



1 September 2023

Committee Secretary
Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600

By email: community.affairs.sen@aph.gov.au

Dear Committee Secretary

Submission into the worsening rental crisis in Australia.

Thank you for giving Full Stop Australia the opportunity to make a submission on the Senate's inquiry into Australia's worsening rental crisis.

About Full Stop Australia

Full Stop Australia (**FSA**) is an accredited, nationally focused, not-for-profit organisation which has been working in the field of sexual, domestic, and family violence since 1971. We perform the following functions:

- Provide expert and confidential telephone, online and face-to-face counselling to people of all genders who have experienced sexual, domestic, or family violence, and specialist help for their supporters and those experiencing vicarious trauma;
- Conduct best practice training and professional services to support frontline workers, government, the corporate and not-for-profit sector; and
- Advocate with governments, the media, and the community to put a full stop to sexual, domestic and family violence.

FSA, as a national service, draws upon the experiences of our trauma-specialist counsellors in supporting people impacted by sexual, domestic and family violence across jurisdictions. Our advocacy is also informed by the experiences of survivor advocates in our [National Survivor Advocate Program](#). This program gives victim-survivors of gender-based violence a platform to tell their stories and advocate for change and ensures that FSA's advocacy is informed by the invaluable lived expertise of victim-survivors.

www.fullstop.org.au

P 02 8585 0333 F 02 9555 5911
PO Box 555 Drummoyne NSW 2047

ABN 58 023 656 939

We acknowledge the traditional owners of country throughout Australia, and their continuing connection to land, sea and community. We pay our respects to them and their cultures, and to elders both past and present.

About this submission

This submission focuses on the impacts of the rental crisis on victim-survivors of domestic and family violence (DFV), drawing on FSA's expertise supporting and working with these victim-survivors.

This submission talks broadly about housing insecurity, rather than narrowly or exclusively focusing on the rental crisis. This approach acknowledges that, particularly for victim-survivors of DFV, it is not possible to view rental accessibility in a vacuum. People experiencing housing insecurity, or safety concerns with their accommodation, will often attempt to access a range of housing options. Their inability to access appropriate social housing in a timely manner might force them into the private rental market (or vice versa). To address the rental crisis, Governments must first acknowledge that the national crisis of housing insecurity is not limited to rentals, but rather, is interconnected with social and crisis accommodation.

Incorporation of lived expertise into this submission

"We NEED SAFE ACCOMMODATION NOW! Give us survivors a chance to rebuild from the horrors we've experienced..."

In developing this submission, FSA sought input from victim-survivors in our National Survivor Advocate Program, on their experiences seeking housing following or concurrently with an experience of DFV. Survivor-advocates' input was sought through a survey released in July 2023 (the **Survey**).

The Survey used "purposeful sampling" of FSA's National Survivor Advocate Program database. Purposeful sampling is a non-random sampling technique commonly used in qualitative research, which involves selecting participants based on specific characteristics or criteria that align with the research objectives. Unlike random sampling, purposeful sampling focuses on deliberately selecting individuals or cases that can provide rich data. This approach ensures that the chosen participants possess the knowledge, experiences, or perspectives most relevant to the research question or objectives, even though they may not represent the larger population in statistical terms.

The technique of purposeful sampling resulted in 24 survivor-advocates in FSA's National Survivor Advocate Program responding to the Survey, to provide information on their personal experiences seeking housing following or during an experience of DFV. This information has been used to inform the positions in this submission, and survivor-advocate input provided through the Survey is quoted throughout this submission.

Input to FSA's Survey from survivor-advocates is not intended to be statistical information. Rather, it has been used in this submission to give a voice and a platform to victim-survivors. FSA believes strongly in the importance of victim-survivor voices being incorporated into conversations about law and systems reform, and government service delivery, to ensure that responses to domestic, family and sexual violence are fit for purpose and meet the needs of a diverse range of victim-survivors.

Survey respondents brought the following perspectives:

- All respondents were either women or non-binary people;
- Respondents ranged in age from 30 to 60+;
- 12.5% of respondents identified as culturally and linguistically diverse (n=3);
- 62.5% of respondents identified as living with a disability or chronic health condition (n=15);
- Nearly half of respondents currently live in a rural, regional or remote area (45.8%, n=11);

- Respondents are currently split between owning their own home (20.8%, n=5), renting a private property (62.5%, n=15) and living in social housing (16.7%, n=4); and
- Respondents are based across NSW, QLD, VIC, WA, TAS and the ACT.

