

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Melbourne—Thursday, 2 July 2020

(via videoconference)

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Mr Lee Tarlamis

WITNESSES

Ms Alison Macdonald, Acting Chief Executive Officer, and

Ms Alison Birchall, Acting Policy Manager, Domestic Violence Victoria; and

Ms Jeanette Large, Chief Executive Officer, Women's Property Initiatives.

The CHAIR: Hello everyone, and welcome back to the Standing Committee on Legal and Social Issues public hearing in into our Inquiry into Homelessness in Victoria. Again I welcome back any members of the public who are watching the live broadcast. For those who have been watching all day, you may have noticed that our committee has changed. We have just moved into a subcommittee; we may move out of it, but other committee members have had some other obligations in their diaries. May I welcome our witnesses today: Alison Macdonald from Domestic Violence Victoria, Jeanette Large from Women's Property Initiatives and Alison Birchall from Domestic Violence Victoria.

I have just a couple of statements to make to you as part of the process. All evidence taken at this hearing today is protected by parliamentary privilege. That is provided by our *Constitution Act* and the standing orders of our Legislative Council. This means that any information that you provide to us during this hearing is protected by law. However, if you were to repeat those comments outside of this hearing, you may not have the same protection. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament. As you have obviously noticed, we are broadcasting, and we are also recording. Hansard is busy taking notes and transcribing. You will receive a proof version of the transcript of this session. I encourage you all to have a look at it and make sure there are no significant errors in it, because ultimately that transcript will be posted on the committee's website.

Thank you again for making the time to be with us today, albeit remotely. We very much appreciate it. We also appreciate the submissions that you have provided for this inquiry. In particular, looking at women being some of the largest growing cohorts of homelessness and the effect that domestic violence has on homelessness, this is a really important session as part of this inquiry. I welcome you to make some opening remarks, and then we will open it up for a general committee discussion.

Ms MACDONALD: I am happy to go first, if that is okay. I am Alison Macdonald. I am the Acting CEO of Domestic Violence Victoria, and I am joined by my colleague Alison Birchall, who is the Manager of our policy unit. I would like to start by acknowledging the traditional lands of the Wurundjeri people of the Kulin nation, on whose lands I am remotely connecting from today. Thank you very much for the opportunity to present to the committee today on homelessness in Victoria as it relates to family violence. We look forward to sharing our views.

DV Vic is the peak body for specialist family violence response services for victim-survivors in Victoria, and a key function that we play is the provision of family violence subject matter expertise to our sector, to broader sectors, to the Victorian government and to other partners and stakeholders. Living with family violence causes damage and disruption to adults' and children's lives that goes well beyond the immediate impact of the violence. We are reminded of this when we consider that family violence is the leading cause of homelessness among women and children in Victoria and indeed across Australia more broadly.

Historically the way our service system was oriented was that when victim-survivors, usually women and their children, experienced family violence, the onus was on them to flee the violence, leave their homes, uproot their lives, leave their local communities, their schools and often their jobs and their livelihoods to seek safety away from the threat of the perpetrators' violence and abuse. We know that having one's housing, education, employment and social connections so significantly disrupted very often leads to a lifetime of disadvantage that can endure long beyond the end of a violent relationship. This impact is really significant on children in particular, with research demonstrating that many people who experience homelessness in childhood go on to experience precarious housing in adulthood, along with other associated measures of poverty and disadvantage. Consequently it has long been recognised over the past decade and a half or so in family violence policy and practice that this situation is untenable, that it is unfair, that family violence responses should support victim-survivor housing and economic security and moreover that if someone chooses to use violence and abuse

against their family members they should be the one required to leave the family home, not the victims of their violence.

However, despite this very laudable policy intent the capacity to leave family violence and re-establish a life free from fear remains intimately connected to having a safe, secure and affordable home, and the reality of the Australian housing market unfortunately is that too many women and children and the most marginalised members of our community become homeless due to the choice of a partner, parent or other family member to use violence against them. The chronic limitations on affordable and social housing mean that victim-survivors of family violence are frequently forced to choose between staying in a violent relationship or becoming homeless, and in fact we say that the lack of affordable housing in this state undermines the family violence system's efforts to keep victim-survivors safe.

In 2016 the Victorian Royal Commission into Family Violence made eight recommendations to improve victim-survivors' access to accommodation, including among other things upgrading family violence refuge and crisis accommodation, increasing access to safe at home responses and private rental brokerage and initiatives to fast-track victim survivors into long-term housing and out of crisis accommodation. These recommendations prompted a series of initiatives from the Victorian government, including an initial \$152 million for a family violence housing blitz, which included an increase in private rental brokerage, reforms to the *Residential Tenancies Act*, an expansion of the flexible support package program and also the redevelopment of communal-style family violence refuges to a new core and cluster model. These initiatives were very positive investments that enabled the Victorian government, along with the sector, to test the continuum of housing responses to victim-survivors of family violence, and they were really designed in recognition that there is no one-size-fits-all approach to housing for people who have experienced family violence. Different models will suit different people in different circumstances.

