

# **Submission to the Inquiry into Intergenerational Housing Inequity**

**Domestic Violence NSW**

**May 2026**

## 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 and present.

Domestic Violence NSW (DVNSW) 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. We 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.



## Our thanks

DVNSW thanks our members, including attendees of the 2025 Regional Forum, the DVNSW Aboriginal Policy, Research and Engagement team, the Lived Expertise Policy Advisory Committee, and the Migrant and Refugee Advisory Committee, whose insights informed key policy submissions and reports in 2025 that have shaped this submission.

## About us

Domestic Violence NSW (DVNSW) is the peak body for specialist domestic and family violence (DFV) services in NSW. With approximately 200 member organisations across the state and diverse lived expertise advisory groups, we work to improve policy, legislative and program responses to domestic and family violence through advocacy and collaboration, while promoting good practice and primary prevention.

We exist to eliminate domestic and family violence from society.

DVNSW members represent the diversity of NSW specialist DFV services, working to support adults, children, families and communities impacted by domestic and family violence. Our member organisations consist of services such as crisis and refuge specialist homelessness services, domestic violence response enhancement, specialist DFV case management, Aboriginal controlled organisations, migrant and refugee specialist organisations, community housing, staying home leaving violence, women's legal and women's court advocacy services, men's behaviour change programs, and general community, women and children's support programs. It's our role to ensure our members are listened to, respected and heard by the change-makers in society.

We recognise that lived experience is central to change. We understand that DFV impacts some communities disproportionately – which is why we ensure the experiences of Aboriginal and Torres Strait Islander people, LGBTIQ+ people, migrant and refugee people and people with disability have a central voice in our advocacy. With guidance from lived experts, we elevate the experiences, voices and needs of victim-survivors through all work we undertake.

Together with victim-survivors, our members, our partners and our team – we will end gender-based violence in NSW.

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This submission is representative of our 200 member services.

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## Executive summary

Domestic Violence NSW (DVNSW) welcomes the opportunity to provide this submission to the Senate Inquiry into Intergenerational Housing Inequality. Australia's housing system is failing to deliver safe, accessible and affordable housing across generations, with severe impacts for victim-survivors of domestic and family violence (DFV). Housing inequity has a disproportionate impact on women and children experiencing DFV, especially those from Aboriginal communities, migrant and refugee communities, people with disability, and people on low incomes.

Intergenerational housing inequity is not inevitable; it is the result of policy choices that have prioritised housing as an asset class over housing as essential social infrastructure. For victim-survivors of DFV, access to safe and stable housing is often the deciding factor in whether they can leave violence, remain separated from a perpetrator, begin to recover and achieve self-determination.

Before the Covid 19 pandemic, an estimated 7,700 women each year returned to perpetrators of violence and about 9,120 became homeless because they could not access affordable long-term housing after leaving DFV (Equity Economics, 2021). More recent national data shows that 7,845 women and children affected by DFV returned to homelessness after achieving housing in 2024–25, highlighting the ongoing lack of secure long-term housing pathways for victim-survivors (AIHW, 2026). The true extent of homelessness among women is not fully captured in the data, due to the hidden nature of women's homelessness, with victim-survivors often couch surfing or living in their car as they are unable to access services. Further, DFV is not always captured as the primary reason for presentation at homelessness services. For example, mental health concerns or alcohol and other drug dependency may be recorded as the presenting reason, obscuring the intersection with, and extent of, DFV-related homelessness.

This submission makes three key recommendations. First, governments should commit to a national target to increase social housing to at least 10% of all homes, with 50% allocated to victim-survivors of DFV, alongside funding for wrap-around support. The current social and affordable housing system is not fit for purpose, with severe shortages leaving many people without a realistic pathway to safety and stability. For victim-survivors leaving crisis accommodation, the lack of exit pathways creates a major bottleneck and increases the risk of prolonged homelessness, housing insecurity or return to violence. Social housing, combined with trauma and domestic violence-informed support, can provide the long-term stability needed for recovery (DVNSW, 2025c), particularly for women with children and those navigating complex legal, financial and migration issues (DVNSW, 2025a).

Second, the submission calls for negative gearing and the Capital Gains Tax discount to be phased out, with the savings redirected into public and community housing. Current housing tax settings reward the accumulation of property wealth and deepen inequality, while making it harder for people on low and moderate incomes to access affordable housing. These settings have a particularly harmful impact on victim-survivors of DFV by increasing rents, reducing affordable housing options and making it harder to leave violence safely. In regional and remote areas, where rental housing is already scarce, these pressures can force victim-survivors to leave their communities, kin and support networks, with especially harmful consequences for Aboriginal women (DVNSW, 2025c). Housing affordability also affects the specialist DFV workforce, undermining service capacity in areas where need is often greatest (DVNSW, 2025c).

