



# 2025-26 NSW PRE-BUDGET SUBMISSION

DECEMBER 2024  
YWCA.ORG.AU



**YWCA**  
Australia

Opening Doors.  
Building Futures.

## Table of Contents

About YWCA Australia and our NSW Operations.....	3
Drivers of Housing Insecurity and Homelessness for Women and Gender Diverse People.....	6
Challenges Facing the Housing and Homelessness Sector.....	8
Core Sector Budget and Policy Asks.....	10
YWCA Australia NSW Budget 2025-26 Policy and Investment Asks.....	12
Concluding Remarks.....	17



Opening Doors.  
Building Futures.

## About YWCA Australia and our NSW Operations

### Our National Operations and Impact

YWCA Australia ('YWCA') is a national not-for-profit organisation that has specialised in supporting women for over 140 years. With over 200 employees across 17 locations, YWCA provides housing, support services and leadership pathways that enable women, gender diverse people and their families to find stability and feel safe and secure, so they can build the future they want. We are experts in gender-responsive housing and homelessness solutions and our work and services across Australia are informed by women and gender diverse people with lived experience.

As the leading national women's housing provider in Australia, YWCA Australia's dedicated community housing subsidiary, YWCA National Housing, is a Tier 2 Community Housing Provider with a rapidly growing portfolio of 470 social and affordable homes nationally. We provide nearly 125,000 nights of affordable accommodation to women and gender diverse people every year.

We are also pioneering an innovative model in the Australian housing sector: [YWCA's Women's Housing Framework](#). This framework outlines best practices for designing, acquiring, and operating housing specifically for women. Informed by both women-centred research and the lived experiences of those facing housing insecurity and homelessness, the framework empowers housing providers with actionable steps to support residents in achieving not just positive housing outcomes, but also individual outcomes leading to personal growth. The Framework focuses on addressing the root cause of housing insecurity for women; by targeting the structural drivers of housing insecurity it serves as a foundation to improve gender equality in all other areas.

Building from the YWCA's Women Housing Framework, we have launched the [Women's Liveability Assessment](#) - an online audit tool that helps community housing providers, governments and other housing providers to ensure their housing meets the unique needs of their women residents. The Women's Liveability Assessment covers four key domains of impact – Safety and Security, Participation and Connection, Agency and Health and Wellbeing, drawn from YWCA's Women's Housing Framework and our Impact Framework. It prompts housing providers to consider how residents are supported after experiencing trauma, assisted to build skills and access employment opportunities and ensure housing meets residents' family and caring responsibilities.

## Our NSW Operations and Impact

Operating throughout [New South Wales](#), specifically in the Northern Rivers, Sydney Metro, and Southern NSW areas, we deliver a diverse array of tailored services and programs aimed at combating housing insecurity, homelessness, and domestic and family violence. Our evidence-based programs target the underlying causes of housing challenges and are gender-responsive, addressing the unique needs and structural barriers faced by women and gender diverse people experiencing housing insecurity and homelessness. These services are critical to communities across NSW, often providing a lifeline to women, gender diverse people and their families who are facing domestic and family violence and/or housing insecurity and homelessness.

The **Specialist Homelessness Services in Sydney** provides client-focused, flexible, trauma-informed case management to clients who are experiencing or at risk of homelessness. The Homelessness Services programs operate in several regions across Sydney including the inner city, inner west, Eastern suburbs, and Bankstown areas. There are several support programs targeting families, individuals, senior women, and youth:

- **The Inner-City Rapid Response Homelessness Service:** supports young people, women, men and families who are experiencing homelessness in the City of Sydney local government area.
- **The Sydney Young Parents Program (SYPP):** provides flexible and holistic case management support, and safe, medium-term supported accommodation to young parents in the Inner West who are pregnant, have children in their care, or are working towards restoration, and experiencing homelessness.
- **The Sydney Homelessness Early Intervention Service:** supports families at risk of homelessness within the City of Sydney, Inner West and Canterbury areas to stabilise tenancies or secure safe and sustainable alternate accommodation, using holistic case management support and brokerage.
- **The Southeast Sydney Homelessness Early Intervention Service:** provides holistic case management and brokerage support to young people, individuals and families at risk of homelessness in the Southeast Sydney area.
- **The Inner West Youth Homelessness Service:** provides support services for young people, who are homeless or at risk of homelessness and reside in, or have a strong connection to, the Inner West of Sydney.

