

National Housing and Homelessness Plan Submission



Domestic Violence NSW
20 October 2023

D O M E S T I C
V I O L E N C E
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Acknowledgement

This report was written on the stolen and unceded lands of the Gadigal People of the Eora Nation. We pay respects to the Elders past, present and emerging.

Domestic Violence NSW acknowledges Aboriginal and Torres Strait Islander peoples as the first sovereign nations across the breadth and depth of Australia. We recognise that Aboriginal and Torres Strait Islander people have lived and cared for Country for over 60,000 years and continue to do so, honouring ancestors and knowledge holders within community, and observing ancient cultural practices.

We acknowledge the damaging impacts of colonisation and hold their stories with great care.

We acknowledge that domestic and family violence are not part of Aboriginal culture and assert that the responsibilities of Aboriginal families and kinship systems do not align nor are reflected in current government policies. Domestic Violence NSW work to position ourselves as allies and give voice and strength to the unique position that Aboriginal and Torres Strait people hold in their own family systems and communities.



About Domestic Violence NSW

CEO	Delia Donovan
Author	Andrea Karwal
Co Author	Emily Roberts
Address	Domestic Violence NSW PO Box 3311 REDFERN NSW 2016
Telephone	(02) 9698 9777
Email	ceo@dvnsw.org.au
Website	dvnsw.org.au

Domestic Violence NSW (DVNSW) is the **peak body for specialist domestic and family violence services in NSW**. We have over 150 member organisations across NSW. We work to improve policy, legislative and program responses to domestic and family violence and to eliminate domestic and family violence through advocacy, partnerships and promoting good practice.

DVNSW members represent the diversity of specialist services working in NSW to support women, families and communities impacted by domestic and family violence. They are non-government-funded organisations. Our member organisations include crisis and refuge services, transitional accommodation and community housing providers, family support services, Aboriginal controlled organisations and specialist migrant and refugee organisations, specialist homelessness service providers, men's behaviour change programs and networks, community organisations working with high-risk communities, specialist women's legal support services, women and children's support services, and Safe at Home programs.

DVNSW gives permission for this submission to be published publicly.

This submission is representative of DVNSW's 150+ member services.

Executive summary

This submission has been prepared by Domestic Violence NSW (DVNSW) in response to the Australian Government Department of Social Services' Issues Paper on Housing and Homelessness in Australia, ahead of the development of the *National Housing and Homelessness Plan*. The submission addresses the questions as outlined in the Issues Paper, noting that our focus is on the intersection between domestic and family violence and housing and homelessness and, therefore, some questions are beyond our remit.

In preparing our submission, DVNSW sought input from member organisations into what is and isn't working to assist victim-survivors of domestic and family violence that require housing. DVNSW members provided several case studies that highlight key areas of the housing and homelessness system that need to be addressed.

Recurring feedback from DVNSW members, victim-survivors and highlighted in the *National Plan to End Violence against Women and Children 2022-2032*, is that – **women and children escaping domestic violence deserve a safe, supportive and accessible alternative to choosing between homelessness or remaining with the perpetrator of violence and abuse.**

DVNSW's seeks that the *National Housing and Homelessness Plan* address:

- 1) The high rates of women and children becoming homeless after leaving their homes due to domestic and family violence as they are unable to secure affordable long-term housing.
- 2) Victim-survivors of domestic and family violence having to choose between homelessness or returning to abuse and danger due to having nowhere affordable to live.
- 3) Limited crisis accommodation and exit pathways into safe, transitional or long-term housing for people who need to leave a violent home, which increases the risk of homelessness.
- 4) The disproportional impact of the housing shortage on vulnerable people already experiencing disadvantage, including Aboriginal communities, people from migrant and refugee backgrounds, people on temporary visas, LGBTIQ+ people, older women, and people with disability.
- 5) Housing and homelessness systems and services to ensure they are accessible, transparent, accountable, culturally safe, person-centred, trauma and gendered violence informed, and informed by lived expertise.

The Commonwealth Government has an opportunity to rectify the damage caused by previous Governments through years of underinvestment in social and affordable housing, and by investing in early intervention to avoid homelessness in the first place.

DVNSW, and the members we represent, suggest that true change requires collaboration. DVNSW provide 83 recommendations for a pathway forward and would welcome any opportunity to support the Commonwealth Government to implement the recommendations, recognising that driving reform and change is a shared responsibility.

Victim-survivors should not have to continue to bear the burden of the perpetrator's actions. They deserve support and the chance to rebuild their life in a safe and secure home. **No one should be forced into homelessness as the 'safer' option.**

A note on terminology

Domestic violence

Interpersonal violence or abuse perpetrated by an intimate partner or ex-partner. Domestic violence can include a variety of forms of abuse including but not limited to, sexual, psychological, financial abuse, physical stalking, and intimidation. Domestic violence extends beyond physical violence and frequently involves the exploitation of power imbalances and patterns of abuse.

Family violence

Violence perpetrated by a family member, carer, guardian, child, or kinship carer. Family violence can include a variety of forms of abuse including but not limited, sexual, psychological, financial abuse, physical stalking, and intimidation. Family violence extends beyond physical violence and frequently involves the exploitation of power imbalances and patterns of abuse.

Gendered violence

Gendered violence or gender-based violence refers to harmful acts directed at an individual or a group of individuals because of their gender. It is rooted in gender inequality, the abuse of power and harmful norms. The term is primarily used to draw attention to the fact that structural, gender-based power differentials place women and girls at risk for multiple forms of violence. While women and girls suffer disproportionately from gendered violence, men and particularly boys can also be victims. The term is inclusive of LGBTIQ+ populations, referencing violence related to norms of masculinity/femininity and/or gender norms.

Intimate Partner Violence (IPV)

Abuse perpetrated by a current or former intimate partner such as a partner, husband, wife, girlfriend, boyfriend, or person who someone is dating. Forms of violence are listed under domestic violence.

People with lived expertise

People with lived expertise are people who have experience of sexual, domestic and/or family violence whose expertise as context experts due to their lived experience is noted.

Specialist sexual, domestic, and family violence sector

The specialist sexual, domestic, and family violence sector includes crisis and refuge services, transitional accommodation and community housing providers, family support services, Aboriginal controlled organisations, specialist multicultural community organisations, specialist LGBTIQ+ organisations, counselling services, sexual violence services, specialist homelessness service providers, men's behaviour change programs and networks, community organisations working with high-risk communities, specialist women's legal and support services, women's health centres, women and children's support services, Safe at Home programs and the Women's Domestic Violence Court Advocacy Services.

Victim-survivor

Victim-survivor refers to a person who is being or has experienced violence, acknowledging that people who have been victimised are survivors and are also victims of crime. This is not intended as an identity term. In the specialist domestic and family violence sector, the preferred term is victim-survivor.

DVNSW notes that the justice sector and legislation use the term victim. In this submission, although used interchangeably, the emphasis has been placed on the term victim-survivor, with victim used at times particularly when discussing the justice system or legislation.

Recommendations

This submission has 83 recommendations:

1. Deliver a social housing target of a minimum of 10% of occupied residential dwellings by 2050.
2. Allocate 20% of social housing for victim-survivors of domestic and family violence, recognising that domestic and family violence has greater impacts on marginalised communities.
3. Ensure 20% of new properties delivered via the Housing Australia Future Fund (HAFF) are allocated for victim-survivors of domestic and family violence.
4. Ensure safe and affordable transitional housing for women and children exiting crisis refuges by assessing current availability across Australia and funding additional capacity where needed.
5. Federal, State and Local Governments to work together to set housing stock targets to meet forecast population growth and reduce social housing wait times.
6. Prioritise social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, refugee and migrant communities and housing of different sizes that is suitable for families, children, and pets.
7. Increase the Commonwealth Rent Assistance by 50% for domestic and family violence victim-survivors to support the affordability of private rentals.
8. Increase the Parenting Payment Single allowance rate so it is equal to the age pension single rate.
9. Include measures in the *National Housing and Homelessness Plan* which increase intergovernmental collaboration and reduce fragmentation.
10. Explore needs-based funding models rather than allocating funds solely on population size.
11. Work with peak bodies and victim-survivors to create a national primary prevention strategy to stop domestic and family violence before it starts.
12. Invest new funding for domestic and family violence prevention programs that include specific initiatives that target children, young people, men, high-risk communities and educational institutions, workplaces, social, community and sporting groups.
13. Ensure housing and homelessness services implement and are audited against quality standards frameworks and have sufficient resources and workforce capacity to implement standards.
14. Implement five-year contracts for all domestic and family violence and specialist homelessness services immediately.
15. Fund and implement standardised trauma and domestic and family violence-informed training for frontline homelessness services, and regularly review and update training.
16. Fund and implement standardised inclusive practice training to ensure housing and homelessness services are safe, inclusive, and accessible for LGBTIQ+ people. Ensure training is regularly reviewed and updated.
17. Ensure adequate mechanisms for consultation with lived experts in the development and implementation of housing and homelessness policies, including evaluation, governance, and monitoring.

18. Fund early intervention and crisis response wrap-around support models that integrate housing, mental health, drug and alcohol and other services for service users.
19. Invest in the evaluation, monitoring, and continuous improvement of the *Keeping Women Safe in their Homes* model.
20. Increase investment in *Keeping Women Safe in their Homes* models to ensure accessibility in all geographical areas and include the required immediate funding for security upgrades and brokerage.
21. Expand perpetrator accommodation programs across Australia that include accountability measures for perpetrators, along with wrap-around and behaviour change support.
22. Implement and monitor referral and information sharing protocols between first responders, such as doctors, health and hospital staff and police, and housing, homelessness, and domestic and family violence services, to ensure people experiencing hidden homelessness receive appropriate support as soon as possible.
23. Review available data regarding 'hidden homelessness' to inform future supports and initiatives; ensure that demographic data is collected that identifies which cohorts experience homelessness at higher rates and informs understanding of the risk factors and drivers of homelessness.
24. Collate and analyse data on unmet need to inform funding increases for specialist homelessness services.
25. Increase funding to specialist homelessness services by a minimum of 20% over three years.
26. Ensure a combination of housing/dwelling options through a coordinated and collaborative effort between government agencies, non-profits, community services and the private sector.
27. Increase investment in core and cluster models of crisis accommodation with wrap-around support and appropriate disability access and allocate funding across geographical regions according to need.
28. Undertake regular quality audits of temporary accommodation providers and ensure staff are trained to understand homelessness, domestic and family violence and trauma informed care.
29. Engage with councils to streamline and expedite processes to identify and approve suitable locations, close to infrastructure, for modular housing, as short-term (e.g., no more than six months) transitional housing for certain cohorts of people experiencing homelessness.
30. Incentivise owners to accommodate house sharing, ensuring that appropriate leases and protections are in place, and tenants are aware of their rights and have access to support, advocacy, and legal representation where necessary.
31. Abolish financial penalties for those who accept tenants whilst receiving a pension or Centrelink support.
32. Provide funding for homelessness services organisations to develop and sustain lived-experience workforces such as peer workforces, including funding for training and resources.
33. Fund a specialist older persons housing information and support service that comprises both an early intervention and crisis response.
34. Increase investment in domestic and family violence case management services for people at risk of homelessness.

