



Committee Secretary
Senate Standing Committees on Community Affairs
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August 2, 2023

Submission into the worsening rental crisis in Australia

Dear Committee Secretary,

Thank you for the opportunity to make a submission into Australia's worsening rental crisis.

The Centre for Non-Violence is Central Victoria's leading family violence prevention and crisis and support service. With offices located on Dja Dja Wurrung, Yorta Yorta and Taungurung Country in Bendigo, Echuca, Kyneton and Maryborough, the organisation provides a range of programs and services that respond to and work to prevent family violence and homelessness across the Loddon region. With more than 30 years of operation, the organisation has helped thousands of women and children to escape family violence, and has worked with men who use violence to address behaviours and attitudes that have led to acts of family violence in the home.

Our submission will specifically address the following Terms of Reference:

- a. the experience of renters and people seeking rental housing,**
- b. rising rents and rental affordability;**
- c. actions that can be taken by governments to reduce rents or limit rent rises;**
- d. improvements to renters' rights, including rent stabilisation, length of leases and no grounds evictions;**
- e. factors impacting supply and demand of affordable rentals**

Recommendations:

1. Tackle the Social Housing Shortfall

We need to urgently build at least 25,000 social homes each year for 20 years to tackle the social housing shortfall.

2. A Fairer Tax System for Housing

Phase out negative gearing and capital gains tax exemptions and use the funds to create more social and affordable housing.

3. Nationally Consistent Protection for Renters, including:

- a. An end to no cause evictions rolled out nationally, including at the end of a fixed term, as recently implemented in the ACT;
- b. Ending unfair rent increases by setting clear limits for rent prices and increases;
- c. Minimum standards to make rental homes liveable; and
- d. Real, independent enforcement of laws that protect renters, including around privacy. It should not be up to renters to enforce the rules by taking action against their landlord.

The Centre for Non-Violence (herein 'CNV') makes this submission with a determined plea to government to address the housing crisis. Family violence is the leading cause of homelessness in Australia. The provision of social and affordable housing for all who need it is one step to supporting increased safety and wellbeing in our community. Preventing and addressing the structural drivers of violence against women and children and inequality requires coordinated investment across prevention and response.

'Family and domestic violence is the main reason women and children leave their homes in Australia (FaHCSIA 2008). Those who have experienced family and domestic violence made up 41 per cent of Specialist Homelessness Services clients in 2019–20.'¹

Of all adults seeking housing support as a result of family violence in 2018-2019, 90% were women²; and with soaring rents³, low vacancy rates, interest rate rises and housing affordability at an all-time low, we

¹ Safe and Equal nd. Data sourced from the [Australian Institute of Health and Welfare Specialist homelessness services annual report](#). Further information available from: <https://safeandequal.org.au/understanding-family-violence/statistics/#> [accessed: 11 July 2023]

² *ibid* 2021. 'Fast Facts', produced in conjunction with Respect Victoria. Available from: <https://safeandequal.org.au/resources/fast-facts-2022/> [accessed: 5 July 2023]

³ The national weekly average has risen by 40 percent over the last three years alone.³ SQM Research, available online: <https://sqmresearch.com.au/weekly-rents.php?national=1&t=1> [accessed 11 July 2023]

know the situation is only getting harder for women and children seeking safety, wellbeing and a life free from violence. While the Federal Government does recognise that communities in regional settings are at most risk of insecure and unaffordable housing, what we need is more than recognition. We need place-based action.

It is imperative that the lived experience of victim survivors is acknowledged through more sustainable policies that better address structural social and gender inequalities to address secure housing and risks to homelessness for women and children. Lives depend on it. During recent staff consultations with our family violence practitioners, it was identified that:

- 100% of victim survivors have had to choose between **whether to stay in the abusive relationship, or risk housing insecurity and/or homelessness if they leave** (short term decision making on when or possible to leave)
- Between **70-90% of victim survivor clients have had to consider housing affordability** (rental prices, mortgage repayments) as part of their journey from family violence (short to medium term decision-making)
- A significant number of victim survivor clients either have to remain in violent or abusive relationships, or are **forced to return** to the abusive relationship in order to avoid homelessness/housing insecurity.

CNV has over 30 years of experience in the sector. Our experience, combined with both national and international research, unequivocally demonstrates that **access to safe, secure housing is a gendered issue**. Women and children are significantly discriminated against and have reduced access to safe and secure housing both in the private rental market and in home ownership. This is **not** simply an issue of housing availability, but significantly an issue of housing that is available for women.

For example, men who use violence have access to accommodation programs such as ‘A Place for Change’ (CNV & Haven partnership). In this program the partnership is able to purchase medium term housing – such as serviced apartments for up to 6 months to house perpetrators of family violence. It is a missed opportunity by the state and federal government to invest in these types of funding models for victim survivors. Our **statistics are telling us that it is women, not men, adversely affected by the housing crisis** and therefore are in greater need of government investment.