In addition to the above listed programs in Sydney, YWCA Australia provides an array of programs and services across NSW. These programs are funded by the NSW Department of Communities and Justice as well as Commonwealth and philanthropic funding sources.

- **YWCA Early Intervention Program (formerly, Find Your Possible Program)** is an Early Intervention Child and Family Support Program which supports young parents who are pregnant and/or have accompanying children aged 0-12 years old, with connections to the Sydney, St George and Randwick areas. This YWCA program is funded through the Targeted Earlier Intervention (TEI) Program.

- The **Family and Domestic Violence Services in the Shoalhaven and Wingecaribee** offers wrap-around support for adults and their children who are experiencing or have experienced domestic and family violence. The team provides individualised case management; information and education on family and domestic violence; safety planning; and support to access security upgrades to remain safe in a home of the client's choice; advocacy, assistance and referrals to other services including legal and counselling services. This YWCA program is funded through the TEI Program.
- The **Youth Frontiers Mentoring Program** utilises the power of role models to make a difference for young people aged 10-17 years who are in contact with the youth justice and child protection systems. This YWCA program is funded by the Department of Communities and Justice.
- The **Kids 4 Life** provide age-appropriate activities and opportunities for connection for families in the Northern Rivers region. The supported playgroups promote healthy relationships between parents and carers, children, and their communities. We offer two general playgroups for all families, and one Goori group for Aboriginal and Torres Strait Islander families that offers culturally safe and specific activities. Its success is evident in high participation numbers and community engagement. This YWCA program is funded through the TEI Program.
- The **Communities for Children** program in Lismore and Murwillumbah develops and facilitates a whole of community approach to support and strengthens local service networks that contribute to child and family wellbeing. Communities for Children collaborates and partners with local service providers to improve access for children and their families to the support they need to thrive. Our partners provide prevention and early intervention programs that support positive family functioning, safety, and child development. We identify and support initiatives that celebrate and value children and families and support them to lead in their community. This YWCA program is funded by the Australian Commonwealth Government through the Department of Social Services.

As previously noted, YWCA Australia also receives philanthropic funding to sustain our services and programs separately to the funding provided by the NSW government. The source of philanthropic supports include the Paul Ramsay Foundation, Perpetual, and Lendlease Future Steps.

All our programs are designed to tackle the root causes of housing insecurity for women and gender diverse people, leading to stable and secure housing outcomes. To continue this important work and meet growing demand as housing pressures mount nationally and in New South Wales, multi-year operational funding with indexation is required across all programs.

## Drivers of Housing Insecurity and Homelessness for Women and Gender Diverse People

The housing and cost-of-living crises in Australia are disproportionately affecting women and gender-diverse people, who face unique barriers to accessing affordable and stable housing. Housing insecurity for these groups is exacerbated by systemic economic inequalities, including the gender pay gap, caregiving responsibilities, and pervasive issues of domestic and family violence (DFV). These factors contribute to the troubling statistic that women make up 60% of those accessing homelessness services.<sup>1</sup> Without targeted policy and budgetary interventions, this trend will continue to drive housing inequality, pushing women further into economic precarity.

Domestic and family violence is the number one driver of homelessness for women and children in Australia

Almost half (45%) of all women and girls seeking homelessness assistance nationally identify family and domestic violence as a cause.<sup>2</sup> In NSW, three-quarters of specialist homelessness services clients who are identified as experiencing family and domestic violence are women.<sup>3</sup> These statistics evidence a trend related to the dual crises of gender-based violence and homelessness for women and gender diverse people in NSW.

Evidence shows that a particularly impacted cohort are younger women in NSW aged 25 to 34 years old. Both nationally and in NSW the largest cohort of women experiencing homelessness are younger women aged 25 to 34 years old.<sup>4</sup> National data also shows that the primary cohort of specialist homelessness services clients who have experienced family and domestic violence are also younger women aged 25 to 34 years old.<sup>5</sup>

In our recent research with Swinburne University of Technology, we investigated the lived experience of housing insecurity, homelessness risk and homelessness experienced by a diverse range of young women and gender diverse people across Australia aged 18 to 30 years old. That report is titled, [“We’ve Been Robbed: Young Women and Gender Diverse People’s Housing Experiences and Solutions.”](#) The research confirms the extreme difficulties in accessing housing; the unaffordable and insecure nature of housing; the sub-standard and unsafe conditions of housing; and the uniquely gendered safety concerns associated with housing. Lack of access to safe,

<sup>1</sup> Australian Institute of Health and Welfare (2023) Specialist Homelessness Services Annual Report 2022–23, [www.aihw.gov.au](http://www.aihw.gov.au), accessed October 2024.

