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Submission to the NSW Government on a Housing Strategy for NSW

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DOMESTIC VIOLENCE NSW

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Domestic Violence NSW Inc. (DVNSW) is the peak body for specialist domestic and family violence services in NSW, representing over 100 specialist domestic and family violence services providing accommodation and support. Our associate members include people experiencing domestic and family violence, homelessness peak bodies, non-government organisations, academics and other individuals.

Our organisation provides a range of policy and advocacy functions. We receive and provide advice and information about issues of concern in relation to multiple groups (including Aboriginal and Torres Strait Islander women, culturally and linguistically diverse women, young people, women with disability, LGBTIQI people and people in urban and regional locations) through our member engagement and reference groups.

DVNSW seeks to promote awareness of the causes and effects of domestic and family violence. Homelessness is sadly one of the consequences and outcomes of domestic and family violence when housing choices are not always available or accessible. Whilst the support offered to women affected by domestic and family violence is working well in many areas in terms of crisis support, effective service response is severely impacted by the scarcity of appropriate, safe, affordable and sustainable housing needed to achieve long-term positive outcomes.

As a member based organisation DVNSW advocates for the creation of a robust and integrated housing pathway. We welcome the opportunity to contribute to NSW Government's 20 year vision for housing in NSW.

General Comments

Homelessness can occur where there is the absence of one or more elements of a home such as inadequate housing or, no tenure or sense of safety. Whilst the experiences of women and children experiencing homelessness as a result of domestic and family violence is diverse the impact of homelessness is undeniably significant and ongoing. It is widely accepted that domestic and family violence is a leading cause of homelessness amongst womenⁱ. In NSW crisis and transitional accommodation provided by Specialist Homelessness Services (SHS) remains the principle response for people experiencing homelessness. In 2018/19 SHS providers assisted 73,500 people in NSW. Significantly, Domestic and Family Violence (DFV) accounted for the largest cohort of people seeking assistance at 34%, with the next largest group 31.7% being those experiencing mental health difficulties. Of the overall homeless population seeking assistance from SHS providers, 36% of all people assisted by the SHS were categorised as single parent families with childrenⁱⁱ. This additionally illustrates the high number of children who experience homelessness, many of whom have been impacted by Domestic and Family Violence.

Over the past decade the NSW Government has developed a number of programs that aim to alleviate the pressure on the social housing system whilst assisting women and children to stay safe. This has comprised of ([Staying Home Leaving Violence](#)) which is designed to keep women safe at home after the removal of the perpetrator and short term assistance to private rental, with the [Rent Choice Start Safely](#) subsidy for women who have escaped the home where the abuse was occurring. However, for many women and especially those with young and/or traumatised children there are inherent problems with this system including; a chronic shortage of available / affordable private rental housing in suitable areas i.e; near community and/or family or other kinship and support networks, services and schools. The problems are further compounded with a lack of free or affordable pre-school childcare and before/ after school care, a lack of available employment options and underemployment (due to gender inequality, child care needs and responsibilities and issues with the benefits system), additionally the three year period is not being long enough for women with more complex needs.

For many women and children who have escaped family and domestic violence social or community housing would be the most suitable option to support them at this critical time. In the DVNSW 2019 Private Rental survey members reported that less than a fifth of clients 18.42% accessing Start Safely had previously rented and wanted to continue rent in the private

rental sector whereas over three quarters of women (76.32%) were doing so because there was no suitable social or community housing available.

Prior to COVID-19, research indicated that despite the investment in Specialist Homelessness Services' (SHS), thousands of vulnerable women with dependent children were experiencing homelessness every year in NSW as a result of domestic and family violence. Whilst SHS's are able to move women seeking assistance into temporary housing, very few move into stable, long-term, appropriate accommodation due to a lack or absence of suitable housing. Analysis of SHS data for 2018-19 Research conducted by the Australian Institute of Health and Welfare (AIHW) illustrates this problem. In NSW 5.4% of persons experiencing domestic and family violence had no shelter or were living in improvised dwellings, 14% were 'couch surfing' with no tenure plan and 20% remained in short-term temporary accommodation at the end of a SHS support period. ⁱⁱⁱ

