Submission of the Victorian Women's Housing Alliance to the National Housing and Homelessness Plan

Acknowledgment of Country

The Women's Housing Alliance acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners and rightful custodians of the lands on which we work. We pay our respects to Elders past and present. We acknowledge the ongoing survival and cultural wisdom held by Aboriginal and Torres Strait Islander peoples and the disproportionate impact of homelessness on Aboriginal and Torres Strait Islander peoples and communities. We acknowledge that sovereignty was never ceded and express our commitment to justice and reconciliation.

Prepared by

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On behalf of the **Victorian Women's Housing Alliance**

Members of the Victorian Women's Housing Alliance

Submission on the development of the National Housing and Homeless Plan

The Victorian Women's Housing Alliance (WHA) formed in 2019 to address the systemic barriers and housing crisis being faced by women and children fleeing family violence. We are a coalition of 15 services with expertise in the delivery of safe, sustainable housing (both transitional and social), and the provision of family violence support, including refuge, homelessness support, employment support and financial and legal advice. Our vision is:

> *"All women (trans and cis), non-binary people and their families have safe, secure and affordable housing."*

And our mission is:

> *"To harness our collective voice and expertise to drive systemic change to increase affordable housing and support for women (trans and cis), non-binary people and their families."*

The WHA welcomes this opportunity to provide input into the development of a National Housing and Homeless Plan – a policy measure that is urgently needed to respond to a growing housing crisis that is having devastating impacts upon women and non-binary people across Australia. We commend the Australian government for taking action to help more Australians access safe and affordable housing, through the development of a 10-year strategy, in collaboration with state and territory governments.

We draw upon our collective experience and expertise in the provision of housing and homelessness responses to provide the following recommendations for the National Housing and Homelessness Plan (the plan):

1. At the heart of the National Plan must be a bold vision for **ending homelessness in Australia within a decade and ensuring that all Australians have access to adequate (safe, affordable, sustainable, fit-for-purpose) housing**.

   Homelessness in Australia is preventable. A 10-year national housing and homelessness plan is the ideal opportunity to strategise to achieve this bold ambition. Preventing homelessness will require a wide range of actions and commitments across government and a governance process that spans the different levels of government in Australia (federal, state, local). It will also require a commitment to primary prevention and addressing the structural causes of homelessness such as poverty, housing unaffordability, social inequality and family violence.

   The recommendations below set out the actions the Australian government needs to take to ensure the plan not only responds effectively to homelessness and housing insecurity for women and non-binary people in Australia but reduces and then ends homelessness for all.

2. The plan must enshrine a commitment to **housing as a human right in domestic legislation.** Current housing policy in Australia treats property as a means of wealth creation rather than a source of shelter, and a major social determinant of health. The plan presents an excellent opportunity to remedy this through **establishing in legislation a national commitment to safe, affordable, sustainable, fit-for-purpose housing for every Australian as a human right**.

   Therefore, the plan should have a **statutory basis**. This will also require a whole-of-government approach with a wide remit that includes policy areas such as taxation, welfare, economic security, immigration, climate change and urban development in scope.

In recognising that access to housing is a human right, it is essential that the plan acknowledges that this is about more than just the provision of shelter. A home provides physical and emotional safety, security and dignity, and the experience of agency, privacy, comfort and connection to community. As acknowledged by the Department of Social Services' Issues Paper, access to safe, stable housing promotes better health outcomes, saves lives, prevents disease and increases quality of life.[1] It also contributes to stronger and safer communities and leads to better economic outcomes, including increased productivity and workforce participation.[2]

3. We recommend the use of **an equity approach that employs an intersectional gender lens** across the plan to ensure that the plan achieves results for women and non-binary people and ensures that no one is left behind.

