

# YWCA AUSTRALIA'S 2025 FEDERAL ELECTION ASKS: SAFE HOMES, EQUAL FUTURES



**140+** years  
of Championing  
Women's Rights



Almost  
**200** employees



Across  
**15** locations



**549** tenancies  
across Australia



**125,000+**  
night of accommodation for women,  
gender diverse people and their families  
each year



**5,870** people  
supported this year, with



**18,000+** hours  
of support



**YWCA Australia is a leading national not-for-profit organisation that has been championing women's rights and gender equality for over 140 years.** With a presence in 15 locations across the country and almost 200 dedicated employees, we deliver a range of services, including social and affordable housing, homelessness supports, and leadership programs. Our purpose is to enable women and gender-diverse people to find stability, safety, and security, allowing them to build the future they envision for themselves and their families.

The **Safe Homes, Equal Futures** campaign is YWCA Australia's call to action for the next federal government. At its heart is a five-point plan to address Australia's urgent housing crisis and ensure gender-responsive solutions for women and gender-diverse people.

This campaign is informed by the lived expertise of our members, the voices of our Young Women's Council, and the collective power of our growing Digital Activist Community. It highlights the critical link between gender equality and housing security, recognising that safe homes are the foundation of equal futures.

## SETTING THE CONTEXT

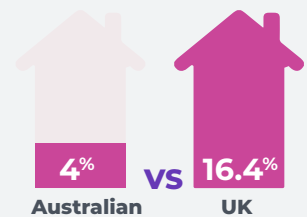
Australia is facing a severe housing crisis that affects everyone, but women and gender-diverse people face unique and heightened challenges. Decades of underinvestment in social and affordable housing have created a system where demand far outstrips supply, creating significant barriers to affordable housing for many Australians. Social and affordable housing currently accounts for just 4% of Australia's total housing stock, compared to 16.4% in the United Kingdom – highlighting a significant gap in housing provision. This lack of affordable options leaves many Australians, particularly women and gender-diverse people, struggling with unaffordable rents, financial insecurity, and a growing risk of homelessness.

The crisis of housing insecurity is particularly severe for women and gender-diverse individuals. In Australia, family and domestic violence is the leading cause of women seeking homelessness support. Economic disparities, fuelled by the gender pay gap, superannuation gap, career interruptions, and unpaid caregiving responsibilities, further exacerbate housing instability for women. These systemic inequalities accumulate

over a lifetime, leaving older women especially vulnerable to homelessness. Additionally, younger women aged 25 to 34 face a harsh reality, as they represent the largest demographic of women experiencing homelessness and accessing specialist homelessness services in the country.

Beyond gender and age, intersecting factors such as race, culture, sexuality, and ability create even greater barriers to housing security. First Nations women, those from culturally and racially marginalised communities, LGBTIQ+SB individuals, and women living with disabilities are disproportionately affected. These overlapping challenges highlight the urgent need for targeted solutions to address the multifaceted nature of homelessness among women and gender-diverse people.

Compounding these issues is also the reality of "hidden homelessness," where women and gender-diverse people experience housing insecurity in ways that are often invisible – couch surfing, staying in unsafe situations, or living in overcrowded dwellings.



Social and affordable housing

**25-34** years old  
Largest group of women  
experiencing homelessness



**45%**  
of all women and girls  
seeking homelessness  
assistance identify family  
and domestic violence as  
a cause



# OUR ROLE AND CALL TO ACTION



YWCA Australia works every day to provide practical housing solutions, support services and leadership pathways that address these challenges. However, solving this crisis demands bold and ambitious commitments from all candidates contesting the 2025 Federal Election.

Through our **Safe Homes, Equal Futures** campaign, we urge every candidate and political party to commit to housing, homelessness and DFV policies that are gender-responsive and address the unique needs of women and gender-diverse people.

## OUR FIVE PRIORITIES

<p><b>1</b></p>	<p><b>2</b></p>	<p><b>3</b></p>	<p><b>4</b></p>	<p><b>5</b></p>
Increase the Supply of Safe, Secure and Affordable Housing for Women, Gender-Diverse People, and Their Families	Increase Investment in Regional Housing for Women, Gender Diverse People, and Their Families	Increase and Sustain Funding for Gender-Responsive Homelessness and Domestic and Family Violence Services	Ensure Young Women and Gender-Diverse Voices Shape Housing Policy	Enhance Renter Experience and Improve Rental Affordability

 **This is a critical moment for action.** We invite all political candidates and advocates to join us in creating a reality where every woman and gender diverse person in Australia has a safe home and an equal future.

Read YWCA Australia's five-point plan to deliver safe homes and equal futures for women and gender diverse people across Australia. 

