

NOVEMBER 2023

Somewhere To Go

Meeting the housing needs of
women & children in Tasmania



Impact Economics and Policy

Impact Economics and Policy brings together a group of expert economists and policy specialists with experience working for government, non-for-profits and big four consulting. Established at the start of 2022, our mission is to partner with clients for impact through providing robust evidence, fresh analysis and strategic communication to tackle Australia’s biggest public policy challenges.

Shelter Tasmania

Shelter Tas is the peak body for Tasmania’s housing and homelessness services. We are a not-for-profit organisation and a registered charity.

Shelter Tas members include all the Specialist Homelessness Services and community housing providers. Our members also include academics, other community sector peak organisations, architects, developers, specialist builders, politicians, community leaders and individual members. We advocate for Tasmanians on low and moderate incomes, people at risk of or experiencing homelessness and the housing and homelessness services who support them.

Hobart Women’s Shelter

Established in 1974, the Hobart Women’s Shelter is the second-oldest operating Women’s Shelter in Australia. We are an independent, not-for-profit organisation that provides safe, emergency accommodation and support to women and children who are affected by family violence and/or those experiencing homelessness. In addition, we provide medium-term accommodation (up to 2 years) for families. The Hobart Women’s Shelter is a powerful advocate for women and children experiencing family violence and/or homelessness. We work with local, State, and Federal Governments and other Stakeholders to influence policy and funding priorities. We work collaboratively with other homelessness and community services to provide individual support.

About this research

The Tasmanian Government partnered with Shelter Tasmania to commission Impact Economics and Policy to undertake a dedicated Women’s Housing Research Report.

The research examines the particular needs of women, identifying specific issues and inequalities faced by them in seeking safe, secure and affordable housing. Through applying a gender lens, issues are made clearer and solutions feasible.

Along with analysis of publicly available information, the report provides a new analysis by incorporating data not publicly available provided by Homes Tasmania, the Hobart Women’s Shelter and the No Interest Loans Scheme (NILS) Tasmania to support this research. This report details the array of housing needs of women and children across Tasmania, the current state of housing supply and the unmet housing need from women and children. Through using Specialist Homelessness Services Data we are able to better understand the drivers of need that remain unmet amongst Tasmanian women.

Outside the cohorts for which data is available at other cohorts of people are considered to be particular risk or growing risk of homelessness based on the qualitative observations of service providers, there is not data available. This includes LGBTQI women, and women from non-english speaking backgrounds.

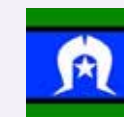
Acknowledgements

Along with Shelter Tasmania, and the Hobart Women’s Shelter, Homes Tasmania, we would also like to acknowledge all the service providers, organisations and people that provided information and input to support this research:

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- Safe Space Launceston, Launceston City Mission
- SafeChoices Tasmania
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- Tasmanian Department of Health including the Family Violence Counselling and Support Service
- Warrabee Women’s Shelter
- Wintringham
- Women’s Community Shelters, NSW
- Women’s Health Tasmania
- Wyndarra

Acknowledgement of Country

We acknowledge Aboriginal and Torres Strait Islander peoples as the Traditional Owners of Country throughout Australia and their continuing connection to both their lands and seas. We also pay our respects to Elders – past and present – and generations of Aboriginal and Torres Strait Islander peoples now and into the future.





Contents

Overview	6
Tasmania’s housing crisis	8
Worst rental affordability in the country	16
What is driving the housing crisis?	19
Women with children at particular risk	22
Family violence driver for women and children experiencing homelessness	26
Mental health services are inadequate	32
Impact greater for Tasmanian Aboriginals	36
Women with a disability have unique needs	39
Priorities to address Tasmania’s housing crisis	40
Appendix One: Estimating unassisted Specialist Homelessness Services clients	48
Appendix Two: Modelling the unmet need for social housing in Tasmania	50
Appendix Three: Modelling the costs and benefits of the unmet housing needs: Methodology	56
Appendix Four: Best practice models of affordable housing for women escaping family violence	60

Overview

Tasmania is the midst of a housing crisis, with record levels of rental stress and rates of homelessness rising across the state. While the Government has committed to delivering 10,000 social and affordable dwellings by 2032, it is critical that initiatives meet the needs of all Tasmanians including women and children.

Through applying a gender lens on the Tasmanian housing crisis for the first time this report provides recommendations for the Government to ensure its 20-year Tasmanian Housing Strategy doesn't leave women and children behind.