35. Map availability and demand for crisis accommodation across Australia and increase services where required, particularly in regional and rural areas.
36. Ensure all homelessness services, including temporary accommodation, crisis accommodation, specialist homelessness services and transitional housing all offer ongoing wrap-around case management for those people who need it, for as long as it is needed to prevent chronic homelessness.
37. Expand eligibility to social security for victim-survivors on temporary visas experiencing domestic and family violence.
38. Expand eligibility and access to social and public housing for women on temporary visas who are experiencing domestic and family violence.
39. Implement the four key recommendations from the *Blueprint for Reform* report.
40. Implement culturally appropriate wrap-around services across Australia, like NSW-based *Services Our Way*.
41. Invest in additional crisis accommodation and social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, migrants and refugees and prioritise regional, rural, and remote communities.
42. Increase investment in specialist domestic and family violence services so that they have capacity to meet demand in all parts of Australia.
43. Substantially increase and ring-fence funding for Aboriginal Community-Controlled Organisations (ACCHO) and Aboriginal Community Housing Providers (ACHP).
44. Ensure housing and homelessness services are audited against minimum standards to ensure appropriate processes for communicating with service users.
45. Implement workforce strategies in each State and Territory to increase the number of Aboriginal people working in homelessness services and provide appropriate training and education.
46. Embed mandatory cultural awareness and training within all homeless and housing organisations, as well as other responders including health and mental health services and child protection.
47. Thorough meaningful collaboration and consultation with Aboriginal communities to create a specific and separate National plan to address Aboriginal and Torres Strait Islander housing and homeless needs.
48. Address the high rates of tenancy issues and eviction experienced by Aboriginal and Torres Strait Islander women with targeted culturally informed policy, culturally appropriate tenancy agreements and related wrap-around support.
49. Establish and enforce national anti-discrimination rental regulations in consultation with Aboriginal and Torres Strait Islander people, with a focus on regulations around tenancy selection processes, are required to prevent discrimination.
50. Increase the number of Aboriginal Community-Controlled Organisations (ACCHO) and Aboriginal Community Housing Providers (ACHP) and increase funding to Aboriginal and Torres Strait Islander specialist domestic and family violence services to address the high rates of domestic and family violence and homelessness.

51. Provide adequate and recurrent funding for placed-based community initiatives that are led by Indigenous people and supports women and children escaping domestic and family violence to safely stay with extended family.
52. Invest in culturally safe crisis accommodation and accessible housing for Aboriginal and Torres Strait Islander women and their children, including any children under 18.
53. Increase funding for culturally safe *Staying Home Leaving Violence* based initiatives to support women to safely stay in their home or a home of their choosing.
54. Fund Aboriginal and Torres Strait Islander-led, designed and implemented holistic healing programs that are culturally appropriate, including men's behaviour change programs.
55. Invest in Aboriginal and Torres Strait Islander-led, culturally safe, primary prevention and respectful relationships initiatives targeting all ages, beginning with early childhood, to help break the cycle of intergenerational trauma and violence.
56. Co-design culturally appropriate educational resources regarding homelessness that target Aboriginal and Torres Strait Islander young people that provide clear information regarding available services, eligibility criteria and easy access pathways including self-referral.
57. Ensure culturally safe community consultation and compensate Aboriginal and Torres Strait Islander people for their time and expertise.
58. Partner with Aboriginal and Torres Strait Islander-led peaks, providers, organisations, and committees to ensure diverse expert representation related to housing, homelessness, and domestic and family violence.
59. Integrate and streamline administration procedures and information sharing between housing, justice, health, and other community services to reduce the burden on service users and limit the requirement for victim-survivors to repeat their story.
60. Co-design clear and transparent targets with lived experts regarding response times, waiting times for housing, maintenance requests, transfer requests and other elements of governance and service delivery, and report on these annually.
61. Fund a specialist housing information and support service for all people at risk of homelessness comprising of both an early intervention and crisis response, like *Home at Last* model in Victoria.
62. Prioritise people with disability in key national housing and homelessness approaches.
63. Increase the availability and supply of accessible and adaptive housing for people with disability through the National Construction Code.
64. Improve social housing operational policy and processes.
65. Increase tenancy and occupancy protections for people with disability.
66. Address homelessness for people with disability in the *National Housing and Homelessness Plan*.
67. Commit funding to specialised homelessness services and refuges for LGBTIQ+ people.
68. Review tax incentives for investing in housing and the impact this has on housing affordability.
69. Remove 'no grounds' evictions provisions in state and territory tenancy legislation and replace with a range of 'reasonable' grounds for ending a tenancy, following community consultation.
70. Eliminate the ability for landlords to enforce unfair or punitive rent increases nationally.

71. Implement consistent minimum standards across state and territory tenancy legislature and ensure renter protections, such as the above, are actively monitored.
72. Implement the special protections for NSW tenants experiencing domestic and family violence nationally.
73. Provide additional funding to animal care organisations, such as RSPCSA, to provide short term accommodation for pets that are unable to accompany victim-survivors in crisis accommodation.
74. Review tenancy laws in each state and territory to remove barriers to renters having pets:
 1. Where a landlord wishes to deny permission for a renter to keep a pet, the onus should be on the landlord to obtain a Tribunal order allowing them to refuse consent.
 2. Add guidelines for the keeping of pets in residential premises to state and territory companion animal legislation and policy. These guidelines would apply equally to pet owners regardless of tenure and could be relied on by the Tribunal when determining whether a landlord's consent is being unreasonably withheld.
 3. Prohibit landlords and agents from asking about pet ownership in rental applications.
 4. Prohibit blanket 'no pets' terms from residential tenancy agreements.
 5. Prohibit landlords and real estate agents from requesting pet bonds.
75. Include local domestic and family violence service providers in disaster planning and responses, particularly decisions about recovery centres and other evacuation and accommodation planning.
76. Identify and consult with leaders to represent women and diverse groups in emergency planning.
77. Collaborate with Gender and Disaster Australia to incorporate the *National Gender and Emergency Management Guidelines* as standard practice for emergency planning and response.
78. Evacuation areas and makeshift crisis dwellings must be genuinely safe for domestic and family violence victim-survivors, with emergency accommodation allocated specifically for domestic and family violence victim-survivors to prevent perpetrators being placed in the same emergency centre or temporary housing.
79. Ensure that SHS and transitional housing options remain dedicated options for victim-survivors even during disasters, by increasing use of additional temporary crisis options such as converted shipping containers for emergency responders and people displaced due to hazards.
80. Ensure private child-friendly, safe and secure spaces for people experiencing domestic and family violence are consistently available at all emergency centres.
81. Ensure disaster management planning includes responses to domestic and family violence, particularly people who might be experiencing an escalation in violence or violence for the first time following a disaster.
82. Encourage the development of local transportation and accommodation policies that ensure people experiencing domestic and family violence are protected from contact with and abuse from perpetrators if they are evacuated.
83. Ensure volunteers working across recovery and evacuation centres are trained to identify and respond to domestic and family violence and coercive control.

3.1 Homelessness

The drivers of homelessness are well detailed in the Issues Paper on Housing and Homelessness in Australia, which recognises **domestic and family violence as the leading cause of homelessness for women and their children, who make up 42% of all Specialist Homelessness Service (SHS) service users** (AHURI, 2022).

Consultation with DVNSW members asserts that:

- Victim-survivors are at high risk of homelessness with 9,120 women a year becoming homeless after leaving their homes due to domestic and family violence and being unable to secure long-term housing (Equity Economics, 2021).
- Many victim survivors must choose between homelessness or returning to abuse, with 7,690 Australian women returning to perpetrators due to having nowhere affordable to live (Equity Economics, 2021).
- Limited crisis accommodation for people who need to leave a violent home also increases the risk of homelessness.
- There is a significant lack of exit pathways from crisis accommodation to safe transitional or long-term housing.

DVNSW's response in this section details these findings and offers potential solutions for pathways out of violence and into secure housing for victim-survivors, alleviating domestic and family violence as a driver of homelessness.

3.1.1. What are the different challenges for people experiencing homelessness in urban, regional, and rural areas?

The intersections of disadvantage that flow from homelessness include disruption to education and work, loss of community and family ties, and challenges accessing necessary and basic services. There are unique challenges in rural and regional areas compared to urban and the *National Housing and Homelessness Plan* is an important opportunity to target resources and initiatives to alleviate these. **Given the strong intersection between homelessness and domestic and family violence, alignment with the goals, outcomes and investment in the *National Plan to End Violence Against Women and Children* is vital.**

Issues with crisis accommodation in regional and rural Australia

There is little crisis accommodation or social and affordable housing in regional, rural, and remote areas. This has significant impacts on women experiencing domestic and family violence who are often required to travel vast distances to access safe accommodation. Further, attendees at the DVNSW 2023 Regional Forum reported that many victim-survivors experiencing homelessness are forced to live in their car and remain mobile to mitigate the risk of being located by the perpetrator. This presents other safety concerns and makes continued engagement with essential services, including police, difficult.

Victim-survivors may also be forced to leave the support of their community to find secure housing, which can be a particular challenge for migrant and refugee communities and Aboriginal and Torres Strait Islander people. For some victim-survivors, particularly Aboriginal and Torres Strait Islander women and their children, moving away from their support system is not a viable option, forcing them to remain with or return to the perpetrator.

Temporary accommodation is an important support for people escaping domestic and family violence. DVNSW welcomed the NSW Government's announcement in June 2023 which increased the temporary

accommodation period of stay from two to seven days following advocacy from DVNSW and other peak agencies. However, this welcomed change was made without an increase in supply. **Therefore, an increase in the number of temporary accommodation providers is required to maintain accessibility, particularly in regional and rural areas.** Further, concerns have been raised by frontline domestic and family violence services regarding the quality of temporary accommodation so regular audits against quality standards are needed.

Transitional and social housing in regional and rural Australia

Between five to ten years (or more) is the current wait time for social housing in regional and rural areas (Shelter NSW, 2023). There is also insufficient transitional housing for people in crisis accommodation to exit into. **Previous Australian Commonwealth, State and Territory Governments have failed to build enough new homes, particularly social and affordable homes, in the past decade. Therefore, a sharp increase in investment is required,** along with ensuring that new properties are accessible and culturally safe.

Couch surfing or house sharing have been reported by DVNSW members as the short-term options victim-survivors are forced to consider due to a lack of safe and affordable housing. While this may be preferable to sleeping rough, it is far from ideal, particularly for people who are experiencing and/or recovering from trauma and abuse or have children. Transport infrastructure and police wait times are an ongoing issue in rural and regional areas, with many crisis calls going unactioned due to resourcing. **Investment in additional crisis, medium and long-term housing is vital and will dramatically reduce the risk of victim-survivors being forced to return to an abusive home.**

Challenges in urban areas

Urban areas also present specific challenges in relation to housing and homelessness including higher cost of living, high house and rental prices, limited affordable housing, overcrowding and a lack of green spaces, which contribute to urban heat islands and unsustainable living conditions (Karimi, A. et al. 2023). Much like regional and rural areas, lack of transport infrastructure can make it difficult for victim-survivors to access necessary services and impact police response times. **Projected new housing stock is insufficient for the forecast population growth in urban areas, which will continue to drive up house prices and rents (Business Council Australia, 2023).**

Recommendations

1. Deliver a social housing target of a minimum of 10% of occupied residential dwellings by 2050.
2. Allocate 20% of social housing for victim-survivors of domestic and family violence, recognising that domestic and family violence has greater impacts on marginalised communities.
3. Ensure 20% of new properties delivered via the Housing Australia Future Fund (HAFF) are allocated for victim-survivors of domestic and family violence.
4. Ensure safe and affordable transitional housing for women and children exiting crisis refuges by assessing current availability across Australia and funding additional capacity where needed.
5. Federal, State and Local Governments to work together to set housing stock targets to meet forecast population growth and reduce social housing wait times.

3.1.2. What short, medium, and long-term actions can governments take to help prevent homelessness or to support people who may be at risk of becoming homeless?

