



Submission to the Housing Choices consultation

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Introduction

The Women's Centre for Health Matters Inc. (WCHM) welcomes the opportunity to make a submission to the Housing Choices consultation.

WCHM is a community-based organisation that works in the ACT and surrounding region to improve women's health and wellbeing. WCHM believes that health is determined not only by biological factors, but by a broad range of social, environmental and economic factors known as the 'social determinants of health'. We acknowledge that the environment and life circumstances that each woman experiences have a direct impact on her health, and in many cases, women's poor health is rooted in social disadvantage. For these reasons, WCHM is committed to taking a whole-of-life and social approach to women's health that is also firmly situated within a human rights framework.

WCHM focuses on groups of women who experience disadvantage, social isolation and marginalisation and uses social research, community development, advocacy and health promotion to:

- Provide women with access to reliable and broad ranging health-related information which allows informed choices to be made about each woman's own health and wellbeing; and
- Advocate to influence change in health-related services to ensure responsiveness to women's needs.

WCHM has chosen to focus on the following questions from the Housing Choices Discussion Paper:

1. *What would help you better understand the ACT planning system?*
2. *What is good housing design? What elements make a good residential building or development?*
3. *How can design outcomes for medium to higher density residential development be improved?*

Further information on the housing needs of women in the ACT can be provided, if required.

Housing needs of ACT women

Women in the ACT are diverse and becoming more so as our population grows. While the Housing Choices Discussion Paper talks about Canberra's ageing population and smaller household sizes, it does not address the breadth of different household structures, socio-economic circumstances, or lifestyles that impact on the housing needs of our population.

Because ACT women are diverse, their housing needs are also diverse. The Housing Choices Discussion Paper focuses on a trend in the broader population, and how that might affect the type of housing we need to develop in Canberra. But we also need to address the housing needs of households that are not a part of this trend if we want to reduce homelessness and improve health, education, and employment outcomes for people in housing stress.

In 2017, WCHM held forums and interviews with ACT women to talk about their housing needs. One of the key things that they told us is that their needs are diverse, and that they want to make their own choices about the compromises they might need to make to balance competing needs in their lives. To quote one of the women in the forum:

"We need flexible and many options. So people aren't stuck between being homeless and taking unsuitable accommodation."

Choice is a privileged concept. For a woman on a low income, this may mean a choice between paying rent and going to the doctor. It may mean a single mother having to live in an overcrowded apartment with her children to avoid a long commute to the job that pays for their housing. These are not the same kind of choices that high income earners might consider when they are thinking about housing.

Many of the quotes throughout this submission are the words of ACT women who participated in those WCHM forums and interviews. They include women of all ages and from a range of cultural backgrounds, socio-economic status, and living in various kinds of housing.

WCHM and ACT Shelter also met with community sector organisations at a separate forum to discuss the views of organisations including people on low incomes, people with disabilities, older people, people from culturally and linguistically diverse backgrounds, and LGBTIQ people.

Women attending the forums clearly expressed their housing needs and had a broad range of ideas that could help ACT women access affordable, safe housing appropriate to their household's needs, and secure for the long term.

Cost of housing

Average weekly earnings for women in the ACT are \$1,218.40¹. This is lower than average weekly earnings for ACT men at \$1,583.50. However, these averages belie the range of incomes for women in the ACT, overall household incomes, or the interaction between income and caring obligations for ACT women.

Data from the 2016 Census shows that the median gross income of women in the ACT was between \$1,000 and \$1,249 per week, while for men in the ACT it was between \$1,500 and \$1,749 per week. For women in the ACT who provided unpaid assistance to a person with a disability, and for women in the ACT who provided unpaid care for children, the median income was between \$800 and \$999 per week².

The result is that women have an average of \$109.53 per week less than men to spend on housing if they are to avoid housing stress (paying more than 30% of their income on housing). For women with disabilities, or for single women with children, the gap is even larger.

There are 30,000 households in the ACT where the total household income is less than \$55,000 per annum (Quintile 1), and a further 30,000 households with a total income of \$55,000 to \$100,000 per annum (Quintile 2)³. Of the 13,744 lone parents in the ACT in the 2016 Census, 80% were female lone parents, and more than half of those women had an income of \$800 to \$999 per week (within the Quintile 1 range)⁴. Male lone parents in the ACT had a median income of \$1,250 to \$1,499 per week.