<sup>2</sup> Homelessness Australia, *Homelessness and Domestic and Family Violence: State of Response Report 2024*, (last updated March 2024), available at: <https://homelessnessaustralia.org.au>.

<sup>3</sup> Australian Institute of Health and Welfare Table, Specialist homelessness services 2023–24 - Supplementary tables - Historical tables SHSC 2011–12 to 2023–24, See specifically: 2023–24 Data from HIST.FDV: Clients who have experienced family and domestic violence, by sex, states and territories(a), 2011–12 to 2023–24 (last updated, 11 Dec 2024) available at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/data>.

<sup>4</sup> Australian Bureau of Statistics, *Estimating Homelessness: Census 2021*, See specifically: National ‘Total Homeless Persons’ data in Table 1.12 HOMELESS OPERATIONAL GROUPS AND OTHER MARGINAL HOUSING, Sex by age of person, 2021(a); and NSW ‘Total Homeless Persons’ data in Table 4.2 HOMELESS OPERATIONAL GROUPS AND OTHER MARGINAL HOUSING, New South Wales, Sex, by age of person, 2021(a)(b).

<sup>5</sup> Australian Institute of Health and Welfare, Specialist homelessness services annual report 2022–23, Figure FDV.1: Key demographics, SHS clients who have experienced family and domestic violence, 2022–23 (web report last updated 13 February 2024), available at: <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-22-23/contents/clients-who-experienced-fdv>.

secure, affordable and long-term housing puts young women and gender diverse people at heightened risk of housing insecurity and homelessness and impacts their everyday lives and ability for future planning.

In addition to youth, we know that other priority populations of women and gender diverse people are at higher risk of domestic and family violence and homelessness. This includes women and gender diverse people with intersectional identities and experiences who face gender-based violence compounded by other forms of discrimination and systemic barriers. These groups include Aboriginal and Torres Strait Islander communities, LGBTIQ+ communities, people living with disability, older people, people from culturally and linguistically diverse backgrounds, and people being released from custody.

We note in particular:

- Aboriginal and Torres Strait Islander women face higher rates of domestic violence and homelessness. First Nations women are 34 times more likely to be hospitalised due to violence than non-Indigenous women,<sup>6</sup> and almost 80% of specialist homelessness services First Nations clients are women and children.<sup>7</sup>
- LGBTIQ+ people experience homelessness at a younger age due to higher levels of family rejection, conflict, and violence, and are twice as likely to experience homelessness.<sup>8</sup>
- Only six per cent of people living with disability who are experiencing or at risk of homelessness are getting the long-term housing they need.<sup>9</sup> This is particularly alarming for women living with disabilities, with over one third reporting experiences of intimate partner violence.<sup>10</sup>

YWCA Australia's Advocacy Team, together with YWCA's Young Women's Council, recently had the opportunity to brief the NSW Women's Advisory Council on the report's findings and recommendations. As a result of this briefing, YWCA will continue to play an ongoing advisory role to the Council, ensuring the voices and experiences of young women and gender diverse people remain central to policy discussions and solutions.

---

<sup>6</sup> Australian Institute of Health and Welfare, Family, domestic and sexual violence – Aboriginal and Torres Strait Islander people, (last updated 9 December 2024), available at: <https://www.aihw.gov.au/family-domestic-and-sexual-violence/population-groups/aboriginal-and-torres-strait-islander-people>.

<sup>7</sup> Australian Institute of Health and Welfare, Specialist Homelessness services 2023-24, See specifically Table INDIGENOUS.1: Clients and support periods, by Indigenous status and by age and sex, 2023-24 (Indigenous clients total of women, and boys and girls under 0 – 17 years old).

<sup>8</sup> 2014 General Social Survey in Australia; Street Smart Action Against Homelessness, LGBTIQ+ Homelessness, (8 February 2023), available at: <https://streetsmartaustralia.org/homelessness-and-lgbtiqua/>.