It's also important to acknowledge that this data does not reflect the true homelessness numbers for women due to the hidden nature of women's homelessness, and often misconception of their realities in homelessness. Women tell us they will often will stay with friends or family, as opposed to seeking support from the SHS. In 2017 Almost 2 in 3 (64%, or 392,000) women who temporarily separated from their most recently violent previous partner moved out of home during 1 or more temporary separations, and 4 in 5 (81%, or 319,000) of those women stayed at a friend or relative's house (source ABS 2017c)

Many women report that the housing options that are available to them are generally poorly maintained or may be in an area that feels unsafe or dangerous. Service providers report that many women will often decide to return to an abusive partner because they consider this to be a safer option than the alternatives due to absence of money, family and/or financial support or stable housing^{iv}

Overall, it is evident that the current system is not working effectively. An absence of appropriate exit accommodation means that SHS assistance is not able to function as a mechanism for moving people along a housing pathway. The NSW government's current reliance on private rental subsidies as a way to achieve long term housing outcomes is also problematic as this is not an option for many women experiencing homelessness due to barriers such as **affordable supply, competition, and inadequate income support.**

Key points

Our objectives in preparing this response are to:

- Listen to what we know about women's experience of homelessness, think critically about how the current service response is operating and carefully consider the scale of policy response required.
- Consider the provision of housing only, whilst having regard to the specialist domestic and family violence services that provide a range of support services over and above the provision of housing, and that this specialist support enables women and children to access their rights and recover from the abuse.
- Focus on the foundational elements that are required to support a coherent Housing Strategy that supports the supply of suitable housing for women and children escaping domestic and family violence.

There has been a lack of research to date into the impact of COVID-19. In July 2020 the Australian Government Institute of Criminology presented the findings from an online survey of 15,000 Australian women about their experience of domestic violence during the initial stages of the COVID-19 pandemic. The study's findings provide the most robust data available about the prevalence of domestic violence, citing that one in 20 women (4.6%) experienced physical or sexual violence over the last three months, 5.8 percent experienced coercive control, and one in 10 (11.6%) experienced at least one form of emotionally abusive, harassing or controlling behaviour. What is significant about these alarming statistics is that many of these women did not seek help from police, government or non-government agencies as a result of safety concerns, exacerbated by social distancing restrictions^v.

As COVID restrictions started to ease in June 2020, there were 2,200 homeless people temporarily accommodated in hotels with limited long term housing options available. Two in three homelessness service clients were unable to access housing prior to the pandemic, and it is likely this number will grow as more women becoming homeless as a result of the impact of COVID-19 on domestic and family violence. Without a coherent housing strategy, coupled with adequate funding many women and their children will have no option but to return to unsafe and potentially fatal situations.

Our submission is aligned to speak to the Housing Strategy Discussion papers' interrelated themes of supply, diversity and affordability as these relate to the realities of homelessness resulting from domestic and family violence.

Supply

“A pipeline of housing that creates a choice of housing for people and households at different price points to live in well-serviced locations and positively shape the places of NSW”

A Housing Strategy for NSW – Discussion Paper

DVNSW supports this view and asserts it is critical to the growing number of people experiencing homelessness as a result of domestic and family violence that the quantity, location and timing of the supply of new housing in the context of DFV is considered as a priority within strategic housing planning.

Over the past ten years, social housing as a proportion of overall New South Wales housing has declined, which is a major contributing factor to the problem of homelessness. The Auditor General reported in 2016 that Land and Housing Corporation (LAHC) had been disposing of more properties than it had added in recent years (except during the National Economic Stimulus Building years 2009 to 2012) ^{vi}. Before COVID-19, there was a waiting list of 50,000 people for social housing across NSW ^{vii}

Specialist Homelessness Services (including women's refuges) are distinctive services that enable women and their children to relocate to escape domestic violence; and enable them to relocate to a place of safety.

SHS Specialist Homelessness Services cannot compensate for an absence of social and affordable housing. Moving from short term or transitional housing into long term, secure and independent housing is often out of reach for women and children affected by domestic and family violence.

Whilst data on the number of women experiencing homelessness resulting from domestic and family violence is well documented, and the requirement for additional social housing cannot be disputed, research, data and literature often focuses around the point in time of leaving the abuse; the number of women utilising housing products and services such as women's refuges, Domestic Violence Response Enhancement

Service (DVRE) and Start Safely Rent Choice products. This data often does not fully examine women's journeys between different points in the housing system, or indeed the long term outcomes for women accessing these housing products. This means that Policy relating to housing options do not easily translate into a strong evidence based strategy, or reach agreement as to the factors that accentuate problems within the housing system and how this relates to housing supply.