The *National Plan to End Violence Against Women and Children 2022-2023* recognises that domestic and family violence is a leading driver of homelessness; therefore, it is imperative that the goals in the plan are actioned. **Inadequate investment in housing in the past decade has contributed to insufficient housing supply and increased house and rent prices.** The housing crisis combined with the cost-of-living crisis have decreased the accessibility of basic housing needs for marginalised groups. The Federal Government needs to draw on several levers to prevent homelessness and support domestic and family violence victim-survivors.

Cost of living pressures put victim-survivors safety at risk

Australia's housing affordability crisis has most severely impacted tenants in private rentals (20% of whom are experiencing poverty) or in public housing (52%) (Davidson, et al 2023). **Private rentals are not an option for many women leaving domestic and family violence relationships due to low affordable rental supply, cultural safety, market competition and inadequate income support.** Access to affordable private rentals for victim-survivors who have a disability and Aboriginal women is particularly problematic. Cost of living pressures, inflation, along with shifts from the cities to the regions during and following COVID-19, have increased pressure on the rental market. The first step in responding to these issues, is embedding rental reforms that are compassionate, fair, and sensible.

More investment in building new social housing is needed in place of reliance on private rentals. After a decade of under-investment and property sell-offs, the need for greater investment in social housing is critical. Attention should be directed to an **investment in social housing in place of reliance on private rentals, as available rental subsidies are not effective substitutes comparatively** (AHURI, 2022). For instance, the market rent prices have increased so much that programs offering these subsidies such as the NSW Government *Rent Choice Start Safely* have been rendered ineffective. Women escaping domestic and family violence aren't well supported by these subsidies due to rising rental costs, competition in the private market and prejudice from landlords who prefer tenants with greater income and economic stability.

While the 15% increase to the Commonwealth Rent Assistance (CRA) in the 22-23 budget was welcomed by domestic and family violence FV peak organisations, DVNSW suggests it should be raised by at least 50% to make private rentals affordable for victim-survivors escaping domestic and family violence. In 2022, 44% of people accessing CRA were still in rental stress (AIHW, 2022). Furthermore, rent has increased at twice the cost of general living since 1995 (Australian Productivity Commission, 2022). Given that rent assistance is indexed to inflation and not average rent prices (which rose by 11% in the past year), the recent increase is unlikely to reduce rental stress for victim-survivors (Anglicare Australia, 2023). Better targeting of CRA to align with local rent costs should be considered (AHURI, 2022).

Nearly half of the almost 107,700 service users accessing SHS support after fleeing domestic and family violence, were a single parent with one or more children (AIHW, 2022). Access to safe and affordable housing, for women and children escaping domestic and family violence, will continue to be a challenge as this demographic continues to be excluded by poverty (Summers, 2023). Of the 275,000 women featured in the Ann Summers report: *The Choice – Violence or Poverty* (2023) only 85,000 were employed full time, with the remainder not in the labour force, with no access to independent income. Anglicare's *Rental Affordability Snapshot* (2023), which surveyed the 45,895 available listings across the country,

highlights the alarming reality of rental affordability. The following shows the percentage of affordable and appropriate rentals available for single people on parenting payments, as per Anglicare Australia's (2023) findings:

- 40 (0.1%) for a single person with two children (one aged under five, one aged under 10).
- 67 (0.1%) for a single person with one child aged less than five.
- 6 (0.0%) for a single person with one child aged over eight (Anglicare Australia, 2023).

Increasing government support payments to a level that better enables victim-survivors to afford a safe and secure place to live, can reduce the economic impacts of domestic and family violence on poor mental and physical health, while increasing employment rates (Anglicare Australia, 2023). **Given recent inflation and cost-of-living increases, the Parenting Payment Single allowance rate should be raised so it's equal to the age pension single rate.**

Increased Federal coordination to reduce fragmentation across State and Territory Governments have broad powers to determine how to utilise funds, which leads to segmented policies through the housing system. Unified cooperation will ensure policies are working together, not limiting resources, and consequently working against people in need. The *National Housing and Homelessness Agreement* (NHHA) was designed to support governments to collaborate on policy and service delivery to improve outcomes, yet it neither fosters collaboration at this level nor outlines national reform (Australian Productivity Commission 2022). **The development of a *National Housing and Homelessness Plan* provides an opportunity to improve intergovernmental collaboration on housing and to prioritise victim-survivor voices.**

Explore needs-based funding models

The Federal Government has an opportunity to review how funding is allocated, as an effective action to address and prevent homelessness. Currently, homelessness funding is distributed based on population size and relies on outdated data regarding the jurisdiction's share of homeless population (Australian Productivity Commission, 2022). **To be more effective, the government must consider the different costs associated with delivering services in different areas and allocate funding according to need rather than population or area size.**

Invest in primary prevention

The *National Plan to End Violence against Women and Children 2022-2023* details how investment in preventative measures aims to end violence in one generation. **Ongoing investment in primary prevention across Australia, to stop violence before it starts, can reduce domestic and family violence as a significant driver of homelessness** (Flatau, P., et al, 2021).

Adequate and ongoing funding for preventative strategies that includes specific work with children, young people, men and high-risk communities and targets education, workplace, social, community and sporting settings, can prevent domestic and family violence. Our Watch (2021) demonstrates that gendered violence is preventable and that, with resourcing and community action, we can create families and communities free from violence. Building on the primary prevention activities included within the *National Plan to End Violence Against Women and Children 2022-2023*, Our Watch's [*Change the Story \(2015, updated 2021\)*](#), [*Changing the Picture \(2018\)*](#), and [*Changing the Landscape \(2022\)*](#) frameworks offer a shared vision for coordinated approaches that can be adapted into a national strategy. **Significant, long-**

term investment is required to implement evidence based domestic and family violence prevention initiatives and strategies.

Investment in a national domestic and family violence primary prevention strategy that includes funding for community services and programs and key measurable actions for states and territories, will create cohesion and accountability in the National approach to preventing violence, and will contribute to a reduction in homelessness. Funding must be directed towards local services, programs, and initiatives to ensure primary prevention activities can be delivered within the community. To reduce violence against women, children and young people, the government must consider expanding on learnings from the successful *Stop it at the Start* national primary prevention campaign and building on recommended investment areas outlined within the *Our Watch Tracking Progress in Prevention* national monitoring report.

Recommendations

6. Prioritise social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, refugee and migrant communities and housing of different sizes that is suitable for families, children, and pets.
7. Increase the Commonwealth Rent Assistance by 50% for domestic and family violence victim-survivors to support the affordability of private rentals.
8. Increase the Parenting Payment Single allowance rate so it is equal to the age pension single rate.
9. Include measures in the *National Housing and Homelessness Plan* which increase intergovernmental collaboration and reduce fragmentation.
10. Explore needs-based funding models rather than allocating funds solely on population size.
11. Work with peak bodies and victim-survivors to create a national primary prevention strategy to stop domestic and family violence before it starts.
12. Invest new funding for domestic and family violence prevention programs that include specific initiatives that target children, young people, men, high-risk communities and educational institutions, workplaces, social, community and sporting groups.

3.1.3 How can the homelessness system more effectively respond to those at risk of, or already experiencing homelessness?

Experiences of homelessness and associated trauma are complex and well documented. People working in homelessness services have an opportunity to support those who are often overlooked and misunderstood. **Working alongside service users using a trauma and domestic and family violence-informed lens, reduces the possibility of doing more harm through re-traumatisation, blame and contributing to reluctance to engage with support services.**

Poor service delivery may discourage service users from help-seeking in future, further complicating their needs. A 2021 study of women's refuges in Victoria found that some services continue to use exclusionary practices based on the presence of alcohol and drug use and mental health concerns (Theobald, et al. 2021). The Australian Housing and Urban Research Institute (2019) similarly found that several research participants had experienced disrespect, rudeness or a lack of empathy, and systems abuse in the form of processes that failed to support their autonomy.

The high levels of discrimination and harassment experienced by LGBTIQ+ people, particularly trans people, is also of concern (Andrews & McNair, 2020). LGBTIQ+ communities are one of the most

vulnerable groups to homelessness and domestic and family violence, with over one fifth of people surveyed by the *Private Lives 3 Study* (2020), the largest survey of LGBTIQ+ people in Australia, reporting experiences of homelessness. Experiences of violence from other family members are also higher for young LGBTIQ+ people (Townsend et al., 2022). It is recommended that all housing and homelessness services are trained in how to support LGBTIQ+ people and how to ensure safe spaces. The [*LGBTQ+ Inclusive Practice Guide for Homelessness and Housing Sectors in Australia*](#) is an effective resource for safe service delivery (Andrews & McNair, 2020).

Implementation and auditing service delivery against quality standards such as the Australian Service Excellence Standards are an important strategy for ensuring consistent service provision nationally. A trauma informed approach considers all aspects of service delivery including governance and policy, build and fit-out, workforce development, assessment, case management and case planning (AHURI, 2022). Trauma-informed practice recognises the intersectionality of domestic and family violence, the impacts on mental health and that victim-survivors may adopt adaptive or maladaptive coping mechanisms to manage their trauma. **Systems and services that use trauma and gendered-violence informed approaches support victim survivors to regain agency and control, minimise service users' feelings of shame and encourage service users to remain engaged, which decreases repeat homelessness and prevents a return to an abusive relationship.**

Adequately funding specialist homelessness services (SHS) is also essential to ensure they can recruit and retain qualified staff with capacity to work in alignment with best practice frameworks. Short-term funding contracts place service users at risk if services are discontinued and fail to provide job security for staff which impacts recruitment and retention of quality workers. At the [*DVNSW 2023 Regional Forum*](#), specialist frontline domestic and family violence services highlighted insufficient funding and resourcing as a significant concern for regional domestic and family violence services, including specialist homelessness services – also an identified risk for urban services. **Additional costs associated with delivering services in regional and rural areas, including costs associated with travel, professional development, outreach and recruitment, must be considered and built into funding models.** DVNSW welcomed the recent NSW Government election commitment to five-year contracts for social services and recommends a similar commitment for all jurisdictions across Australia.

The case study below details the ways in which systems fail domestic and family violence victim-survivors with disability and health issues who experience poverty and homelessness, and the life-changing impact of taking a trauma-informed and person-centric approach.

Rebecca (name changed)

The system failed me. I left my domestic and family violence situation and I didn't have enough money to live off on a pension and then even though I explained that the work I did only covered my work expenses they took out double what was required and wouldn't listen to me.

I was living well below the poverty line and I couldn't afford to pay rent. I spent so much time moving from place to place trying to find a bed. There were so few rental properties in my price bracket, and I ended up having to take places that meant I had nothing to live off. When I had the private rental subsidy no one wanted to rent to me because I was a "Housing tenant," and I had companion animals. I was told that any landlords that did take "Housing Tenants" blamed the tenant for damage to the property to take the bond, as they knew the government wouldn't check, and this is exactly what happened to

me. When I finally did get rental properties, landlords increased the rent \$100 and \$140 or sold the properties so I ended up homeless again and again.

When I was finally offered a social housing property due to homelessness, I was not allowed to modify it to suit my disabilities so I couldn't take it as I couldn't climb the stairs. Each property I was offered was full of mould and had been cosmetically fixed up but because I am highly allergic to mould, I couldn't even enter the properties. It was only when a lovely housing allocations officer took time to understand my situation and that I had real needs with my disability and health that I was finally offered a suitable property, which really has changed my life.

Unfortunately, there were other difficulties to navigate. Because there is no funding for maintenance and the workers gaslight tenants, saying there is nothing wrong with the properties and blamed myself and other tenants for the problems rather than acknowledging that they need fixing.

Sadly, the lack of trauma informed training and understanding of housing and homelessness service staff impacted my wellbeing. During Covid I saw what could happen when staff were Trauma Informed trained and people centric and it really was pivotal to the success of tenancies and reducing homelessness.