However, the scale and systemic nature of the housing affordability crisis in Victoria and the fact that the housing blitz was a one-off and time-limited investment mean that these initiatives have been able to do little to improve access to long-term housing for many victim-survivors of family violence or to make a difference to the big structural issues that underpin housing affordability. Almost four years after the royal commission released its report, the lack of affordable housing in Victoria continues to present a really significant barrier to the effective implementation of many of the other family violence reforms.

I will just talk briefly about some of the elements of the effective responses to family violence-precipitated homelessness, noting that we go into more detail in our submission to this inquiry. Safe at home responses that enable victim survivors to remain in their home and have the perpetrator removed on an intervention order were the preferred housing outcome identified by the royal commission, and DV Vic strongly supports that this should be the default option. Safe at home programs are extremely important for maintaining housing security, and the expansion of flexible support packages and the associated personal safety initiative, which improves the safety of properties through the installation of security systems, have been critical in extending the family violence sector's ability to support more victim survivors' right to stay safely in their own homes. The flexible support package program in particular has been one of the most transformational elements of the family violence reforms in supporting victim survivor safety, and we have been vocal in advocating for it to become a permanent fixture of the funding environment.

But it is important to note that while safe at home and private rental brokerage programs have been remarkably successful they are not appropriate for all victim survivors. Some victim survivors are at such high risk of death or severe injury that it is not possible for them to remain safely in their home, and others still may be unable to afford to stay in their home in the long term despite initial brokerage responses. Once subsidies end many victim survivors are unable to maintain mortgage or rental repayments in the private market on single incomes and are forced to give up that housing, so many of these people do remain vulnerable to housing insecurity and homelessness in the long term.

The royal commission made several recommendations aimed specifically at reducing the amount of time that victim survivors are forced to remain in family violence crisis accommodation while they wait to access longer-term affordable housing. A substantial investment—I think nearly \$70 million—has been invested in redeveloping family violence refuges to a core and cluster model, and significant money goes into HEF, the housing establishment fund, each year to house victim survivors in short-term motel accommodation. Unfortunately despite this investment the number of victim survivors in motels and the time spent in family

violence crisis accommodation have not significantly decreased. Some victim survivors can spend months in refuge because of the lack of exit options, and this in turn creates a bottleneck in the system.

We know that women are generally economically disadvantaged compared to men and are more likely to be reliant on income support payments, particularly single mothers. We also know that as many as 90 per cent of victim survivors experience economic abuse as part of the family violence they experience. This economic abuse puts victim survivors at further disadvantage, and for victim survivors who experience multiple forms of marginalisation and exclusion from the workforce—such as people with disabilities, women on temporary visas, women who are Aboriginal or who are members of the LGBTIQ community—their economic disadvantage is tri-fold. It is imperative for these victim survivors that they have access to safe and affordable long-term housing, and we believe this is best achieved through social housing.

As I am sure you have heard through this inquiry, the percentage of social housing in Victoria as a proportion of all housing remains the lowest of any state in Australia at just 3.2 per cent, and without substantial and sustained investment in social housing it is DV Vic's view that we will be unable to meaningfully address the issue of homelessness among victim survivors of family violence. We are a signatory of the *Make Social Housing Work* statement recently released by housing and homelessness peaks in Victoria, and through that we have called on the Victorian government to develop a 10-year social housing plan that will deliver an increase in the number of social housing homes by 6000 every year for the next 10 years.

I will finish in a moment, but the current pandemic has shown us what is possible when government, the community sector and the public work together—and we have seen an unprecedented number of people experiencing homelessness housed so they are able to socially isolate. We have also seen a significant investment in expanding access to emergency accommodation to ensure that anyone needing to flee their home to escape family violence can do so during this period. Government and the family violence sector have had to find new and innovative ways to work together in responding to victim survivors in unprecedented and challenging circumstances and to deliver services in new ways. While COVID-19 has brought innumerable challenges it has also given an opportunity to harness the spirit of collaboration and innovation that enables us to work in ways that we have not done before. So I will finish up there, but thanks very much. I look forward to taking questions.

The CHAIR: Thanks, Alison. Jeanette, I am wondering if you would like to make some comments so we could ask questions of both organisations. But before I do, Alison Birchall, did you want to make any comments or are you happy with what Alison—

Ms BIRCHALL: No. Alison has spoken on behalf of us; that is fine.