   Data is unequivocal: homelessness is disproportionately impacting women and non-binary people:

   - 60% of those accessing homelessness services in Australia between 2021-22 were women and girls.[3] Between December 2022 and March 2023, this figure rose to 74%.[4]

   - Women accounted for 82% of the increase of people experiencing homelessness in Australia between 2016 and 2021.[5]

   - Women over the age of 55 are the fastest growing group being pushed into homelessness – the result of a lifetime of gendered inequality, income poverty and caring responsibilities.[6]

   - LGBTIQ Victorians are at least twice as likely to have experienced homelessness than the general population.[7]

   The inequality represented above will continue to be produced and reinforced if an intersectional gender lens is not applied across the plan. An intersectional gender lens will equip the plan to address the multiple and intersecting structural and systemic factors that underlie and influence homelessness and housing insecurity. It will incorporate specific analysis of the housing needs of women and non-binary people, alongside analyses across other factors such as age, race, cultural and language group, visa status, ability and sexuality. It will include an examination of the different experiences and causes of homelessness among different groups of Australians and will engage representatives and those with lived experience to ensure that our understanding of the problem, and the solutions designed, are adequate and effective.

   The plan will need to recognise that homelessness and housing instability are both cause and consequence of gender inequality and that any response to homelessness for women and non-

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[1] Department of Social Services (2023) *The National Housing and Homelessness Plan Issues Paper*, Commonwealth of Australia (Department of Social Services).

[2] ibid.

[3] Australian Institute of Health and Welfare (AIHW), *Specialist Homelessness Services 2021-22*, Table Clients.1

[4] The Guardian (2023) *More than 1,600 Australians pushed into homelessness each month as housing crisis deepens, report finds*, The Guardian, 4 August 2023, https://www.theguardian.com/australia-news/2023/aug/03/more-than-1600-australians-pushed-into-homelessness-each-month-as-housing-crisis-deepens-report-finds (Accessed 8 August 2023).

[5] Department of Social Services (2023) *The National Housing and Homelessness Plan Issues Paper*, Commonwealth of Australia (Department of Social Services), p.24

[6] Australian Human Rights Commission (2019) *Risk of Homelessness in Older women*, AHRC

[7] Andrews, C. and D. Dunt. (2021) *Snapshot: LGBTIQ+ homelessness in Victoria*, Department of Premier and Cabinet, State Government of Victoria https://www.vic.gov.au/snapshot-lgbtiq-homelessness-victoria (Accessed 15 August 2023)

binary people needs to challenge the underlying conditions of gendered inequality and gender-based discrimination. This includes addressing social, political and economic factors such as the gender wage gap, access to flexible work, rates of income support, and addressing all forms of gendered violence, amongst others.

Access to safe, affordable, sustainable and fit-for-purpose housing for women and non-binary people is not only critical for ending homelessness in Australia, but similarly essential for achieving gender equality in Australia and therefore this plan provides an excellent opportunity to support the National Strategy to Achieve Gender Equality currently being developed by the Australian government.

4. Recognise the **policy expertise of those with lived experiences of homelessness as a foundational principle and design mechanisms for ongoing engagement and co-design** with people with a lived experience of homelessness in the implementation of the plan. A commitment to hearing and acting from co-design and seeking out and listening to the voices of those with lived experience will be critical in ensuring that what the plan delivers is able to meet the housing and homelessness needs of Australians. Research has shown that policy making that centres those who have lived experience is not only beneficial to the policy outcome; it also improves service accessibility, delivers better services, addresses social inclusion and builds skills, knowledge, confidence and a sense of worth for those involved. [8]

5. Recognition that **homelessness, family violence and health are inextricably linked**. Family violence is the leading cause of homelessness for women and children in Australia.[9] Too many women experiencing family violence in Australia are currently faced with an impossible choice – violence or homelessness – a choice that results in an estimated 7,690 women returning to violent relationships every year and 9,120 women a year becoming homeless as a direct result of family violence.[10] This creates an enormous health burden, with gendered violence being the leading contributor to death, disability and illness for women aged 15–44 years.[11] This is both unacceptable and preventable.

The failure to include adequate housing solutions in current system responses to family violence is resulting in elevated risk for women and children experiencing family violence and major blockages in the crisis accommodation and refuge systems. The lack of integration between family violence response and housing and homelessness response must be remedied if we are to improve safety and decrease barriers faced by victim-survivors when seeking support. The plan provides an excellent opportunity to redress this by acknowledging the role that family violence plays in homelessness in Australia and committing to reducing, and ending, both homelessness and family violence within the next ten years.