<sup>9</sup> Disability Advocacy Network Australia, People with disability are missing out on homes, (14 December 2023), available at: <https://www.dana.org.au/>.

<sup>10</sup> Women with Disabilities Victoria, Violence against women with disabilities – factsheet three, available at: <https://www.wdv.org.au/>.

# Challenges Facing the Housing and Homelessness Sector

## Sector Funding Challenges

The housing and homelessness sector in NSW are facing significant challenges due to insufficient funding, which fails to cover the true cost of service delivery or meet the growing demand for housing and homelessness

Put simply, the consequence of these financial limitations is that the housing and homelessness sector must do more with less. There is no real growth in funding bar when, or if, indexation being applied. In NSW, specialist homelessness services base funding contracts have remained the same since 2014, with funding only adjusted based on CPI. This funding stagnation fails to meet the real and increased costs to serve, to meet compliance requirements, to pay wages, and to meet the skyrocketing demand for housing and homelessness services.

Due to funding limitations, specialist homelessness services are restricted in capacity to undertake the preventative work of stopping homelessness when people are at the stage of being at risk of homelessness. Instead, community housing and the specialist homelessness services sector "...are forced into a crisis-driven and responsive approach to homelessness."<sup>11</sup> We must prioritise available resources to support those currently experiencing homelessness. This is particularly critical for women, gender diverse people and their children impacted by domestic and family violence. Their housing insecurity, risk of homelessness, and experiences of homelessness often remain hidden.

Compounding the issue of funding limitations, is the fact that the funding that is provided is often non-recurrent, short-term and piecemeal. We welcome the recent exception to this by the current government with the issuance of five-year contracts. The general norm of short-term funding contracts, however, has direct consequences on the capacities of housing and specialist homelessness providers to meet the level of demand and to design and provide programs with appropriate longevity. Short-term, piecemeal funding models impact the job security and service stability experienced by staff and clients, and further impede on the ability for housing providers and the specialist homelessness services sector to expand our focus from crisis response to homelessness prevention work.

We note that sustained and increased investment in the sector and the programs of YWCA Australia that are operating in NSW would in fact increase cost-effectiveness and be more financially viable. In terms of programs, the investment in long-term funding structures would create certainty for essential workers who have built sector relationships to best service clients and communities. This would increase service stability and trust in community and client outcomes. In terms of service delivery as a whole, increased and sustained investment would support community housing and the specialist homelessness services sector to both meet immediate need and expand to preventing homelessness in the first instance.

---

<sup>11</sup> Pawson, H., Parsell, C., Clarke, A., Moore, J., Hartley, C., Aminpour, F. and Eagles, K. (2024) Australian Homelessness Monitor 2024; Sydney: UNSW City Futures Research Centre, 12.



## NSW Funding Recommissioning Challenges

We note specific examples within the NSW system which warrant increased funding amounts and duration. Funding for these services impact the sector, including YWCA Australia's programs and services as the leading national provider of gender-responsive housing and homelessness solutions.

The services listed are examples of services which have either recently been recommissioned or are in the recommissioning process. The list includes specialist homelessness services and related services delivered by community housing and homelessness services providers:

- **Specialist Homelessness Services** which have been extended by only two years with insufficient uplift in the funding envelope.
- **Staying Home, Leaving Violence Program** - whilst we welcome the continued roll-out of this program, we again note that the funding for this program is acutely inadequate to meet the need of preventing women and their children who are experiencing domestic and family violence from becoming homeless. There is a critical need for more coordinated State level funding by the NSW government towards this program.
- **Targeted Early Intervention Programs** with no current change to the funding envelope.
- **Intensive Domestic Violence Integrated Services Program** with additional funding only for expanding services but no additional funding for existing services.
- **National Partnership Agreement** without secured funding beyond the initial program package. This funding is essential for frontline support to women and children experiencing domestic and family violence funded under the Family, Domestic and Sexual Violence National Partnership Agreement 2023-25 (NPA). YWCA Australia notes that we support any calls by the NSW government for an extension of this funding Federally.
- **Gender responsive grants by Women NSW** with grant periods of 12 months or two to three years only limiting program and service delivery options in NSW communities.