Analysis from Impact Economics and Policy for this report finds that women and children are bearing the brunt of Tasmania's housing crisis:

- The rate of homelessness amongst Tasmanian women increased by 50 per cent between 2016 and 2021;
- Tasmania had over 6 times the national rate of women being turned away from crisis accommodation in 2021-22;
- An estimated 933 Tasmanian women are returning to a violent partner or entering homelessness after experiencing family violence each year due to a lack of housing;

- 53 per cent of women seeking Specialist Homelessness Services in Tasmania have mental health issues compared to 33 per cent nationally;
- Only 6 per cent of Tasmanian women with long-term housing needs are having these needs met, compared to 18 per cent of men;
- Adult women under the age of 50 are particularly vulnerable, with only 4 per cent having their long-term housing needs met compared to 18 per cent of women aged over 50 years of age; and
- 63 per cent of female applicants on the social housing register need multiple-bedroom accommodation, compared to 30 per cent of men.

Impact Economics and Policy modelling for this report finds that to meet the needs of Tasmanian women and children today, including those that have experienced family violence, an additional 4,239 properties are needed including:

- 1,579 one bedroom properties
- 1,530 two bedroom properties
- 788 three bedroom properties
- 342 four bedroom properties

Building these additional properties would cost \$1.1 billion and generate direct and indirect benefits including:

- \$263.4 million in avoided costs from women experiencing homelessness after leaving a violent partner and not returning to violent partners;
- \$2.1 billion in direct economic benefits from the building of housing; and
- 6,605 jobs during the construction of housing.

In addition to delivering more social and affordable housing that meets the needs of women and children, this report identifies five additional recommendations:

- Leveraging new finance models to maximise supply and embedding best practice design, including trauma informed approaches;
- Addressing the underutilisation of Tasmania's private housing stock through reforming short stay accommodation use;
- Urgent funding boost of \$43.5 million in operational funding and additional capital funding to meet the unmet need for crisis accommodation.
- An immediate boost in community mental health funding of \$14.8 million per year and improved linkages with Specialist Homelessness Services;
- A commitment to increase the amount of Aboriginal social housing, including under Aboriginal control, to fulfil the Tasmanian Government's commitments under the Closing the Gap Agreement.

Tasmania's Housing Crisis

Tasmania is in the midst of a housing crisis that while exacerbated by the pandemic has been decades in the making due to insufficient supply of social and affordable housing, and underfunded services. Across the state there has been rising rates of homelessness and rental stress.

As the Tasmanian Government finalises its 20-year Tasmanian Housing Strategy there is urgent need for it to address the state's housing crisis today. A crisis that while impacting all Tasmanians is having a disproportionate impact on women and children, which we explore in this report through providing a detailed gender lens on the housing crisis in Tasmania for the first time.

TABLE 1 DEFINING HOMELESSNESS AND RENTAL STRESS

Homelessness	<p>Defined as '... when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:</p> <ul style="list-style-type: none"> ■ is in a dwelling that is inadequate; ■ has no tenure, or if their initial tenure is short and not extendable; or ■ does not allow them to have control of, and access to space for social relations'
Rental Stress	<p>Spending more than 30 per cent of income on rent and housing costs.</p>

Women experiencing greater increase in homelessness

While more men are classified as being homeless, Tasmanian women are at greater risk of homelessness and housing insecurity. Lower incomes, lower levels of financial assets, higher likelihood of experiencing violence in the home, and higher rates of poor mental health contribute to the higher risk of homelessness and housing insecurity faced by women.¹