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[8] Australian Institute of Family Studies (2020) *Lived experience of people with disabilities: Shaping Policy and Practice*, Commonwealth of Australia. https://aifs.gov.au/resources/short-articles/lived-experience-people-disabilities#:~:text=Research%20shows%20that%20incorporating%20lived%20experience%20in%20policy,empowers%20Australians%20with%20disabilities%20and%20delivers%20better%20services.

[9] Dawson, E. (2022) A Home of One's Own: Philanthropic & social sector solutions for women's housing, https://www.aiiw.org.au/wp-content/uploads/2022/10/AIIW-Per-Capita-Report-A-Home-of-Ones-Own-FINAL.pdf

[10] Equity Economics (2021) *Nowhere to Go,* Everybody's Home https://everybodyshome.com.au/report-social-housing-keeps-women-safe-from-family-violence-expands-economy/

[11] Webster, K. (2016). *A preventable burden: Measuring and addressing the prevalence and health impacts of intimate partner violence in Australian women* (ANROWS Compass, 07/2016). Sydney: ANROWS.

The plan must address gendered violence as a driver of homelessness and commit to both prevention and response measures. The establishment of a formal pathway from homelessness to safe, sustainable, long-term accommodation for women and non-binary people fleeing family violence needs to be an urgent priority. As does ensuring this plan links to and aligns with both the *National Plan to End Violence Against Women and Children 2022-2032* and the *Aboriginal and Torres Strait Islander Action Plan 2023-2025*. Taking preventative action to address gendered violence will not only drive down homelessness, it will critically improve the health and wellbeing of Australian women and non-binary people.

6. Commit to a community-led process to design system responses that meet **the housing needs of Aboriginal and Torres Strait Islander women and non-binary people, and address the multiple, intersecting barriers Aboriginal and Torres Strait Islander women and non-binary people face** in securing safe, affordable, sustainable, fit-for-purpose housing that meets their needs.

Aboriginal and Torres Strait Islander women have a greater likelihood of experiencing economic disadvantage, greater responsibility for caring for family, higher levels of gendered violence, stereotyping, racism and discrimination, all of which impacts on their access to housing – a predictable outcome of colonial systems and structures that have not been built by or in the interests of Aboriginal and Torres Strait Islander women and non-binary people.[12] Barriers to housing and limited housing pathways have a range of flow on consequences for Aboriginal and Torres Strait Islander women and non-binary people, including elevating the risk of having their children removed by Child Protection.[13]

It is vital that the plan address these factors and invests in solutions that are community-led and designed by Aboriginal and Torres Strait Islander women and non-binary people. The plan must also align with the commitments set out in the *Closing the Gap Implementation Plan 2023, Aboriginal and Torres Strait Islander Action Plan 2023-2025* and recommendations in reports such as the *Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report*. To be effective, it will be essential that Aboriginal and Torres Strait Islander women and non-binary people have leadership, agency and control and that the political, social and economic structures that have created unjust and unacceptable outcomes for Aboriginal and Torres Strait Islander women and non-binary people when it comes to housing, gendered violence and health are dismantled.

As Australia transitions towards renewable energy and clean energy manufacturing, Aboriginal and Torres Strait Islander women and non-binary people must be heard and involved in order that their access to power and therefore affordable and accessible housing, whether in metropolitan centers, or remote communities, is realisable.

7. Consider the needs of women, girls and non-binary people with disability and commit to ensuring their needs are met under the plan. This includes **fulfilling *Recommendation 7.40 Address homelessness for people with disability in the National Housing and Homelessness***

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[12] Australian Human Rights Commission (2020) *Wiyi Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report*, https://wiyiyaniuthangani.humanrights.gov.au/sites/default/files/2023-03/ahrc_wiyi_yani_u_thangani_report_2020.pdf

[13] Cripps, K. and Habibis, D. (2019) Improving housing and service responses to domestic and family violence for Indigenous individuals and families, AHURI Final Report 320, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/sites/default/files/migration/documents/Improving-housing-and-service-responses-to-domestic-and-family-violence-for-Indigenous-individuals-and-families-Executive-Summary.pdf

Plan as recommended in the final report from the ***Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability*** and the full set of recommendations as set out in the report.[14] In delivering this recommendation, it will be essential that a gender lens is applied so that the specific needs and experiences of women, girls and non-binary people with disability are effectively recognised and responded to and that their voices are sought and heard in designing appropriate solutions.

