

6 September 2024

## **National Housing Infrastructure Facility Submission**

Thank you for the opportunity to provide feedback on the proposed subordinate legislation amendments to increase funding for the National Housing Infrastructure Facility (NHIF), administered by Housing Australia.

### **About Women's Housing Company**

The Women's Housing Company (WHC) is a Tier 1 Community Housing Provider, registered under the National Regulatory System for Community Housing and operates as a charity. We are also accredited under the Australian Service Excellence Standards.

The Women's Housing Company has over 1200 properties under its management and delivers crisis accommodation, transitional medium-term housing and social and affordable housing for women with and without children. We have been at the forefront of addressing women's homelessness, supporting women, expanding our housing portfolio and advocating for more affordable housing solutions for over 40 years.

The housing market over recent years has been extremely challenging. The housing affordability crisis has a disproportionate impact on women due to a number of factors. These include domestic and family violence, caring and family responsibilities, cost of living pressures, concentration in lower paid jobs and lower rates of superannuation at retirement.

### **The NHIF target cohorts**

The WHC strongly supports the \$1b increase to the NHIF to address the need for accommodation from women and children escaping domestic and family violence and young people.

Domestic and family violence remains as the top reason for seeking support from specialist homelessness services (24% of people seeking support in 2023). Across Australia, around two-thirds (66%) of daily unassisted requests to specialist homelessness services were made by females. Alarmingly, the majority (87%) of unassisted requests made by single adults with children were from females. (Australian Institute of Health and Welfare, 2023 SHS Data Collection).

The cohorts of women and young people are not mutually exclusive. Of the young people who received support from specialist homelessness services in 2023, 13,363 were males (35%) and 24,944 females (65%). 34% of young people seeking assistance had experienced family and domestic violence (Australian Institute of Health and Welfare, 2023 SHS Data Collection).

When targeting women and children, it is important to recognise the diversity of women, children and young people in terms of need, culture, geography, age and other circumstances.

For example, young mothers are a cohort worthy of special attention and targeting. We would encourage funding medium term accommodation for young mothers linked to support and parenting programs aimed at building strong families and promoting child wellbeing and protection outcomes.

The other important cohort is single older women, one of the fastest growing group of homeless people in Australia.

Women in regional communities often have limited access to temporary accommodation and social housing and therefore specific targeting focus on women, especially Aboriginal women in regional communities is important.

### **Definitions of Crisis and Transitional Accommodation**

The traditional definitions of crisis accommodation (usually up to 3 months) and transitional accommodation (usually 12-18 months) are outdated, narrow and inflexible. We propose a more flexible and needs based definition of 'interim housing' that allows for accommodation to be provided along the continuum from crisis and temporary accommodation to medium term housing of up to 3 years.

As a provider of crisis accommodation, we know that some women can transition to long term housing solutions within a few short weeks while others need years. This depends on several factors including level of trauma, support needs, disability, age, housing need and most importantly the availability of social and affordable housing to transition to. What we sometimes see is women being moved from crisis to transitional housing and back to crisis accommodation, only to meet funder requirements to operate within the current definitions of crisis and transitional accommodation.

## **Eligible Project Proponents**

The Women's Housing Company supports the inclusion of Registered Community Housing Providers as eligible project proponents.

We propose that where the proponent is other than a public housing or a registered Community Housing Provider, that the proponent must partners with such housing providers for the delivery and ongoing management of the accommodation.

We also propose that priority be given to specialist women and youth registered housing providers as lead proponents or partners in these projects.

## **Funding Mix for the additional \$1 billion**

Women's Housing Company agrees that a sufficient subsidy, such as a high proportion of grant is important for social housing and specialist accommodation. This is not only due to the nature of this housing requiring high upfront capital and a lack sufficient rental revenue stream to recoup costs, but also because many of the eligible proponents with expertise in this type of specialist housing are smaller and have limited capacity to contribute land and access debt financing.

The funding, financial viability and value for money criteria must address the inherent disincentive in proposing projects that target those most vulnerable groups such as young women, older women and single women with complex needs. Housing and accommodation for these groups requires higher levels of funding due to low rental returns, higher maintenance costs and higher tenancy and support costs.

In relation to support, this must also be built into the NHIF funding model and/or through the states and territories. At a minimum, the funding model must include tenancy support and tenancy co-ordination and concierge for high density properties. Specialist support should also be facilitated through the NDIS, aged care, SHS and state and territory family and community service agencies.

Thank you again for the opportunity to provide comment, and please don't hesitate to contact me should you wish to discuss this submission further.

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