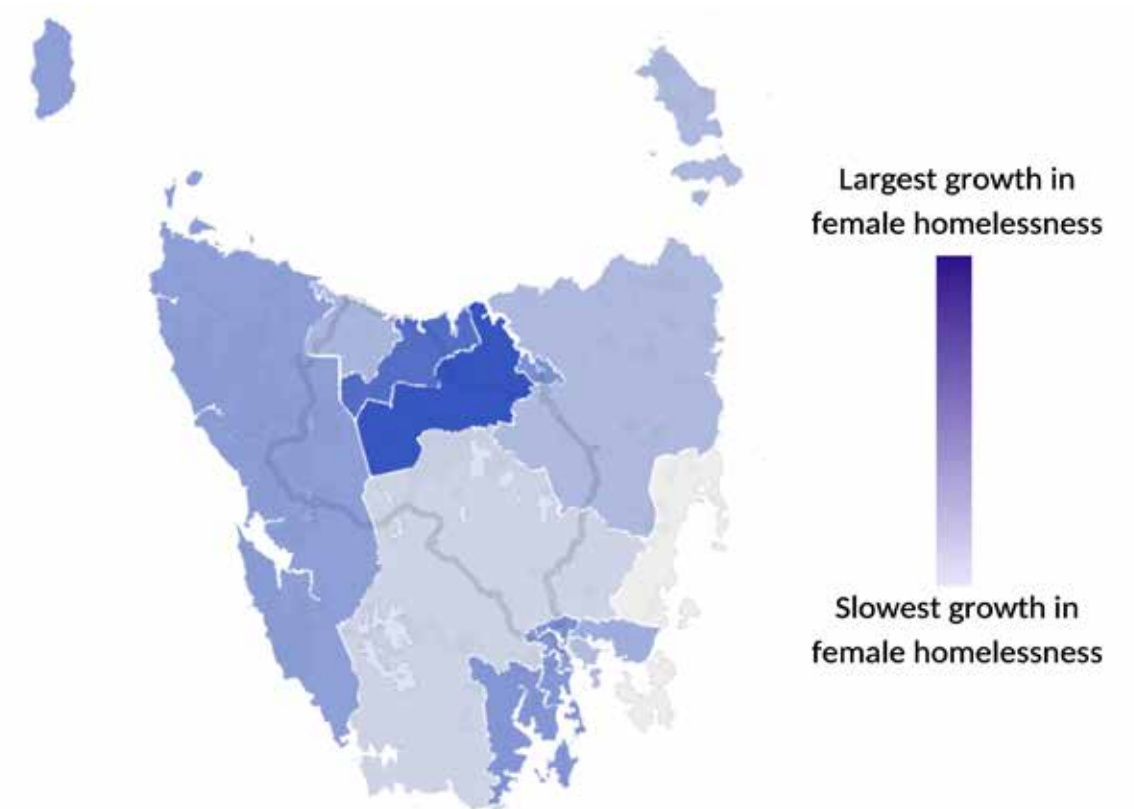
Women represent 58 per cent of adult Specialist Homelessness Service clients,

which includes people that are experiencing and at risk of experiencing homelessness.

The number of Tasmanian women experiencing homelessness is growing, increasing by 50 per cent over the period 2016 to 2021 as the impacts of rising rents and population growth placed more Tasmanians in housing stress.²

Growth was highest in the north of state, with the number of women experiencing homelessness growing 74 per cent over the period 2016 to 2021.³