8. Recognition that ending homelessness in Australia will require **investment in and commitment to the principles of a housing-led approach**.[15] This includes the provision of immediate pathways to housing that meets the needs of women and non-binary people with no treatment or behavioural eligibility requirements. Alongside this, it involves ensuring that women and non-binary people have choice and self-determination throughout that process to determine housing that meets their needs along with access to the support required to sustain housing. This will require an adequate supply of safe, affordable, sustainable and fit-for-purpose housing, along with a systemic investment in provision of the support people need.

9. A **trauma-informed social policy framework and a commitment to the delivery of trauma-informed care** in the implementation of the plan. Both research and our own experience in delivering housing and homelessness services confirm that trauma is both a root cause and consequence of homelessness and therefore there is a vital need for the provision of trauma-informed care in housing and homelessness services.[16] Without the embedding of a trauma-informed approach the plan risks exacerbating the trauma experienced by those facing homelessness or housing insecurity. Housing and homelessness services must be funded and resourced adequately to provide trauma informed models of care to people without homes.

10. The most effective change we can make to address homelessness is to prevent people from becoming homeless in the first place. If the plan is to deliver on its aim of ending homelessness in Australia within 10 years, there will need to be **a commitment to prevention accompanied by adequate investment of funding** to deliver on actions that address the underlying causes, both personal and structural, that lead to homelessness. As noted above, this will also require the inclusion of policy areas in scope that can address the underlying causes of homelessness such as poverty, housing unaffordability, social inequality and family violence.

11. To ensure efficacy the plan will need to be accompanied by **an outcomes framework with a set of measurable gendered targets and timelines for the reduction and prevention of**

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[14] Commonwealth of Australia (2023) *Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability: Final Report, Volume 7: Inclusive education, employment and housing - summary and recommendations*, p.41 https://disability.royalcommission.gov.au/system/files/2023-09/Final%20Report%20-%20Volume%207%2C%20Inclusive%20education%2C%20employment%20and%20housing%20-%20Summary%20and%20recommendations.pdf

[15] Sullivan, E. (2022) *Key Elements in Homelessness Strategies to End Homelessness by 2030: A Discussion Paper* European Commission, Brussels. https://housingfirsteurope.eu/wp-content/uploads/2022/10/mlc-homelessness-discussion-paper_final_2022.pdf

[16] See for example: Robinson, C. (2014) "Trauma: a Cause and Consequence of Homelessness" in *Homelessness in Australia: An Introduction*. Ed. C. Chamberlain, G. Johnson and C. Robinson. Council to Homeless Persons, Melbourne; Hartley, C. (2023) *Implementing Trauma-Informed Care in the Proposed National Housing and Homelessness Plan*. Power to Persuade, Melbourne https://www.powertopersuade.org.au/blog/implementing-trauma-informed-care-in-the-proposed-national-housing-and-homelessness-plan/11/8/2023; and Milaney, K., Williams, N., Lockerbie, S.L. et al. (2020) *Recognizing and responding to women experiencing homelessness with gendered and trauma-informed care*. BMC Public Health 20, 397. https://doi.org/10.1186/s12889-020-8353-1

homelessness. Evaluation measures to track and report on progress will need to be established and reported publicly in order that learnings and progress can be shared and built upon across the life of the plan. To enable accountability, a commitment to data transparency should be included in the legal establishment of the plan.