The private rental market has been of particular concern for staff who have identified that real estate agencies have significant oversight of application processes that often lead to discriminatory screening practices such as:

- requirements for previous rental history (often women have not entered the rental market before or have not rented in their own name).
- access to financial arrangements (notably income sources). There is significant discrimination against women receiving support and disability payments.

- single women with no children and women with more than 2 children are most significantly impacted by discriminatory screening practices. This includes women who have secure employment. Staff reported that this cohort are one of the hardest to find homes for.
- accessibility to the private rental market is **further reduced** for women who identify as Aboriginal or Torres Strait Islander and women from migrant and refugee communities. Prevailing discriminatory attitudes and larger family sizes place significant strain on women seeking safe and secure housing.

Affordability in the Loddon region is at an all-time low, and combined with a national cost of living crisis, the negative impact on local communities cannot be overstated. Soaring rental prices in the region and rising costs for basic utilities means that there are now people, who are engaging with housing and homelessness services for the first time. These are individuals and families, who, if they had access to affordable housing, would not need to engage in support services that are already at critical capacity.⁴

Our staff face significant pressure as a direct result of the housing crisis. Finding affordable, safe and secure housing has become a primary focus for many of our Specialist Family Violence Practitioners shifting focus from family violence and safety. Significant time is spent providing necessary support to women and children victim survivors, and, men who use violence to find housing (including both short term emergency housing, and longer-term private rentals) in order to reduce the risk in escalation of family violence.⁵

A safe, affordable, and decent home for our clients is the foundation for a safe, nourished life free from family violence.

Our staff hold knowledge through expertise of the structural inequalities and oppressions faced by women and children. This, coupled with a housing landscape that is largely inaccessible, presents challenging and often complex situations that can lead to workforce burnout, vicarious trauma and feelings of hopelessness and frustration⁶.

These are conditions that no worker should have to face on a daily basis. Our service is already seeing a rise in the number of people seeking housing help because they cannot afford private rental prices⁷ and after decades of failed housing policy, including a shortfall of 640,000 social and affordable homes⁸, we

⁴ Pedlar C 2022. 'Bendigo's rental affordability worse than rest of regional Victoria', *Bendigo Advertiser*, 1 December. Available from: <https://www.bendigoadvertiser.com.au/story/8000397/regions-rental-market-deemed-unaffordable-in-new-report/> [accessed: 25 July 2023]

⁵ In Australia, an estimated 3 per cent of women (275,000) experienced violence by a current partner whereas 15 per cent of women (1.4 million) experienced violence by a previous partner <https://safeandequal.org.au/understanding-family-violence/statistics/#> Sourced from: ABS (2016) Personal Safety Survey [accessed 11 July 2023]

⁶ CNV 2023. collated data from staff discussions and feedback workshop: 'Have Your Say – 'Housing Crisis and Impacts on Work'.

⁷ A Safe Place to Call Home - Mission Australia's Homelessness and Stable Housing Impact Report (2023) <https://www.missionaustralia.com.au/media-centre/media-releases/mission-australia-s-homelessness-impact-report-reveals-rising-demand-for-services> [accessed 11 July 2023]

⁸ Quantifying Australia's unmet housing need: a national snapshot (2022) *Community Housing Industry Association* <https://apo.org.au/node/320820> [accessed 11 July 2023]

are leaving women and children, during one of their most vulnerable times, exposed to serious risk of harm and death.⁹ A greater commitment to investment in social, community and public housing is needed and requires strategic national and state government engagement: purpose-built housing that can offer stability and dignity for those most vulnerable in our community should never of been left to the private market to solve. Equally, the responsibility for the housing crisis should not fall on the shoulders of our staff, and yet they are holding themselves responsible for the safety and wellbeing of their clients.

A choice between facing homelessness or risking a return to the home of the perpetrator is no choice at all.

Thank you for the opportunity to comment and we look forward to the Committee's findings.

Yours sincerely,



Margaret Augerinos
CEO, Centre for Non-Violence

Centre for Non-Violence can be contacted on 1800 884 292 | The Orange Door Loddon can be contacted on 1800 512 359 | The 24-hour statewide safe steps family violence crisis response line is 1800 015 188 | Men's Referral Service 1300 766 491 | In an emergency, call 000 | For information, visit: www.cnv.org.au/we-are-here-to-help

Further Information, please contact:

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⁹ One woman a week and one child every two weeks is killed as a result of family violence. Leaving the relationship is one of the most dangerous times for women and children, and this is compounded when there is **nowhere** for them to leave to. For further information <https://www.safesteps.org.au/victoria-lights-up-in-purple-2023/> [accessed 11 July 2023] and <https://safeandequal.org.au/understanding-family-violence/statistics/#> [accessed: 11 July 2023]