The CHAIR: Thanks, Jeanette.

Ms LARGE: Thanks very much. I hope what I have got to say is as informative as what Alison has got to say.

The CHAIR: I am sure it will be.

Ms LARGE: Thank you very much for the invitation also to be able to input into the Legal and Social Issues Committee's Inquiry into Homelessness in Victoria. As you know, I am currently the CEO of Women's Property Initiatives, but I have had a very long-term involvement, commitment and passion for the issue of homelessness and affordable housing, which started over 35 years ago. It started when I was working with young unemployed people in an unemployment service, and it just became so apparent to me about the importance of safe, secure and affordable housing. Particularly at that stage, for me, it was the first time I was actually encountering some of the young women that were experiencing domestic violence. Even when I have not been directly employed in homelessness and housing services, I have been on management committees of regional housing councils and I have been on management committees of emergency housing services.

I have actually been with Women's Property Initiatives, which develops and provides affordable rental housing for women-headed households, for 14 years now, but prior to that I was actually the manager of a women's homelessness service for nine years—WISHIN, Women's Information Support and Housing in the North. That service still does provide an excellent service for women and children. It is a transitional service, but what I found when I was there—and I am talking 14 years ago now—was that the women were getting stuck in the

transitional housing. They were not there for the 3 to 6 months; they were there for two years plus. I understand that it is probably even longer now. What I also found was that many of the women would not necessarily connect with their community, with their child's school, or go and get part-time work or go back to study, because they were always still feeling that they were transient. So when I had the opportunity to work with Women's Property Initiatives—that I will regularly refer to as WPI—I thought that was fantastic because it was developing and providing long-term housing for women-headed households.

Basically, homelessness cannot be addressed without a home. It is a fundamental human need and right, and throughout the presentation I will be stressing the importance of long-term housing being needed and that basically the ever-increasing homelessness currently being experienced by people in Victoria is due to the lack of long-term housing, not necessarily the lack of crisis accommodation. That is not to underrate in any way the need and importance of crisis accommodation—it is needed, and especially for women escaping family violence—but when there are no or limited exit points to long-term housing the crisis accommodation is just going to continually get clogged.

Alison has already said that Victoria has less social housing per capita than any other state or territory in Australia and the lowest investment in social housing per capita than any other state or territory in Australia, and we just find that quite unacceptable. We welcome the recent investment by the Victorian government through the Social Housing Growth Fund, and our organisation was actually successful in receiving funding for 19 properties through that program. That is going to be wonderful for 19 women-headed households, and it is going to deliver about 2000 homes through the fund. That is also good, but it is a very small contribution towards the housing gap when there are 82 000 people registered on the Victorian Housing Register who are eligible for social housing. There are many more who are eligible who are not on the register, and I expect after COVID and JobKeeper disappearing and so forth, there will be even more.

There is massive investment required to address what I refer to as a serious infrastructure issue, that being the provision of social and affordable homes. We need the delivery of social and affordable homes to receive equal if not higher priority than other infrastructure projects that are being funded and undertaken in Victoria. Public transport and roads are important and necessary, but a home, as I said before, is a fundamental human need and right. Where there is market failure, which there clearly is in the delivery of the provision of affordable housing, then the government has to step up to address it. They are doing this to a small degree, but not to the extent that we really need.

At WPI we house women from many diverse backgrounds. Many are migrants who have fled trauma and conflict in their own home country, the majority of whom have escaped family violence. We have older women who simply cannot afford the rent in the private rental market, we have women who have exited correctional facilities and we have women who have recovered from mental health issues and drug and alcohol issues. Many of the women that we house can be referred to as the 'hidden homeless', so they have been couch surfing, they have been moving from relative to relative and from friend to friend. Some may have been living in their car and some have come from transitional crisis accommodation—not many are from the streets.

But the main factor that I want to highlight is that the affordable rents and stable homes have allowed them to live with dignity and to become involved in their communities. Many have returned to study. Women have focused on parenting after a period of trauma and instability. Independent research that we have actually had undertaken has shown that they have improved physical and mental health, improved employment opportunities, personal safety and independence, and they are making much more positive life choices. They have increased ability to meet their family's needs and, as I said, readiness for employment. The children have improvement in their social and personal wellbeing, relationships and educational outcomes. So the stability, it is demonstrated, actually contributes to breaking that intergenerational cycle of poverty. It shows that investment in long-term housing—safe, secure and affordable—pays off for the women and children we house, and it pays off for the community, it pays off for society and it pays off financially for governments.