Specific actions for inclusion in the National Housing and Homelessness Plan:

- Expanded **investment in a range of housing and accommodation models,** including**:**

  - rapid rehousing and head leasing models to support swift access to private rental,
  - Safe at Home models for those who wish to stay in their own home and have the person using violence removed, (*see Case Study 4 for promising practice in this area*)
  - social housing (including community housing and public housing); and
  - family violence brokerage for housing or accommodation

  This will ensure choice and availability of safe and suitable housing for people experiencing family violence. An adequate supply of diverse housing models will lead to a reduced demand on crisis services. Importantly, it will also prevent the current situation that too many women experiencing family violence currently face of being forced to choose between staying in unsafe situations and relationships or experiencing homelessness.[17]

- Action to address **the growing crisis in accessibility and affordability of market housing.** (*see Case Study 3 for promising practice in this area*)
  Anglicare's rental affordability snapshot illustrated 3% of properties were affordable to single parents on a minimum wage and just 0.03% properties were affordable for a single parent of one child receiving parenting payment.[18] More needs to be done to ensure a greater availability of affordable market housing, including mandatory inclusionary zoning, an increase in commonwealth rent assistance and an expansion of social housing.

  One significant action the plan could take to reduce pressure on house prices and therefore increase the availability and affordability of market housing would be to either reform the capital gains tax and/or limit or remove negative gearing. The current Australian approach to negative gearing is inefficient, and inequitable, drives up house prices, pushes home ownership further out of reach for first-time homeowners and overwhelmingly benefits top-income earners.[19] The significant revenue from the

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[17] valentine, k., Cripps, K., Flanagan, K., Habibis, D., Martin, C., and Blunden, H. (2020) *Inquiry into integrated housing support for vulnerable families*, AHURI Final Report No. 339, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/339
[18] Anglicare Victoria (2023), *Victorian-Rental-Affordability-Snapshot-2023*, www.anglicarevic.org.au/wp-content/uploads/2023/04/Victorian-Rental-Affordability-Snapshot-2023.pdf
[19] Daley, J and D. Wood. (2015) *Negative gearing: the economic reasons why government must kill this sacred cow*, The Sydney Morning Herald. See: https://grattan.edu.au/news/negative-gearing-the-economic-reasons-why-government-must-kill-this-sacred-cow/

accompanying savings could then reallocated to social housing – a move that would result in greater social equity as well as addressing our current housing crisis.

- Provision of an **adequate supply of crisis housing** for women, both cis and trans, gender diverse and non-binary people, including single people and those with children. Ensure that there is no longer a dependency on substandard private motels to meet the crisis accommodation needs of the Specialist Homelessness Services and family violence services sectors. Private motels are not fit for purpose and are often poorly maintained. Systems dependence on them often results in increased trauma and distress for people at a critical time when service responses need to be prioritising safety and trauma-informed care.

- **Address the avalanche of demand on the Specialist Homelessness Service system by increasing funding**. The number of clients assisted by specialist homelessness agencies increased to almost 272,700 in 2021–22 from 236,400 in 2011–12; an average annual increase of 1.4% since 2011–12.[20] The sector is under-resourced and as a result is focused on provision of support to those in crisis and at highest need. Unfortunately, this means homelessness support, particularly longer-term support, can often only be accessed once security and stability have been lost, an unacceptable situation costing both people experiencing homelessness and governments unnecessarily.

- Ensure a **dedicated and flexible allocation of funding to feminist, gender-specific and community-led services** who are experts in the provision of tailored, specialised support for the communities they work with. When service provision moves from specialised services with strong connections to and knowledge of the communities they serve to more universal and mainstream services, this can impact outcomes for service users, particularly women with children fleeing family violence and Aboriginal and Torres Strait Islander women.[21] International research has demonstrated the effectiveness of feminist organisations for driving policy change for the elimination of violence against women – an important component of ending homelessness and achieving gender equality.[22] Feminist, gender-specific and community-led services are highly specialised experts in ensuring service provision meets the needs of their communities and are vital actors in driving the social action that will enable us to address complex social and systemic issues such as homelessness and gendered violence.

