

## Rural and Regional Housing Statement

### Introduction

The housing crisis in Victoria is putting enormous pressure on our communities and is especially impacting people experiencing or at risk of family violence. The grave lack of safe and affordable housing options in our state inhibits victim survivors' safety and recovery and forces them to make an impossible choice between homelessness and abuse.

Homelessness and family violence are inextricably linked, with family violence the leading cause of homelessness for women and children in Australia<sup>1</sup>. Homelessness, as a result of family violence, often leads to a lifetime of disadvantage, discrimination and poverty.<sup>2</sup> This is particularly true for children, as research demonstrates that children who experience homelessness are more likely to experience homelessness as adults.<sup>3</sup>

Victim survivors in rural and regional areas face unique barriers to accessing safe and appropriate housing, in addition to those present in metropolitan areas. This statement outlines the distinct challenges victim survivors face in regional Victoria, and recommendations to address these.

### The problem:

Approximately 35,900 households in regional Victoria are experiencing homelessness or living in overcrowded properties, with many spending over 30% of their income on rent<sup>4</sup>. This has placed further pressure on the housing system to respond to victim survivors in the regions.

In general, housing responses for victim survivors include crisis accommodation (such as family violence refuges and often unsuitable motel and hotel accommodation), and longer-term options of public and social housing, and private rental. While 'safe at home' responses – which enable victim survivors to remain in their own homes safely – are a vital element in the family violence system, these are not the focus of this paper and the barriers and enablers for these responses are not unique to rural or regional contexts.

### **Crisis accommodation: family violence refuges, motel and hotel accommodation**

When victim survivors flee violence and are in need of immediate housing support, family violence refuges provide safety, security and specialist family violence support. However, in some regional areas, the location of refuges are known to the local community, while in others there are no refuges in the local area as an option.

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<sup>1</sup> Australian Institute of Health and Welfare, 'Specialist homelessness services annual report 2021-22', 8 December 22. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-v>

<sup>2</sup> Parliament of Australia. (2014). Domestic, family and sexual violence in Australia: an overview of the issues. [https://www.aph.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Library/pubs/rp/rp1415/ViolenceAust](https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/rp1415/ViolenceAust)

<sup>3</sup> Flatau et al. (2013). Lifetime and intergenerational experiences of homelessness in Australia. Australian Housing and Urban Research Institute. [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0028/1999/AHURI\\_Final\\_Report\\_No200\\_Lifetime-andintergenerational-experiences-of-homelessness-in-Australia.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0028/1999/AHURI_Final_Report_No200_Lifetime-andintergenerational-experiences-of-homelessness-in-Australia.pdf)

<sup>4</sup> ABC News, 'Cost of living sees 35,000 Vic households struggle with rental stress, homelessness and overcrowding',

When refuges are not available, victim survivors who have no other options are often placed inappropriately in hotel or motel accommodation.

While they are not fit for purpose as emergency accommodation, motels and hotels remain a critical part of this response, yet they are also in short supply in rural and regional areas. Motels and hotels in regional Victoria suffer from high levels of demand during holidays, festivals and sporting days, and are used as emergency responses to the increasing numbers of natural disasters, meaning victim survivors either cannot be placed in, or are pushed out of motels. In some areas, motels are dropping out of the market as they are purchased by local business owners to house workers due to broader housing shortages. These forms of temporary accommodation are also usually expensive due to high demand and low supply. Additionally, hotels and motels are often pseudo-public spaces, with many people coming and going which increases the risk of perpetrators finding victim survivors through their networks, especially within close knit rural and regional communities.

### **Longer-term options: Social housing, and private rental**

When victim survivors are attempting to move on from crisis accommodation, or attempting to find housing options away from the violence, there are difficulties in obtaining longer-term safe, appropriate, and affordable housing.