We focus at WPI on women-headed households because it is a gendered issue. In our submission we did outline many of the stats that I am sure that you are probably more than familiar with around the fact that we still do not have an equal society. Women are still earning 14 per cent less than men even in equivalent positions. We still have women as 82 per cent of single parents, and they are three more times likely to live in poverty. Women continue to be the unpaid carers in our society, resulting in them working part-time or not working at all. Seventy-one per cent of employees in the education, health and community sectors are

women—they are our lower paid jobs—and 40 per cent of employees in these sectors are part-time or casual. Sixty-eight per cent of part-time workers are women and only 30 per cent of full-time workers are women. So all along their whole life cycle women are earning less; they have got less to contribute to their housing.

What we are seeing now is that whole generational impact when they get to be older and the fact that those 55-plus are the fastest growing homeless group. In Victoria between the 2011 and the 2016 censuses homelessness for older women increased by 67 per cent. A woman needs to work an additional 15 years to retire with the same level of superannuation as a man. They are currently retiring with about half that of a man, and some 35 per cent are actually retiring with no superannuation at all. All of these factors impact throughout the whole life cycle of a woman in not having that financial capacity equal to what a man has. It is just so closely linked to the housing crisis and homelessness.

For a vulnerable woman, the tipping point into homelessness might just be losing a job, the break-up of a relationship, the death of a partner or a health issue. And yes, private rental affordability is at an all-time low. The Anglicare rental survey confirms that constantly. For women on low incomes, particularly those that are older, it is really forcing more and more women into poverty. Our crisis and transitional housing services provide critical shelter to women who desperately need it, but they are overwhelmed. They need long-term housing beyond that short-term crisis. As I said before, it allows that stable foundation for the future and it also frees up the crisis accommodation for other women who may need it.

We talked a little bit in our submission around the fact that there are some older women out there who are not necessarily eligible for social housing. They have got some savings behind them, but not enough. I am talking about \$150 000 or maybe even \$200 000, but it is not enough to buy a home. They will not be given a mortgage because they are too old. We are looking at options out there. There are some different innovative options out there that government could fund that will allow these women to get out of the private rental market—that they really cannot afford, and they are depleting their savings—and live in a home that is long term, safe and secure, can be adapted so they can age in place and so forth. These sorts of pilots and models need to be looked at and considered by government. And it is preventative; it will save these women moving into social housing, because they will deplete those savings within about 10 years or so and become eligible for social housing. It is far more costly than some of the options that we have put forward.

Family violence—I think Alison has covered that incredibly well. In our submission we endorse the Safe Steps submission to the inquiry, and I thought that their introductory statement was just an excellent summary of the issue, which also was just talking so much about the gender inequality and family violence and homelessness and how they are all just so critically linked.

So maybe just to end, as I said before, we have actually had some independent research undertaken around the economic and social value of our housing. For every dollar invested, it demonstrated that \$11.07 is what we create. Now, the women that we house—and the children—are actually empowered through the stability of the housing to be confident and to maximise their life opportunities. They do return to study, they do access employment, they become involved in their child's life and the community they live in. And for the women who have experienced family violence, they are empowered because they are living in a safe environment free from that domestic violence and relationships where they were suffering physical and emotional violence from their partners, who had power and control over them. We know that if this housing is not provided so many of them, unfortunately, do return to those unsafe homes and those violent relationships, because they just want to put a roof over their heads and a roof over the heads of their children. Many of the children we house have lived transient lifestyles for the majority of their life. It has disrupted their education, it has disrupted their social relationships, it has disrupted their sense of safety and security. So the homes have just turned the lives of these children and the women that we are housing around.

I would just finish on one case example, which was a woman and her family who are living in one of our houses. Her daughter is now attending university. She had a son who was a school refuser; he is now doing year 11. The youngest child has disabilities. They are living in close proximity to a support service that can provide all the support he needs to address those disabilities. Thanks.

The CHAIR: Thank you all. Again you remind us—but in listening to that last case, just how poignantly—of the effect that housing can have on someone's life or the effect that not having a safe place can have, just not

being able to move forward with a job or with schools or to re-engage with the community, and that leads to social isolation and the rest of it.

I will start the questions. I will start with DV. I am really interested in 'safe at home', and I think we heard yesterday that it is still a minority of women who are able to stay at home or even go back to the home. One of your recommendations is around providing accommodation for perpetrators, and I am assuming that that would include some wraparound services to them to ensure that, you know, they do not reoffend and that they may actually go onto some path of never reoffending. Can you speak a little bit more about what that accommodation might look like and if there are already some successful models in existence?

Ms MACDONALD: Yes, thanks. We did make that recommendation. One of the things that can really undermine and limit the capacity to support people to stay safely in their home of course is a perpetrator's willingness to breach an intervention order. We know that the strength of those responses is really premised on partnership with police and police capacity and ability to come and respond to any breaches to intervention orders, because women who stay safely in the family home, children who stay safely in the family home, are not going to achieve that level of stability if the perpetrator knows where they are and is willing to breach.