- Ensure that at both the level of policy and service provision there is **a recognition of gender diversity and an inclusive approach**, not a continuation of outdated gender binaries. Adherence to an outdated gender binary model is exclusionary and perpetuates housing responses that are discriminatory and unresponsive to need.[23] The use of an intersectional gender lens and co-design with people with lived experience, inclusive of gender diverse and non-binary people, will ensure that solutions meet everyone's needs

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[20] Australian Institute of Health and Welfare (2022) *Specialist homelessness services annual report 2021–22*, https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes

[21] valentine, k., Cripps, K., Flanagan, K., Habibis, D., Martin, C., and Blunden, H. (2020) *Inquiry into integrated housing support for vulnerable families*, AHURI Final Report No. 339, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/339

[22] Weldon, S. Laurel & Mala Htun (2013) *Feminist mobilisation and progressive policy change: why governments take action to combat violence against women*, Gender & Development, 21:2, 231-247.

[23] Malenfant, J and Watson, J. (2023) *Introduction*, Parity, vol. 36, issue 6. Council to Homeless Persons, pp.8-9.

and that inequalities are neither created nor reinforced by the plan.

This will also require adjustments to data management and data gathering processes so that we can better recognise and understand the experiences of those outside the gender binary. We recommend changes to the way data is collected and recorded by Specialist Homelessness Services and the Australian Institute of Health and Welfare, as well as to the questions collected by the Australian Bureau of Statistics for the 2026 Census to be inclusive of people of all genders.

- Recognition that to solve this crisis will require all systems to work together. **Systems integration and collaboration across government, across policy areas and across service systems** is essential to meeting the needs of women and non-binary people experiencing family violence and/or homelessness and both designing and delivering efficient and effective service models.[24] In particular, finding ways to breach the divide between homelessness and family violence responses will be critical to delivering successful solutions for women and non-binary people and their children. This will require the participation and co-design with both those with lived experience and service providers. (*see Case Study 1 for promising practice in this area*)

- **Funding for trauma-informed, post-crisis, recovery models** that can continue to support people once housed. Whilst support to secure housing is essential, too often support stops abruptly here, which prevents people from building the skills for stability and success. Our current system too often leads people into repeated cycles of temporary accommodation and homelessness that re-traumatises them and has devastating impacts on their mental and physical health and economic wellbeing. Investment in post-crisis support that is centred upon healing, recovery and empowering individuals to develop new skills and carve a pathway out of poverty is urgently needed (*see Case Study 2 for promising practice in this area*).

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[24] See valentine, k., Cripps, K., Flanagan, K., Habibis, D., Martin, C., and Blunden, H. (2020) *Inquiry into integrated housing support for vulnerable families*, AHURI Final Report No. 339, Australian Housing and Urban Research Institute Limited, Melbourne, https://www.ahuri.edu.au/research/final-reports/339 and Australia's National Research Organisation for Women's Safety. (2020). *Working across sectors to meet the needs of clients experiencing domestic and family violence* (ANROWS Insights, 05/2020). Sydney: ANROWS.

Case Studies

The following case studies are examples of best practice, gender responsive housing and homelessness service delivery that exemplify the commitment and expertise of Women's Housing Alliance member organisations to deliver projects and programs that not only improve outcomes for women and non-binary people but lead to a more equitable and just service system and society.

Case study 1: *100 Homes*, Women's Housing Alliance

100 Homes addresses the critical need for stable, secure affordable housing and support for women and non-binary people experiencing family violence in Victoria. Currently, 44% of clients accessing the state's homelessness system are victim survivors, and three out of five are repeat users of the system.[i] Nationally, only 3.2 per cent of victim-survivors are having their long-term housing needs met, and based on pre-pandemic levels of family violence, an estimated 7,690 victim-survivors return to violence due to having nowhere to live.[ii]

Research shows that integrated approaches and multi-disciplinary service delivery can improve safety and decrease the systemic barriers that many victim-survivors face when seeking support [vi] These barriers are ever present in our current system in Victoria. The barriers include often siloed support from across different family violence crisis and homelessness support systems, lack of long-term affordable accommodation for single-income families, and inadequate periods of trauma-informed support once housed.

100 Homes is a gender-informed pilot program that responds to the needs of women (trans and cis) and non-binary people who have experienced family violence and are at risk of homelessness and separation from children due to lack of a stable home, health, and income. This demonstration project will be trialed in Naarm, Victoria (Melbourne, Victoria) and provides a **housing-led approach** in which women and non-binary people and their children have a home secured at the commencement of their homelessness support journey.

