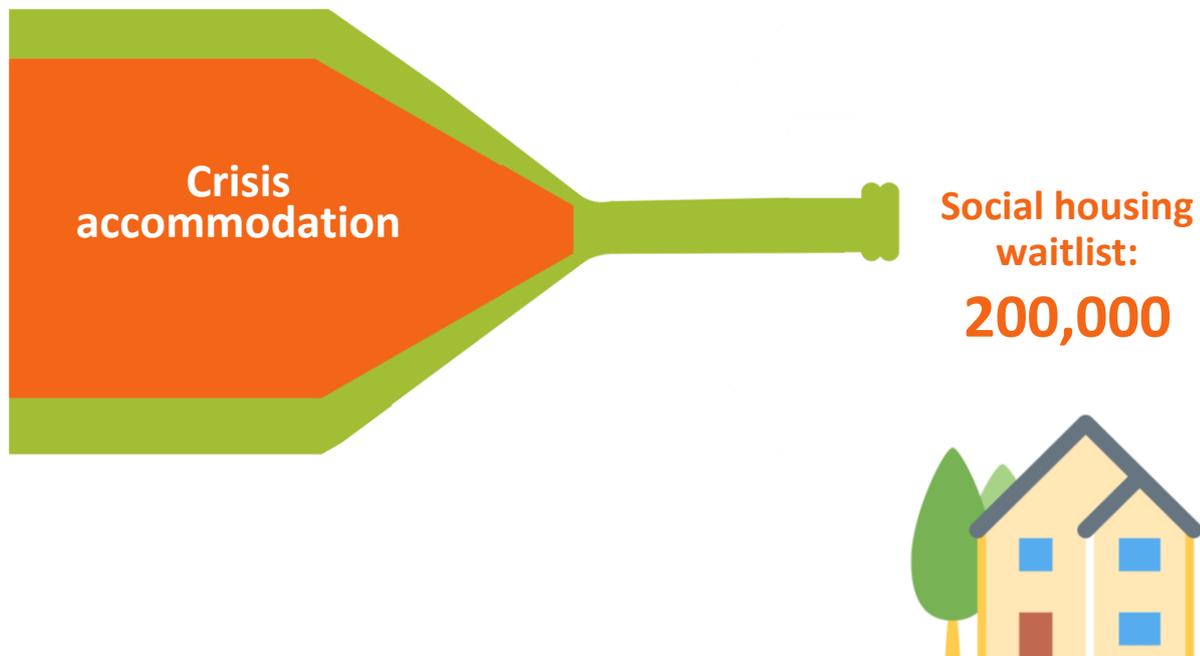
**Homelessness cannot be addressed without a home.**

#### Lack of Long-Term Affordable Housing

Women's Property Initiatives (WPI) would like to begin by stressing the fact that the ever-increasing homelessness currently experienced by vulnerable people in Victoria is due to the lack of available long-term affordable housing, not the lack of crisis accommodation. This is not to underrate the need and importance of crisis accommodation, especially for women escaping family violence, but with no exit points into long term housing, crisis accommodation will continually get clogged.

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The graphic below, developed by Council to Homeless Persons, demonstrates the need for housing far outweighs the current availability of accommodation within the full continuum of housing needs (e.g. crisis, transitional, long-term affordable)



The fact that Victoria has less social housing per capita than any other state in Australia, and the lowest investment in social housing per capita than any other state<sup>1</sup> is unacceptable to us at Women's Property Initiatives and the vulnerable women we serve.

The Community Housing Sector welcomes the recent investment from the Victorian State Government through the Social Housing Growth Fund and congratulates the government for this initiative. However, the delivery of approximately 2,000 homes through this Fund makes a very small contribution towards closing the housing gap of only 2.4% for the 82,000 people registered on the Victorian Housing Register. Massive investment is required to address this serious infrastructure issue and the provision of social and affordable homes needs to receive equal if not higher priority and funding than other infrastructure projects that are being undertaken in Victoria. Public Transport and roads are important and necessary, **a Home is a fundamental Human Need and Right**. Where there is market failure, which there clearly is in the provision of affordable housing, then the government must step in to address this failure. The government has done this to a small degree, but not to the extent required to address the ever-increasing issue.