Recommendations

13. Ensure housing and homelessness services implement and are audited against quality standards frameworks and have sufficient resources and workforce capacity to implement standards.
14. Implement five-year contracts for all domestic and family violence and specialist homelessness services immediately.
15. Fund and implement standardised trauma and domestic and family violence-informed training for frontline homelessness services, and regularly review and update training.
16. Fund and implement standardised inclusive practice training to ensure services housing and homelessness are safe, inclusive, and accessible for LGBTIQ+ people. Ensure training is regularly reviewed and updated.
17. Ensure adequate mechanisms for consultation with lived experts in the development and implementation of housing and homelessness policies. including evaluation, governance, and monitoring.
18. Fund early intervention and crisis response wrap-around support models that integrate housing, mental health, drug and alcohol and other services for service users.

Increase investment in *Keeping Women Safe in Their Home* initiatives

Relocation of one person (the perpetrator) as opposed to women and children, can support a reduction in waitlists and overcrowding. Nearly half of the almost 107,700 service users accessing SHS support after fleeing domestic and family violence, were a single parent with one or more children (AIHW, 2022). However, requiring victim-survivors to leave their home to escape violence means that they and their children are carrying the burden. Increasing investment and research into alternative housing pathways such as *Keeping Women Safe in their Homes (KWSITH)*, a key initiative of the *National Plan to End Violence against Women and Children 2022-2032*, is an important mechanism to shift the burden to the perpetrator. While not suitable for all women escaping domestic and family violence, the model has many benefits and has been shown to reduce disruption and trauma for adult and children victim-survivors.

Evaluation of NSW's *Staying Home Leaving Violence (SHLV)* program showed significant improvements in overall client wellbeing (49.6%) and importantly, that victim-survivors felt able to leave perpetrators because of stable accommodation, ability to stay in employment and maintain education for their children (Breckenridge, et al., 2022). Of the 743 service users featured in this report, 60.2% indicated that SHLV helped them manage their own finances and maintain employment (Breckenridge, et al., 2022). 71.2% also reported the service supported their separation from the perpetrator (Breckenridge, et al., 2022).

KWSITH initiatives have been operating for almost a decade, with funding provided to state and territory governments and select non-government providers. Within this initiative, women and children, should they choose to, are supported to remain in their own home, or a home of their choice. Apprehended Domestic Violence Orders (ADVOs, also known as protection orders in other jurisdictions) may be in place to support safety. Support is provided through risk assessments, intensive case management, home security upgrades and referral pathways to police, health, family and community services, financial planning and counselling.

Increased investment in *KWSITH* programs is required. DVNSW members in regional and rural areas report that existing programs are unable to keep up with demand which limits their capacity to provide outreach to all geographical areas.

Providing housing programs for perpetrators decreases the likelihood that they will attempt to return to the family home (AHURI, 2022). Further, perpetrator housing programs help keep victim-survivors safe as perpetrators are more easily able to be monitored, preventing breaches of Apprehended Domestic Violence Orders. Perpetrator housing programs are most effective when they also support engagement with psychological behaviour change programs such as group work and intensive counselling, address mental health and substance abuse problems, support ongoing engagement with employment, which further decreases the likelihood of homelessness. (Ernst & Young, 2021)

While these initiatives don't replace the need for more social housing, they do provide potential solutions for victim-survivors and have been found to play an important role in preventing domestic and family violence-related homelessness (AHURI, 2019).

Recommendations

19. Invest in the evaluation, monitoring, and continuous improvement of the *Keeping Women Safe in their Homes* model.
20. Increase investment in *Keeping Women Safe in their Homes* models to ensure accessibility in all geographical areas and include the required immediate funding for security upgrades and brokerage.
21. Expand perpetrator accommodation programs across Australia that include accountability measures for perpetrators, along with wrap-around and behaviour change support.

3.1.4. How can governments capture better evidence on 'hidden' or 'invisible' homelessness (e.g. couch surfing, living in a car and overcrowding)?

Safety concerns for victim-survivors of domestic and family violence will often force them to hide their location, thus rendering them less visible to vital services, police, and the justice system. Fear of child protection intervention and the risk of children being removed from the protective parent's care, as well

as fears that victims will be misidentified as the perpetrator, can also contribute to reluctance to disclose experiences of domestic and family violence and homelessness. Some victim-survivors experience a lack of trust in systems and government, fearing a lack of understanding of domestic and family violence within the justice and other systems.

Because of this homelessness data does not reflect the true incidence of homelessness for women due to the hidden nature of women's homelessness. Women will often stay with friends or family, as opposed to seeking support from SHS. In 2021-22, of the 107,700 service users accessing SHS due to domestic and family violence, approximately 11,800 were previously staying at a friend or relative's house (AIHW, 2022).

Women over the age of 55 and single women experiencing domestic and family violence are at a higher risk of homelessness than any other cohort, more likely to couch surf or be in unstable accommodation, and therefore, are less likely to come to the attention of services (AIHW, 2018).

Victim-survivors on temporary visas are also often absent from homelessness statistics and rarely captured in data. Women of this cohort are also most likely to be forced to access unstable housing that is unsafe or not attached to leasing or legal safeguards – as they are not eligible for work rights or have access social security benefits. This leaves them vulnerable to exploitation, as they are not eligible for other types of housing or homelessness services.

Recommendations

22. Implement and monitor referral and information sharing protocols between first responders, such as doctors, health and hospital staff and police, and housing, homelessness, and domestic and family violence services, to ensure people experiencing hidden homelessness receive appropriate support as soon as possible.
23. Review available data regarding 'hidden homelessness' to inform future supports and initiatives; ensure that demographic data is collected that identifies which cohorts experience homelessness at higher rates and informs understanding of the risk factors and drivers of homelessness.

3.2 Homelessness Services

Homelessness services are essential for not only providing securing housing to those in need, but also for working collaboratively to provide holistic support alongside other sectors such as health, alcohol and other drug services, mental health, justice, employment, and domestic violence services. **Many homelessness services also provide specialist domestic and family violence FV support and are an integral part of the domestic and family violence response.** The collaboration and holistic support provided by homelessness services are necessary, but not sufficient on their own, to addressing the underlying drivers of homelessness. Innovation in providing housing options to address the current, substantial shortage across Australia is also required. The new *National Housing and Homelessness Plan* must leverage the existing capacity and resources of relevant sectors in innovative ways to meet increasing demand.

Within this section, we outline recommendations based on choice and person-centred practice, including:

- Providing a combination of housing/dwelling options to accommodate diverse needs.
- Replicating the government's successful integration of lived experience in other areas, such as mental health, within the housing system.

- Outreach and case management as a means of early-intervention support.

3.2.1 and 3.2.2 What are the main challenges in addressing chronic and repeat homelessness? What housing or dwelling models may need to be considered to provide appropriate options for people experiencing chronic and repeat homelessness?

There are several ongoing challenges that make it difficult to address chronic and repeat homelessness, particularly for people experiencing domestic and family violence; these include:

- A lack of affordable housing and record low vacancy rates which make the private rental market inaccessible for many victim-survivors.
- A lack of safe and affordable housing, long wait times for social and community housing and a lack of transitional housing for victim-survivors seeking to exit crisis accommodation.
- The gender pay gap which place women at higher risk of experiencing homelessness, particularly noting that women and LGBTIQ+ people are predominantly the victims of domestic and family violence.

People experiencing chronic and repeat homelessness are more likely to require more intensive, wrap-around supports over a longer period to be able to maintain a tenancy. Due to the complexity of homelessness, it's crucial to include a combination of housing/dwelling options, through a coordinated and collaborative effort between government agencies, non-profits, community services and the private sector.

Specialist crisis accommodation for people escaping domestic and family violence is an invaluable part of the service system to prevent chronic and repeat homelessness. **A shift in recent years from traditional refuges to core and cluster models is welcome as they provide greater dignity and independence for victim-survivors, private space to heal and recover, capacity too for older male children and young people to remain with their protective parent and siblings, and designed with accessibility in mind, particularly for people with disability.** The wrap-around supports offered as part of the 'core' are essential for preventing repeat homelessness, linking victim-survivors to supports that promote trauma recovery, as well as training and employment services and specialist services for children and young people.

Temporary accommodation in hotels and short stay accommodation is a necessary part of the service system given that demand for specialist domestic and family violence crisis accommodation outstrips capacity. However, temporary accommodation is not an ideal housing option, particularly for adult and child victim-survivors of domestic and family violence. There may be safety concerns and fears that victims will be located by the perpetrator, particularly if there are only a small number of budget hotels in regional or rural areas. Further, there are concerns regarding the quality of accommodation in some areas, and a lack of understanding of domestic and family violence and trauma amongst accommodation staff. Temporary accommodation may not have access to cooking or washing facilities and, therefore, exit into other medium or long-term housing should be available as soon as possible. **Nevertheless, temporary accommodation will need to remain a part of the service system while capacity builds in crisis and transitional accommodation, and therefore, initiatives to address safety and quality concerns are paramount.**

Modular housing, to which the NSW government has pledged \$10 million under the \$224 million *NSW Essential Housing Package*, allows governments to build housing faster at a lower cost, increasing housing stock. Some challenges may occur in relation to working with local councils to identify suitable land for modular housing, and available land might not align with those areas where there is the greatest need for additional housing. **For modular housing to be a suitable transitional housing option for people escaping domestic and family violence, proximity to infrastructure employment, education, police, health and other support services is essential. Even then, it is not an ideal environment to support trauma recovery for adult and child victim survivors and, therefore, would only be appropriate for short periods of time (e.g., no more than six months).** Notwithstanding these caveats for domestic and family violence victim-survivors, modular and makeshift housing may be a viable other marginalised cohorts experiencing homelessness for short periods of time, which could maximise the availability of other more appropriate dwellings for domestic and family violence victim-survivors.

Share housing has become a necessity for women, particularly women over 55 years old and victim-survivors leaving violence. This is not ideal due to safety risks associated with shared accommodation and vulnerability to exploitation and unstable tenures. For landlords or homeowners that are well intentioned and have the space, the financial ramifications of having tenants can outweigh the benefits, such as reductions in pension payment or tax incentives (Faulkner & Fielder, 2017). In other cases, tenants are exploited, required to pay rent in cash, with no protective measures such as a lease or reasonable rent controls. **While share housing is not a long-term solution and should not be treated as such, DVNSW recognises that this may be a necessary short-term option for some people while capacity in other parts of the housing system is rebuilt.**

Recommendations

24. Collate and analyse data on unmet need to inform funding increases for specialist homelessness services.
25. Increase funding to specialist homelessness services by a minimum of 20% over three years.
26. Ensure a combination of housing/dwelling options through a coordinated and collaborative effort between government agencies, non-profits, community services and the private sector.
27. Increase investment in core and cluster models of crisis accommodation with wrap-around support and appropriate disability access and allocate funding across geographical regions according to need.
28. Undertake regular quality audits of temporary accommodation providers and ensure staff are trained to understand homelessness, domestic and family violence and trauma informed care.
29. Engage with councils to streamline and expedite processes to identify and approve suitable locations, close to infrastructure, for modular housing, as short-term (e.g., no more than six months) transitional housing for certain cohorts of people experiencing homelessness.
30. Incentivise owners to accommodate house sharing, ensuring that appropriate leases and protections are in place, and tenants are aware of their rights and have access to support, advocacy, and legal representation where necessary.
31. Abolish financial penalties for those who accept tenants whilst receiving a pension or Centrelink support.

3.2.3. What are the medium and longer-term steps that can be taken to ensure we have a more consistent and coordinated service system to support people who are experiencing or at risk of homelessness?