The project provides an **integrated family violence and housing response** with two essential elements a) connection upfront to affordable safe suitable housing, and b) trauma-informed supports and coaching for an extended period. From this connected place, women and non-binary people engage with gender-informed support services to recover from crisis and violence and build secure futures. These services include family violence case management and trauma-informed coaching that is complemented by location-specific legal, social, family, health, financial, education, employment, and therapeutic supports dependent on individual needs.

Critically, the model understands that the trauma linked to gender-based violence and homelessness has long-term impacts on those who experience it and that, for many, housing with limited or no support can undermine their tenancy and result in a return to homelessness. The extended period of support and inclusion of coaching in the **100 Homes** program assists women and non-binary people to recover from trauma, address legal and financial issues linked to prior violence, and work on future-focused planning around income and employment. This is evidenced by Juno's feminist trauma-informed coaching program EMPower that saw women and non-binary people over 2 years achieve personal goals and build economic mobility, including an average increased income of $375 per fortnight.

100 Homes is a co-design project with lived experience experts and the WHA made possible with the philanthropic grant from Equity Trustees. The project has a target of supporting 100 households including sole-parent families with children as well as single persons.

Case Study 2: *EMPower*, Juno

Since 2002, Juno (formerly known as WISHIN) has been working with women and non-binary people in Melbourne's north who are experiencing homelessness or family violence to provide support and design solutions. Alongside our usual case management, our focus at Juno has also been on introducing programs that tackle the structural issues of homelessness, gendered poverty and family violence, to create sustainable change in the lives of the women and non-binary people we work with.

EMPower (Economic Mobility Power) is a program developed by Juno (the first of its kind in Australia), based closely on a highly successful model from Boston-based organisation, EMPath. EMPower utilises a coaching approach focusing on long terms goals and a breakthrough economic mobility model to support women and non-binary people to recover from the impacts of trauma and build a strong, economically secure and thriving future for themselves and their families.

What is unique about this coaching method is that it brings together a strong neuroscience and trauma-informed evidence base alongside a deep belief in people's capacity to grow and heal and specific tools and ways of working with people that support this transformation.

Coaching is future-focused in that it builds capacity and strengthens people's belief in themselves whilst connecting them to networks that create greater social support as they make plans to reach their goals. Juno developed this unique coaching model in response to what we were hearing from the women and non-binary we work with about the support they needed, along with what the evidence base tells us is required to enable people to achieve stability and economic mobility after the experience of homelessness.

Within our two-and-a-half-year pilot of this unique economic mobility coaching model, EMPower, we have worked with 38 women to build strong, economically secure and thriving futures for themselves and their families. In our midline evaluation delivered in January 2023, there was an average income increase amongst participants of $375 per fortnight from $986 to $1361. Of the women who are able to work, 78% are currently employed in part-time or full-time work, or regular casual employment or training, compared to 27% at intake. In addition to building personal economic security, participants also report an improved sense of agency, self-determination, and confidence in themselves. They are safe, well-resourced and achieving meaningful goals for their life.

If we are to respond effectively to women and non-binary people's experiences of homelessness, what the evidence base and lived experience tells us is, new approaches are needed. Approaches that are trauma-informed, focused on what each unique individual needs to recover and with the capacity to address and overcome the structural barriers too often holding women and non-binary people back. Investment in recovery programs that work with women and non-binary people after homelessness and/or family violence in these ways is urgently needed.

Case Study 3 - *Hutt Street Affordable Housing Development*, **YWCA**

The YWCA Australia Hutt Street Affordable Housing Development is a groundbreaking housing project aimed at addressing the critical issue of housing insecurity and homelessness among women and their families, particularly those experiencing or at risk of domestic and family violence.

YWCA Australia are constructing 24 secure and affordable rental homes for women and their families in the heart of Adelaide. The initiative is a collaborative effort between YWCA Australia and the South Australian Government.

The Hutt Street Development is a critical response to the escalating pressures on the housing system. Housing insecurity and homelessness have been on the rise, with women disproportionately impacted due to persistent structural inequalities.

