



Summary Notes

Women and Affordable Housing Federal Election Policy and Campaign Roundtable

The Women's Electoral Lobby (WEL) and the Older Women's Network (OWN) convened a Women and Affordable Housing Roundtable at the Ethics Centre on 4 April 2016, to bring together expert advocacy groups for input into WEL's women and housing policy and campaign for the 2016 federal election.

Summary of Outcomes/Commitments

WEL/OWN and other feminist housing activists to seek a meeting with the new Social Commissioner for the Greater Sydney Planning Commission;

WEL/OWN to meet with People with Disability Australia re: pathways for collaborative work in relation to housing

In the context of the peak bodies Shelter, state based tenants unions, Homelessness Australia and the community housing peak all working together on Federal Campaign:

- **National Shelter will informally share information/drafts with WEL/OWN in election policy and campaign development process;**
- **WEL to consider contributing to national Q&A and media launch of campaign in Sydney on June 7 at Teachers Federation Auditorium;**
- **WEL to hold a pre-election forum on women, housing, economic insecurity in a marginal seat – possibly Macarthur - with housing as a key focus.**

BACKGROUND

WEL's Women and Housing Policy developed for the 2015 NSW State Election identifies specific life-cycle contexts at which the housing affordability crisis in NSW particularly disadvantages women.

WEL identified five specific areas of marked disadvantage suffered by women and called for policy reform in response to the needs of:

1. Women leaving domestic violence
2. Older single women with little or no super and unable to afford rents in the private market
3. Single mothers on Commonwealth Rent Assistance
4. Women seeking employment within reasonable distance of home
5. Women in and seeking access to social housing

Other current policy papers referenced by participants included the report of the Victorian Royal Commission into Family Violence, the WEL initiated proposal to COAG for a Women's Refuges and Housing Program (WRAHP), the communiqué from the meeting of housing ministers held after the recent COAG meeting, the Federal Government's *Affordable Housing Working Group: Issues Paper*, the NSW Government's *Future Directions for Housing in NSW* and *A Plan for Change: Homes for Older Women* (published by Homelessness NSW for the Older Women's Housing and Homelessness Group).

Participants

Shelter NSW (also representing National Shelter), Homelessness NSW, Bridge Housing, Combined Pensioners and Superannuants Association, People with Disability Australia, Tenants Union, Older Women's Network and WEL. The Mercy Foundation, COTA, the Equality Rights Alliance and Women's Housing Company are also participants in the round table policy process.

FORUM DISCUSSION

- 1. What would a comprehensive policy on women and affordable housing look like? What commitments from governments do we seek?**
- 2. Is it worth attempting to address women's inequitable access to housing in macro-economic terms? How would we do it/why?**

Participants agreed that definitions of affordable and accessible housing needed to be inclusive of social and community housing.

Recent campaigns and initiatives

Domestic violence biggest cause of homelessness for women and children. Closure of refuges in NSW led to WEL campaign for specific Commonwealth/State funding for crisis housing and sustainable secure housing pathways for women and children escaping violence.

Recommendations of the Victorian Royal Commission Report include secure housing pathways for women leaving violence. Overall resource implications of the recommendations are huge and change likely to be staged/slow in some areas.

WEL and OWN joint work on NSW Parliament Elder Abuse Inquiry highlighted the trauma faced by older people who need to leave homes because of family violence but have no choice other than a nursing home.

Mercy Foundation report on Older Women and Homelessness highlights the plight of women with low incomes and no super but who have no access to social housing and have to rely on private rental market.

A Plan for Change: Homes for Older Women produced by the Older Women's Housing and Homeless Group and Homelessness NSW makes a number of specific demands on the NSW and also Federal Governments to end older women's homelessness.

While unaffordable housing impacts women disproportionately, data is rarely disaggregated for gender. State Government's sell off of public housing in the Rocks has had a major negative impact on older women who were the majority of the residents.

We must not lose sight of the social and psychological impact of being removed from housing and all the related community networks

Main focus of policy /campaigns re affordable housing at 'macro' level

Need to frame policies and campaigns within a clear plan to tackle the overarching economic/fiscal parameters that have shaped the current crisis.

- There is now broad community recognition that the affordable housing crisis negatively affects most people - albeit in different ways and with various degrees of seriousness;
- Significant sections of the electorate are concerned about the unfairness and inequality created by current housing prices and rental conditions;
- There is greater community awareness of housing inequity today than at any other time in recent memory; this is good for those campaigning for change.

Failure of successive Federal Governments to tackle tax concessions has strengthened the hand of accumulated 'vested interests' in defence of the current system - this plays out in campaigns;

- Federal Government controls key macro-economic levers – via power to reform capital gains and negative gearing concessions and thus shift housing from a speculative short term investment to becoming the type of long term sustainable investment vehicle preferred by entities like super funds.
- The **Henry Review** (amongst other research) acknowledges that tax settings are drivers of housing cost in Australia
- Any shift in the current concessions will require a transition plan - such as with the current Labor proposal to remove exemptions from the purchase of existing housing.

Within this overarching 'economic/fiscal narrative', WEL/OWN need to draw attention to the needs of women, explaining the special needs of specific groups such as women fleeing violence, single mothers, older women without super and women with disabilities.

- Need to recognise ‘intersectionality’- that individuals can suffer marginalisation on multiple fronts: age, poverty, illness for example.