FIGURE 1 GROWTH IN NUMBER OF HOMELESS WOMEN BY REGION, 2016 TO 2021

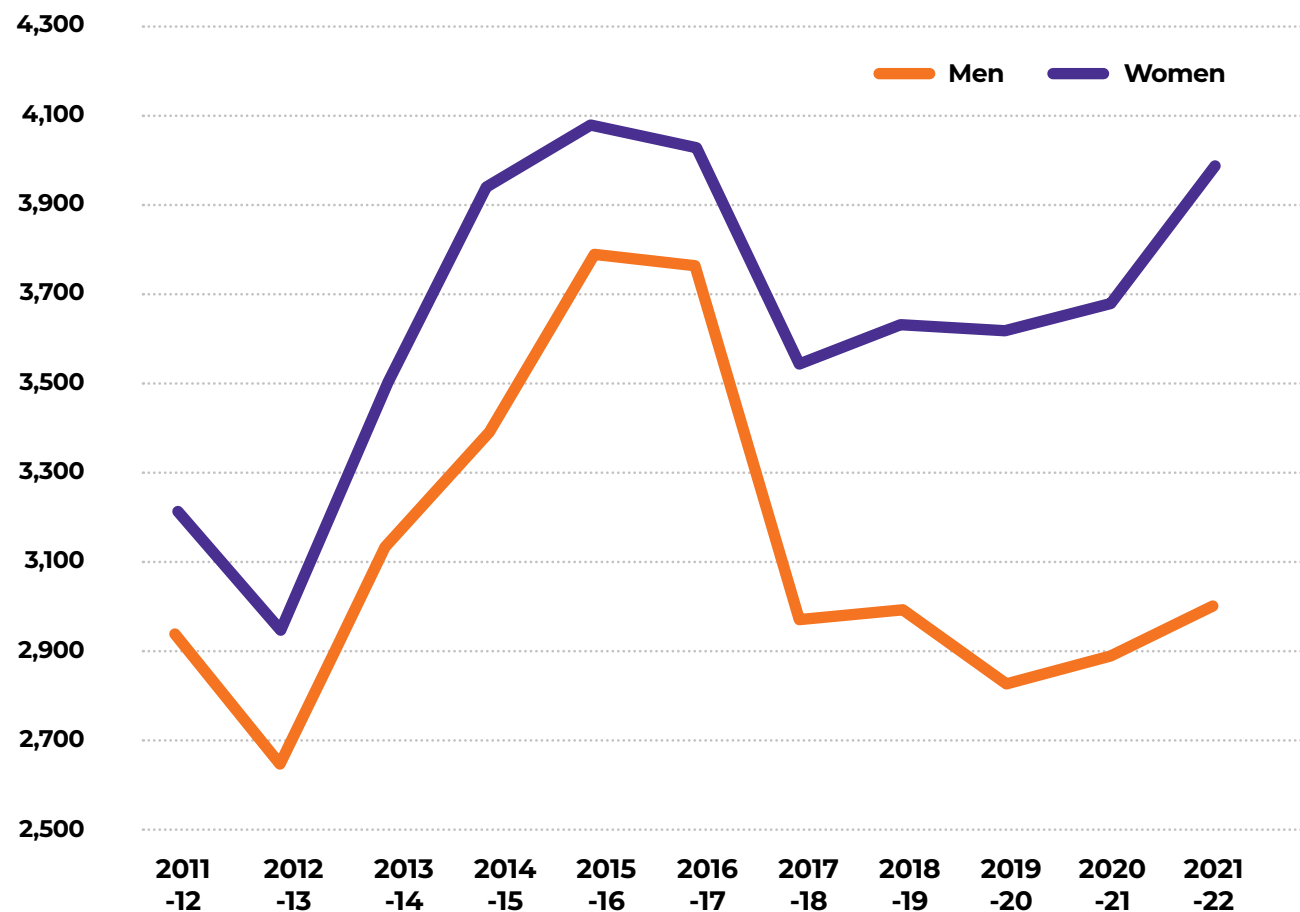


Source: Impact Economics and Policy analysis of ABS 2021, Estimating Homelessness: Census, 2021

1. Johnson, G., Ribar, D. C., & Zhu, A. (2017). Women's homelessness: international evidence on causes, consequences, coping and policies.
 2. Impact Economics and Policy analysis of Australian Bureau of Statistics (2021). Census 2021.
 3. Impact Economics and Policy analysis of Australian Bureau of Statistics (2021). Census 2021..

Specialist Homelessness Services that assist people at risk of and experiencing homelessness have also seen rising numbers of clients, with higher growth in female compared to male clients.

FIGURE 2 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS, TASMANIA

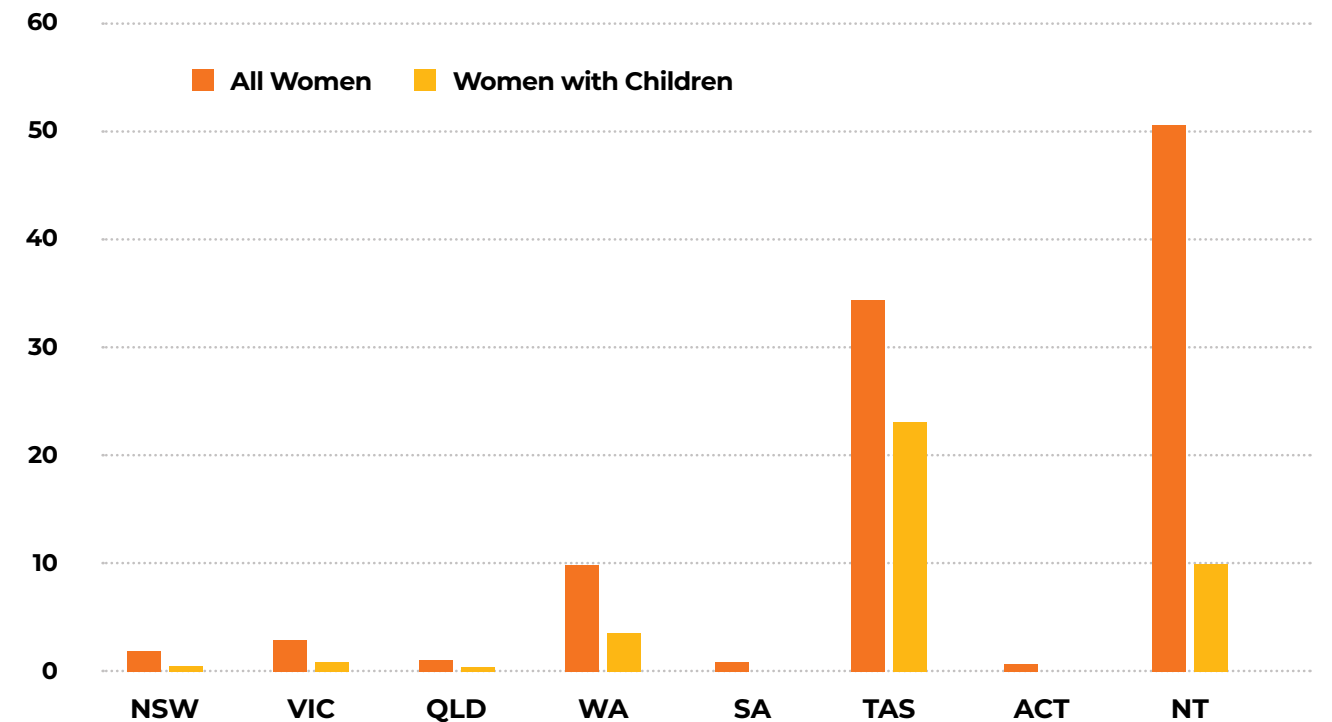


Source: Australian Institute of Health and Welfare (AIHW) 2021-22, Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Further, the number of women and children that Specialist Homelessness Services cannot assist and are having to turn away is at crisis levels.