So we have been really interested in looking at models that could provide some form of supported accommodation for men who are removed from the family home on a family violence intervention order—but not just the accommodation component of that—that would enable them to have, as you say, wraparound services, case management there and to be able to be in view of professionals who are able to monitor his behaviour and monitor his movements and help him work on issues.

We know from running these programs for over a decade in Victoria that very often he will move in with other family members and very often continue to use violence against them—that is often a dynamic we see—or turn up in the broader homelessness service system but without any support. It was an issue that the royal commission did look into but did not make any recommendations around, and I think consequently we have not really been able to trial anything in Victoria.

There has for a while been access to supported accommodation available for men who are removed on family violence intervention orders. I do not have data on me, but my understanding is that it is very, very under-utilised, and I do not know that it has ever been trialled in a comprehensive way.

The CHAIR: We heard yesterday about I think it was Austrian legislation. It effectively said: whoever hits leaves.

Ms MACDONALD: To the point.

The CHAIR: That was the opening of it. I do not know if you are familiar with the Austrian legislation.

Ms MACDONALD: Not closely, no.

The CHAIR: It seemed remarkably sensible. Is there something in the way that we look at this? I do not think it is necessarily a wrong thing that we want to focus on the victims, we want to focus on the families, we want to pour everything into the family. Sometimes it seems counterintuitive that by putting some resources into perpetrators we actually can make the families safer.

Ms MACDONALD: I think historically there has been an argument that there has been such constrained resourcing that dedicating resources effectively to support perpetrators would be limiting the amount of available resources for victim survivors, and that is publicly a bit tenuous and a bit unpalatable. But where better to trial it than in Victoria, where we are really leading the world in terms of our response to family violence.

If I could just speak quickly to some of the things that we have learned from running safe at home programs in Victoria. When we initially started to roll these programs out over a decade ago I think they were seen as being a long-term housing solution, perhaps. I think what we have found over the years is that they may not always be able to be a long-term solution for victim survivors but what they can do really, really well is mitigate the crisis that can often come with the homelessness associated with family violence. So rather than having to up in the middle of the night to flee, to go into motel accommodation, and all the disruption that comes with that you could put safe at home programs in place for a period of time, and that gives victim survivors space to breathe,

space to make decisions about what comes next, space to put proceedings afoot in the Family Court, for example, and then to make informed decisions—not in the heat of crisis—about what they want to do and whether they want to move on. And very often we understand they do move on for good reason, but they are able to do that in a timely and more strategic way than having to leave fearing for their lives in the crisis moment. I think that the benefit of the safe at home model often comes in in that transitional period—

The CHAIR: In that transitional period, yes. I think normally a family breakdown often results in the sale of the family house, whether it is family violence or not—so, yes, that transition. Thank you.

Ms LOVELL: Thanks, guys, for your presentations. They were really excellent. I am interested, Alison, in the over-55 women—and Jeanette, so I guess a question to both of you. Alison, first of all, have you done any mapping of the service need throughout the state for housing, not only transitional but also the exit points, so that we might be able to make some recommendations around where there should be some investment for housing for the women who are escaping domestic violence? Also, how do both you and Jeanette feel about the older women—regardless of domestic violence but older women in general, the over-55s? One of the other issues for them, apart from housing, is also isolation and loneliness, so much so that the UK now have a minister for loneliness, and the type of appropriate housing for those women.

Ms MACDONALD: We have not done mapping of data ourselves, but I understand that the Victorian government would have done some of that looking at exit pathways from family violence crisis accommodation as part of the work that it did post royal commission as well. I imagine that that data would be able to be accessed and broken down according to age cohorts.

In regard to older women, absolutely those issues are very acute, particularly when women may be experiencing elder abuse. It may be where age is the vulnerability that is creating the family violence, or it might be that these are women who have experienced long-term violence in their relationship who are seeking support for the first time in older age. We are aware, with growing community awareness about family violence, and our member services tell us that we have more women in older cohorts now seeking support. I think that might be around awareness about elder abuse but also just awareness about family violence and women deciding once their kids have grown up and left home that they are ready to leave that relationship. I think housing, particularly housing vulnerability for older women, is of course an issue that has had a lot of attention and is of really significant concern. I think Jeanette can probably talk more about innovative models perhaps of housing for older women.

Ms LARGE: Certainly it is a growing, growing issue, and I think you are right, Alison: it is some women who may have been putting up with family violence for the majority of their lives and they have got to a stage and gone, 'Sorry, I'm just not doing this anymore'. But, yes, financially they are in a situation that is not okay, but they are still making that decision that they would prefer to leave and move out.