## Core Sector Budget and Policy Asks

The housing and homelessness sector recognises that housing functions operate across government jurisdictions and across departments within all levels of government. Accordingly, a primary call for the sector is the prioritisation of a coordinated approach and investments into housing within the NSW government but also amongst the States and Territories and Federally. An important voice of the sector, which has informed this section, is the Australian Homelessness Monitor 2024 developed by City Futures Research Centre in partnership with Homelessness Australia and informed by Homelessness NSW.<sup>12</sup>

### Housing First Principles

The sector calls for the prioritisation of housing first principles based on long-term affordable housing solutions coupled with ongoing housing supports.<sup>13</sup> We note that these principles must be applied to primary homelessness for people sleeping rough, as well as secondary and tertiary homelessness for people living in temporary or emergency accommodation or accommodation that falls below minimum community standards. This is because we know that women and gender diverse people, and their children will more commonly experience secondary and tertiary forms of homelessness or 'hidden' forms of homelessness. We must also note that women and gender diverse people and their children experiencing domestic and family violence at home are not considered as homeless but face the 'choice' between remaining in an unsafe home or becoming homeless.

It is essential that in prioritising housing first that we do not have the unintended consequences of excluding women and gender diverse people, and their children who are experiencing secondary or tertiary forms of homelessness, or who must remain in an unsafe home in order to avoid homelessness.

Instead, there must be a holistic approach towards the prevention of homelessness through a robust and well-resourced housing system. Whereby, housing is accessible with low barriers and the prioritisation of necessary supports. This includes specialist homelessness services and domestic and family violence services for women, gender diverse people and their children who are predominantly driven to homelessness due to domestic and family violence.

### Tailored and Targeted Investment

We acknowledge the NSW Government's leadership and recent budgetary commitments to address the housing crisis and its impact on housing insecurity and homelessness. While these announcements are a positive step, investment remains insufficient to meet the growing demand for social and affordable housing and specialist homelessness services across NSW and Australia.

The **Australian Homelessness Monitor 2024** highlights the scale of the challenge.<sup>14</sup> Between 2020 and 2024, Commonwealth, State, and Territory commitments are projected to deliver 60,000 social housing dwellings by the early 2030s, with NSW and

---

<sup>12</sup> Pawson, H., Parsell, C., Clarke, A., Moore, J., Hartley, C., Aminpour, F. and Eagles, K. (2024) Australian Homelessness Monitor 2024; Sydney: UNSW City Futures Research Centre.

<sup>13</sup> Ibid 53.

<sup>14</sup> Ibid 44.

other States and Territories playing a critical role in contributing to 35,000 of these. However, after accounting for the loss of obsolete public housing, this equates to a net increase of only 50,000 dwellings—well short of the estimated 437,000 homes needed nationally to meet current demand.<sup>15</sup>

This level of investment, while welcome, will only temporarily slow the decline of social housing stock, which now makes up just 4% of all occupied dwellings in Australia.<sup>16</sup> To achieve the goal of making homelessness rare, brief, and non-recurring,<sup>17</sup> the NSW Government must meaningfully expand and sustain its investments into both social and affordable housing over the long term.

Specialist homelessness services are particularly strained, operating within short-term funding models that often fail to reflect real service delivery costs. Funding typically only increases in line with inflation, leaving services unable to meet compliance obligations, pay appropriate wages, or respond to soaring demand for support. As rents rise and vacancy rates hit record lows, the housing crisis is pushing more people into homelessness.

Women and gender diverse people face additional risks, with domestic and family violence remaining the leading cause of homelessness for women and children. Specialist homelessness services are stretched to support increasing numbers of people at risk, with fewer homes available to transition clients into. The consequence is longer periods of homelessness, greater repeat homelessness, and services forced to prioritize crisis response over prevention.

To break this cycle, the NSW Government must commit to tailored and targeted investment where it is needed most. This means significantly scaling up support for both crisis and prevention services, while expanding affordable and social housing supply to meet growing demand.

The financial and social benefits of such a model are clear: strategic, long-term investment in community housing and specialist homelessness services will allow NSW to realise its vision of making homelessness rare, brief, and non-recurring. Ensuring people have safe, stable housing and the support they need will create lasting, transformative change across the State.