**Only 2% of rentals in Australia are affordable for a single person working full time on minimum wage<sup>2</sup>**

<sup>1</sup> Australian Productivity Commission Report on Government Spending (2019)

<sup>2</sup> Anglicare Australia Rental Affordability Snapshot National Report (April 2019)

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Finland has clearly demonstrated that investment in long term affordable housing and reduced the need for the far more expensive crisis and transitional housing.<sup>3</sup> Housing first is the approach that is required. Support services are also necessary for many of our homeless, but support services are limited in what they can achieve without the stability of a home.

### **Gender Inequality**

Housing stress and homelessness are deeply gendered issues. Homelessness is growing fastest amongst women, particularly older women which reflects the inherent financial disadvantage that women face.<sup>4</sup> This disadvantage is based on gender inequality and is experienced at every stage of a woman's life.

- **Women earn 14% less than men<sup>5</sup> and retire with half their super<sup>6</sup>**
- **More women live in poverty than men<sup>7</sup>**
- **82% of single parents are women and are three times more likely to live in poverty<sup>8</sup>**
- **71% of employees in education, health and the community sector are women<sup>9</sup>**
- **40% of employees in these sectors are part-time or casual<sup>10</sup>**
- **68% of part-time workers are women<sup>11</sup>**
- **37% of full-time workers are women<sup>12</sup>**
- **64% of people seeking help for homelessness in Victoria are women<sup>13</sup>**
- **47% of these women are escaping family violence<sup>14</sup>**
- **Women's homelessness is increasing at a faster rate than men's<sup>15</sup>**
- **Between 2011 and 2016 there was a 30% increase in the number of women experiencing homelessness in Australia<sup>16</sup>**

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<sup>3</sup> Pleece, Nicholas (2017) *The Action Plan for Preventing Homelessness in Finland 2016-2019: The Culmination of an Integrated Strategy to End Homelessness?* European Journal of Homelessness.

<sup>4</sup> *Women and Homelessness*. Council to Homeless Persons, Updated January 2019

<sup>5</sup> *Australia's Gender Pay Gap Statistics*. Workplace Gender Equality Agency, August 2019

<sup>6</sup> Fact Sheet: *Guaranteeing Women's Super: How to Close the Gender Gap in Superannuation*, Tristan Durie and Edward Cavanough, no date.

<sup>7</sup> *Poverty in Australia 2018*, Australian Council of Social Service

<sup>8</sup> *Single parent families – not always who you think*, Glenn Capuano, 14 Feb 2018, <https://blog.id.com.au/2018/population/demographic-trends/single-parent-families-not-always-who-you-think/>

<sup>9</sup> *Workforce Gender Equality Agency website News Room (September 2019)*

<sup>10</sup> *Gender Workplace Statistics at a Glance*, Workplace Gender Equality Agency, August 2016.

<sup>11</sup> *Labour Force*, Australian Bureau of Statistics, 2019.

<sup>12</sup> *Labour Force*, Australian Bureau of Statistics, 2019.

<sup>13</sup> *Specialist homelessness services 2017 – 18: Victoria*. Australian Institute of Health and Welfare, 2019

<sup>14</sup> *Specialist homelessness services 2017 – 18: Victoria*. Australian Institute of Health and Welfare, 2019

<sup>15</sup> "Two in Three People Seeking Homelessness Help are Women" *Pro bono News*, 8 March 2017.

<sup>16</sup> *Older Women's Risk of Homelessness: Background Paper: Exploring a Growing Problem*, Australian Human Rights Commission, April 2019.

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- 55+ single women are fastest growing group of homeless<sup>17</sup>
- In Victoria from 2011 to 2016 there was a 67% increase in older women experiencing homelessness<sup>18</sup>

This gendered poverty is closely linked to housing crisis and homelessness, it is deeply entrenched in our workplaces, our homes and our relationships. For vulnerable women the tipping point into homelessness can be as simple as losing a job, the breakup of a relationship, the death of a partner or a health issue.