As far as the social isolation goes, Wendy, there are a couple of models that we are working with at the moment. One is a co-housing one, and we are looking at that with a project up in Daylesford. There is actually a group of older women up there who are just really keen to develop co-housing. Some of them can afford to buy into that co-housing; some of them are financially okay. Some of the women that I have referred to really briefly in my presentation have got some money, but they actually do not have quite enough to be part of that co-housing, and they are looking at some other way of getting some investment so that they can be part of that co-housing. And then some of it is going to be social housing that hopefully we will own and provide.

We are hoping that it will be an excellent example of older women being housed across a range of financial capabilities. They have a common house. They have gardens. They will be having meals together every so often, not all the time—their own units actually have clearly everything that they need. I think they might have shared laundries, but other than that they will have their own kitchen, their own bathroom and so forth. The thing is it is a great model, but it does come at a cost. It costs to have the additional common house and a bit of extra area for gardens and so forth. So it is not necessarily up-front a cheap option, but ongoing when it comes to the health issues for the women as they are ageing in place—and these properties we built so that they can be adapted for ageing in place—and they are certainly very environmentally sustainable the way that they are going to be built. That is one option.

Another option that we are also looking at is, again, a pilot that we are building. It is for those middle women who can afford some but cannot afford to actually buy a house themselves. It is four units that we are building for them. So they will have a connection with other women of their age with those properties. Not all women—older women—do want to be part of a community, but we need to be developing different models so that those options are out there. In fact we ran an older women's housing forum once, and co-housing was put up as one of the options and we were working through it. Then we went into some smaller groups and one of the older women actually said to me, 'I'm really glad I heard about that co-housing because now I know where I don't want to live'. So not everyone wants that, but many do.

The other things that are really important are that the housing—yes, it is affordable, yes, it is sustainable as far as utility costs and yes, it is adaptable so that they can age in place and they know they can stay there for a good period of time.

Mr TARLAMIS: Thank you for coming along and presenting to us today and for your submissions. I just want to pick up on that. You spoke about some of the options there, but are there any other innovative options that you have been considering or that are a possibility? And are there any pilots planned or funded currently at the moment to deliver any of those?

Ms LARGE: Are you referring to the older housing?

Mr TARLAMIS: Older housing or other forms of housing.

Ms LARGE: Yes, we are doing a pilot for some older women in housing, as I said, for that group. We are seeing it as preventative because it is that group of women who have got some money, and in the scheme of things it is a reasonable amount. We are doing one pilot where the women involved in this are actually lending us—as in, Women's Property Initiatives—\$150 000. They will live in those properties for as long as they need to, paying an affordable rent. We are responsible for maintenance, we are responsible for rates, all of those sorts of things. When the women want to or need to leave that property, they will receive the full amount that they have lent us back plus the Reserve Bank interest rate plus 25 basis points. So the money that they have invested will be preserved. They will not have got capital gains as such necessarily, but it will be preserved, whether that is for them to then move into aged care or whether—over their lifetime they have saved that money—they want to leave it to their children. But as I said, it is also preventative, because if they were living in the private rental market, which is not likely to be adapted for them to age in place, their health—emotional and physical health because they are not feeling secure and it is not affordable and utility costs might be really high and they will deplete their savings so they become eligible for social housing. So we see it as a really preventative model.

The co-housing project, we have actually just put it in hopefully for fast-tracking. So we are hoping that that one will roll out as well. But we have also been talking very seriously to the Department of Treasury and Finance around: can they adapt their shared equity model? I mean, at the moment the shared equity model is very much focused on young people who can put in a small amount up-front and then take out a mortgage. We are saying, 'Well, what about older women who can put more up-front but they can't take out a mortgage?'. Is there an option when they move on that is when the money is made? The other share is the capital gains rather than paying interest along the way; that there is a proportion of shared equity and it more or less stays that way—of shared equity. But at the end, that is when the money is made. So they are the sorts of options that we are looking at. For the social housing side of it, we have not looked at anything different or more innovative other than what we currently provide in social housing for women of all ages, which is a mixture of one- and two-bedroom apartments, which would be one or two for the older women, and then for our families we provide three- and four-bedroom houses.

Ms VAGHELA: Thanks to both Alisons and Jeanette. Jeanette, you mentioned that you have been in the homelessness sector for a very, very long time. You have got a lot of experience in this sector. The question that I have can be answered by Alison or Jeanette; it is partly for Jeanette and partly for Alison. What I want to know, Jeanette, is what have you noticed in terms of the change in females experiencing family violence? So are there any particular communities which are at risk of experiencing family violence and the demographics have changed? Is that the reason? In the submission it is also mentioned, a DV's submission, that since the Royal Commission into Family Violence more women are now reporting family violence issues. So I am just trying to understand what has led to the increase, Jeanette, in terms of your experience? That is the first thing.