On average across Tasmania, 27 women each day are not provided with crisis accommodation when they ask for it, equivalent to 9,900 instances per year – over six times the national rate.⁴ Concerningly 67 per cent of those women have children in their care, resulting in Tasmania having the highest rate of women with children not being assisted in the nation.⁵

FIGURE 3 NUMBER OF INSTANCES OF WOMEN WITH CHILDREN PER '000 FEMALE POPULATION NOT ASSISTED BY SPECIALIST HOMELESSNESS SERVICES IN 2021-22



Source: AIHW (2022), Specialist Homeless Services Data Tables 2021-22

The lack of long-term housing resulting in women and children staying longer at shelters was consistently raised as an issue during interviews with stakeholders. This creates a backlog, meaning that more women are having to be turned away from crisis accommodation.

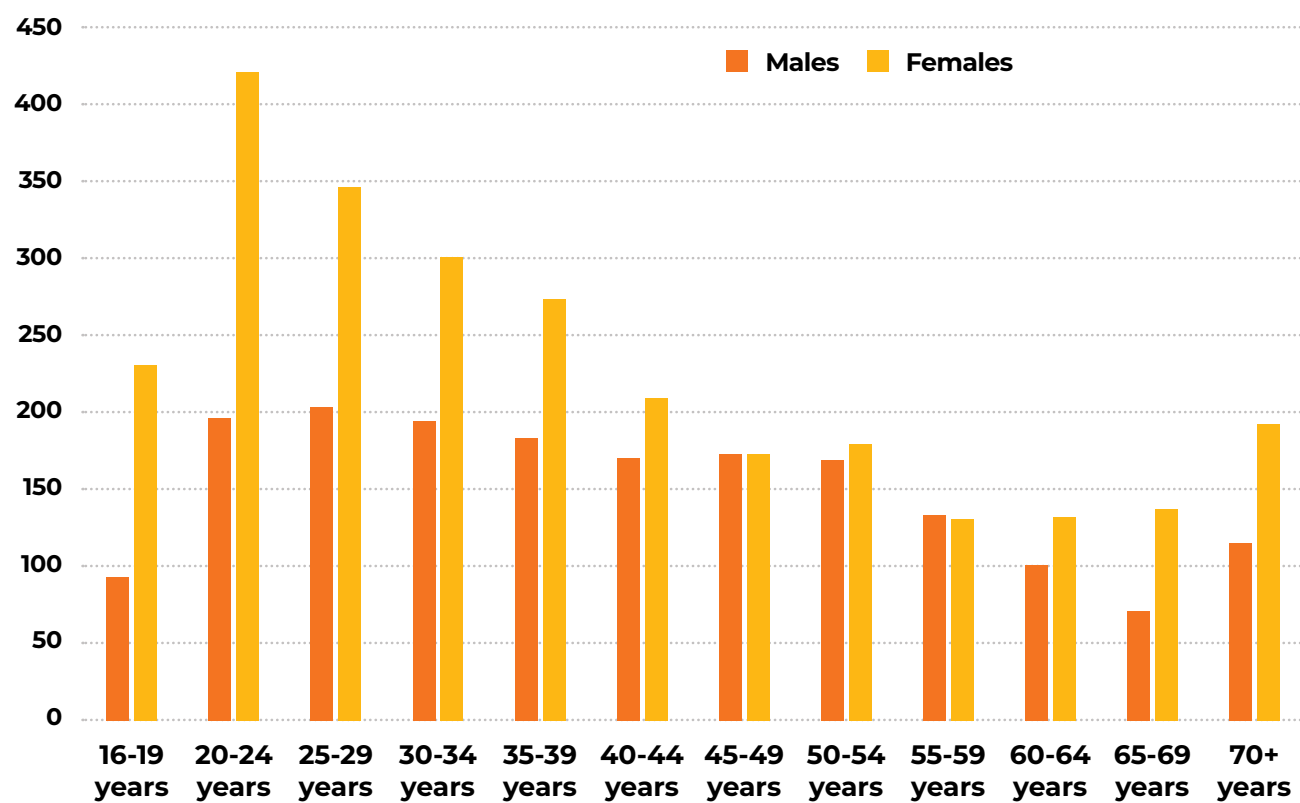


4. Impact Economics and Policy calculations using AIHW (2023), Specialist Homelessness Service Data Tables 2021-22 and ABS (2022), Regional Population by Age and Sex.
 5. Impact Economics and Policy calculations using AIHW (2023), Specialist Homelessness Service Data Tables 2021-22 and ABS (2022), Regional Population by Age and Sex. Calculated by adding number of single and coupled females with children and dividing by total number of females.