### **PRIORITY 1: Increase the Supply of Safe, Secure and Affordable Housing for Women, Gender-Diverse People, and Their Families**

We urge all political parties to prioritise gender-responsive housing and homelessness solutions in their federal election commitments. By addressing the unique needs of women, gender-diverse people, and their families through a housing supply lens, we can mitigate the impacts of the housing crisis and create a more equitable future

#### a) Invest in a Gendered Approach to a National Housing and Homelessness Plan

- Commit to a **legislated National Housing and Homelessness Plan** with a clear focus on increasing housing supply for women and gender-diverse people.

- Link additional funding to the Plan, ensuring its successful delivery by allocating at 25% of the Plan's total budget over 10 years specifically to address the housing needs of women and gender-diverse people. This investment must be new and additional, going beyond existing commitments to housing supply and support services.
- Ensure coordination between agencies delivering the National Housing and Homelessness Plan, the National Plan to End Violence Against Women and Children, the National Strategy for Gender Equality, and other key plans

to create a cohesive, whole-of-government response that links housing, safety, and support services for women and gender-diverse people, with clear outcomes, targets, and matched resourcing.

**A gender-responsive housing strategy will drive transformational change by addressing the unique challenges face by women and gender-diverse people, ensuring housing supply meets their specific needs.**

### **b) Commit to Significant and Sustained Investment in Housing for Women and Gender-Diverse People**

- Deliver **20,000 additional social and affordable homes** for women and gender-diverse people over the next 5 years, beyond existing commitments for women and children experiencing domestic and family violence.
- Establish a **dedicated grant-based funding model** for the community housing sector to deliver housing solutions tailored to the unique needs of women and gender-diverse people.

Committing to targets will directly address the gendered housing crisis, providing **safe, stable, and affordable housing options** for women and gender-diverse people, who are disproportionately affected by housing insecurity and homelessness.

### **c) Build Capacity for Gender-Responsive Housing Sector-Wide**

- Invest **\$8 million over 4 years** to resource YWCA Australia in deploying sector-wide training on YWCA Australia's Women's Housing Framework (WHF), supporting social landlords across government, private and community housing sectors to adopt best-practice, equity-focused housing solutions that meet the needs of women and gender-diverse people.

This will **ensure gender-equity-focused housing design and delivery** while fostering sector-wide training and adoption of best practice gender responsive housing.



## **PRIORITY 2: Increase Investment in Regional Housing for Women, Gender Diverse People, and Their Families**

We urge all political parties in their federal election commitments to address the acute housing shortage in rural and regional areas by investing in gender-responsive social and affordable housing projects that meet the unique needs of women, gender-diverse people, and their families.

### **a) Increase Regional Housing Supply**

- Allocate 30% of federally funded social and affordable housing to regional areas to address the severe supply gap outside urban centres.
- Establish a dedicated grant-based funding model for the community housing sector to deliver tailored housing solutions that account for the higher costs of building in non-urban areas.
- **Prioritise long-term social benefits in funding assessments**, including housing security, tenant wellbeing, cultural safety, and community impact, alongside traditional “value for money” criteria.

These measures will enable the next federal government to address urgent regional housing shortages, providing safe, sustainable, and gender-responsive housing solutions for women, gender-diverse people, and their families throughout Australia.

### **b) Support Regional Housing Solutions Like YWCA Australia's Mitchell Street Development in the Northern Territory**

- Collaborate with States and Territories to deliver capital grant funding for social and affordable housing projects, including YWCA Australia's Mitchell Street Development in Darwin's CBD. This project will deliver 94 social and affordable homes, with 80% allocated to affordable housing for women—prioritising First Nations women, women escaping domestic and family violence, and essential workers.

By supporting this initiative, the next federal government can demonstrate its commitment to regional housing solutions while creating a replicable model for gender-responsive housing projects nationwide. This approach will not only address immediate housing needs but also foster long-term social and economic benefits for the Northern Territory.



### PRIORITY 3: Increase and Sustain Funding for Gender-Responsive Homelessness and Family and Domestic Violence Services

We urge all federal election candidates to commit to adequate and sustained funding for specialist homelessness and family and domestic violence services. This funding must support gender-responsive services tailored to the unique needs of women, gender-diverse people, and their families.

#### a) Increase Funding for Specialist Domestic and Family Violence and Homelessness Services

- Increase annual base funding to State and Territories for specialist domestic and family violence and homelessness services to address rising demand and unmet need, and be indexed to account for rising costs, including wages.

*This will enable services to meet growing demand, retain a skilled workforce, and deliver effective, trauma-informed care to women, gender-diverse people, and families.*

#### b) Establish a Dedicated Gender-Responsive Integrated Housing and Supports Fund

- Commit to creating a dedicated fund to support integrated service models for women and gender-diverse people experiencing housing insecurity and homelessness, drawing on international best practices. Funding should be allocated to projects that combine **safe, affordable housing** with **tailored, gender-responsive supports**, prioritising initiatives that incorporate:
  - **Integrated supports:** Trauma-informed counselling, mental health and substance use services, legal aid, childcare, education, employment training, and culturally appropriate services.