Third, the submission recommends strengthening renters' rights through longer-term leases, stronger protections against unfair eviction, fair limits on rent increases, and enforceable minimum standards so homes are safe, healthy and energy-efficient. Renting is now a long-term reality for many Australians, yet current rental laws continue to leave people in insecure, unaffordable and poor-quality housing. For victim-survivors of DFV, insecure tenancies, unfair eviction and unaffordable rent increases can mean the difference between safety and homelessness (DVNSW, 2025d). Poor housing conditions can also

undermine recovery from violence and create further instability for women and children trying to rebuild their lives. This does not only affect victim-survivors directly. Exposure to housing insecurity and poverty can also have significant and compounding impacts on children, including disruption to schooling, loss of connection to friends and community, reduced access to health and support services, emotional distress, and increased risk of longer-term disadvantage. For children escaping DFV, the absence of safe and stable housing can undermine recovery, compound trauma, and make it harder for families to rebuild safety, routine and connection after violence.

Together, these reforms would help shift Australia's housing system toward fairness, safety and long-term stability. They are essential not only to address intergenerational housing inequity, but also to improve outcomes for victim-survivors of DFV and other communities facing systemic disadvantage.

Governments now have an opportunity to make different choices: to invest in housing as essential social infrastructure, rather than primarily as a vehicle for wealth accumulation, and to ensure that current and future generations can access homes that are safe, affordable and fit for purpose.

## Recommendations

### **Reimagining social housing:**

1. Commit to a national target to increase social housing to at least 10% of all homes, with 50% allocated to victim-survivors of domestic and family violence, alongside funding for wrap-around support.

### **Reforming housing tax settings:**

2. Phase out negative gearing and the Capital Gains Tax discount and redirect savings into investment in public and community housing.

### **Strengthening renters' rights:**

3. Introduce longer-term leases, stronger protections against unfair eviction, fair limits on rent increases, and enforceable minimum standards so homes are safe, healthy and energy efficient.

## Reimagining social housing

### Recommendation 1

Commit to a national target to increase social housing to at least 10% of all homes, with 50% allocated to victim-survivors of domestic and family violence, alongside funding for wrap-around support.

The current social and affordable housing system is not fit for purpose and fails to meet the needs of the people it is meant to support. Severe shortages mean access is largely limited to those with the most complex needs and the lowest incomes, leaving many others without a safe and realistic housing pathway. To address housing inequality, governments must commit to substantial additional investment to increase housing supply beyond current targets, alongside commensurate funding for wrap-around, individualised support that helps people sustain a tenancy.

While we welcome recent Commonwealth and NSW Government investment in social housing, current targets remain insufficient in the context of the housing crisis. Rising living costs, mortgage pressures, rent increases and stagnant wages are pushing more people into housing insecurity and homelessness. In 2024–25, only 2% of clients who received Specialist Homelessness Services support were able to access the long-term housing they needed (AIHW 2024).

This investment should include more flexible and innovative social housing models for priority cohorts, particularly women and children experiencing domestic and family violence. Many victim-survivors rely on women's refuges during times of crisis, with significant investment in NSW's Core and Cluster program set to bring the total number of refuges in the state to 138. While this is an important and much-needed investment, the lack of exit pathways from refuges has created a major bottleneck. This is especially acute in regional and remote NSW, where the housing crisis is even more severe.

Social housing plays a crucial role in providing long-term stability for victim-survivors, but housing alone is not enough. Funding for wrap-around support is also essential to help women and children recover from trauma and rebuild their lives. Recovery takes time, particularly for women with children who may also be navigating changes in schooling, family law proceedings, protection orders, or migration issues, including visa insecurity for women on temporary visas (DVNSW, 2025a).

A quote from a regional based DVNSW member service highlights the need for increased access to housing and wrap-around support:



***“Funding and support for housing is critical. We are struggling in our area and we’re losing housing stock, with very few options for clients exiting our refuge. Housing with wrap around support is so important to give families the chance to start healing and building their life again without being in crisis.”***

The inclusion of lived expertise throughout the housing service system is vital to ensuring the responses are inclusive accessible, person-centred and trauma-informed.

A direct quote from a member of the DVNSW Lived expertise policy advisory committee:



*“The longer people are homeless the more likely they are to experience trauma and more likely they are to stay homeless.”*

Many victim-survivors nearing the end of their stay in refuge accommodation depend on social and affordable housing because they cannot compete in the highly competitive private rental market, where landlords often prefer higher-income tenants. As a result, women leaving refuges frequently face very limited options. Increasing social housing supply and allocating 50% to women and children experiencing DFV, alongside funding for wrap-around support, would create safer and more realistic pathways into stable housing.