There are currently only two properties with more than 1 bedroom in the ACT advertised for rent that are affordable for Quintile 1 households, and they are both upstairs apartments that would not be accessible for a person with reduced mobility. This means that Quintile 1 families are likely to be reliant on public housing to avoid homelessness, and Quintile 2 families who lose any part of their income (eg unemployment, sickness or disability) are at risk of also becoming homeless.

Women in the ACT experience higher unemployment than men in the ACT, even more so for younger women aged 15 to 24 years or for women with disabilities. Of those who are employed, a higher percentage of women than men in the ACT are working part time in contract or casual employment⁵.

1 Australian Bureau of Statistics, 2017, *Average Weekly Earnings, Australia, Nov 2017*, 'Table 12H. Average Weekly Earnings, Australian Capital Territory (Dollars) - Seasonally Adjusted', time series spreadsheet, cat. no. 6302.0, viewed 8 March 2018, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6302.0Main+Features1Nov%202017?OpenDocument>

2 Australian Bureau of Statistics 2016, *2016 Census – Employment, Income and Education*, TableBuilder. Findings based on use of ABS TableBuilder data.

3 ACT Government, *Towards a New Housing Strategy*, Environment, Planning and Sustainable Development Directorate, Canberra, 2017, viewed 8 March 2018, https://www.yoursay.act.gov.au/application/files/6415/0113/1668/Towards_a_new_housing_strategy_July_2017_web_version.pdf

4 Australian Bureau of Statistics 2016, *2016 Census – Cultural Diversity*, TableBuilder. Findings based on use of TableBuilder data

5 Women's Centre for Health Matters, Submission to the Inquiry into Insecure Employment in the ACT, Canberra, 2017, viewed on 5 February 2018: https://www.parliament.act.gov.au/data/assets/pdf_file/0005/1086629/Submission-09-Womens-Centre-for-Health-Matters.pdf

High levels of unemployment and underemployment, and the low pay rates in industries such as retail, hospitality, care work, and the community sector, mean that many women find it difficult to get a lease on a private rental house:

“A shortage of permanent jobs in the ACT makes it difficult to break into the rental market. Irregular and precarious work hours, particularly for young people, makes it difficult to save for a bond and commit to 12 month leases..⁶”

Participants in the 2015 report by the Housing and Homelessness Policy Consortium, ACT also talked about working long hours or taking second jobs to pay for the high cost of housing⁷:

“Many of the participants with permanent jobs work more than full-time hours, with a number holding more than one job.”

Home ownership is also more difficult for women unable to access permanent, full time work. This was described by women who participated in the WCHM forums:

“People who only have casual work – including disability workforce – can’t get a mortgage.”

“Women on low incomes can’t get a mortgage, even if they have some assets. They’re not eligible for public housing or first home buyers. Eligibility criteria should be needs based.”

The Consortium also found that both Quintile 1 and 2 households were making significant compromises on other necessary expenses, such as food or health care, because of the high cost of housing. During 2014, households in Quintile 1 and 2 in the ACT made the following compromises due to financial pressures⁸:

- 7,000 households compromised a lot on food and household groceries;
- 7,200 households compromised a lot on health and medical treatments for themselves or their families;
- 17,300 households compromised a lot on family and leisure activities;
- 5,900 households compromised a lot on the size or features (quality) of their home;
- 4,300 households compromised a lot on the convenience of where they live (location);
- 6,700 households compromised a lot on their work/life balance; and
- 23,600 households compromised a lot on any one of the six areas of compromise.