- **Specialist homelessness and domestic and family violence (DFV) services:** Dedicated housing and support for women and children escaping violence.
  - **Long-term housing pathways:** A focus on housing stability and independence for women and gender-diverse people.
  - **Sector collaboration:** Partnerships between housing, homelessness, DFV, health, and other sectors to deliver holistic solutions.
- Commit an initial annual investment of \$100 million to this Fund, ensuring it is separate from and additional to existing homelessness and DFV funding streams.

*This gender-responsive initiative will improve long-term housing outcomes for women and gender-diverse people by integrating stable housing with essential support services, addressing both immediate needs and systemic barriers.*

#### c) Invest in Prevention and Early Intervention Programs

- Increase and prioritise funding for evidence-based prevention and early intervention models to improve homelessness supports per the Productivity Commission Review into the National Housing and Homelessness Agreement, now the National Agreement on Social Housing and Homelessness.

*Investing in preventative approaches will reduce new instances of homelessness and facilitate access to secure, long-term housing solutions, thereby reducing pressure on crisis services.*



### PRIORITY 4: Ensure Young Women and Gender-Diverse Voices Shape Housing Policy

We call on political parties in their federal election commitments to create meaningful mechanisms for young women and gender-diverse people with lived experience of housing insecurity and homelessness to lead the design, implementation and assessment of housing policies and solutions.

#### a) Create a National Youth Advisory Group to provide real-world insights into housing and homelessness policy, with priority representation for young women and gender-diverse people.

- The Advisory Group must:

- Embed Intersectional Representation by ensuring diverse allocations for Aboriginal and Torres Strait Islander youth, culturally and racially marginalised (CARM) communities, LGBTIQ+SB youth, and young people living with disabilities, fostering equity and inclusivity.
- Centre Lived Experience in Policy Design by requiring government agencies to consult with the Advisory Group when developing housing and homelessness policies, ensuring solutions are practical, inclusive, and aligned with the realities faced by young people.

This Advisory Group will embed lived experience and intersectional perspectives into housing policy, ensuring housing and homelessness solutions are equitable, effective, and meet the needs of young people, particularly young women and gender-diverse individuals.

## b) Expand the YWCA Amplifying Voices Program Nationally

- Invest \$8 million over four years to expand the

YWCA Amplifying Voices program nationally. Leverage this program to support young women and gender-diverse people with lived experience to inform housing policymaking.

Amplifying Voices strengthens survivor-advocacy, builds leadership capacity, and ensures that policies and programs reflect the needs and expertise of young people with lived experience of domestic violence and homelessness.



## PRIORITY 5: Enhance Renter Experience and Improve Rental Affordability

We call on political parties in their federal election commitments to take a leadership role in working with States and Territories to drive fair and affordable rental protections to ensure women, gender-diverse people, and their families have stable and secure housing.

### a) Establish National Rental Standards

- Introduce national minimum rental standards to ensure all rental properties meet basic safety, health, and liveability requirements.
- These standards must include protections against unsafe and unhealthy conditions, such as mould, damp, inadequate insulation, and inadequate heating or cooling, to safeguard tenants from extreme cold and heat.

Consistent national protections will improve tenant safety, health, and quality of life, while also addressing unfair practices and ensuring more equitable housing conditions for all renters.

### b) Increase Commonwealth Rent Assistance

- Raise the rate of Commonwealth Rent Assistance (CRA) to reflect rising rental costs and expand eligibility to support more low- to middle-income

renters, especially women and gender-diverse people.

Further increases in CRA are essential to address decades of under-indexation and mitigate the financial strain caused by unaffordable rents, preventing vulnerable tenants from falling into poverty or homelessness.

### c) Enhance Renter Education and Advocacy Services

- Provide additional funding for renter education and advocacy services to help women, gender-diverse people, and families understand their rights, access support, and navigate the rental market.
- Advocate for national tenants' rights to align with leading jurisdictions like the ACT and Victoria, leveling up protections across Australia.

A federally funded "one-stop shop" for rental advocacy services, modelled on successful initiatives like the COVID-19 response, will empower tenants to enforce their rights and achieve greater housing stability.

## YWCA MEMBER VOICES

The **Safe Homes, Equal Futures** campaign has been shaped by the voices and insights from YWCA Australia's national membership base.



*"I think the biggest issue is increased funding - I would like to see homelessness services not having to turn women away due to capacity, especially victims of domestic violence."*

*"The increase in households falling into homelessness who, prior to the current housing crisis, would be able to afford to continue renting in the private market, are impacting on the resources available to housing and homelessness services. This is pushing the most disadvantaged people and families into long term homelessness and has a massive impact on health and housing services."*

*"Housing quality is also a part of this conversation I think - if your rental is affordable on the face of it, but the health impacts of the mold and pests in it are costing you sick leave and health and such, it's not actually affordable."*

*"... make resources information and education available as this is also a huge barrier to housing, so many people don't know where to begin let alone when in a crisis situation or with no support system it makes it even more difficult to attain safe housing."*