Summary of recommendations

FSA recommends the following measures to address the housing crisis:

- 1) There needs to be immediate and a significant long-term increase in the supply of social and affordable housing and rental assistance payments to those impacted by sexual, domestic and family violence. Many of the victim-survivors we surveyed were unable to seek support through these services over to extreme wait times and a lack of trauma-informed support from the services themselves.
- 2) There needs to be an immediate and significant increase in the availability of social housing which accepts pets. Further, the private rental market needs to adopt regulations similar to that in Victoria which does not allow applications to be denied on the basis of a pet.
- 3) Departments and staff that work in the social and transitional housing services need to be informed of the impacts of sexual, domestic and family violence to ensure that those navigating the systems who are most vulnerable are supported in a trauma-informed manner.
- 4) There needs to be recognition that housing is a human right. Everyone deserves a home to feel safe in. Our clients often experience violence and trauma in their homes; therefore, it becomes even more essential that when people make the decision to leave a violent home, they have access to a safe and secure house to begin recovery.
- 5) There needs to be increased funding and expansion of programs like 'Safe at Home' which enable victim-survivors to remain safely in the home with the perpetrator removed. These programs offer flexible support and financial assistance for victim-survivors and need to be funded and expanded appropriately.
- 6) There needs to be a fairer tax system for housing. In order to achieve this, negative gearing and capital gains tax exemptions need to be phased out, instead, using the funds to create more social and affordable housing.
- 7) There must be nationally consistent protection for renters which includes bringing an end to no cause evictions (including at the end of a fixed term as recently implemented in the ACT), and ending unfair rent increases by setting clear limits. There also must be an enforced minimum standard to ensure that rental homes are liveable for tenants.

The experiences of victim-survivors navigating the rental crisis in Australia is discussed below.

Impact of the housing crisis on victim-survivors of DFV

DFV is a leading cause of homelessness in Australia, which disproportionately affects women and children. Australian Institute of Health and Welfare statistics show that in 2021-22, 39% of clients who presented to Specialist Homelessness Services (around 108,000 people) reported they were escaping DFV.¹ In March 2021, the Parliamentary inquiry into family, domestic and sexual violence found that victim-survivors of DFV often bear the costs of leaving a violent relationship, the family

¹ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence>

home and their community.² And recent analysis by Homelessness Australia highlights the disproportionate impact of the housing crisis on women and children – with women and children making up 74% of all people using homelessness services, and women making up 80% of those turned away from homelessness services because they lacked the resources to assist.³

Inadequate safe and affordable housing (including rising rental costs) has resulted in a situation where many victim-survivors must choose between continuing to stay in an unsafe home and experiencing poverty or housing insecurity.

Anne Summers reported on this in 2022, based on the findings of the 2016 Personal Safety Survey:

“An estimated 275,000 Australian women suffered physical and/or sexual violence from their current partner. Of these women, 81,700 (30 per cent) had temporarily left the violent partner on at least one occasion but later returned... For around 15% of these women (12,000), the reason for returning was that they had no money or nowhere else to go. Returning to their violent partner seemed a better choice than being homeless or trying to subsist in poverty. The vast majority of these 275,000 women – 193,400 or 70 per cent of them – chose to remain. Not all of them did so happily. Almost 90,000 of them wanted to separate but were unable to do so, with 22,600 saying that lack of money and financial support was the main reason they were unable to leave their violent partner.”

The link between DFV and homelessness, and the choice many victim-survivors are forced to make between violence and housing insecurity, is reflected in FSA’s survey results:

- 83.3% of survey respondents (n=20) reported having experienced or being at risk of homelessness due to DFV; and
- 87.5% of survey respondents (n=21) reported choosing to stay in an unsafe home, due to challenges finding alternative housing (for example, because of cost, lack of supply or unsuccessful applications).