The primary objective of the YWCA Hutt Street Housing Development is to provide 24 safe and affordable, long-term rental homes for women, particularly those on low to moderate incomes.

The project aims to combat the increasing rates of homelessness among women, aims to assist women who do not meet social or community housing eligibility criteria but are still struggling with high rents and soaring property prices, leaving them excluded from the broader housing market.

YWCA Australia intends to provide not only housing but also services to support women to regain independence and stability. This includes connections to health, welfare, and community support services.

The YWCA Australia Hutt Street Development is not just about constructing homes; it's about providing a lifeline to women and their families in South Australia who are at risk of homelessness or experiencing domestic and family violence.

It underscores the commitment of YWCA Australia and its partners to creating a more equitable and safe society for women.

Case Study 4 – *Safe at Home***, McAuley**

McAuley has long been committed to, and advocated for, a 'Safe at Home' approach. This transforms the default system where women and children 'escape' violence and become homeless; instead they are supported to stay home safely, while ensuring accountability from the person using violence.

In 2020 McAuley began a process to test assumptions about 'Safe at Home' barriers, and gauge interest in working together with other organisations to overcome them. A coalition which included police, courts, family violence and men's services formed to collectively explore what could be done.

McAuley has now developed a trial proposal in consultation with the group, Family Safety Victoria and sector partners. It draws extensively on our research with victim-survivors and family violence workers which gave a unique, up-close perspective on how the system works and what change is needed.

The evidence base shaping McAuley's proposed trial

- Women who'd become homeless because of violence encountered systems that were fragmented. They struggled to locate the help they needed, and had to tell their story too many times. They felt the system did not give them enough time, was crisis-oriented, and was difficult to re- engage at later points. The possibility of staying home had hardly ever been raised.

- Frontline family violence workers gave insights into how very real fears of men's ongoing violence, an overburdened housing system, and slow and overly bureaucratic processes for financial support and security upgrades, meant that options to stay home were frequently not even explored. Workers in organisations that also offered perpetrator support felt more confident about the feasibility of women staying home. They spoke of a sense of relief that the perpetrator was being monitored and supported, so that heightened risks and escalating behaviours could be quickly identified.

- We heard consistently that timeliness in offering a 'Safe at Home' option was critical. Once a woman left home, it was almost always too late: a sense of inevitability developed and the question of returning home had faded from view, seen as too late, difficult, or unsafe.

- McAuley, through a partnership with legal service WEstjustice, had already demonstrated how quick resolution of debt and legal problems associated with family violence can be a game-changer in enabling women to maintain their housing. Evidence through McAuley's employment support service showed that economic security and employment were also crucial.

The trial's objectives

McAuley's trial will provide a closely integrated service with these objectives:

- Women and children remain connected in their community.

- Children's education continues without disruption.

- Women gain and retain financial and economic security.

- Women and children experience improved personal safety.

- People using violence get support to stop.

- Individuals and family groups have a positive experience of support.

The economic benefits

With no effective 'Safe at Home' strategy in place, other parts of the response system have come under enormous strain. Long-term impacts of homelessness, mental health, and intergenerational trauma remain hidden but are highly damaging – and come at an economic cost.

 McAuley commissioned an independent report to identify and calculate potential savings to the Victorian Government from a 'Safe at Home' pilot.

The present cost to the Victorian Government for family violence-related support is estimated to be $1.8 billion per annum. These include hospital treatment, trauma counselling, police callouts, crisis refuge accommodation, child protection services, and court and corrections services for offenders.

The analysis found that Safe at Home can generate significant savings for the Victorian Government. Modelling based on a small pilot of Safe at Home involving 16 households predicts substantial costs avoided:

- annually – between $591,000 and $844,000

- over the remaining lives of the family violence victims – between $23 million and $33 million.

The time is right

An environment has now been created in which a 'Safe at Home' is the necessary and logical next step. We have a broader and deeper understanding, from those who have experienced family violence and homelessness, and the agencies that support them, of what is needed. We need to move further on from those conversations now to test and refine what works with a trial which is both innovative and cost-effective.