Lived experience at the centre of the system

Ensuring the voices of victim-survivors are informing policies and solutions is a key recommendation with the National Plan to End Violence against Women and Children 2022-2023. The Government's implementation of lived experience perspective within the mental health system is a commendable model to follow. Recognition of the value of lived experience has become pivotal to the future of mental health in Australia, and a similar commitment to incorporating lived expertise of homelessness and housing stress into designing strategies, systems and services is required. The *National Mental Health and Suicide Prevention Plan* provides an easily adaptable framework that centres lived expertise within policy and service development and workforce. **The voices of people with lived experience in homelessness, disability and domestic and family violence should be central to the development and implementation of all future housing and homelessness plans and policies.** Similarly, ensuring Aboriginal people, LGBTIQ+ people and refugee and migrant people with lived experience are also included, will support appropriate policy and service design to address significant disadvantage experienced by these communities.

The benefits of incorporating a peer perspective are well researched within the suicide and mental health fields, providing unique insight into the specific needs of service users, and understanding the ways people interact with services. This collaborative approach to the future of housing and homelessness will support impactful, innovative, and ethical system reforms, and sustainability.

Recommendations

32. Provide funding for homelessness services organisations to develop and sustain lived-experience workforces such as peer workforces, including funding for training and resources.

3.2.4 What are the best specific early intervention approaches to prevent someone becoming homeless?

The *NSW Homelessness Strategy, 2018-2023*, has early intervention and prevention as its first focus area, however, there are no existing early intervention initiatives for older people or single women at risk of homelessness in NSW. **Effective early intervention strategies include rental assistance programs, providing subsidies or one-off emergency payments for victim-survivors of domestic and family violence that are at risk of homelessness, and provision of wrap-around support and/or case management to address complex needs and drivers of homelessness.** Collaboration of different specialist services will strengthen timely intervention for those at risk of homelessness.

Mobile outreach and case management

Mobile outreach and flexible and intensive case management support is required for people whose tenancy is at risk, whether they are in social housing, private rental or other accommodation. It is vital for these services to be accessible across Australia with information readily available to raise awareness and encourage help-seeking. Specialist domestic and family violence services should also be resourced to

deliver mobile outreach services to support victim-survivors who are living in the same home as the perpetrator of domestic and family violence, to ensure that they receive adequate support and prevent homelessness regardless of whether they leave the relationship.

Recommendations

33. Fund a specialist older persons housing information and support service that comprises both an early intervention and crisis response.
34. Increase investment in domestic and family violence case management services for people at risk of homelessness.

3.2.5 In what areas of the homelessness service response are people who are experiencing or at risk of homelessness not getting the support they need?

Crisis accommodation is concentrated in capital cities, with limited availability in regional areas. **Investment is needed in securing social housing stock in regional areas to support the already high demand and unmet need for safe and affordable housing.**

Research suggests that women and children victim-survivors experience improved safety and wellbeing when services and supports are integrated and linked to long term housing stability (AHURI, 2019). Crisis accommodation services should provide wrap-around person-centred support to address immediate needs, with the aim to transition people to longer-term housing when their immediate support needs have been met. **Ongoing support and case management should be offered to people with complex needs after they leave crisis accommodation to ensure they do not experience chronic and repeat homelessness.**

Women, children, and victim survivors on temporary visas are often excluded from safe housing and homelessness supports. South Australia is the only state which grants this cohort access to social and public housing (Blueprint for Reform, 2019). Funding agreements, contract requirements and service models often exclude women and victim survivors on temporary visas from Centrelink and Medicare benefits. The lack of access to safe and affordable housing, combined with poverty and a lack of work rights or employment opportunities, renders victim survivors particularly vulnerable to the cycle of violence. Crisis refuges that do accept people on temporary visas also experience additional pressure as victim survivors on temporary visas have limited exit pathways from crisis. Crisis accommodation providers are more reluctant to house people on temporary visas as they often do not have an income and cannot make a co-contribution, and often require intensive case management and brokerage, which puts significant strain on under-resourced services. The only option for victim-survivors on temporary visas is the private rental market, however, barriers exist due to a lack of an Australian rental history or stable income have no options to exit these clients. **Therefore, people on temporary visas should have access to income support, Medicare, and social housing.**

Recommendations

35. Map availability and demand for crisis accommodation across Australia and increase services where required, particularly in regional and rural areas.

36. Ensure all homelessness services, including temporary accommodation, crisis accommodation, specialist homelessness services and transitional housing all offer ongoing wrap-around case management for those people who need it, for as long as it is needed to prevent chronic homelessness.
37. Expand eligibility to social security for victim-survivors on temporary visas experiencing domestic and family violence.
38. Expand eligibility and access to social and public housing for women on temporary visas who are experiencing domestic and family violence.
39. Implement the four key recommendations from the *Blueprint for Reform* report.

3.2.6. How can the availability of accessible (particularly in relation to the physical environment) crisis and/or transitional accommodation be increased in the short to medium-term?

See section 3.2.1.

3.3 Aboriginal and Torres Strait Islander Housing

DVNSW's exploration of Aboriginal and Torres Strait Islander housing as it's associated with domestic and family violence, has identified three key themes that will support action and our recommendations:

1. Recognising and addressing systemic issues that have arisen because of colonisation and a history of racist policy including forced removal of children from the families. This includes ways to embed discrimination free rental systems.
2. Ensuring Aboriginal and Torres Strait Islander people have the right to self-determination, with their voice and knowledge central to all decisions, policies and practices that affect their communities.
3. Increasing investment in Aboriginal and Torres Strait Islander organisations and service providers through recognition of their role in culturally safe practice.

3.3.1. What are the main cultural, social and economic factors that must be considered by governments and providers (including ATSI CCHOs) when considering how to improve housing outcomes for Aboriginal and Torres Strait Islander people?

Homelessness and housing stress in Aboriginal and Torres Strait Islander Communities is disproportionate and severe. Statistically, Aboriginal and Torres Strait Islander people are 15 times more likely to experience homelessness than other Australians (AHURI, 2022). Similarly, despite making up less than 3% of the population, Aboriginal and Torres Strait Islander people make up almost 27% of SHS users – which is an increase 6% from 2011-12 (AIHW, 2023). To understand this gap, it must be viewed in the historical context of colonisation, dispossession, loss of culture and family ties, breakdown of kinship systems and traditional law, racism, and government policies of genocide and forced removal of children (the Stolen Generations). The legacy of colonisation manifests today through the higher rates of preventable chronic diseases, mental illness, shorter life expectancy and family violence experienced by Aboriginal and Torres Strait Islander people. **Sadly, at a national level, Aboriginal and Torres Strait Islander women are nearly 11 times more likely to die due to assault than other women and are 32 times more likely to be hospitalised because of family violence** (AIHW, 2023). These high rates of domestic and family violence exacerbate Aboriginal and Torres Strait Islander victim-survivors' rates of homelessness.

Central to improving housing outcomes for Aboriginal and Torres Strait Islander peoples is recognition that connection to land and Country is critical for physical, mental, and spiritual wellbeing. **Commitment to self-determination is critical, whereby Aboriginal and Torres Strait Islander voices are at the forefront of all plans, initiatives, and decisions.** Investment in local placed-based initiatives is also required, to provide adequate resources for Aboriginal and Torres Strait Islander communities to decide on the types of properties, location, and support models they require.

Establishing trust with a service or organisation is paramount to ensuring engagement for Aboriginal and Torres Strait Islander people. A history of racist policy and forced child removal schemes have fed into the long history of distrust between Aboriginal and Torres Strait Islander people and mainstream organisations – particularly police, schools, child protection and health services. A range of barriers prevent Aboriginal and Torres Strait Islander women from accessing mainstream housing, homelessness, and domestic and family violence services, including but not limited to:

- Intergenerational trauma and distrust of non-Aboriginal people and organisations.
- Fear of retaliation or alienation from kinship community if they disclose domestic and family violence.
- Lack of cultural awareness and safety within mainstream services and systems.

To facilitate true engagement and reform, mainstream services must earn the trust of Aboriginal communities. Recognition and understanding of the long-lasting impacts of colonisation alongside culturally safe service delivery, promotes better outcomes. Services and systems must invest adequate time and resources to build cultural competency and trust. **Transparent processes, trauma informed approaches and cultural awareness training for workers in all parts of the housing and homelessness system is required.**

In many regional, rural, and remote parts of Australia there is a lack of local specialist domestic and family violence services, crisis, and long-term housing. This means that people experiencing domestic and family violence may be required to travel to or move to other regions to access specialist services and secure safe housing. For Aboriginal and Torres Strait Islander women, if they leave an abusive relationship they must move away from community and family ties. Alternatively, if they want to maintain their connection to family, culture, and country, they may be forced to remain in an abusive relationship. Greater understanding, within services and systems, is required of the emotional and spiritual barriers that Aboriginal and Torres Strait Islander women may experience when having to decide between safety and abuse. To support an increase in culturally safe housing, the NSW Aboriginal Community Housing Industry Association (2023) have recommended that 30% of *Housing Australia Future Fund* loans and grants be allocated to Aboriginal Community Controlled Organisations. **Increasing investment in specialist domestic and family violence services and housing and homelessness services delivered by Aboriginal Community Controlled Organisations is essential to keep women who have experienced domestic and family violence in their communities and connected to their support systems.**

The following case study highlights the intersectionality of issues faced by Aboriginal women including intergenerational trauma, poverty and domestic and family violence that can result in homelessness. It also demonstrates how a lack of understanding and culturally informed practice, can impact a service's ability to provide crisis support for women experiencing homelessness. The adverse health impacts of homelessness are also evident.

Ada, 56 years old (name has been changed)

I come from an extremely dysfunctional family, one of poverty, neglect, and abuse. I experienced a lot of domestic and family violence and sexual assault as a child, I didn't know any different. My mum couldn't afford to pay the rent. We had boarders who were in the garage, I wasn't safe at all. Then I found mum dead at home when I was 14 years old.

I have moved over 40 times in my life, from home to home. Being Homeless has been constant. I have even been evicted for \$20, can you believe that?

I am an indigenous woman; I have health issues and complex PTSD. When I first became homeless my GP of 22 years told me to just focus on my diabetes and go and sleep on someone's couch. I'm like what the hell? It was really hard to find services in the area, I was in constant contact with the crisis team. I was an absolute mess. It's a disgrace that GPs don't have referral information to get emergency support. I've been looking for help my whole life, I am sick and tired of living this way. I have been called to tribunal twice, housing stress affects my diabetes.

I'm on job seeker now and I can't keep my head above water. My apartment with a community housing service is up for sale, the uncertainty is re-traumatising, I'm feeling very unsettled. There is no communication from my housing provider, they are shocking. I am dealing directly with the real estate.

I was sponsored to speak at the 2016 Commission on the Status of Women at the United Nations in New York to represent women like me and share my story and create awareness. I am one of the fortunate ones, I have taught myself how to grow and learn and be more articulate. We need to talk about the different types of housing available, not one size fits all. I am trying to create awareness and get things happening, sharing lived experiences, letting people know what works and what doesn't – it all needs to change. I am a survivor, and I am determined to do what it takes to change the system for the better. It's a life-long process, all I can do is live day by day.

This case study points to a range of areas for improvement, including the need for adequate income support and rent assistance, integrated services that provide wrap-around supports addressing physical and mental health, the need for all responders to have adequate information and resources to make appropriate referrals and the importance of ongoing communication with service users experiencing housing and financial stress and uncertainty. The case study also points to the importance of listening to people with lived experience of homelessness and engaging them in system reform and service re-design.

