

## Submission to the Inquiry into the Rental and Housing Affordability Crisis in Victoria

July 2023

## **ACKNOWLEDGEMENT OF TRADITIONAL OWNERS**

Safe and Equal acknowledges Aboriginal and Torres Strait Islander peoples as the traditional and ongoing custodians of the lands on which we live and work. We pay respects to Elders past and present. We acknowledge that sovereignty has never been ceded and recognise First Nations peoples' rights to self-determination and continuing connections to land, waters, community and culture.

## **RECOGNITION OF VICTIM SURVIVORS**

Safe and Equal recognises the strength and resilience of adults, children and young people who have experienced family violence and recognise that it is essential that responses to family violence are informed by their expert knowledge and advocacy. We pay respects to those who did not survive and acknowledge friends and family members who have lost loved ones to this preventable and far-reaching issue.

## **ABOUT SAFE AND EQUAL**

Safe and Equal is the peak body for specialist family violence services that provide support to victim survivors in Victoria. Our vision is a world beyond family and gender-based violence, where women, children and all people from marginalised communities are safe, thriving and respected.

The interests of people experiencing, recovering from, or at risk of, family violence is at the heart of everything we do.

We recognise the gendered nature of violence in our society, and the multiple intersecting forms of power and oppression which can compound the impacts of violence and limit people's access to services, support and safety. We work closely and collaboratively with other organisations and support the leadership of victim survivors to amplify their voices and create change.

We provide specialist expertise across primary prevention, early intervention, response and recovery approaches and the inter-connections between them.

Safe and Equal holds a central position in the Victorian family violence system and its strategic governance. We are committed to being an independent voice to effect sustainable and purposeful systemic and social change.

## **INTRODUCTION**

Safe and Equal welcomes the opportunity to contribute to the Inquiry into the Rental and Housing Affordability Crisis in Victoria. As the peak body for specialist family violence services, this submission will focus solely on Part 7 of the Terms of Reference, for which Safe and Equal holds relevant expertise, and will conclude with three priority recommendations.

## **FEEDBACK**

### **Response to Part 7**

**The challenges facing Victorian renters and factors causing the rental and housing affordability crisis in Victoria, including but not limited to –**

**(7) The experience of, and impacts of all of the above on, renters and property owners.**

The housing crisis in Victoria is putting enormous pressure on many people in the community – particularly those experiencing or at risk of family violence.

The current lack of affordable housing options inhibits victim survivors' safety and recovery as they continue to face uncertainty and the risk of homelessness when considering whether or not to leave abusive relationships. An absence of affordable housing options increases the likelihood of victim survivors remaining in an abusive household. It also reduces the prospect of perpetrators leaving the home as perpetrators are often unable to find affordable housing themselves which makes them more likely to try to return home via harassment of victim survivors, or leads to perpetrators seeking housing with new partners or other family members towards whom they may also perpetrate abuse (including elder abuse). If victim survivors are able to leave the household initially, a lack of housing options and the risk of homelessness means they are likely to return to live with violent perpetrators, placing them at greater family violence risk.

Financially, the high cost of housing is an additional pressure for victim survivors and perpetrators. While we recognise financial strain does not cause family violence itself, it is known that this can be an exacerbating factor for the perpetration of family violence. It also means that if a victim survivor is able to stay safely in the home with the perpetrator leaving, it remains unlikely they will be able to afford to live in the home on one income, especially if they have faced financial abuse or if they are reliant on the social security system for financial support.

The crisis of rental and housing affordability also increases demand on specialist family violence services and is ultimately costly for the service system and those who use it. Specialist family violence services report that one of the top patterns and trends amongst re-presenting clients is a lack of safe and affordable housing, with nearly 80% of services reporting that repeat clients are common<sup>1</sup>. For other areas of the service system, it can be difficult to provide quality support to victim survivors and their children if they do not have a safe or reliable place to call home.