Women have greater needs across the life course

From the age of 15 teenage girls are more likely to require support from Specialist Homelessness Services than boys. This is just the start of a gendered pattern of need across the life course, with young women in their 20s and 30s the group most likely to require support from homelessness services and to seek social housing.

FIGURE 4 NUMBER OF PRIMARY APPLICANTS ON THE HOUSING REGISTER IN TASMANIA, 31 OCT 2022



Source: Data provided to Impact Economics and Policy by Homes Tasmania, 2022

Greater unmet need

Despite having greater need for long-term housing, women are less likely to have these needs met. While the majority of women seeking Specialist Homelessness Service support need long-term housing, only 6 per cent received it 2021-22. This means 2,946 women did not have their long-term housing needs met.⁶ In comparison 18 per cent of adult males had their long-term housing needs met in 2021-22.

Case study

ESTHER'S STORY

Esther arrived in Australia from Iran with her husband, Jasper and their three young children. Within a few months, Jasper began shouting and, on several occasions, he hit Esther.

Esther fell back against the wall on one occasion it felt as though she had dislocated her shoulder, but Jasper would not let her go to the doctor as he was aware that his behavior was shameful and abusive.

After months of abuse, Esther's older neighbor Kathy from across the road knocked on the door. Esther invited her in and offered her a cup of tea. Kathy gently shared that she had heard the screams and had been afraid for Esther and the children. Esther broke down in tears, partly from shame, and partly from the knowledge that someone else in the world understood her situation.

Kathy began to visit every few days until one day, when she arrived, Esther didn't answer the door. Instead, four-year-old Hassan opened the door and whispered something in Persian, pointing to the bedroom. Kathy found Esther in bed, covered in bruises, and curled in a ball. Two-year-old Karim was playing on the floor. Kathy quickly helped Esther gather some things for herself and the children and drove her to a women's shelter.

The shelter didn't have any immediate accommodation available. The shelter explained that they may be able to offer accommodation to Esther and her three children in the following weeks, but not immediately.