With the affordability of private rents at an all-time low, a perfect storm is brewing resulting in more women on low incomes, particularly those that are older and where financial disadvantage hits the hardest, forcing more women into poverty. This impending crisis is not being addressed by markets or governments. Our crisis and transitional housing services provide critical shelter to women who desperately need it, but they are overwhelmed. **The women affected by homelessness or the threat of it, need long term housing – beyond crisis or short-term solutions. Access to long-term housing allows them to create a stable foundation for the future and importantly frees up emergency services to provide assistance to our most vulnerable.**

### Family Violence

Women's Property Initiatives (WPI) endorses Safe Steps' comprehensive submission to the Inquiry. Their submission highlights the serious and significant impact of family violence which results in women and children becoming homeless.

Their below introductory statement is an excellent summary of the issue.

*Gender inequality, family violence and homelessness are critically linked. Women's financial insecurity (and financial dependence on usually male partners) is often the combined product of the gender pay gap, unpaid and unequal care responsibilities, and the inadequacy of income support, particularly for single mothers. 'The confluence of economic inequality and unaffordable housing is seen in the high rates of housing stress among single mothers and the rising ranks of single, older women experiencing homelessness.'<sup>19</sup> Women's financial dependence, combined with the lack of crisis and long-term accommodation, means that many women and children are trapped and unable to escape family violence, or become homeless.*

### Older Women and Housing

The inherent disadvantage experienced by women due to gender inequality has been highlighted above. The impact for older women is now having a devastating outcome. Many of these women have supported themselves their whole life and now are faced with possible homelessness.

WPI undertook a financial assessment for a pilot project it is initiating for older women that determined that if a woman had \$150,000 in superannuation or savings and living in the private rental market, she would deplete this to approximately \$34,000 over a 10 year period. With the statistic outlined below that there has

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<sup>17</sup> *Women and Homelessness*. Council to Homeless Persons, Updated January 2019

<sup>18</sup> *Retiring into Poverty: A National Plan for Change: Increasing Housing Security for Older Women*, National Older Women's Housing and Homelessness Working Group, August 2018.

<sup>19</sup> National Foundation for Australian Women (2019) Housing, Social Policy Position Papers 2019. Available: <https://www.nfaw.org/page/social-policy-position-papers> (response to 2019-20 budget).

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been a 97% increase in the number of older women being forced to rent in the increasingly unaffordable private rental market, this is devastating.

There are options that are being proposed and developed including the WPI Older Women's Housing Project that can address this issue, and prevent older women depleting their savings and moving towards eligibility for social housing and/or homelessness. These projects require subsidy, but to the extent that the provision of social housing requires.

The statistics below highlight older women's homelessness issues that they are facing, and which is likely to become even worse if action is not taken and funding is not provided to address this issue.

- **55+ single women are fastest growing group of homeless.<sup>20</sup>**
- **In Victoria from 2011 to 2016 there was a 70.8% increase in older women experiencing homelessness.<sup>21</sup>**
- **The number of private renters aged 65 and over will increase from 246,439 in 2011 to 581,134 in 2031 – a jump of 131 %.<sup>22</sup>**
- **Women currently retire with less than half the superannuation of men.<sup>23</sup>**
- **It is estimated that a woman will need to work an additional 15 years to retire with the same level of superannuation as a man.<sup>24</sup>**
- **Currently 35% of women are retiring with no superannuation at all.<sup>25</sup>**

### **Women's Housing Alliance Victoria**

WPI has joined the recently established Women's Housing Alliance Victoria. This Alliance is represented by eight organisations specialising in family violence, gender equity and housing for women including Safe Steps, YWCA Housing, Women's Housing Ltd., Women's Health Victoria, McAuley Community Services for Women, Good Samaritan Inn, WISHIN and Women's Property Initiatives.

The Women's Housing Alliances sole purpose is to work together with the Victorian Government in addressing the chronic housing shortage for women and children in Victoria. The Alliance has agreed that our first focus will be women and children who are escaping family violence.

Collectively, our immediate short-term goal is to see a significant increase in supported crisis accommodation and long-term to substantially increase affordable housing options in Victoria. We understand that blockages

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<sup>20</sup> *Women and Homelessness*. Council to Homeless Persons, Updated January 2019.

<sup>21</sup> *Submission into the Parliamentary Inquiry into Homelessness: Housing and Homelessness for Older People*, Housing for the Aged Action Group, January 2020.