When delivering new social housing, governments must also ensure it is safe and suitable for recovery by adopting trauma-informed design principles. This includes privacy and safety measures, noise control, proximity to amenities, public transport and health services, access to green outdoor space, and enough space for exercise, work, study and hobbies.

A quote from a lived expertise advocate regarding their experience with the NSW social housing system:



*“My file noted I had a mental health disability. I was offered a social housing property purpose built and fitted with disability access bathroom and kitchen. I rejected the offer of housing, as I did not require the physical disability access. The department of housing took me off the waitlist. I couldn’t believe the incompetence. I was finally able to rectify the mistake after escalating the issue and was placed back on the waitlist. But it caused me so much stress and anxiety. This decision should not have been made in the first place – pure incompetence and illogical decision making.”*

This example highlights the serious challenges faced by housing systems in adequately, fairly and appropriately meeting the needs of people with disability. Disability advocates report that hundreds of purpose-built homes for NDIS participants are sitting vacant across Australia, while some people spend weeks or months in hospital waiting for approval to move in.

Much of this housing has been generated through the Specialist Disability Accommodation market, where NDIS payments are intended to attract private and community housing investment into accessible homes for people with very high support needs. However, vacant SDA properties alongside people remaining in hospital suggests the problem is not only supply, but also access, approvals and matching people to suitable homes. The NDIS should remove unnecessary administrative barriers so people with disability can access the purpose-built housing already available.

## Reforming housing tax settings

### Recommendation 2

Phase out negative gearing and the Capital Gains Tax discount and redirect savings into investment in public and community housing.

Australia’s housing tax settings are a key driver of inequality. They reward the accumulation of housing assets and capital gains, while doing little to improve access to secure, affordable housing.

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Current tax settings amplify wealth inequality by enabling those who already own property to accumulate more, while locking others out. For victim-survivors of DFV, this deepens housing insecurity and makes it even harder to access the safe, affordable housing needed to leave violence and rebuild their lives. Reform is essential to rebalance the system and ensure public resources are used to improve housing outcomes - not inflate prices or entrench advantage for the wealthy.

DVNSW supports the Treasurer's recent budget announcements to restrict negative gearing to new residential properties and reform capital gains tax arrangements. These are important steps toward improving fairness in the tax system and redirecting investment toward new housing supply. However, grandfathering existing arrangements means the benefits of the current system will continue to flow to existing property investors, limiting the immediate impact of reform for renters and people locked out of home ownership.

Further reform is needed to ensure housing tax settings actively support affordability, equity and safety. This should include monitoring the impact of grandfathering, ensuring savings are reinvested into social and affordable housing, and prioritising reforms that improve access to safe, stable housing for victim-survivors and their children.

From a regional perspective, limited housing supply and competition for affordable long-term rentals create serious safety risks for victim-survivors. Where investor demand is concentrated in existing housing stock or short-term rental markets, it can further reduce access to safe, affordable homes, forcing victim-survivors to leave their communities, support networks and family connections (DVNSW, 2025b).

In July 2025, DVNSW convened its Regional Forum in Armidale, New England, bringing together 80 members, 60 in-person and 20 online, from across NSW's regional, rural and remote communities. The forum provided a critical platform for specialist DFV services to share lived realities, service pressures and community-driven solutions to end violence in regional and remote NSW. Access to safe housing was a recurring theme across all forum sessions (DVNSW, 2025b), demonstrating the urgent need for housing solutions for regional and remote communities.

The quote below is from a member service who attended the DVNSW Regional Forum and illustrates how, for Aboriginal women, being forced to leave community severs cultural ties and increases risk of returning to unsafe environments:



***“A big issue is housing. Telling Aboriginal women to leave their land, mob and kin disregards their cultural wellbeing and safety.”***

Access to housing also presents a major challenge for the specialist workforce, who are not highly paid and must compete for increasingly limited and unaffordable housing in these areas. One regional member service at the DVNSW Regional Forum reported delaying a new staff member's start date for months because the worker could not secure accommodation (DVNSW, 2025b). State and territory governments should classify the DFV workforce as essential and prioritise their eligibility under essential-worker housing initiatives.

Housing tax settings also harm victim-survivors of DFV by driving up house prices and rents, reducing the supply of affordable homes, and rewarding property accumulation over housing need. When tax concessions make it easier for investors to outbid first home buyers and low-income households, victim-survivors face even greater barriers to securing a safe and affordable home after leaving violence. For women and children escaping abuse, this can mean longer stays in crisis accommodation, greater risk of

homelessness, pressure to return to a perpetrator, or being forced to leave their community, school, work and support networks in order to find housing they can afford (DVNSW, 2025c).