#### **Social Housing**

In terms of social housing, we note that the public housing turnaround times are the longest in regional Victoria, which range from 39 to 50 days<sup>5</sup>. This is despite the turnaround target being 28 days. In addition, while the \$1 billion Regional Housing Fund promises to provide more social housing stock in regional areas, we remain concerned that the numbers offered will not come close to addressing the extent of the demand.

Notably, family violence has deep and lasting financial impacts on victim survivors, including, but not limited to, experiences of explicit financial and economic abuse. People from otherwise marginalised communities are also overrepresented as victim survivors of family violence. These factors mean it is more likely that people who experience family violence will need to access social housing than other cohorts. We also note that victim survivors with a negative rental history (likely caused by the perpetrator) may struggle to find another property in small communities, and social housing in the area might be their sole sustainable option.

#### **Private rental**

The availability of rental housing is often limited in regional and rural areas<sup>6</sup>. As mentioned previously, many households in rural and regional Victoria are under housing stress and spending over 30% of their income on rent<sup>7</sup>, and rental affordability in regional Victoria is worse in comparison to metropolitan

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<sup>5</sup> Smethurst, A. 25 June 2023. 'Public housing wait times top 20 months for Victoria's most vulnerable' *The Age* <https://www.theage.com.au/politics/victoria/public-housing-wait-times-top-20-months-for-victoria-s-most-vulnerable-20230624-p5dj56.html>

<sup>6</sup> Australian Housing and Urban Research Institute, 'Why does Australia have a rental crisis, and what can be done about it?' <https://www.ahuri.edu.au/research/brief/why-does-australia-have-rental-crisis-and-what-can-be-done-about-it> 16 November 2022

<sup>7</sup> ABC News, 'Cost of living sees 35,000 Vic households struggle with rental stress, homelessness and overcrowding', 1 February 2023 <https://www.abc.net.au/news/2023-02-01/rental-costs-rise-regional-victorians-experience-homelessness/101915344>

Melbourne<sup>8</sup>. According to Anglicare's Rental Affordability Snapshot in 2023, there were a total of six private rental properties in regional Victoria that are affordable for single people (with or without children) on Commonwealth support payments<sup>9</sup>, and 109 total properties if earning minimum wage.<sup>10</sup> These factors place a great deal of stress on local communities and limit the likelihood of victim survivors being able to afford a private rental property. In addition, we note that in rural and regional areas there are often issues with connectivity of accommodation to infrastructure such as local facilities, public transport and support services, and any available accommodation with these connections are more likely to have a higher price point.

### **Housing affordability**

With the rapid increase in housing prices and cost of living stress, plus the likelihood victim survivors will be on lower incomes, properties that are not capped as a proportion of a household income are increasingly out of reach. We note that while there are some schemes that are intended to reach lower income earners (external to a social housing model), these can often be unaffordable in real terms. For example, in regional Victoria the Homes Victoria Affordable Housing Rental Scheme sets prices at regional market rents and are capped at 30 per cent of a median income. As it is likely victim survivors are supporting themselves and their children on very low to low incomes, obtaining one of these properties (or any others with similar conditions) would put victim survivors in significant housing stress.

We also note within rural and regional Victoria that there are often rapid fluctuations in industries and therefore socioeconomic status within populations. This can either lead to job losses which impacts on the ability to afford housing, or higher rates of employment with workers moving from metropolitan areas to fill demand, which places further pressure on existing housing stock.

### **Consequences of longer-term housing pressures**

Unfortunately, the lack of safe and affordable housing means victim survivors may be unable to remain in the area. While this is not unique to rural and regional areas, there is a higher prevalence of victim survivors having to move out of their established communities due to smaller townships and the inability to find local safe and affordable housing. This has considerable impact on recovery and wellbeing, including experience of community connection, access to family supports, employment and importantly, stability and education outcomes for children.