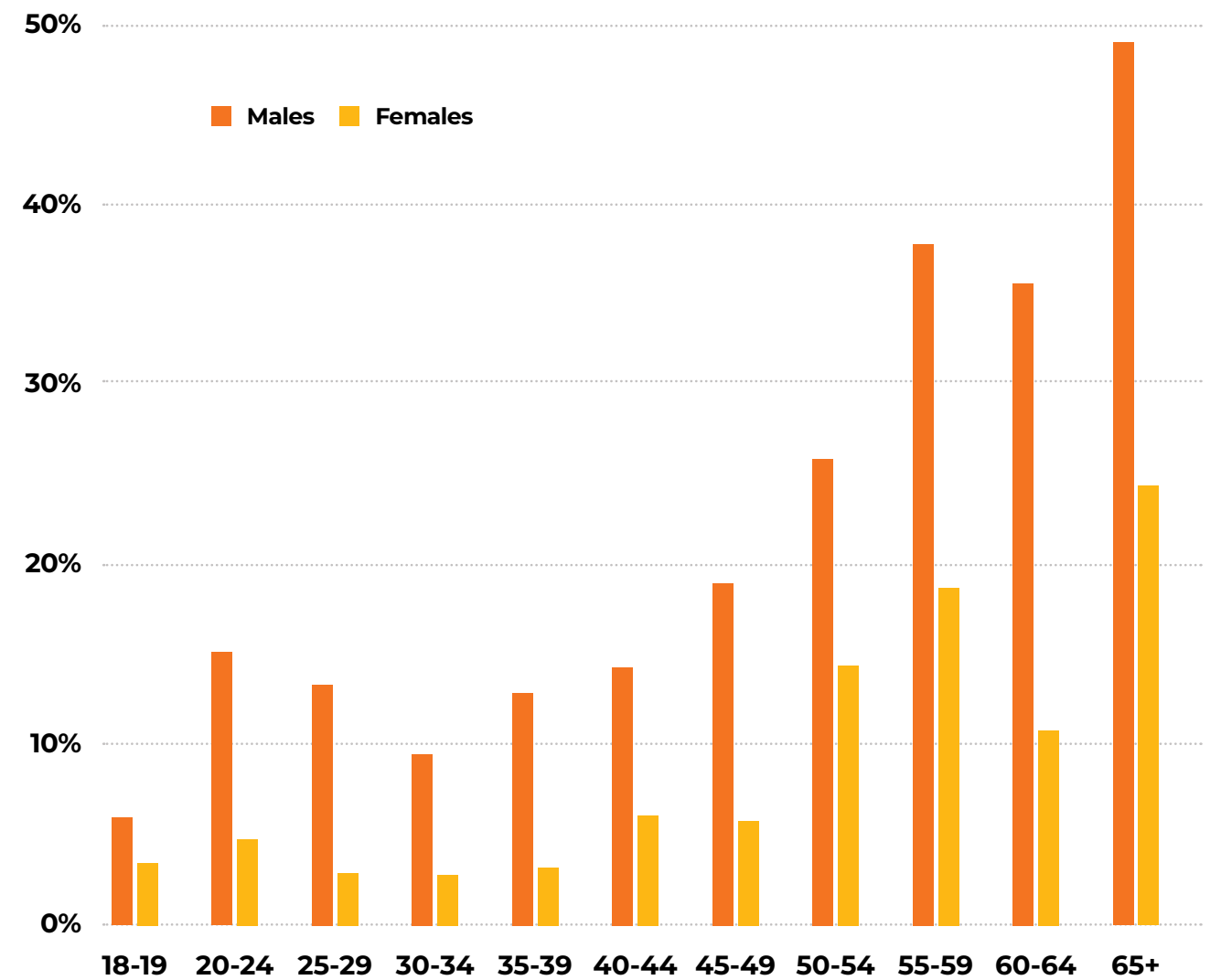
Kathy supported Esther to seek police protection from Jasper. Thankfully one of Kathy's trusted friends was also able to support Esther with short-term accommodation until the shelter was able to offer her a unit, which took 17 days. Without this option she and her children would have faced living rough or returning to her violent husband.

Esther has now returned to Iran. She faces an ongoing custody battle with her ex-husband but she is confident that the newly acquired insight into her rights and the rights of her children to safety, will motivate and sustain her.



Adult women under the age of 50 are particularly vulnerable, with 4 per cent having their long-term housing needs met compared to 18 per cent of women aged over 50 years of age. This likely reflects the different needs profile of younger women, that are more likely than older women to have children in their care and require housing with multiple bedrooms.

FIGURE 5
SPECIALIST HOMELESSNESS SERVICE CLIENTS HAVING THEIR LONG-TERM HOUSING NEEDS MET



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Worst rental affordability in the country

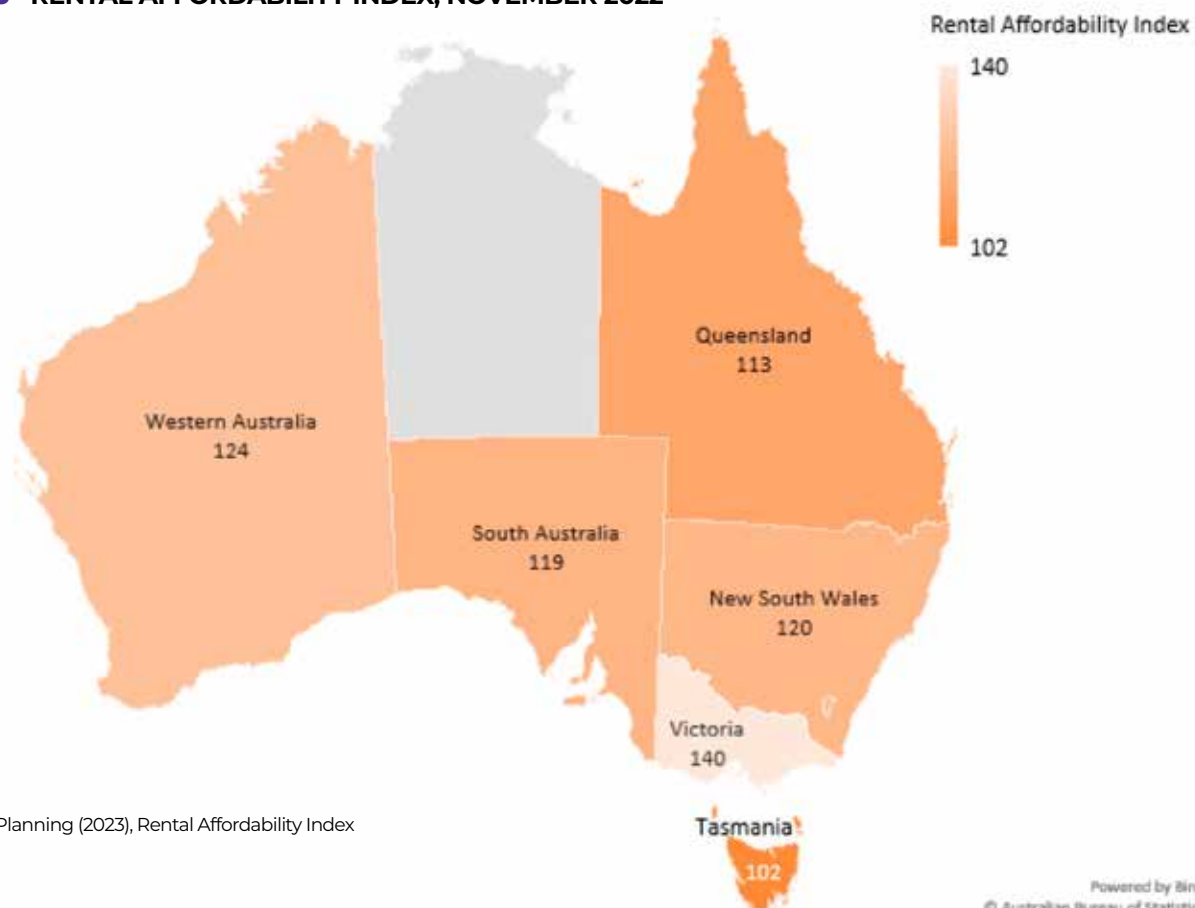
Tasmania has the worst rental affordability in the nation with close to one in every three female renters experiencing rental stress.⁷ This is due to high rents relative to low incomes in the state.