A 2010 study of young women in low paid work, including participants in Canberra, also found that insecure and low paid work impact on the ability of young women to pay for housing⁹:

⁶ Housing and Homelessness Policy Consortium, ACT, *Housing and the labour market in the ACT: Findings from focus groups with workers in the ACT*, Canberra, 2015

⁷ Housing and Homelessness Policy Consortium, ACT, *Housing affordability and the labour market in the ACT*, Canberra, 2015, viewed 29 June 2017, <https://www.actcoss.org.au/sites/default/files/public/publications/2016-consortium-project-2-report-housing-affordability-and-the-labour-market-in-the-act.docx>

⁸ Housing and Homelessness Policy Consortium, ACT, *Housing stress and affordability in the ACT*, Canberra, 2015, p. 5

⁹ WomenSpeak and the Women in Social & Economic Research (WiSER) at the Curtin University of Technology, *Young Women in Low Paid Employment: Issues and experiences within the context of the 'Fair Work' agenda*, March 2010.

“I am still living home with my parents and I want to move out, but I can't afford it.”

“If I didn't have my boyfriends help for certain things, I would be on a difficult position (...) budgeting is very important when you work in this industry.”

While some of these women will be living in Quintile 1 households, there are also Quintile 2 households experiencing this level of housing stress. This means that there are women who are experiencing housing stress, but would not be eligible for public or community housing schemes, as discussed by women in the WCHM forums:

“There are people in the gap between public and community eligibility.”

The gap between public housing eligibility and the ability to afford private market housing also impacts on women who experience domestic or family violence:

“In the ACT, the majority of victims of domestic violence are not public housing tenants and do not move through the refuge system to public housing... It was noted that in 2013, only 8 clients out of DVCS's 1,000+ clients entered in the refuges post-crisis. The majority, stayed in their own homes or looked for rental properties. The DVCS report showed however, that potential homelessness can arise up to 12 months after leaving without support to help maintain their home. At which point they are not regarded as being homeless due to domestic violence and so are no longer eligible for public housing.”¹⁰

Women who participated in the WCHM forums wanted more opportunities made available to get into affordable home ownership, reducing the reliance on the private rental market and avoiding the difficulties of security of tenure in rented housing:

“Need more affordable home ownership schemes to get people out of private rent at unaffordable rates.”

Women also talked about the need for information resources, such as a website, that would help them find out about affordable home ownership options in the ACT:

“Lack of information about what schemes are available to find out options.”

Bringing back a restricted market for first home buyers in ACT Government land auctions was one of the suggestions at the WCHM forums:

“In 1972 there were auctions for first home buyers. The blocks were cheaper.”

Some women in the forums also talked about the need for first home buyers to be aware of additional costs on top of the deposit for their mortgage:

“Mortgage insurance is another cost for low income home buyers.”

Finance options such as shared equity schemes had mixed support from women in the forums:

“Shared equity schemes with ACT Government don't work – not enough equity for the owner. Has potential but needs review.”

¹⁰ Women's Centre for Health Matters, *Beyond Crisis: Working with Canberra's professional firms and businesses to make safer choices easier for survivors of domestic violence*, Canberra, July 2017, p. 19.

Location

ACT women told us that location is an important factor in making a housing choice. The links between housing and employment mean that some women are living further away from employment opportunities to afford housing, or that they are living in shared housing or smaller apartments in order to have a manageable commute to work.

“Households depend on stable labour force outcomes to meet housing costs, while workers and employers depend on stable and affordable housing as the foundation for economic participation¹¹.”

Access to services such as shops, education, health services, and public transport is important. As one of the participants said during a forum:

“It can be cost prohibitive to leave home if the location isn’t right.”

Women said that they need to have access to a support network of friends and family. For this reason, suburbs of housing that is all the same type are not helpful for women. They want communities that include families, young people, and older people, because this means it is easier for people to live near their family and friends as their lives change and their housing needs change. Women in the forums expressed the view that having people at different stages of life in their community made it a better place to live, and that this was not based solely on what individuals had to offer in terms of economic participation:

“Diversity (age groups, life stages) in the community strengthens the community.”

“Communities with families, young people, and elderly all in the same area.”

These location compromises are particularly important for Quintile 1 households in public housing. People on the waiting list will be offered housing and can choose not to take it if it is not suitable for their needs. But if they turn down a second offer when it comes up, they lose their place on the waiting list and it may be years before they are offered another house. The two offers are not made together, so it is not possible to know if the second offer will be any more suitable than the first one. One of the participants in a forum described the dilemma faced by women on the ACT Housing waiting list:

“People only get two choices offered by Housing. If the first isn’t great, but they say no, what if the next is worse?”