The NSW Aboriginal Housing Office operates *Services Our Way (SOW)* which provides culturally appropriate wrap-around supports including service coordination and capacity building for Aboriginal and Torres Strait Islander people, addressing the underlying causes of housing instability. Consideration should be given to adopting this model across Australia.

Recommendations

40. Implement culturally appropriate wrap-around services across Australia, like NSW-based *Services Our Way*.
41. Invest in additional crisis accommodation and social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, migrants and refugees and prioritise regional, rural, and remote communities.

42. Increase investment in specialist domestic and family violence services so that they have capacity to meet demand in all parts of Australia.
43. Substantially increase and ring-fence funding for Aboriginal Community-Controlled Organisations (ACCHO) and Aboriginal Community Housing Providers (ACHP).
44. Ensure housing and homelessness services are audited against minimum standards to ensure appropriate processes for communicating with service users.
45. Implement workforce strategies in each State and Territory to increase the number of Aboriginal people working in homelessness services and provide appropriate training and education.
46. Embed mandatory cultural awareness and training within all homeless and housing organisations, as well as other responders including health and mental health services and child protection.

3.3.2. How can governments best work with communities and the Aboriginal community-controlled housing sector to support better housing outcomes for Aboriginal and Torres Strait Islander people, including embedding the Priority Reforms of the National Agreement on Closing the Gap and promoting self-determination?

The intersections between housing and disadvantage are well known, as is the understanding that policies that deliver outcomes for non-Indigenous Australians, cannot be assumed to be effective for Aboriginal people. Creating meaningful opportunity and change in housing and wellbeing outcomes for Aboriginal people requires a paradigm shift that moves away from criminal justice and Western models towards collective modes of community healing centred in Indigenous knowledge (Blagg, et al., 2018). As outlined in the National Housing and Homelessness Issues paper, the housing landscape for Indigenous people is vastly different to non-Indigenous people. Poor housing or overcrowding, rural and remote locality, poverty, and unemployment contribute to high levels of homelessness (AIHW, 2019). 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. **Collaboration with Aboriginal and Torres Strait Islander people in all levels of Indigenous specific policy, service delivery and design are key to reducing the economic burden of colonisation through health, housing, education, and safety.**

Promoting discrimination free systems

The government has the unique opportunity to create meaningful policy and systems changes in housing to address discrimination. Aboriginal and Torres Strait Islander tenants in both public and private rentals, are one of the most vulnerable demographic groups to evictions (Brackertz & Wilkinson, 2017). Factors putting tenancy at risk include poor mental and physical health, drug and alcohol, low income, domestic and family violence and overcrowding. Additionally, Indigenous women have further problems access housing due to physical and financial abuse of male family members (Cripps, & Habibis 2019).

To create more equality in private rentals, AHURI's *'What works to sustain Indigenous tenancies in Australia'* (2022) highlight the need for Aboriginal and Torres Strait Islander consultation within state and territory tenancy laws and agreements. Further, the report highlighted **simple options to support Aboriginal and Torres Strait Islander to maintain successful tenancy such as providing rental packs with options of who to contact if issues with their tenancy arise and how to prevent the situation from escalating** (AHURI, 2022).

Similarly, power imbalances, such as those between landlords and tenants, create an environment where discriminatory behaviour is more likely. Discrimination may present as a prejudice based on many factors

including race and income and are commonly driven by bias associated by perception of risk. State and territory tenancy acts that allow for no-grounds evictions are enabling discriminatory practice (AHURI, 2022). **Reviewing and amending anti-discrimination rental regulations in consultation with Aboriginal and Torres Strait Islander people, with a focus on regulations around tenancy selection processes, are required to prevent discrimination.**

Culturally safe housing options and place-based community initiatives centred on self-determination

Aboriginal and Torres Strait Islander people know the solutions needed in their communities and policies which are co-designed are more likely to be successful. Aboriginal services are well positioned as leaders and spaces that foster cultural resilience and healing in Aboriginal communities (DVNSW Aboriginal and Torres Strait Islander Women's Steering Committee, 2021).

Culturally responsive programs that draw on local networks and knowledge have shown to be effective in areas such as the Northern Territory and can be modelled elsewhere (Cripps, & Habibis, 2019). These programs recognise the role of extended family members in housing women and children escaping domestic and family violence. Easily accessible government funding for home upgrades that increase security can support people who have experienced domestic and family violence to stay with extended family and remain in their community. Recognition and understanding of kinship ties and/or obligations and the impact this has on women's decision making, is important. **Culturally appropriate and holistic services must receive ongoing and adequate funding so they can cater to all family members and support women to make informed decisions about remaining at home or in their community.**

Further, the severity of domestic and family violence in remote Aboriginal communities requires different models of intervention – particularly those that support women to stay in their community. Aboriginal communities will be more engaged in community-driven and responsive programs that respect the rights of Aboriginal peoples to self-determination. It is also important to note that attempts to address housing and homelessness for Aboriginal and Torres Strait Islander communities will fail if they do not also address domestic and family violence. Consideration must be given to programs that support women to stay at home by removing the perpetrator and providing perpetrator accommodation where needed, to prevent them from returning to live with the victim-survivor. Domestic and family violence and homelessness can both be effectively addressed and prevented by engaging Aboriginal and Torres Strait Islander men and communities as allies, to co-design culturally appropriate holistic healing programs, including men's behaviour change programs.

Concerningly, a lack of culturally safe housing options, culturally aware landlords and housing agencies and discrimination by landlords and neighbours, contribute to tenancy instability for Aboriginal and Torres Strait Islander people. Research highlights that dependence on social housing is markedly high for Aboriginal women, due to the extent to which Aboriginal women are excluded from the private rental market due to intersectional factors that combine to create significant disadvantage for Indigenous women (Cripps, & Habibis, 2019). **DVNSW warn against the 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. Mainstream services don't always align with the specific needs and values that promote cultural safety and self-determination.** Services for Aboriginal and Torres Strait Islander people must be developed to ensure they are culturally appropriate. It's recommended that greater funding is provided to ACHPs to ensure that Aboriginal and Torres Strait Islander peoples have culturally appropriate pathways to support. Further investment for Aboriginal and Torres Strait Islander

specialist domestic and family violence services is also urgently required to address high levels of domestic and family violence and homelessness.

Supporting young Aboriginal and Torres Strait Islander victim-survivors access homelessness services

Aboriginal and Torres Strait Islander people may not be aware of preventative and early-intervention support programs available, due to different cultural norms and understandings of housing and homelessness (AHURI, 2022). Young Aboriginal and Torres Strait Islander victim-survivors who escape violence are also vulnerable to exploitation by landlords. They may find themselves living in unsafe or overcrowded residences due to a lack of other options and may not be aware of their tenancy rights. **Funding should be invested in co-designing culturally appropriate educational resources that target Aboriginal and Torres Strait Islander young people that provide clear information regarding available services, eligibility criteria and easy access pathways including self-referral.**

Recommendations

47. Thorough meaningful collaboration and consultation with Aboriginal communities to create a specific and separate National plan to address Aboriginal and Torres Strait Islander housing and homeless needs.
48. Address the high rates of tenancy issues and eviction experienced by Aboriginal and Torres Strait Islander women with targeted culturally informed policy, culturally appropriate tenancy agreements and related wrap-around support.
49. Establish and enforce national anti-discrimination rental regulations in consultation with Aboriginal and Torres Strait Islander people, with a focus on regulations around tenancy selection processes, are required to prevent discrimination.
50. Increase the number of ACCHOs and ACHPs and increase funding to Aboriginal and Torres Strait Islander specialist domestic and family violence services to address the high rates of domestic and family violence and homelessness.
51. Provide adequate and recurrent funding for placed-based community initiatives that are led by Indigenous people and supports women and children escaping domestic and family violence to safely stay with extended family.
52. Invest in culturally safe crisis accommodation and accessible housing for Aboriginal and Torres Strait Islander women and their children, including any children under 18.
53. Increase funding for culturally safe *Staying Home Leaving Violence* based initiatives to support women to safely stay in their home or a home of their choosing.
54. Fund Aboriginal and Torres Strait Islander-led, designed and implemented holistic healing programs that are culturally appropriate, including men's behaviour change programs.
55. Invest in Aboriginal and Torres Strait Islander-led, culturally safe, primary prevention and respectful relationships initiatives targeting all ages, beginning with early childhood, to help break the cycle of intergenerational trauma and violence.
56. Co-design culturally appropriate educational resources regarding homelessness that target Aboriginal and Torres Strait Islander young people that provide clear information regarding available services, eligibility criteria and easy access pathways including self-referral.

3.3.3. How can governments ensure diverse Aboriginal and Torres Strait Islander voices are included in the development of housing and homelessness policies and programs?

Aboriginal and Torres Strait Islander people are the experts of their culture and needs. Best practice policy and responses to domestic and family violence and housing must reflect the views, involvement, ownership and diversity of Aboriginal and Torres Strait Islander peoples in Australian urban, rural and remote communities. Without this consultation, the government risks spending billions of dollars on initiatives that are not culturally safe or sustainable and not effective in improving housing and reducing homelessness and the associated health, employment, and education impacts. Working with Aboriginal and Torres Strait Islander-led advisory groups, peak bodies, and organisations, serves as a good starting point for engagement.

Including Aboriginal and Torres Strait Islander voices in the development of housing and homelessness policies and programs is an important step in progressing the Uluru Statement from the Heart and in complying with the *UN Declaration on the Rights of Indigenous Peoples* (UN General Assembly, 2007) – to which Australia is a signatory. This Declaration articulates international best practice expectations regarding engaging with Indigenous people. The Declaration reinforces Indigenous peoples’ right to self-determination.

Article 18: Indigenous peoples have the right to participate in decision making in matters, which would affect their rights, through representatives chosen by themselves in accordance with their own procedures, as well as to maintain and develop their own Indigenous decision-making institutions.

Article 19: States shall consult and cooperate in good faith with the Indigenous peoples concerned through their own representative institutions to obtain their free, prior and informed consent before adopting and implementing legislative or administrative measures that may affect them (UN General Assembly, 2007).

To successfully ensure representation, the government must enforce culturally safe consultations and listen to and embed the views and perspectives provided.

Recommendations:

- 57. Ensure culturally safe community consultation and compensate Aboriginal and Torres Strait Islander people for their time and expertise.
- 58. Partner with Aboriginal and Torres Strait Islander-led peaks, providers, organisations, and committees to ensure diverse expert representation related to housing, homelessness, and domestic and family violence.

3.3.4. What are the ideal short, medium and long-term policies and programs government can pursue to improve the supply of housing for Aboriginal and Torres Strait Islander people, including increasing the capacity and capability of ATSI CCHOs?

See section 3.3.3.

3.4 Social Housing

Social housing is an essential model of affordable housing for victim-survivors who have escaped violence. Through the new *National Housing and Homelessness Plan* the Government has an opportunity to create meaningful change for some of society's most vulnerable people, embedding trauma-informed systems, increasing stock, and creating more jobs.

DVNSW's recommendations regarding social housing present the economic case for substantially increased investment. Our recommendations address:

- Impacts of current housing shortfall in regional, rural, and remote areas.
- The need to consider victim-survivors on temporary visas.
- The return on investment for social housing and reduction of economic costs of domestic and family violence.
- Adjustments to systems and practices that can improve sector efficiency.

Additional social housing recommendations are detailed in section 3.1.