## Evidenced-Based Planning and Monitoring

A core concern within the sector is the lack of evidence-based planning and monitoring by Australian governments. With the exception of Queensland, government commitments to currently pledged social housing investment programs are not “framed in terms of a long-term evidence-based social housing provision target.”<sup>18</sup> As mentioned within the Australian Homelessness Monitor 2024:

“The inadequacy of statistical monitoring as a basis for informed investment policymaking is rather astonishing given the level of federal and state/territory commitment to the expansion of social housing. Furthermore, fit-for-purpose homelessness policy responses also depend on effective collaboration across

<sup>15</sup> Ibid 44.

<sup>16</sup> Ibid.

<sup>17</sup> See Draft NSW Homelessness Strategy 2025-2035, available now at: <https://www.facs.nsw.gov.au/housing/nsw-response-to-homelessness>.

<sup>18</sup> Pawson, H., Parsell, C., Clarke, A., Moore, J., Hartley, C., Aminpour, F. and Eagles, K. (2024) Australian Homelessness Monitor 2024; Sydney: UNSW City Futures Research Centre, 56.

sectors, availability of adequate sustained support, and a long-term vision for a well-functioning service system.”<sup>19</sup>

Ultimately, we support and form part of the investment and policy calls of the sector. Specifically, within NSW we call for the prioritisation of a housing first and gender responsive principles in budget and policy decisions. We also call for a needs-based approach to investment in social and affordable housing and specialist homelessness services. Finally, we advise the NSW government to ensure that planning and monitoring for investments are data-driven and evidence based. This is essential for current investment for social housing, but also for the needed ongoing and scaled-up investment into community housing and the specialist homelessness services sector.

## YWCA Australia NSW Budget 2025-26 Policy and Investments Asks

YWCA Australia is a national leader in delivering gender responsive housing and homelessness services, with a proven track record of supporting young women, women, and gender diverse people across the housing continuum. As frontline service providers, we see firsthand the compounding challenges faced by these cohorts—whether it be the intersection of economic inequality, domestic and family violence, or systemic barriers to stable, affordable housing. We don’t just advocate for change; we do the work every day. This unique position allows us to contribute informed, evidence-based recommendations on how the NSW Government can direct its policy and investment priorities to achieve meaningful outcomes.

The 2025-26 NSW Budget presents an opportunity for the Minns Government to lead the way in addressing the housing crisis with solutions that are tailored, targeted, and gender responsive. By embedding these approaches, the Government can unlock transformative, long-term change—ensuring housing stability for women and gender-diverse people and contributing to a more equitable and prosperous future for NSW.

The 2025-26 NSW Budget also presents an opportunity to execute the objectives of the forthcoming NSW Homelessness Strategy 2025 – 2030. As currently proposed, the vision of the NSW government is for: “Homelessness in NSW to be rare, brief and not repeated because people have a safe home and the support to keep it.” We value the systems approach adopted by the NSW government in prioritising prevention, person centered and local delivery principles. We affirm that the YWCA Australia NSW Budget 2025-26 policy and investment asks are directly targeted to support the vision and approach of the NSW government to address homelessness through a whole-of-system approach.<sup>20</sup>

## The Policy and Investments Asks

### Increase Social and Affordable Housing Supply

- A significant and sustained investment in social and affordable housing, with dedicated allocations for women, gender diverse people, and their families.

---

<sup>19</sup> Ibid 56 – 57.

<sup>20</sup> Draft NSW Homelessness Strategy 2025-2035, available now at: <https://www.facs.nsw.gov.au/housing/nsw-response-to-homelessness>.

- Additional funding for community housing providers to cover the upfront costs for development proposals such as costs associated with materials and labour, overhead, insurance and holding costs.
- Support community housing providers to deliver specialist housing to priority cohorts through funding the establishment of a Community Housing Futures Program (CHFP) in New South Wales. The program would enhance the capability and capacity of Community Housing Providers (CHPs) to increase the supply of social and affordable housing across the state.
  - The CHFP would deliver targeted support to Tier 2, Tier 3, and emerging Tier 4 CHPs through the provision of growth-related training, education, and tools. It would also facilitate access to grants for specialist business advisory services, enabling these providers to strengthen their operational frameworks and unlock new opportunities for growth. This program has proven successful in Queensland, stimulating greater investment and enabling smaller and mid-tier CHPs to play a more significant role in addressing housing need.
- We support the asks of the Constellation Project – a multi-sector collaboration seeking to end homelessness within a generation – who have developed a National Framework for the implementation of Mandatory Inclusionary Zoning (MIZ). Through the introduction of mandated affordable housing outcomes, MIZ could supply between 11,000 to 54,000 additional affordable homes in Sydney by 2036 at no additional cost to the NSW government.<sup>21</sup> MIZ has the added benefit of increasing locational equity, creating diverse and inclusive communities, and providing a pipeline of housing access for key workers who fall into the “missing middle” of being priced out of the private rental market but not being eligible for social supports. MIZ can diversify the approach of the NSW government towards increasing quality affordable housing for its constituents which is medium to long-term, and which can prevent cycles of homelessness.<sup>22</sup>