Women also expressed a lack of trust in ACT Housing to understand the needs of residents and take this into account when offering housing:

“Women who aren’t empowered to have conversations with ACT Housing are accepting what they get.”

“If you bring an understanding that not all tenants have the same needs, that can be a real help.”

“There’s a one size fits all attitude in Housing.”

¹¹ Housing and Homelessness Policy Consortium, ACT, *Housing and the labour market in the ACT*, Canberra, 2015, p. 18

Community

Women in the forum from a range of different backgrounds talked about their desire to live in an intentional community, co-operative, or community housing development with other women. They described the idea of a complex of separate properties with some shared community spaces. These included older women, women with children, and LGBTIQ women. They liked the idea of being able to provide each other with a safe, supportive shared environment around their home. But they wanted to be sure that a new community housing development aimed at providing affordable housing remains that way into the future:

“If affordable housing properties are built, they should only be on-sold as affordable housing, avoiding windfall profits.”

Women also expressed this concern in relation to affordable housing in new suburb developments:

“I cannot understand how there isn’t a support scheme that ties developers into longer term commitments (about subsidies for affordable housing built by developers). Something that makes it affordable for five years and then goes back to the open market is crazy.”

This is one of the aspects of Nightingale model housing¹², with a “covenant on resale to ensure affordability is passed on”.

They also suggested rethinking supported accommodation for people with disabilities to make it easier for them to be part of the community, rather than having to go into group homes:

“2 or 3 properties together sharing overnight care, for people with NDIS funding.”

Women in the WCHM forums, and community sector representatives in the WCHM and ACT Shelter forum, expressed concern that NDIS has not solved housing problems for people with disabilities, and that more group homes are not a suitable solution:

“Policy overlaps and gaps... housing for people on NDIS.”

“It’s about inclusion, it’s about access.”

Design standards

Women at the WCHM forum, as well as community sector organisations at a WCHM and ACT Shelter forum, all expressed the need for a baseline level of universal design to better enable housing to be adapted for disability or ageing in place. This would increase the number of properties available for people who already need an accessible home and would reduce the need for people to move house if their accessibility needs change. Women in the forum talked about universal design as a way of “future proofing” by making homes more adaptable:

“Two storey housing with bathrooms and bedrooms upstairs... no good for palliative care or disabilities, visitors with accessibility concerns.”

“Means less need to move later.”

¹² <http://nightingalehousing.org/model/>

In suburbs where older properties are being redeveloped, women talked about the opportunity for ageing residents to downsize to a more suitable property without having to leave the area they know. But they also expressed concern that the new properties being built are not accessible for ageing residents:

“[We need] genuine regeneration in older suburbs – more single storey, less two storey.”

This may include the design of the house itself, as well as its access to transport routes:

“18 months ago we realised we needed to move house... but we were very clear about what we wanted; we wanted to be near bus routes, near a bike path, near a shop... I dragged my husband off to the Independent living centre, we got all this information; we made sure... we had a walk-in shower, [that] you could open all the doors, [we] did everything [we] could think off to make it easier... Everything we could think of doing to stay in it.”¹³

Nightingale model housing¹⁴ was favourably discussed by women in the forums for its inclusion of the community in the design process, and capped project profits making it more affordable.

Tiny houses were also discussed by women in the forums as a solution, but also as a risk to creating stigmatised low-income housing projects.

“Tiny homes movement promotes a sense of community, belonging.”

“Not all in one area – dispersed throughout suburbs.”

Women were not in favour of creating a separate area for all the tiny homes to go, comparing a tiny home village to living in a caravan park. Instead, they suggested that planning regulations could allow for mobile tiny homes to be parked in back yards throughout the city. This would give home owners the option of receiving some rent to offset their land rates, and enable extended families to live separately on the same block, while being mobile would allow the home to be moved if there was a problem with its location.

“Won’t suit everyone, but will be the perfect solution for some.”

Energy costs

Many women who are living in affordable housing talked in the forum about the high energy costs for heating and cooling due to energy efficiency in the property being so poor:

“I live in one room, keep the door shut, just heat one room.”