3.4.1. What is the role of social housing for low-income Australians?

Social housing plays a crucial role in providing stable and affordable housing for those who are unable to access or afford housing in the private rental market. A social housing model provides financial stability, as the rent is typically set at the tenants existing income, rather than shifting with market forces and exceeding tenant's capacity to pay. Leases are longer which provides housing stability and the opportunity to build meaningful long term, community connections. Targeted social housing assistance programs provide additional support for those in need. **Social housing provides a vital safety net and addresses inequality and risk.**

3.4.2. What factors should state governments and housing organisations consider when allocating social housing?

State Governments and housing organisations need to prioritise:

- Victim-survivors leaving violence,
- Older women (particularly 55 years and above).
- Aboriginal and Torres Strait Islander communities.

Social housing stock needs to include varied sized properties, to allow for single person occupancy or larger families. **Recognition of cultural differences and the need to provide housing that will accommodate extended families who wish to live together is vital.** Ensuring properties are accessible for people with disability is also important. For victim-survivors of domestic and family violence, dwellings must be fitted with appropriate locks, security windows and doors and sensor alarms.

Ensure clusters of social housing stock are placed according to need, but also with a view to keep people within their community. Victim-survivors are less likely leave an abusive relationship if they are forced to leave their support networks to secure safe and affordable housing and services. **It is within the Government's interest to ensure when social housing is allocated, there is a genuine opportunity for stability and longevity for the tenant.**

Regional, rural and remote shortfall

The recently announced \$3 billion Federal funding injection for social housing, along with ongoing funding that will be allocated from the *Housing Australia Future Fund* (HAFF), will not be sufficient to address the critical immediate and long term need for additional housing in regional, rural, and remote areas. **In NSW alone, there is a social housing deficit of 20,000 homes (Community Housing Industry Association NSW, 2021), and wait times of five-to-ten years or more apply in many regional areas in NSW.**

At the DVNSW Regional Forum in March 2022, members spoke of women and their children remaining in crisis refuges for extended periods with no exit pathways to stable accommodation, leaving many women to choose between returning to a perpetrator or becoming homeless. Regional communities are in urgent need of housing solutions that are properly resourced to cover all geographical areas. **To deliver better outcomes social housing solutions need to be long-term, fit for purpose, safe and affordable with specific regional, rural, and remote allocation to address the shortfall.**

Specific allocation to victim-survivors on temporary visas

See section 3.2.5.

3.4.4. What are the key short-term and/or long-term social and economic issues in social housing?

There are significant economic and social benefits associated with greater investment in social housing. Increasing housing supply not only addresses the need for stock but has the potential to reduce the economic burden of domestic and family violence on both victim-survivors and the Government (Equity Economics, 2021).

Greater investment in social housing will save the government billions

Should the Federal Government invest \$7.6 billion to supply the current demand for an additional 16,810 social housing units, they will see the immediate economic benefit of \$15.3 billion and the creation of 47,000 new jobs (Equity Economics, 2021).

The \$3 billion Social Housing Accelerator payment, while welcome, is not sufficient. Social housing supply is not keeping pace with population growth or demand, which is driving up house prices and market rent. **By 2036, it is estimated that NSW social housing will have a shortage of 213,200 homes** (CHIA, 2021). Further, a [2021 report DVNSW prepared on the impact of COVID-19](#) on specialist domestic and family violence services and service users demonstrated that COVID-19 had a drastic impact on the housing system, with increased rates and complexity of domestic and family violence (DVNSW, 2021) and increased requests for accommodation from those who wouldn't normally access the system, due to loss of stable income, homeowners selling properties or raising rent (Martino, & Bentley, 2023). This created more demand on an already stretched system.

Ageing social housing stock that is no longer fit-for-purpose is further compounding the shortfall. The current backlog of social housing maintenance is estimated to be between \$350 million and \$400 million (CHIA, 2021).

Building more social housing and repairing and maintaining existing supply will create new jobs in the construction sector, provide safe homes for people in greatest need, and future-proof Australia's housing supply.

Greater investment in social housing reduces the economic cost of domestic and family violence

An investment of \$7.6 billion to provide the required 16,800 social housing units in NSW would generate \$122.5 million in a year due to women not returning to a violent partner. Similarly, a further \$257 million would be generated in savings in one year due to women avoiding homelessness after leaving their homes due to domestic and family violence (Equity Economics, 2021, p27). **Investing in suitable exit options from SHS can reduce the economic burden of domestic and family violence on the housing sector and economy.**

Challenges accessing the private rental market make it difficult for women and children escaping domestic violence to move from specialist homelessness services into long-term housing. This exacerbates trauma and forces victim-survivors into unsafe or unsuitable accommodation – including back to the perpetrator (Cripps, & Habibis, 2019).

Domestic and family violence victim-survivors can feel pressured to accept accommodation that is substandard, too far from critical support networks or located in neighbourhoods that are unsafe. If women reject a housing offer because it is not suitable for them or their children, they may be classified as refusing support and not engaging, which affects their future offers of housing and support. Often, women are staying for extended periods in refuges and transitional accommodation, despite these not being long-term accommodation options, simply because there is no alternative.

Interim measures proposed by the Australian Housing and Urban Research Institute and discussed in section 3.1.2), include raising the rate and accessibility of the Commonwealth Rent Assistance (CRA) and increasing Centrelink payments to make private rental and accessible option and exit pathway.

See recommendation 39.

3.4.5. What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?

Australians need a social housing system that is person-focused, trauma-informed and grounded in best practice evidence regarding gendered violence. Victim-survivors who escape abusive homes require support from appropriately trained support services to encourage engagement, minimise re-traumatisation, and increase the likelihood that they will seek help in future when needed (Cripps & Habibis, 2019). **All housing, homelessness and domestic and family violence staff need support, training, and supervision to ensure person-centered, sensitive, and appropriate responses to victim-survivors who disclose abuse.**

Further, victim-survivors of domestic and family violence that are experiencing housing stress or homelessness, will also often be in contact with a range of other systems and services. These include the police, courts, family law system, victim's services, counselling, and case management services, each with different administrative processes. This can create an overwhelming mental load for victim-survivors and decision fatigue. **Systems should be designed to streamline the administrative burden on service users and limit the requirement for victim-survivors to repeat their story, while processes should be streamlined to reduce the burden on a vulnerable cohort.**

Finally, to ensure accountability, the social housing system must have clear and transparent targets regarding response times, waiting times for housing, maintenance requests, transfer requests and other elements of governance and service delivery. **Targets should be co-designed and agreed on with people with lived experience of housing stress and homelessness, and publicly reported on, at least annually.**

Recommendations

59. Integrate and streamline administration procedures and information sharing between housing, justice, health, and other community services to reduce the burden on service users and limit the requirement for victim-survivors to repeat their story.
60. Co-design clear and transparent targets with lived experts regarding response times, waiting times for housing, maintenance requests, transfer requests and other elements of governance and service delivery, and report on these annually.

3.4.6. What are the most-effective wrap-around supports required to support Australians in social housing to maintain their tenancies? Are there existing effective models that could be scaled up?

To address the current housing emergency, early intervention, wrap-around support programs are needed to address the complex needs of people at risk of homelessness. Early intervention services that provide brokerage and case management to maintain tenancies prevent homelessness and deliver savings as the demand on homelessness services decreases (Thredgold, et.al, 2019).

The Victorian *Home at Last* program is an effective model for older women at risk of homelessness that could be adapted for other at-risk groups Nationally. DVNSW details the *Home at Last* model in the [*Inquiry into Homelessness Amongst Older People Aged Over 55 in NSW*](#). This model aims to ensure older people have access to secure, affordable and appropriate housing. *Home at Last* is a free service that provides confidential advice, support and advocacy for people aged 50 years and older (HAAG, n.d.). Services include tailored housing information, assistance with housing applications, support to move and establish a new home and referrals into aged care and other supports.

Home at Last prioritises early intervention through engagement with communities directly and via peer educators who identify people at risk of homelessness before they reach a crisis point. *Home at Last* is available to any older person in Victoria on a low income and has successfully assisted over 1,000 older people into permanent and secure housing since 2012.

Evaluation of *Home at Last* calculated a cost-benefit ratio of 2.3, which means that every dollar spent generates at least \$2.30 in societal value (Ernst and Young, 2021). Clear social benefits are also evident as wrap-around services ensure tenancies are maintained and reduce the burden on homelessness services. The *Home at Last* model should be adopted nationally and adapted for the local context and service system, as recommended by the *Ageing on the Edge NSW Forum* (2021).

Recommendations

61. Fund a specialist housing information and support service for all people at risk of homelessness comprising of both an early intervention and crisis response, like *Home at Last* model in Victoria.

3.4.11. How can social housing providers better support people with complex needs (such as people with disability, people from culturally diverse backgrounds and people with mental health, alcohol and other drug issues)?

Accessible social housing is crucial to provide better support for people with disability and complex needs. Providers must embed accessibility throughout the design and delivery of social housing. Women with disability are twice as likely to experience sexual violence compared with women without disability, with 90% of women with intellectual disability will have experienced sexual abuse, with 68% of women with

an intellectual disability being subjected to sexual abuse before they reach 18 years of age (Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability, 2020).

This includes incorporating disability awareness and inclusion training for all staff to remove attitudinal barriers, implementing an accessibility audit, and [Disability Inclusion Action Plan](#) to embed inclusive policies and practices. People with Disability Australia's (PWDA) *Building Access Project* highlights that one of the main barriers for women with disabilities to leave an abusive relationship is that there are no viable options to leave. The [Building Access Project](#) provides resources for social housing providers to improve the accessibility of domestic and family services.

In developing the *National Housing and Homelessness Plan*, DVNSW highlight and endorse the recommendations contained in [Volume 7: Inclusive Education, Employment and Housing](#) of the *Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability, 2023* including, but not limited to:

Similarly, the [Pride Foundation Australia's submission to the Federal Parliament Inquiry into Homelessness 2020](#) highlighted that some LGBTQIA+ people report feeling unsafe in mainstream services, sometimes preferring to sleep on the street which presents other risks (Andrews & McNair, 2020). This is particularly true of trans women who face discrimination accessing women's crisis support (Andrews & McNair, 2020). Further, negative experiences and risks of being misgendered create additional barriers to access support (Andrews & McNair, 2020). While all homelessness services should be inclusive (see recommendation 16), specialised services should also be available to meet the needs of LGBTQIA+ and improve their safety.

Recommendations

62. Prioritise people with disability in key national housing and homelessness approaches.
63. Increase the availability and supply of accessible and adaptive housing for people with disability through the National Construction Code.
64. Improve social housing operational policy and processes.
65. Increase tenancy and occupancy protections for people with disability.
66. Address homelessness for people with disability in the *National Housing and Homelessness Plan*.
67. Commit funding to specialised homelessness services and refuges for LGBTQIA+ people.

3.5 Housing Costs, Home Ownership and The Private Rental Market in Australia

DVNSW members report that the current rental system inhibits access to safe, stable, and good quality housing. Women and children experiencing domestic and family violence are particularly vulnerable to these impacts. Where there are barriers to the rental market created by unaffordability, competition for limited properties, discrimination, insecure lease arrangements and prohibitions of pets, people may stay in or return to violent relationships or risk becoming homeless.

DVNSW recommends:

- Reviewing tax incentives for investing in housing and the impact this has on housing affordability.
- Implementing tenancy laws across Australia that keep people experiencing domestic and family violence safe and hold perpetrators accountable.

- Changes to state and territory tenancy to support victim-survivors to keep their pets – a known barrier that prevents people from leaving abuse.

3.5.1. What should the most important (long-term) and/or immediate (short-term) housing market policy focus be, across all levels of government, over the next 10 years?

Home ownership is unattainable for many Australians, particularly young Australians. While tax breaks for investors may encourage investment in private rentals, this may drive up house prices and make home ownership less attainable. This in turn contributes to the high demand for private rentals, driving up rent prices. It's important for the Government to **review tax incentives for investing in housing as part of the housing strategy**.