You also touched base on gender inequality. Is it gender inequality or is it social inequality that is leading to this? So either of you can answer.

Ms LARGE: Yes, I have been around a very long time. As I said, that first experience I had I was a very young woman myself, and I have to say the boundaries that exist now in what you would do or would not do did not exist at that stage. The first young woman who rang me up who was experiencing family violence, I actually went and picked her up and brought her home. It just happened to be at a time when my dad was around for dinner, and he said to me, 'I'm coming with you', because I was brought up in a pretty supportive, loving family who had not ever come across this sort of situation before. But at that stage in Victoria, to my knowledge anyway, there were not any women's refuges. I remember working really, really actively, because I was the chair of the Youth Accommodation Coalition, to get a young women's refuge happening. It was called The At Last when we eventually got it happening because it took so long to be funded. The young woman I picked up then was clearly experiencing reasonably severe physical violence.

Women have become much more aware of the fact that it is not okay and that there is a whole range of violence, that it is not just physical violence. There is emotional abuse and economic abuse as well that is not okay to tolerate. I think the Royal Commission into Family Violence did make many women believe, 'Well maybe now something is going to happen, so, yes, I will report it'. I know both Alisons will know this much more than I would, being involved in the sector, but my understanding is really that so many women just thought, 'Well, what's the point? If I report it to the police, is something going to happen or not, and where am I going to end up or am I just literally going to jeopardise my own safety more because nothing really is going to happen as a result?'. Whereas I think the Royal Commission into Family Violence possibly gave more women confidence that, yes, something will happen—'there will be an outcome if I report it now that is to my benefit'. But look, I think family violence has been there for many, many years and not reported for many, many years.

Ms MACDONALD: Yes, and the question of course of what an increase in prevalence statistics tells us is always something that we examine closely. I think we have seen a steady increase in statistics, particularly in family violence that is reported to police, and every time the crime stats agency releases the latest tranche of family violence statistics we are always asked this question: are we actually seeing a higher prevalence, a higher rate of incidence of family violence in our community, or are we seeing increased reporting? The answer is we do not know, but family violence is incredibly prevalent—it is incredibly prevalent across all communities in Victorian society—so it is not something that is limited to particular cultural or ethno-specific groups. It is not something that is limited to particular socio-economic groups. I think what we are seeing in Victoria is, exactly as Jeanette suggested, increased reporting that indicates increased confidence that there will be a safety net and there will be a system there for people.

I think one of the things that we are really understanding in the post-royal commission environment is the royal commission really challenged us to think about who the most marginalised members of our community are and their particular lived experience of family violence, and I think consequently we are understanding much, much more about cohorts who have often been invisible in our service systems because our service systems have not been as accessible or as inclusive as they could have been. So we know, for example, that family violence amongst LGBTIQ communities is probably commensurate with family violence in heterosexual relationships, but it is a very under-researched area. We know, for example, that family violence among women with disabilities is incredibly high and of course family violence in our migrant and refugee populations is very, very significant. We do see an increase in statistics for CALD communities in particular, and I think that does reflect the fact that we have made significant efforts to improve the system for people in those marginalised groups.

Ms BIRCHALL: I think just on that point it is really important for us to also mention the particular experience of victim survivors of family violence with temporary migration status and how their experience of not being able to access and having no recourse to public funds means that they face extremely precarious housing situations. You can probably understand how that then contributes to them not being able to leave those violent situations, but if and when they do, a problem that in policy is created at the federal level in migration law is actually really felt in the state jurisdiction because it becomes the responsibility of the states to fill the gap where those victim survivors are not able to access public housing and they are not able to access social security. Definitely in our sector it is keenly felt when those particularly women and children end up in crisis accommodation or in long-term refuge and just have no exit points into the community. It seems to be a particularly wicked problem that has been very difficult to find a solution to. But when you asked about

particular demographics, they were the first group that came to mind as being so very vulnerable and suffering in terms of access to housing and homelessness.

The CHAIR: Just in the short time we have got, Jeanette, I was wondering about real estate agents. I think WPI has actually set up its own real estate agency or is providing some services. We have heard over time of the reluctance for real estate agents to lease properties to various cohorts of people and certainly people who have been experiencing homelessness or are at risk of it. Is there anything that we should be considering in how we can encourage real estate agents to be more willing to lease properties?