The rental crisis is exacerbating these issues. Victim-survivors spoke to FSA regarding their decision to stay in a violent relationship owing to insecure housing:

“After exhausting all avenues rather than sleep rough I chose to stay due to my health at the time...”

“The choice was to sleep rough and risk my child & I being physically & sexually assaulted or live with the perpetrator, or a mould infested private rental which was assessed by the Mould Doctor as hazardous to human health ... The system is set up to break women fleeing family violence and irreparably harm their kids for life.”

“Yes I have gone back to my ex partner on multiple occasions when I had trouble finding a roof over myself...”

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https://parlinfo.aph.gov.au/parlInfo/download/committees/reportrep/024577/toc_pdf/Inquiryintofamily,domesticandsexualviolence.pdf;fileType=application%2Fpdf

³ <https://homelessnessaustralia.org.au/housing-crisis-is-driving-surgingly-demand-for-homelessness-services/>

“I returned for 8 years slowly getting things like a bank account, phone of my own, savings, legal advice etc. I called for refuge accommodation and was told no. I called again two years later and the answer was the same. Someone there called me back when they realised it hadn’t been 2 months but 2 years and 2 months since my earlier call. They were so sorry but still there was nothing for me...”

“I had to stay in a property where the perpetrator knew where I lived because there was no other properties available which I could afford.”

“I was not able to afford any apartments in buildings with common security doors. The only homes affordable to me were older ground floor apartments with few security features.”

It is well established that victim-survivors are most at risk when they decide to leave a violent relationship. However, the reality is that while navigating trauma and building safety, victim-survivors also have to navigate a growing housing crisis which creates additional barriers and denies them easy access to safe and secure housing.

“Real estates were not interested in me as had no job, three kids and no rental history. Ended up in friends garage studio and still there...”

“I wasn’t able to access private rental due to multiple barriers: no income after escaping DV, no rental history in my name so no real estate agent was willing to consider my application, I was homeless for almost two years after escaping violence moving through women’s shelter and transitional housing...”

“After experiencing trauma and isolation, loss of employment, reputations and acquiring bad credit as a result of the offender ex-partner commencing family court proceedings which I was unable to afford ... it was almost impossible to find safe housing in a location that he would not find and abuse me as well as financially due to my circumstances...”

“I couldn’t afford to move because of the significant increases in rent in Sydney 2022-2023. I could move to a smaller rental with less security features or move further away so that I was 30 min drive or 1hr public transport to work. The options were limited due to competition in the market...”

“I missed out on multiple rental properties I applied for. I was told that I was not an ideal tenant, I had young kids (5 and 7 years old at the time)...”

“I was leaving a long term DV situation with 3 children and was determined to leave ... I looked into leaving the home and there were zero affordable rental homes available that I could afford when I had to also pay for childcare, expenses, groceries, utilities, legal etc ... I looked into hotels also unaffordable. The only

option was a caravan park which I might be able to pay for 1 weeks accommodation but couldn't afford long term. I would have faced homelessness in a Canberra winter with 3 children if I couldn't get crisis accommodation."

Additionally, while there is extreme competitive and difficulty in accessing private rentals for victim-survivors, there is also a momentous lack of supply in social housing, a reality which has significant impact on those most vulnerable. When respondents were asked about accessing social housing or transitional accommodation, many victim-survivors were denied support owing to lack of supply:

"It took 2 years to get offered government housing, but I had my own rental unit by then. I slept on friends couches temporarily..."

"I asked about social housing and was told even the priority listing was 3+ years wait. I stayed in a refuge until I found a private rental and had to borrow money from people to do so...."

"Crisis accommodation was not available- I tried on more than five occasions. I ended up moving 20km to a relatives spare room for a couple of weeks ..."

"Social housing was too long of a wait. Other forms of housing options had no vacancies at that time."

"I couldn't access priority access housing on my own, my application wasn't approved until a case manager applied for it on my behalf. Department of Housing did not consider my disability access needs. The social housing application process is not informed by DV lived experience and they do not understand the additional barriers faced by women like myself from migrant refugee background..."

"Three year wait at min, in addition the paperwork is massive and difficult, when leaving FDV you may not even have your own ID and this made it even harder."