Women talked about having to prioritise competing expenses, and the compromises on paying electricity bills:

“I’d love to have solar but can’t see the cost is justified compared to all the other things that are needed.”

“What housing do we need? Warmer – better insulated.”

¹³ K Darlington & A Carnovale, *Older Women and Social Connectedness: A Snapshot of the ACT*, Women’s Centre for Health Matters, Canberra, 2011, p. 28

¹⁴ <http://nightingalehousing.org/model/>

Again, the Nightingale model housing¹⁵ was discussed favourably by women who wanted housing that was affordable to purchase, and had affordable energy costs for the residents.

Security and maintenance

Community sector organisations told WCHM in forums that the safety and security of properties provided by ACT Housing is sometimes not at an acceptable standard, requiring them to pay for improvements to the property themselves. This is particularly important when they are housing vulnerable clients, such as women who have experienced domestic or family violence.

Some women in the forum talked about preferring rental property to home ownership because their low income makes it hard to maintain a property:

“Maintaining property is expensive too – rates, repairs, body corporate etc.”

Public housing

There was considerable discussion during the [Towards a New Housing Strategy](#) consultation in 2017 about long term tenants in public housing that no longer met their needs, with the most frequent example being an older woman living alone in a three bedroom house after her children have left home. Many people suggested those tenants be moved into public housing that was more suitable for their needs.

However, many women in the forums run by WCHM expressed distrust in ACT Housing to offer them more suitable accommodation. For example, they were concerned at being forced to move to a smaller property when they still had caring responsibilities, or to move to a less accessible property when they or someone they care for has a disability or is ageing, or to a property in a different area that they don't know as well.

“You've got to be flexible about it, for example elderly people who can't cope with change.”

“I'm comfortable with ACT Housing asking people to move and offering help, but allow people to stay if they need to.”

“There are older people looking after grandkids.”

“I should feel safe in my own house. It's well adapted for my disabilities.”

The cost and effort associated with moving house was also a barrier to taking up an ACT Housing offer, as discussed by women in the forum:

“Perhaps the total stock of housing is OK, but maybe the mix is wrong... people living in a big house in the wrong location, and people in public housing can't afford moving costs.”

“Moving house is horrific.”

Women also talked about their fears that the rent formula for public housing might move to being a percentage of market rent, rather than a percentage of tenant income:

¹⁵ <http://nightingalehousing.org/model/>

“The thing that has me scared witless is that they’re going to increase the rents [in public housing]. If it went anywhere like 80% of market rents, it would be a disaster.”

Women in the forums were generally in favour of greater investment in public housing to provide for Quintile 1 households and avoid the unaffordable private rental market:

“The ACT has got a public housing history to be proud of... They built for middle class people here and that’s why they’ve got a higher stock. But we shouldn’t rest on our laurels.”

“I believe that it (public housing) is a good thing.”

“The most effective way to channel investment into affordable housing is through public housing.”

Shared accommodation

Some older women in the forums and interviews wanted to share accommodation with other older women. For older women living in a family home alone, they liked the idea of having the support of another woman who understands their life experience, as well as cashflow to help with the cost of increasing rates and energy bills. For older women who do not own their own home, the attraction of shared housing was access to a better standard of home with a garden than they could afford by paying private rent on an Age Pension. In both cases, the women also talked about the benefits of companionship and reducing social isolation.

One of the barriers to home sharing that the older women talked about was the difficulty of finding the right tenant for the right house. They did not have the confidence to advertise a vacancy and shortlist applicants on their own, and were worried about their safety and security. Examples were given of women who had advertised a vacancy and then had a man turn up on his own and refuse to leave, or where the relationship breaks down between house sharers and it is difficult to resolve. Women talked about wanting a service that would help them match home owners with tenants, and also provide a conflict resolution service if needed in future. Women talked about the importance of a home share brokering service being run by a community organisation, not within an ACT Government Directorate, as they felt it was important that the people running the service have a strong understanding of the needs and life experiences of older women.