Recommendation:

Invest in the capability of NSW Government to gather state wide data to map housing need to housing supply.

Realising the vision laid out by the Housing Strategy Discussion is dependent on investment in systems and workforce. It is essential that NSW Government is able to accurately capture the housing needs of women and children made homeless as a result of domestic and family violence, the different points in the system in which this occurs, and identify gaps. Robust data and analysis is essential to informing the supply of housing required, the type and accessibility of housing stock, and its location.

Having the systems in place to undertake a state-wide analysis is a pre-requisite to developing a coherent response. DVNSW calls upon NSW Government to work, within an evidence based approach, and in partnership with the Homelessness and Housing Peaks and the sector to support the development of a sustainable funding model for housing and homelessness.

Construct new social housing properties.

A Housing Strategy that supports the construction of new buildings and purchase or existing developments (impacted by the COVID-19 economic downturn) will go a long way to providing a concrete solution to assist the 40% of women experiencing domestic and family violence who have no long term housing at the end of an SHS support period. Undertaking an analysis of housing needs across the homeless population should inform the construction of new homes and is a key component to ensuring sufficient housing pathways exist.

Diversity

“New and existing housing must meet the changing and varied needs of NSW residents. This includes housing for people earning low to very-low incomes, older people, younger households, multi-generational households, people working in essential services and people with disability. Culturally appropriate housing must be available for people of all backgrounds, including Aboriginal people”.

A Housing Strategy for NSW – Discussion Paper

DVNSW agrees that it is essential to consider the different types of housing and look at how a diverse choice of housing can reflect the needs and preferences of different households.

Women experiencing homelessness as result of domestic and family violence have different housing needs, in terms of the size or configuration of their home, how accessible it needs to be, how much they can afford to pay for it, and where they want to live. Services and women impacted by domestic and family violence tell us that many women prefer to remain in their local area where they have connections and links. The decision they make about their housing is often based on a complex and dynamic judgements arising from the needs and safety for themselves, and their children.

Findings from the 2019 private rental survey evidenced that when it is not possible to stay at home the majority of women will choose to stay within their local area. A major factor contributing to this is the priority that women place on limiting the dislocation they experience by going to the type of place they are unfamiliar with, and the impact of this on their children and connection to community. The survey found 89.47 % would stay in area to access existing services that are important to them to continue (DVRE/ healthcare/ schools/ therapeutic/ higher education etc., 78.95% to access important support networks (family, friends, groups etc.) and 68.42% to stay on country / with community. Of the women that chose to move out of area the most significant driver of the decision to move out of area was safety (78% of women who chose to move), or that alternative housing is not available/ affordable (57% of women who chose to move).

Planning for diversity of housing by understanding people's living arrangements and the types and locations of housing in NSW is crucial to meeting the needs of Aboriginal women and their children. Acute shortages in crisis, transitional and long-term housing (particularly in regional areas) means that Aboriginal women often experience repeated abuse and further periods of homelessness.

There has been a tendency from both state and federal governments over recent decades to incorporate services for homeless Aboriginal and Torres Strait Islander people into mainstream services and systems. Research highlights how dependence on social housing is markedly high for Aboriginal women due to the extent to which Aboriginal women are excluded from the rental market due to racism and the factors that comprise the intersectionality of Indigenous women (i.e poverty, gender, ethnicity)^{viii} It is essential that the Housing Strategy considers the needs of Aboriginal women and their preferred choice of suitable housing.

Housing supply in NSW does not meet the needs of a diverse community.

Current criteria for accessing NSW Government housing products in NSW is limited to persons with citizenship or permanent residency and many Specialist Homelessness Services and Community Housing Providers require women escaping domestic and family violence to prove they have access to government income support payments as part of their eligibility criteria. Whilst some services offer supported housing many services tell us they are forced to limit the number of women they take on temporary visas because are not adequately funded to provide places. This issue is further compounded by the absence of a housing options for women on temporary visas outside of the private rental market.

Recommendation:

Commit to reviewing the policies that create barriers to Aboriginal Women accessing safe and appropriate housing.

Supporting good policy responses requires a Housing Strategy that genuinely supports Aboriginal women to make informed choices through culturally appropriate policy. This involves investing in local placed based initiatives that provide adequate resources and autonomy to Aboriginal communities to decide on the types of properties, location and support models they require.