<sup>22</sup> *Submission into the Parliamentary Inquiry into Homelessness: Housing and Homelessness for Older People*, Housing for the Aged Action Group, January 2020.

<sup>23</sup> *Women's Economic Security in Retirement*, Workplace Gender Equality Agency, 2017.

<sup>24</sup> *Women and Retirement Readiness Report*, Westpac, 2015.

<sup>25</sup> *Gender Indicators*, Australian Bureau of Statistics, August 2016.

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in the crisis accommodation and refuge systems are compounded by the lack of longer-term affordable housing options for victim-survivors to safely exit into.

### **Recommendations**

- 1. Increase access and funding for affordable and secure long-term housing for women on low incomes, older women and women recovering from family violence.**
- 2. Continue to invest in gender equality and primary prevention of violence against women to reduce the incidence of family violence as the key driver of homelessness for women and children.**
- 3. Continue to invest in all gender equality strategies as outlined in the Victorian State Governments Gender Equality Strategy. Allocate adequate funding to ensure the strategy can be implemented to enable a reduction in women's homelessness.**
- 4. Invest in preventative, sustainable interventions that will contribute to addressing the older women's housing/homelessness issue.**

*Several innovative housing partnerships have previously been undertaken that provide both short-term and long-term housing. All of these could be scaled up and extended, including:*

- 5. Women's Property Initiatives' partnership with Melbourne City Mission to deliver the 'Women Exiting Prison Housing Project': **Long-term Housing.****
- 6. McAuley Community Services for Women's purpose-built supported accommodation for women and children escaping family violence, located in Ballarat and Footscray: **Medium-term Housing.****
- 7. Women's Housing Ltd.'s innovative housing partnership with family violence services delivering supported accommodation in the Eastern region**
- 8. Increase funding for supported family violence emergency and crisis accommodation: **Immediate Short-term Housing.****
  - Specialist domestic and family violence services, including refuges, should be given adequate resourcing to provide face to face specialist outreach support, wherever women and children escaping violence are accommodated.
  - Increase Housing Establishment Fund (HEF) for Family Violence services to meet demand.
  - Expansion of the Core and Cluster refuge re-development program with a focus on meeting the needs of women and children without permanent residency or with a disability, or who experience additional barriers to access the refuge system.
  - Prioritise ensuring that Family Support Programs continue as an ongoing key component of the family violence response system in Victoria.
- 9. Ensure that women and children impacted by family violence are placed in safe, secure and supported accommodation and reduce the reliance on motels.**

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- 10. Crisis accommodation services are exempted from changes to rental regulations that unintentionally make it more difficult for community organisations to exit service users, increasing pressure on the crisis accommodation system.**
- 11. Expand access to medium-term and transitional refuge and community housing.**
- 12. Increase public investment in women's community housing services, for those escaping family violence, including the re-purposing of government-owned housing stock that is currently standing vacant.**
- 13. Ensure that the established links between exposure to family violence, poor mental health, gender inequality and homelessness are reflected in the final recommendations (and subsequent investment by government) to come out of the Royal Commission into Mental Health.**
- 14. Advocate to the Federal Government to increase income support so that a) women escaping family violence can afford private rental; and, b) increase funding to refuges so that women aren't excluded on the basis of inability to contribute to costs.**
- 15. All levels of government should prioritise housing for Aboriginal and Torres Strait Islander families, particularly those affected by family violence, by providing additional resources to Aboriginal community-controlled housing organisations.**
  - Advocate to the Federal Government to immediately and fully re-fund the National Family Violence Prevention Legal Service as a critical advocacy voice for Aboriginal and Torres Strait Islander communities, and particularly women and children impacted by family violence.
- 16. Create dedicated housing pathways for women without permanent residency and their children escaping family violence.**
  - Raise awareness of immigration-related abuse as a form of family violence and improve supports and resourcing for women without permanent residency and their children – including the expansion of family violence provisions to all temporary visa types and providing access to income support.
- 17. Ensure that women with disabilities are able to access timely and specialist family violence supports in a crisis timeframe by extending the Disability Family Violence Crisis Response Initiative for three more years.**