Homelessness in the ACT

While we understand that this consultation is primarily about long term housing in the ACT, there is a large unmet need for emergency accommodation and services that reduce homelessness. Failure to ensure that long term housing is inclusive of the needs of low income households will only increase pressure on homelessness services in the ACT. It is therefore important that the Directorate understands these pressures when deciding which demonstration housing projects will be funded. This was something women in the WCHM forums discussed:

“Finland’s ‘Housing First’ model has reduced need for emergency housing by improving access to permanent housing. Reduces bottle necks in crisis accommodation.”

“Needs to be money in ACT Budget to properly pay for housing. Critically important. Leads to economic participation, less need for emergency accommodation.”

In 2016-17, 56 women per 10,000 population in the ACT sought homelessness assistance from a specialist homelessness service after experiencing domestic and family violence. This has increased from 48.7 women per 10,000 population in the ACT in 2012-13¹⁶. Of all the instances of requests for specialist homelessness service assistance that were unmet in 2016-17, 62.3% were requests from women¹⁷. This is a problem that women in the WCHM forums are well aware of, with women talking about the visible lack of homelessness services to meet demand:

“I am really concerned about people sleeping in cars in Canberra. That’s as much about availability as cost.”

Without a significant investment in specialist homelessness services in the ACT, women will continue to be unable to access crisis accommodation and the support services that are often needed along with temporary housing. Women in the WCHM forums talked about the need for these additional services to be properly funded:

“Some people who have been homeless may need support services, not just housing.”

In addition to this pressure, specialist housing services often find that there is a gap in affordable long term accommodation for women to move to once they leave emergency accommodation.

Women in the forums also talked about the need for more emergency accommodation services that would meet the needs of the growing percentage of older women in the ACT who find themselves homeless:

“Emergency accommodation where people can have a self-contained unit but also shared kitchens, run by community.”

Other ideas to reduce homelessness shared by women in the forums included rent subsidies:

“Rent subsidies could help some people who aren’t on Centrelink but need some help.”

“The rent subsidy that I was getting back in the 90’s was a damn good thing.”

¹⁶ Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2016-17*, Findings based on use of interactive data visualisation, viewed 8 March 2018: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/data-visualisation>

¹⁷ Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2016-17*, Supplementary Tables, Table ACT UNMET.1: Unassisted requests, by age and sex, 2016-17, adjusted for non-response, viewed 8 March 2018: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2016-17/data>

Housing suggestions from ACT women

The following ideas have been suggested by ACT women, and community sector organisations who provide services and support to ACT women:

1. Increased funding for specialist homelessness services, drawn from across Directorates, to reflect the additional services they provide in addition to housing.
2. Fund a community sector organisation, with skills and experience working with older women in the ACT, to provide a brokering service for home sharing, including conflict resolution support services once the home sharers have commenced the arrangement.
3. Increased funding for public housing to be built in the ACT to reduce waiting list demand, and ensuring that a reasonable number of public housing properties are built in new suburbs or urban redevelopment areas.
4. Increased funding for community sector housing services, such as through providing land at peppercorn rent, with a covenant ensuring that affordable housing is only able to be resold as affordable housing.
5. Development of a housing project based on the Nightingale model.
6. Zoning and land use regulations that allow home owners to rent out part of their block to tenants in a mobile tiny house.
7. New suburb developments to have a significant number of blocks only available for sale to first home buyers, and capped at an affordable price for Quintile 1 and 2 households.
8. Zoning for land in Canberra suburbs to enable a mix of large houses, townhouses and courtyard houses in dual or triple occupancies, and apartment complexes, to increase the diversity of household types in communities.
9. Design standards to include a baseline universal design standard that enables housing to be adaptable for disability or ageing residents.
10. Energy efficiency standards applied to all new properties, and a scheme to provide support to low income or public housing properties for retro-fitting improvements, so that affordable housing also has affordable energy bills for Quintile 1 and 2 households.
11. Security of tenure for both private and public housing renters, so that they know they can stay in a property for many years to come.
12. Public housing to remain affordable for Quintile 1 households by capping rent paid based on the income of tenants, not a percentage of market rent.
13. If a public housing tenant is offered alternative accommodation, they should not lose their current housing if they decline the offer, and should be offered support to move house if they accept the offer.