It is critical that we campaign in an inclusive way by lobbying for our distinct constituencies, but not to the detriment of other vulnerable groups.

Commitments needed from Governments include:

- State and Federal tax reform
- Commitment from Federal Government to extend and secure National Affordable Housing Agreement (NAHA)
- Reinstate and extend National Rental Affordability scheme
- Subsidies for affordable housing (land, housing, cash)

No further ‘inquiries’ into housing affordability as these which simply exhaust the activist community and by and large reinvent the wheel.

- Most current ‘ideas’ have been on the table for decades; now need practical action.

The Federal election presents a unique opportunity to reform Australia’s tax system to encourage change in the types and longevity of investment in housing.

Tax policy needs to level the playing field for institutional investors in housing stock.

Tentative moves by some super funds to invest will not progress until government intervenes to discourage speculative investment and create an investment environment which enables long term, modest rental returns.

Housing finance and management models

Participants cited exemplars of housing finance models such as bonds, incorporated associations, consortiums and cooperatives/ share ownership schemes. Specific example of 1930s Theosophical Society development in Lane Cove.

- Participants described experiences of living in such developments, several of which were initiated in the pre- and immediate post-war period and remain viable today.
- Price inflations/land values make these not for profit approaches impossible now without subsidy and support on the scale that only State and Federal governments can provide.
- Shared equity options need to be developed in addition to secure and affordable tenancy managed through community housing.

The recently released *Affordable Housing Working Group: Issues Paper* rehashes some of these models and moots other types of financing. The NSW Social and Affordable Housing Fund also proposes to consider a variety of financing models.

- The private housing market is still seen as the fall-back panacea by Federal and state Governments;
- The ultimate viability/replicability of currently proposed models/schemes is doubtful without an accompanying crack down on capital gains tax exemptions and negative gearing;
- To deliver social housing there needs to be a subsidy model (in the NSW market) focussing on the supply end of the housing spectrum, and the Federal government needs to contribute.

NSW Government wants Community Housing to be the majority managers of affordable and social housing - community housing needs land and deep rental subsidies for social housing.

Rental is no longer a private panacea with more people renting than owning property in Australia.

- Rental legislation needs an overhaul to favour tenants and to allow for long- term secure rentals.
- Again this depends on curbing incentives for speculative investment in housing;
- Participants briefly discussed the current NSW review of the *Landlord and Tenants Act*.

Participants emphasised the importance of housing affordability/accessibility being framed as a positive policy proposal, since reform will benefit everyone in the long run.

Key to communicating the housing crisis in Australia is the issue of fairness.

Planning

Strategic Planning and design is critical to creation of accessible and affordable housing at scale.

State Government has so far refused to issue a SEP to mandate proportions of affordable housing in new developments in strategically identified areas.

Greater Sydney Commission ('Turnbull Commission') will assume many local government planning powers:

- Chair has publicly expressed interest in planning for cities friendly to women and children;
- Need for WEL/OWN to make contact with Social Commissioner Social Commissioner Heather Nesbitt and Planning Commissioner.
- Grattan Institute report in June 2015 *Australia's Broken Cities and How to Fix Them* outlines the impact of long commutes on people's lives in cities such as Sydney where geographical inequities force the separation of workplaces and housing.
- Such impacts are particularly felt by women who do the overwhelming proportion of care work and domestic work on top of paid work.
- Issue also raised of vacant apartments and penalties levied by some cities internationally

3. How do we avoid entering into a 'no win' contest of competing priorities without sacrificing gender driven perspectives

Issues raised by participants

Concern that elements in the media and some young community leaders are increasingly framing housing affordability as an issue of intergenerational fairness.

- While a class of wealthy men benefitted from post-war prosperity, many older women suffer disparities in terms of much lower lifetime incomes, poor or no superannuation and much greater vulnerability to poverty arising from illness, accidents and relationship breakdowns.
- Within gender driven housing policies, age can be used to exacerbate competing priorities, thus creating a false dichotomy between the needs of older women against the needs of young women.

Need for campaigns to provide clear evidence that lack of housing affordability and accessibility is not an intergenerational narrative of unfairness - it is felt on an individual level and linked to poverty, inequality and price speculation.

- It is important that vulnerable groups that experience housing injustice do not fall into the conservative trap of advocating for themselves as being the most disadvantaged by housing unaffordability.
- Our opponents exploit this rhetoric to their advantage, and our supporters/clients suffer further disadvantage.

4. What evidence/data is needed to support our proposals/assumptions?

Issues raised by participants

National Foundation for Australian Women (NFAW) is the only organisation making submissions to government inquiries with data desegregated by gender. The Rental Affordability Survey (available on the National Shelter website) provides maps of rental groupings LGA by LGA (Bendigo Banks and SDS Economics manage the database).

FACS has a local government housing kit database which will soon be updated with December 2015 data, which can be compared with affordable housing waiting lists.

5. Federal Election and campaign policy development

ACOSS will be campaigning on tax reform fairness this federal election and leaving Shelter and linked organisations to campaign on housing.

National Shelter will be campaigning on: the need for a growth fund; investments; proper funding of NAHA; adequate homelessness funding; tax reform; and reform to Centrelink payments.

5. Outcomes/Commitments re Federal Election

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