Recommendations

68. Review tax incentives for investing in housing and the impact this has on housing affordability.

3.5.8. Are further wrap-around supports required to support vulnerable Australians in the private rental market to maintain their tenancies? Are there any examples of effective models that could be scaled up.

Strengthen renters' protections

A tight rental market and scarce availability of affordable homes, as detailed in section 3.1.2, has created an unbalanced rental market, with different levels and types of renter protection across states and territories. Currently, renters can be evicted in some states for no reason. The power imbalance created between landlords and tenants due to a lack of uniform renter protections, prevents tenants from reporting poor housing conditions, including energy inefficiencies that contribute to high energy bills, or request repairs (Anglicare Australia, 2023). The uncertainty created by 'no grounds' eviction clauses places unnecessary stress on victim-survivors who are already economically vulnerable (Equity Economics, 2021).

Implementation of consistent minimum standards across state and territory tenancy legislature is required to support vulnerable Australians to maintain their tenancies, particularly victim-survivors of domestic and family violence. This includes eliminating 'no grounds' evictions and unfair or punitive rent increases nationally. Given the power imbalance between tenant and landlord, it is recommended that these protections are actively monitored, rather than putting onus on the tenant to take action against their landlord.

In terms of strategies to monitor and enforce rental protections, it's important to shift the current paradigm that places onus of enforcement on the tenant. Governments need better oversight to ensure landlord accountability. Ways to enforce greater transparency and accountability, as recommended by the National Association of Renters' Organisations NARO (2023), include active regulators who enforce clear consequences for non-compliance, regular property standard checks and the introduction of landlord registration, or licensing schemes such as those implemented in Scotland, Wales, England, and Northern Ireland. In Australia, Victoria's [Rental non-compliance register](#) (2021) uses a public database to prevent or reduce tenant mistreatment by alerting to misconduct against Australian Consumer Law.

Other renter protections are needed across Australia to protect domestic and family violence victim-survivors. The *National Plan to End Violence against Women and Children 2022-2032* recognises the importance of holding people who use violence accountable. **NSW Residential Tenancies Act 2010, No.**

42, provide domestic and family violence protections within the private rental system that should be implemented nationally.

Under these laws, there are several options available to victim-survivors to address safety concerns if they choose to leave or decide to remain in a property. **Tenants experiencing domestic and family violence can end their tenancy through a domestic violence termination, immediately and without penalisation.** This is effective in supporting them to maintain a good tenancy record when reapplying for a safer alternative. However, there is a risk that landlords may be discouraged from renting to female tenants in case they exercise their rights under these laws. Therefore, any national standards should consider and mitigate this type of discrimination.

Other provisions under the NSW legislation that should be implemented across Australia is for the perpetrator's co-tenancy to automatically end and transfer to the victim-survivor co-tenant if the victim survivor chooses to stay in that property. A limitation of this protection is that victim-survivors must have an Apprehended Domestic Violence Order (ADVO) in place to be eligible for this protection, which requires a court application or report to police. Automatically ending the perpetrators co-tenancy can increase safety, autonomy, and control for victim-survivors' and reduce the need to access specialist homelessness services. Therefore, implementation of similar laws across Australia should be considered.

Finally, NSW holds perpetrators of domestic and family violence accountable for property damage they cause. Perpetrators may use property damage as a method of controlling the victim through fear and intimidation and as a form of financial abuse when it results in a need to pay for repairs. This means victim-survivors are bearing the joint, or sole if perpetrator is not on the lease, responsibility for the damage. **NSW tenancy laws hold perpetrators accountable by ensuring that a victim-survivor is not responsible for any damage caused by a perpetrator during a domestic and family violence offence regardless of whether the perpetrator is on the lease.** While this holds the perpetrator to account, the requirement to report the offence to Police to be eligible for this protection is a barrier. The *Housing and Homelessness Plan* can mitigate this barrier by implementing alternative eligibility criteria. For instance, a declaration of domestic and family violence by a competent person is a more appropriate form of evidence as many domestic and family violence victim-survivors are unable to contact police or engage with the justice system due to safety concerns and other barriers (Evans, et al., 2016). However, domestic and family violence victim-survivors may access other support services which would be well placed to provide a declaration to support property damage claims due to domestic and family violence, ensuring victim-survivors are not bearing the burden of loss of tenancy due to aggression and violence.

Support victim-survivors to keep their pets

Perpetrators of domestic and family violence may threaten to hurt or kill animals to coerce or control victims. This can delay or prevent people experiencing domestic and family violence from leaving a violent situation (National Collective of Independent Women's Refuges, 2018). Violence against animals is one of the three strongest risk factors for domestic and family violence homicide, along with access to weapons and threats of suicide (Arkow, 2014). Please refer to DVNSW's report, [*Animals and People Experiencing Domestic and Family Violence*](#), for further information.

There are several ways to reduce the barriers to housing for women who are escaping violence with their pets. These include **reducing barriers to pet ownership for renters through changes to tenancy laws, changes to the ways landlords and agents prohibit pets or ask for disclosure and strengthening renters' confidence and protections to assert rights.**

Recommendations

69. Remove 'no grounds' evictions provisions in state and territory tenancy legislation and replace with a range of 'reasonable' grounds for ending a tenancy, following community consultation.
70. Eliminate the ability for landlords to enforce unfair or punitive rent increases nationally.
71. Implement consistent minimum standards across state and territory tenancy legislature and ensure renter protections, such as the above, are actively monitored.
72. Implement the special protections for NSW tenants experiencing domestic and family violence nationally.
73. Provide additional funding to animal care organisations, such as RSPCSA, to provide short term accommodation for pets that are unable to accompany victim-survivors in crisis accommodation.
74. Review tenancy laws in each state and territory to remove barriers to renters having pets:
 1. Where a landlord wishes to deny permission for a renter to keep a pet, the onus should be on the landlord to obtain a Tribunal order allowing them to refuse consent.
 2. Add guidelines for the keeping of pets in residential premises to state and territory companion animal legislation and policy. These guidelines would apply equally to pet owners regardless of tenure and could be relied on by the Tribunal when determining whether a landlord's consent is being unreasonably withheld.
 3. Prohibit landlords and agents from asking about pet ownership in rental applications.
 4. Prohibit blanket 'no pets' terms from residential tenancy agreements.
 5. Prohibit landlords and real estate agents from requesting pet bonds.

3.7 Impact of Climate Change and Disasters on Housing Security, Sustainability and Health

The frequency of natural disasters such as bushfires and flooding, is increasing in Australia. While the impacts of natural disasters on housing, the economy and mental health are well known, there are now growing bodies of research that have identified a link between natural disasters and increases in domestic and family violence (Parkinson, 2019). Increased demand for Specialist Homelessness Services (SHS) and Temporary Accommodation (TA) due to disaster and emergency responses limit services and impact the safety of victim-survivors of domestic and family violence.

The *National Housing and Homelessness Plan* provides an opportunity for the government to consider the impacts of disasters on victim-survivors of domestic and family violence and ensure adequate supports and protections. DVNSW recommends:

- Embedding local voices in emergency responses and planning, including domestic and family violence services.
- Provide alternative, temporary housing for emergency workers and people displaced by disasters to ensure availability of SHS and TA for domestic and family violence victim-survivors is maintained in disaster-affected areas.

3.7.1. How can governments improve housing and accommodation service coordination to better support individuals affected by hazards?

Housing and accommodation service coordination following a natural disaster requires a community-centred approach. This approach must consider availability of housing stock and local community characteristics and demographics, particularly in relation to at-risk groups such as victim-survivors.

Consideration must be given to the allocation of accommodation, including whether it will limit crisis, temporary or transitional accommodation for people experiencing domestic and family violence and potentially put them at greater risk. **Alternative, flexible, temporary housing for emergency workers and people displaced by disasters is required to ensure allocation of existing SHS and TA accommodation stock for victim-survivors of domestic and family violence.**

Involving local services in decision-making for the disaster response

A 'one size fits all' approach to hazards that isn't informed by local knowledge will not be effective. **Local communities should participate in disaster planning and management, and domestic and family violence service providers should be included to ensure consideration of the needs of victim-survivors.**

The [*National Gender and Emergency Management Guidelines*](#) (2016), developed by Gender and Disaster through consultation with more than 350 emergency management personnel across Australia, also recommend the inclusion of community voices in disaster planning and response. The Guidelines recommend that response teams identify and include community leaders to represent women and other diverse groups such as LGBTIQ+ people in disaster planning to ensure a more effective community emergency plan (Gender and Disaster, 2016). Further, the associated [*Gender and Emergency Management Action Checklist*](#) (2016) has been tested by and are consistent with feedback of DVNSW members located in regions impacted by disasters in recent years.

Ensuring the safety and wellbeing of children and young people

The safety and wellbeing of children and young people needs to be central to natural disaster management, including children experiencing or at risk of domestic and family violence. Research demonstrates increased child abuse in the aftermath of natural disasters (Cerna-Turoff, et al., 2021).

Evacuation centres must have child-friendly, safe spaces. Services working with children and young people at significant risk of harm also require adequate resources to deliver support.

Innovative crisis and temporary housing solutions

Due to the housing shortage, temporary accommodation in disaster affected regional areas that is usually allocated for victim-survivors escaping domestic and family violence, is being used by disaster management personnel and specialist staff, limiting accessibility for victim-survivors. Investigation of alternative crisis and temporary accommodation options is required for emergency workers and community members needing to be temporarily relocated after disaster.

Shipping containers are in steady supply and can be modified quickly and easily. Further, they can be adapted and moved for other uses, are less expensive than other options, can be built to mitigate risk of bushfire and flood and provide immediate, short-term accommodation. **As a temporary crisis housing solution, modified shipping containers can be used for emergency personnel and people displaced due to disaster, in place of traditional temporary accommodation that is relied upon by victim-survivors escaping domestic and family violence.**

Recommendations

75. Include local domestic and family violence service providers in disaster planning and responses, particularly decisions about recovery centres and other evacuation and accommodation planning.
76. Identify and consult with leaders to represent women and diverse groups in emergency planning.
77. Collaborate with Gender and Disaster Australia to incorporate the *National Gender and Emergency Management Guidelines* as standard practice for emergency planning and response.
78. Evacuation areas and makeshift crisis dwellings must be genuinely safe for domestic and family violence victim-survivors, with emergency accommodation allocated specifically for domestic and family violence victim-survivors to prevent perpetrators being placed in the same emergency centre or temporary housing.
79. Ensure that SHS and transitional housing options remain dedicated options for victim-survivors even during disasters, by increasing use of additional temporary crisis options such as converted shipping containers for emergency responders and people displaced due to hazards.
80. Ensure private child-friendly, safe and secure spaces for people experiencing domestic and family violence are consistently available at all emergency centres.

3.7.4. How can housing policies and programs support people who have been displaced due to climate disasters?

Research has shown an association between climate disasters and an increase in rates of domestic and family violence (NSW Council of Social Services, 2023). **Preemptive and routine disaster funding in hazard prone areas will facilitate disaster management planning, and ensure that, when disasters occur, services are not stretched to breaking point.** Also, increased funding for local specialist domestic and family violence services alongside specialist mental health services should be made available for up to three years following a disaster. Additional resources will also be required for police and courts to respond appropriately to increased demand.

Recommendations

81. Ensure disaster management planning includes responses to domestic and family violence, particularly people who might be experiencing an escalation in violence or violence for the first time following a disaster.
82. Encourage the development of local transportation and accommodation policies that ensure people experiencing domestic and family violence are protected from contact with and abuse from perpetrators if they are evacuated.
83. Ensure volunteers working across recovery and evacuation centres are trained to identify and respond to domestic and family violence and coercive control.

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