Ms LARGE: Look, it is a very interesting one. It was quite some time ago that I went with the CEO of WIRE at the time to the REIV to talk to property managers about how they did view people who were from more vulnerable backgrounds. It was interesting that all of those that were there just said, 'No, we don't discriminate', and 'We don't say that we can't house them', or 'It's up to the landlord', or whatever. After that time—it was interesting—a few of the women property managers who were part of that meeting followed up with us and said that they were very happy to try and negotiate and work things through. But it is a very difficult one I think for the property managers. To get the money for the landlord is what they are looking at doing. If they do not get the money for the landlord, the landlord is likely to just go, 'We'll go to another real estate agent, because you haven't managed to get our rental income in or you haven't managed the property well'.

I think there are real issues around the affordability of our private rental market, unless there is a subsidy provided, which there has been—there has been brokerage provided from government to assist with that. But the other thing is the whole way that our housing system in Australia has grown up. Our private rental market are your mum and dad investors. So many of those mum and dad investors actually really need that money. They are relying on it, whether it is to pay a mortgage, because it is their investment or because when they are older it will be some sort of income stream—it is their retirement system.

In European countries they have institutional investors that are providing that private rental. So they can afford to provide more affordable rentals than your mum and dad investors. We are seeing it through COVID. Some landlords have some money, and yes, they can reduce the rentals. Some landlords have not; it would be dire straits for them if that rental income is not going to come in. So through the private rental market, unless there is some sort of subsidy from the government—and I have talked to some of the other homelessness organisations that actually have some good relationships with some of the real estate agents; as long as that money is coming in and there is support provided for the people in there so the houses are looked after, that can actually be worked out quite well—just relying on low-income people without that extra brokerage is a really difficult one.

Ms MACDONALD: I remember that when the family violence housing assistance task force was established after the royal commission, the REIV was a member of that task force. There were some approaches into looking at professional development for property managers around family violence, which I think were really positive initiatives. I do not know the status of that work now, but I know that through the private rental brokerage pilot as part of the family violence housing blitz there were some fantastic examples of innovation there where local services were working in really close partnership with their local real estate agencies and property managers there. Taboos were broken down, myths were busted, and actually you had property managers who really became champions of that program, and Jeanette is right—there was money attached to it, and it was secure money, so that was the incentive there.

But I can remember hearing stories about real estate agencies—and I think this might have been particular to regional Victorian towns—who were incredibly proactive and were actually identifying properties and then going back to the family violence agency and saying, 'We've got a three-bedroom house that would be perfect if you've got a client who's available for it'. A lot of the barriers that exist there are about the barriers that come with the stigma attached to being a victim survivor of family violence, where there is an assumption that they are going to be unreliable tenant, whereas very often it is quite the contrary.

Ms LARGE: That is what we find. People ask us about the reliability of the women we house, and we just go, 'They've got housing; the last thing they want to do is lose that housing'. And it is the same if they are in the private rental market—they are the best tenants, usually.

Ms VAGHELA: Just a follow-up, Chair, on a question you had raised about a safe at home approach. Alison, your submission says you are supportive. I am just trying to understand: what proportion of your clients actually use that approach? Because it sounds very good, and it is always easier if the victim stays at home with the children and the perpetrator leaves the house. But what sort of proportion or percentage of your clients use that? And if it is not a big enough proportion for it to be workable, what sort of changes do we need to make so that if a woman stays at home with her children for her safety and security there is no threat? What changes should be made, whether by law or whatever, so that this approach is more workable?

Ms MACDONALD: Thanks for that question. I do not have figures about how many people access the program, but it is a minority of clients. I think our position is that, while we think that it should be a default option and it should be accessible to all if possible, it can only ever be effective as one option in a continuum of responses and we will still require crisis accommodation support for those people that are at highest risk, and highest risk of being killed in particular. Our argument, of course, is that we need to go down the prevention end and what we really need is a strong, secure social housing system so that people do not become homeless in the first place. I do think we have actually got the legal frameworks there to support a safe at home response. It was many years ago that Victoria brought in family violence safety notices, which enable police to put exclusion orders in place on the spot. We have got programs like the personal safety initiative, although that has got time-limited funding, that enable services to work with their clients to put security upgrades into their homes, change the locks, put CCTV in and do property upgrades that help support security. So there is a lot of infrastructure that does exist to enable it to happen, but it is not a one-size-fits-all system, and it cannot be a solution for everybody.

The CHAIR: Thank you all. That was a really great session, and I am sure anyone watching the broadcast would have learned a lot there as well. It has really enabled us to, again, know that there are solutions, that things are happening and that basically we need to do more as a society and as a government. So I very much appreciate your time today, and I appreciate your submissions, and I am sure on behalf of the committee we thank you not only for being here today but for all the really valuable work that you are doing to help our society.

Ms MACDONALD: Thanks for having us.

Ms LARGE: Thanks again for the opportunity.

Ms BIRCHALL: Thanks.

Witnesses withdrew.