Moreover, many victim-survivors are forced to rehome their pets to find suitable and safe housing for themselves and their children. This is particularly distressing as many victim-survivors have their pets used against them by their perpetrator in violent relationships, and seek to leave in order to protect their pets, only to find that many housing services and private rentals will not accept them.

"I was faced with having to surrender my animals due to there not being any accommodation available to me with animals..."

"When I left, I could not bring my pets due to having to pay a higher bond and being rejected, I was also told that social housing had no pets rule."

"My private rental application wasn't approved because I have a service dog for my ptsd..."

“I could not find a place to house my pet of 7 years so I let him go...”

“I was told I couldn't have my cat in the property I eventually got and had to rehome him. I was able to have my dog as I explained he was an emotional support dog (not registered) and wrote a letter to the landlords from the dog explaining that he has regular baths, I have a pet vacuum and carpet shampoo machine. They made an exception and allowed the dog and allowed him to be inside.”

Lastly, victim-survivors were asked how the rising rents have impacted them. Their responses highlight the importance of safe, secure and affordable housing in Australia, a human right that is currently denied to those most vulnerable.

Victim-survivors responded stating that they “felt trapped”, they are “struggling”, and the rising rent is “making everything worse”.

“Massively, everything goes on rent, we cannot afford to buy most basics now. I go without meals often so my kids can eat... a large bill ends up in debit claims, and I am consistently stressed that my landlord won't renew my lease, or will breach me on a slightly messy garden, or kids bedroom (not damaged). It's unfair...”

“I currently pay 100 percent of my disability support pension for a rural rental after being secondary homeless for 5 months including sleeping in a garage with masking tape over m years to keep the cockroaches out. I have cut my annual pharmacy bill from 2,465 to 365 by ceasing meds, I only eat what Feed Me Bellarine has available when my NDIS support worker can drive me to their center, I dry firewood found in the wild for heating...”

“I have had to rely on 100% food bank and outreach facilities as the entire income was used to pay rent and utilities.”

“I cannot meet my food and medical expenses after paying rent and utilities, the cost of living has increased significantly and living on the pension is pushing me into long term poverty and bad health...”

“I am seriously looking at living in my car again.”

“There is so much wrong with the house that I am hoping they will not increase the rent because they want us to stay and tolerate the place as it is...”

“The cost of living and increased rental prices is making life more difficult. As a survivor of DFV, I still need to access medical and psychological support, and this is becoming more difficult.”

When asked what could be done to improve the situation for renters who are leaving domestically abuse relationships, respondents spoke to the importance of ensuring that social housing and crisis accommodation is available to those who need it. Additionally, respondents recommended:

“The cycle of disadvantage does not end it can take years for families to recover, and often people like me are stuck in a cycle of court inflicted abuse from their perpetrators...”

“More safe and secure properties made available, perhaps at a lower rate to give you the chance to rebuild at get back on top of things following your trauma...”

“Government subsidies. Discount home loans to support getting mortgage that are not mean tested...”

“Provision of safe, free or cheap housing...”

“To have bond and 2 weeks rent loans approved immediately, and for Centrelink to priorities any Single Parent Payment / Family Tax Benefit applications made as priority. Sometimes this process can take months, which leaves parents and children fleeing violence, with financial barriers to apply for and be accepted for a private rental.”

“The government needs to ensure that women and children stay in their homes and the abusers (who are mostly men) are removed. Also, government housing needs to be made available for anyone who needs it. This is a small country with a population of 26 million. Why can't we house everyone?”

“Keep them in the area especially if they have kids, don't uproot them, Send the perpetrator out of the area. Have a database of areas which have passed government testing and requirements to deem them safe places to go. Avoid moving out into the regional areas if you are in the city. the mindset is challenging and isn't the right environment for traumatized kids and parents.”

“Make the perpetrators leave and help install security for the person impacted. Increase the response time for police if they are called to DV related incident or AVO breach. Increase the subsidy for rent in DV situations to increase the opportunity of a house in safe area is affordable. Increase options for people...”

We thank the victim-survivors for sharing their experiences and we look forward to the Committee's findings regarding the lived experience of so many who are navigating the worsening rental crisis in Australia.

If you have any questions in relation to the issues raised in this submission, please do not hesitate to contact our Head of Advocacy, Emily Dale, at