Phasing out negative gearing and the Capital Gains Tax discount, and redirecting those savings into public and community housing, would help shift the housing system away from wealth accumulation and toward stable, affordable homes. Aligning tax settings with the goal of supporting long-term housing outcomes, rather than rewarding property accumulation, would improve access to safe housing for people on low and moderate incomes, including victim-survivors of DFV. For victim-survivors, this would mean better access to secure housing, fewer barriers to leaving violence, less time spent in crisis or temporary accommodation, and a reduced risk of being forced to return to a perpetrator because no safe housing is available.

## Strengthening renters' rights

### Recommendation 3

Introduce longer-term leases, stronger protections against unfair eviction, fair limits on rent increases, and enforceable minimum standards so homes are safe, healthy and energy efficient.

Renting is now a long-term reality for a growing share of Australians, including families, older people and those on low incomes. However, policy settings have not kept pace with this shift, leaving many renters in insecure, unaffordable and poor-quality housing.

Improving renting conditions is critical to addressing housing inequality, particularly for people who are unlikely to access home ownership. Insecure tenancies, frequent rent increases and substandard housing disproportionately affect people without wealth, compounding financial stress and limiting their ability to build stability over time. Ensuring renting is secure, affordable and fit for purpose is essential to creating a fair housing system across generations.

NSW has taken important steps to strengthen renters' rights, including reforms to better protect tenants from unfair eviction. However, further reform is still needed to make renting genuinely secure, safe and affordable, particularly for victim-survivors of DFV who need stable housing to leave violence and rebuild their lives.

Victim-survivors of DFV are particularly harmed by insecure rental laws because safe housing is often the deciding factor in whether they can leave violence and remain separated from a perpetrator (DVNSW, 2025d). Short lease terms, unaffordable rent increases and weak protections can create constant instability, leaving victim-survivors forced to choose between homelessness and returning to an unsafe home (DVNSW, 2025b, c, d). These risks are even greater for women with children, women on low incomes, and women already facing barriers in the rental market, including discrimination, poor credit history caused by economic abuse, or interrupted employment.

Poor housing conditions can also seriously impact recovery from violence. Homes that are unsafe, overcrowded, unhealthy or energy-inefficient can worsen trauma, undermine physical and mental health, and make it harder for victim-survivors to rebuild stability for themselves and their children. When renters are afraid to request repairs or challenge unsafe conditions because they may be evicted or face a rent increase, the law leaves victim-survivors without meaningful protection.

Longer-term leases, fair limits on rent increases and enforceable minimum standards would make it easier for victim-survivors to access and keep safe housing. These reforms would support victim-survivors to remain in their communities, keep children in school, maintain employment and support networks, and reduce the risk of being forced back into contact with a perpetrator because housing is too

insecure or unaffordable. Fairer rental laws are therefore a critical part of any housing system that aims to support safety, recovery and long-term stability for victim-survivors of DFV.

## Conclusion

Every day, we see the human impact of a housing system that is not working. Intergenerational housing inequity is growing, but it is not inevitable. It is the result of governmental policy choices. With the right reforms, including increased investment in social housing, stronger renters' rights and changes to housing tax settings, Australia can build a housing system that is more secure, affordable and fair for current and future generations. These reforms are critical to improving safety and recovery for victim-survivors of DFV, for whom access to safe, stable housing is often the difference between escaping violence and being forced to remain in, or return to, unsafe circumstances.

Without structural reform, housing insecurity and inequality will continue to deepen, with the greatest harm falling on those already facing the highest barriers, including women and children experiencing DFV, people on low incomes, Aboriginal communities, migrant and refugee communities, and people with a disability. Governments now have an opportunity to make different choices: to treat housing as essential social infrastructure, not primarily as an asset class, and to ensure that future generations have access to homes that are safe, affordable and fit for purpose.

## 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, physical, sexual, psychological, financial abuse, physical stalking, and intimidation. Domestic violence is gendered and is most commonly underpinned by coercive control, which is a pattern of behaviour utilising many different tactics to create a web of entrapment, often involving the exploitation of power imbalances.

### **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 to, physical, sexual, psychological, financial abuse, physical stalking, and intimidation. Family violence is gendered and is most commonly underpinned by coercive control, which is a pattern of behaviour utilising many different tactics to create a web of entrapment, often involving the exploitation of power imbalances.

### **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. Term is often used interchangeably with 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. We acknowledge 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.

### **Coercive control**

Coined by Evan Stark, Buzawa and Stark (2017, p. 105) define coercive control as “a strategic course of gender-based abuse in which some combination of physical and sexual violence, intimidation, degradation, isolation, control and arbitrary violations of liberty are used to subjugate a partner and deprive her of basic rights and resources”. This web of abuse has the end goal of entrapment and is a conscious, concerted effort by the abuser. Also known as intimate terrorism, this coercive control is the foundational underpinning of domestic and family violence, not simply another form of violence.

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