### **Invest in Gender-Responsive Specialist Services**

- Increase funding for specialist homelessness and domestic violence services, ensuring funding aligns with frontline demand.
- Dedicate funding for gender-responsive homelessness programs, including case management, tenancy sustainment, and family violence interventions.

### **Expand Homelessness Prevention Initiatives**

- Fund evidence-based prevention models such as early intervention programs, rapid re-housing, supportive housing, tenancy sustainment, and Housing First initiatives, particularly for women, gender diverse people and young people.

### **Support Tenancy Stability and Affordability**

---

<sup>21</sup> See 'The Constellation Project website – What is MIZ', available at:

<https://theconstellationproject.com.au/projects/mandatory-inclusionary-zoning/> (last accessed 23 December 2024). Based on 2021 data, with calculations based on 2036 development figures and based on a range of 2% - 10% of all new dwellings developed will be allocated as non-private.

<sup>22</sup> For further information see the Constellation Project website, as above and The Constellation Project, 'Driving smart solutions' submission to the development of the National Housing and Homelessness Plan, available at: <https://engage.dss.gov.au/> (last accessed 23 December 2024).

- Expand and increase eligibility and funding for Private Rental Assistance and Bond Loan Programs to help tenants meet the rising costs of private rentals.
- Introduce targeted rental subsidies for women and gender diverse people who are priced out of the market but do not meet social housing eligibility criteria.
- Invest in tenancy sustainment programs for women and gender diverse people on low-to-moderate incomes.

### **Cost-of-Living Relief**

- Implement a package of cost-of-living relief for low-to-middle income earners, including increased rental assistance and energy rebates.

### **Apply Principles of Gender-Responsive Budgeting**

- Ensure all housing and homelessness policies include a gender impact assessment to align with gender-responsive budgeting principles.
- Fund the proper implementation of Homes NSW and the NSW Homelessness Strategy with a focus on gendered housing outcomes.

### **Sustainable Program Funding**

- Substantially increase base funding for the Staying Home, Leaving Violence program.
- Program funding must be designed for flexibility and growth, with allocations that reflect real demand and the actual cost of delivering services. This includes built-in mechanisms for periodic review and adjustment to ensure funding keeps pace with sector pressures and delivers the outcomes needed to improve housing security in New South Wales.
- Extend National Partnership Agreement worker contracts beyond 2026 in partnership with the Commonwealth.

## **From Research to Reality: We've Been Robbed and Housing Solutions for Young Women and Young Gender Diverse People**

The **'We've Been Robbed'** report highlights the systemic barriers young women and gender-diverse people face in achieving housing security, including affordability challenges, gender-based violence, and limited representation in policy decisions. Developed by YWCA Australia in partnership with Swinburne University of Technology and informed by the Young Women's Council, this report identifies urgent areas for reform.

### **Key Recommendations**

#### **Gender-Responsive Housing Solutions**

- Increase supply of gender-responsive housing with clear targets and gender impact assessments applied to housing policies.