Additionally, the absence of housing heightens the victim survivor's chance of becoming stuck in the family violence system. Family violence accommodation services record longer case management support periods than other family violence services<sup>4</sup>. This lengthened support period is overwhelmingly linked to a lack of long-term, affordable housing options across the state and the inability to exit clients, which creates a blockage for other victim survivors who need family violence accommodation (for example, beds in refuge) but ultimately get placed into unsafe motels, or are forced to return to a violent perpetrator, because there is nowhere else for them to go.

It should be noted that a lack of appropriate housing has considerable harmful effects on already marginalised victim survivors. For example:

- Family violence is the leading cause of homelessness among children and young people in Australia. In 2019–2020, almost 42 400 young people aged 15 to 24 years presented alone to those services and family violence was the most common reason for seeking support.<sup>5</sup> However, young people can face difficulties obtaining rental properties due to a lack of rental history and low incomes.
- Many victim survivors on temporary visas do not have work rights and also do not qualify for income support payments, leaving them without any income at all. Immigration policies are blowing out wait times for visa applications, leaving many of these families waiting in limbo indefinitely. It is especially difficult to find long-term housing for families in this situation. These families often get stuck in some form of crisis or transitional housing for extended periods of times, sometimes years.
- Finding accessible, appropriate and affordable housing that meets the unique needs of adult and child victim survivors with a disability is already incredibly challenging. Without long-term housing options, many victim survivors with disabilities and their children are pushed into homelessness, or return to an unsafe home, where the chance of serious injury, disability and death can be high.

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<sup>1</sup> Safe and Equal (2022), [Measuring Family Violence Service Demand Project: Phase Two Outcomes Report](#), Safe and Equal website.

Finally, as prices in the private rental market continue to rise, this makes social housing the only option for the majority of victim survivors. This system is already overwhelmed with significant demand and is unattainable for most victim survivors, despite family violence being a factor for prioritisation.

## **CONCLUSION AND RECOMMENDATIONS**

Homelessness and family violence are inextricably linked, with family violence the leading cause of homelessness for women and children in Australia. 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> All victim survivors of family violence deserve a safe place to call home, and the current housing affordability crisis is forcing victim survivors to choose between violence and homelessness. While recommendations on how to manipulate the housing market to become more affordable is outside the scope of Safe and Equal's expertise, we support calls to action related to this in the statement made by the Victorian Housing Peaks Alliance, of which Safe and Equal are a member.

We also make the following recommendations to mitigate the effects of the housing affordability crisis on victim survivors of family violence to make the vision of all victim survivors of family violence having a safe place to call home a reality.

### **Supporting victim survivors to access private rental properties.**

We need the government to invest in programs that support victim survivors to obtain a private rental, or maintain an existing private rental property, without falling below the poverty line. Increased, extended private rental brokerage programs, increased access to financial counsellors to address family violence related debts that may impact on a victim survivors ability to pay rent, and increased community legal fees to help victim survivors navigate their rights to remain in private rental when experiencing family violence all need to be explored.

### **Investment into initiatives that will enable and support victim survivors to remain safe in their own homes, including:**

- Reducing the cost of housing in the rental market

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<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)

- Increasing access to income and well-paid employment opportunities, and advocating to the Commonwealth Government to increase social security payments, so victim survivors can afford their rent or mortgage on one income
- More access to legal assistance so victim survivors can remove perpetrators from leases and gain financial independence
- Increased housing for perpetrators, alongside initiatives that increase perpetrator accountability so more victim survivors can feel that staying safe in their home is a viable option

### **Investing in the development of at least 60,000 new social housing properties over the next 10 years.**

Tenancy vacancy rates are low and rental prices are skyrocketing, meanwhile Victoria has the lowest proportion of social housing properties in Australia. We need 6,000 social housing properties built each year for the next 10 years, including the 12,000 already committed as part of the Victorian Government's big build, and a greater proportion needs to be set aside for victim survivors.