Victim survivors may face other consequences if they cannot find an adequate place to live in any area. They either face homelessness or have no other choice but to return to live with a violent perpetrator, which increases their risk of harm even further. We note that smaller, more isolated towns within rural communities are even less likely to have suitable housing options, which exacerbates the risk to victim survivors even more. It is imperative that specialist family violence services are available to support victim survivors in the assessment and management of family violence risk. Unfortunately, specialist family violence services are under strain, often spending the majority of their time attempting to find housing for victim survivors and working with repeat clients who may have returned to the violence to avoid

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<sup>8</sup> Australian Institute of Health and Welfare, 'Housing Affordability'. 7 September 2023 <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>

<sup>9</sup> This includes Single parenting Payments and the Disability Support Pension. If including Age Pension, the total number is 41 across the whole of regional Victoria. Anglicare Australia, 'Rental Affordability Snapshot report 2023', pg. 97. <https://www.anglicare.asn.au/wp-content/uploads/2023/04/Rental-Affordability-Snapshot-Regional-Reports.pdf>

<sup>10</sup> *ibid.*

homelessness, only to end up back in the family violence system when the violence again escalates. Significantly, there are difficulties in employing family violence workers from metropolitan areas or other regions to fill available positions, due to difficulties in finding suitable and affordable accommodation for workers.

## **Conclusion and recommendations:**

We make the following recommendations to mitigate the effects of the housing crisis on victim survivors of family violence in rural and regional Victoria, to ensure all victim survivors of family violence having a safe place to call home. Rural communities need a variety of housing options to match those offered within metropolitan areas and to better cater to victim survivor individual need.

### **Crisis accommodation**

- **Prioritise investment into place-based, local solutions, with a particular focus on crisis accommodation.** Rural and regional specialist family violence services must be engaged in discussions towards designing innovative housing solutions, support models and other initiatives for investment<sup>11</sup>. Further, Aboriginal Community Controlled Organisations must be engaged in these discussions to determine the best housing solutions for First Nations people escaping violence and experiencing housing stress.

### **Social housing**

- **The \$1 billion Regional Housing Fund must prioritise social housing over other affordable housing models.** While the Regional Housing Fund is a vital step towards increasing affordable housing, victim survivors are more likely to benefit from a social housing response.
- **Reconsider the public housing wait list prioritisation to ensure that victim survivors are more frequently and more rapidly housed in rural and regional areas.**
- **Investigate reasons for long turnaround times for public housing properties in rural and regional areas and reduce these.**

### **Private rentals**

- **Explore ‘social landlord’ or not-for-profit real estate agencies in rural and regional areas.** Many rural and regional communities have high levels of social responsibility amongst their populations, but it is difficult for landlords to support victim survivors with conventional real estate agencies as their intermediaries, because they prioritise profit over social wellbeing.

### **Housing affordability**

- **Explore and implement housing options that are affordable for victim survivors on low to very low incomes, ensuring they are able to obtain housing at a price point that allows them to sustainably meet other basic needs.**
- **Make properties available under the Affordable Housing Rental Scheme affordable for victim survivors on low to very low incomes, and allocate affordable properties to victim survivors of family violence as a priority.<sup>12</sup>**

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<sup>11</sup> For example, some organisations are liaising with local universities to access student accommodation outside of university semesters.

<sup>12</sup> We understand for some Big Housing Build properties, allocation is based on a ballot system rather than assessment of priority: <https://www.theguardian.com/australia-news/2023/feb/20/its-worrying-victorias-affordable-rental-housing-to-be-allocated-by-ballot-rather-than-need>

- **Increase the percentage of new builds that will be allocated as affordable housing.** We note Victoria's recent Housing Statement has a suggested a benchmark of 10 per cent. Given most existing housing is increasingly unaffordable, we are concerned this percentage will not address the need.

### **Specialist family violence workers**

- **Family violence workers should be considered in the *Regional Worker Accommodation Fund*, which sets aside \$150 million to provide homes for key workers.** Family violence workers must either be considered as part of this fund, or other funding must be set aside for this cohort, given the significant demand and recruitment and retention issues in rural and regional family violence services, due in part to a lack of accommodation options.