#### **Youth and Lived Experience Representation in Policy**

- Establish a Youth Advisory Council to ensure young women and gender-diverse people are represented in housing policymaking by the NSW government.
- Invest in the expansion to New South Wales of the YWCA Australia Amplifying Voices program currently operating in the Northern Territory. Lean on the members of this program to inform lived experience representation in housing policymaking by the NSW government. This expansion would meet the need within the guiding principles of the draft NSW Homelessness Strategy 2025 – 2035 to ensure “people with lived experience inform service design... so homelessness responses are more inclusive, sustainable and better aligned with the reality of people’s experiences.”<sup>23</sup>
  - About the YWCA Amplifying Voices Program: Young women who have experienced domestic and/or family violence and homelessness have unique and valuable knowledge and expertise to share when it comes to designing programs, policy and influencing the change we need to see to create a future free from gender-based violence and homelessness. YWCA’s Amplifying Voices program supports young women and gender diverse people aged 17 to 24 years old, with an experience of family and domestic violence and/or homelessness, to use their expertise to create the change they want to see. Participants are supported to build their knowledge, skills, and confidence, and connect with other survivor-advocates so they can lead change to end gender-based violence and homelessness. The program has been running successfully in the Northern Territory since 2022, and has built a strong foundation to be expanded to New South Wales.

### **Place-Based Approaches**

- Develop tailored housing solutions in regional and remote areas to meet diverse needs.

### **Mental Health and Wellbeing Supports**

- Integrate mental health support into housing programs to address the stress and anxiety caused by housing insecurity.

### **Address the Cost-of-Living Crisis**

- Increase and expand bond loans and rental subsidies and increase to ease financial pressures on young renters.

#### **Our Budget Ask**

\$15 million over three years for targeted housing initiatives driven by YWCA Australia which specifically addressing the needs of young women and young gender diverse people. This includes gender-responsive housing pilots, youth and lived experience representation programs, and culturally safe housing solutions for young First Nations women and gender diverse people.

<sup>23</sup> Draft NSW Homelessness Strategy 2025-2035, 9, available now at: <https://www.facs.nsw.gov.au/housing/nsw-response-to-homelessness>.

## Evidence into Action: Delivering Gender-Responsive Housing Through YWCA Australia's Women's Housing Framework

The YWCA Australia's Women's Housing Framework (the Framework) is an evidence-based model that prioritises safety, accessibility, and tailored housing solutions for women and their families. Co-designed with women who have lived experience of housing insecurity and homelessness, the Framework outlines principles for delivering housing that improves wellbeing, safety, and long-term outcomes. The Framework is supported by the [Women's Liveability Assessment](#) - an online audit tool that helps community housing providers, governments and other housing providers to ensure their housing meets the unique needs of their women residents.

YWCA Australia is looking to support the NSW government towards bold, transformational change to create a system which meets the gender-specific needs of women and gender diverse people. We are best placed as an organisation to undertake this transformative work to meet these specific needs as the leading provider of gender responsive housing solutions in Australia.

### Key Recommendations

#### Adopt the Women's Housing Framework as a Standard

- Integrate the Framework, supported by the Women's Liveability Assessment, into government housing project evaluation criteria to ensure social and affordable housing is gender responsive.

#### Incentivise Adoption Across the Sector

- Create funding incentives and grants for community housing providers and developers who align their building design principles with best practice gender responsive design in the Women's Housing Framework.

#### Invest in Implementation and Capacity Building

- Allocate funding for sector-wide training on gender-responsive design and best practice.
- Fund pilot programs to demonstrate the impact of gender-responsive housing.

#### Our Budget Ask

Invest \$10 million in the adoption and rollout of the Women's Housing Framework across social and affordable housing in New South Wales led by YWCA Australia.

Establish sector capacity-building programs led by YWCA Australia, including technical support and training for gender-responsive housing implementation.



## Concluding Remarks

YWCA Australia thanks the NSW government for the opportunity to provide this pre-budget submission. We look forward to working with the NSW government towards the development of a housing system which meets the needs of women, gender diverse people and their families in NSW. Moreover, to establishing a partnership which centres women and gender diverse people in the vision of the NSW government to ensuring that “homelessness in NSW is rare, brief and not repeated because people have a safe home and the support to keep it.”<sup>24</sup>

For any questions relating to this submission or for any requests for further consultation, please contact the following YWCA representatives:

General Manager of Advocacy and External Affairs, Kate Whittle:  
[Kate.Whittle@ywca.org.au](mailto:Kate.Whittle@ywca.org.au), and

Campaigns and Advocacy Officer, Bianca Tini Brunozzi:  
[Bianca.Brunozzi@ywca.org.au](mailto:Bianca.Brunozzi@ywca.org.au).

---

<sup>24</sup> Draft NSW Homelessness Strategy 2025-2035, 4, available now at: <https://www.facs.nsw.gov.au/housing/nsw-response-to-homelessness>.