Commit to reviewing the policies that create barriers to women on temporary visas accessing housing and support services.

Supporting the creation of a Housing Strategy that embraces the cultural diversity of NSW will require the removal of the permanent residency or Australian citizenship requirements from the eligibility criteria for social housing, and for rental assistance products and subsidies.

Affordability

“Whether people own their own home with a mortgage, rent in the private market or live with support, they should be able to cope financially and live near local facilities, jobs and their networks. We need to provide support and opportunity across the housing continuum, from supporting people in crisis, social housing residents, tenants and people who aspire to or own their own home.”

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Many women report that the housing options available to them are generally poorly maintained or may be in an area that feels unsafe or dangerous. Service providers report that many women will often decide to return to an abusive partner because they consider this to be a safer option than the alternatives due to absence of money, family, financial support or stable housing^{ix}

Income inequality and financial abuse are key contributor’s poverty as a result of domestic and family violence. Financial stress, unemployment, poor physical and mental health and low quality of life are sadly issues that co-exist. Experiences of domestic and family violence and child care responsibilities often continue long after separation, and can disrupt a woman’s ability to obtain and/or sustain employment and maintain secure housing.

In 2016 there was a wait list of 50,000 people for social housing in NSW^x and 231,000 low-income households were living in rental stress (i.e pay more than 30 per cent of their income in rent^{xi}). Many women and children leaving violence are reliant on the Newstart Allowance of \$335 per fortnight prior to the introduction of the Jobseeker payment in March 2020. This means that for the many women and children who were living below the poverty line the housing options available to them are significantly reduced.

The shortage of affordable housing in NSW is well documented due to the significant growth in house prices since 1990. This has put home ownership out of reach for many and resulted in an increased demand on the private rental market.

The NSW private rental market does not generally support access to suitable accommodation for women who have escaped domestic and family violence due to the high costs of rent (particularly in Sydney area), as well as discrimination against survivors of domestic violence, single parent families and racism. This coupled with the stringent eligibility criteria for public housing or the lack of availability of social housing can lead families to fall into homelessness.

The key policy response to the growing demand on housing from survivors of domestic and family violence was the introduction of the Rent Choice (Start Safely) product. The NSW government's reliance on private rental subsidies as a way to achieve long term housing outcomes is however problematic as rent assistance has failed to keep pace with the increases in rent leaving the private rental market largely unaffordable.

Findings from the Australian Housing and Urban Research Institute in December 2019 highlights an acute, and increasing national shortage of private rental dwellings for low income households. This relates to households whose annual earnings fall within the bottom quintile (0-20%) of Australia income distribution. Of these households 80% were paying unaffordable rents (89 per cent in metropolitan areas and 92 per cent in Sydney)^{xii}.

Due to predominately flat wage growth over recent years across the whole economy coupled with a shortage of rental property supply the demand for properties has increased causing an inflation of rental prices. This has not only caused increased rental stress but it has also created increased competition where even moderate and high income earners are renting towards the lower end of the market based on affordability and therefore putting women on low incomes with families at a greater disadvantage.

A snapshot survey of over 69,000 rental listings across Australia, conducted by Anglicare Australia in April 2009, made similar findings. This report cites a chronic shortage of affordable rentals across Australia, with only 0.5% of available properties identified as affordable single parents on parenting payment. A major contributing factor to the affordability of private rental properties for people receiving rental assistance stems from this assistance being indexed to the Consumer Price Index

whilst average rents increased by a much higher rates. This report concluded that over the past decade the private rental market has failed to provide affordable housing for Australians on low incomes. There is no evidence that this will change.^{xiii}

Recommendation:

Introduce Government backed buying schemes.

An opportunity exists to reduce the demand for private rental properties through the Government working with developers to build homes for low income workers on rent-to-buy or similar schemes. This will enable increased participation in home ownership for suitable low income households and therefore result in removing these households from the private rental market as well reducing demand for social and community housing.

Introduce tax incentives or offsets for landlords.

Reduced rent for existing or build to rent (affordable) dwellings schemes to be considered. By enabling landlords to offset rental deductions (to reduce below market rent to be affordable for low income households) against the landlords income by way of tax offsets or rebates it would increase the supply of available and affordable private rental properties and reduce the demand on social and community housing.

References

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