Rental stress is worsening in Tasmania with an increasing share of the population become renters, and incomes failing to keep up with rent rises.

While vacancy rates have started to recover from record lows, rental affordability has

worsened since the start of the pandemic. Tasmania has the highest rates of rental stress in the country, with Hobart verging on being the only capital city where on average renters are spending over 30 per cent of their income on rent.⁸

FIGURE 5 RENTAL AFFORDABILITY INDEX, NOVEMBER 2022



Source: SGS Planning (2023), Rental Affordability Index

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Women in Tasmania are at greater risk than men of rental stress due to their lower incomes, and represent the majority of recipients of the Tasmanian Government's Private Rent Assistance scheme. Over 70 per cent of those assisted are women.

The Private Rent Assistance Scheme (PRA) is available to low-income earners in Tasmania who need assistance to pay their rent, bond or moving costs in the private rental market. This program supports households to remain in the private housing

TABLE 2 PRIVATE RENTAL ASSISTANCE PROVIDED BY MAJOR REGION IN TASMANIA, 2021-22

	North	North-West	South
Total number of applicants	452	559	1,992
Applicants assisted	78%	81%	48%
Female leads of household	72%	74%	72%
Average age – female led household	42	41	38
Average age – male led household	48	48	42

Source: Impact Economics and Policy estimates based on data provided by Homes Tasmania, 2022



7. Australian Bureau of Statistics (ABS) 2021. Census, 2021.
8. Defined as a rental affordability index of under 100. SGS Planning (2023), Rental Affordability Index.

Case study

BELLA'S STORY

Bella is 17 years old. She had lived with her mother, but things at home were complex, impacting Bella's mental health. When times were especially tough at home, Bella couch surfed. She worked casually, having dropped out of school in Year 11, but was not able to work much due to her mental health.

Due to her difficult home situation, Bella decided to move out with a friend, and they found a private rental for \$290 per week.

They approached a community housing provider for assistance with bond and 2 weeks rent.

As Bella was still on the 'living at your parent's home' rate of Youth Allowance and not able to work much, the property was not affordable for her if she needed to split rent 50/50 with her housemate. They worked out a budget in which the rent split would be affordable and allowed them to receive assistance from Colony 47. Bella was assisted with her share of the bond and 2 weeks rent.

The property had quite a low rent for the market at the time, but has come with some challenges, including neighbourhood violence, break-ins and regular police attendance in the area. However, it was

only because of the low rent that Bella and her friend were able to afford the property with financial assistance and start to build a rental history.

Bella lived in the rental for 2.5 years while completing Certificates II & III in Community Services and starting her Bachelor of Social Work with Honours, which she will graduate from in 2023. Bella has also started working in the community services sector while completing her degree.

Without assistance with the bond and rent, Bella would likely not have been able to move out when she did, and wouldn't have found the stability she needed to commence study, work more and become independent.

What is driving the housing crisis?

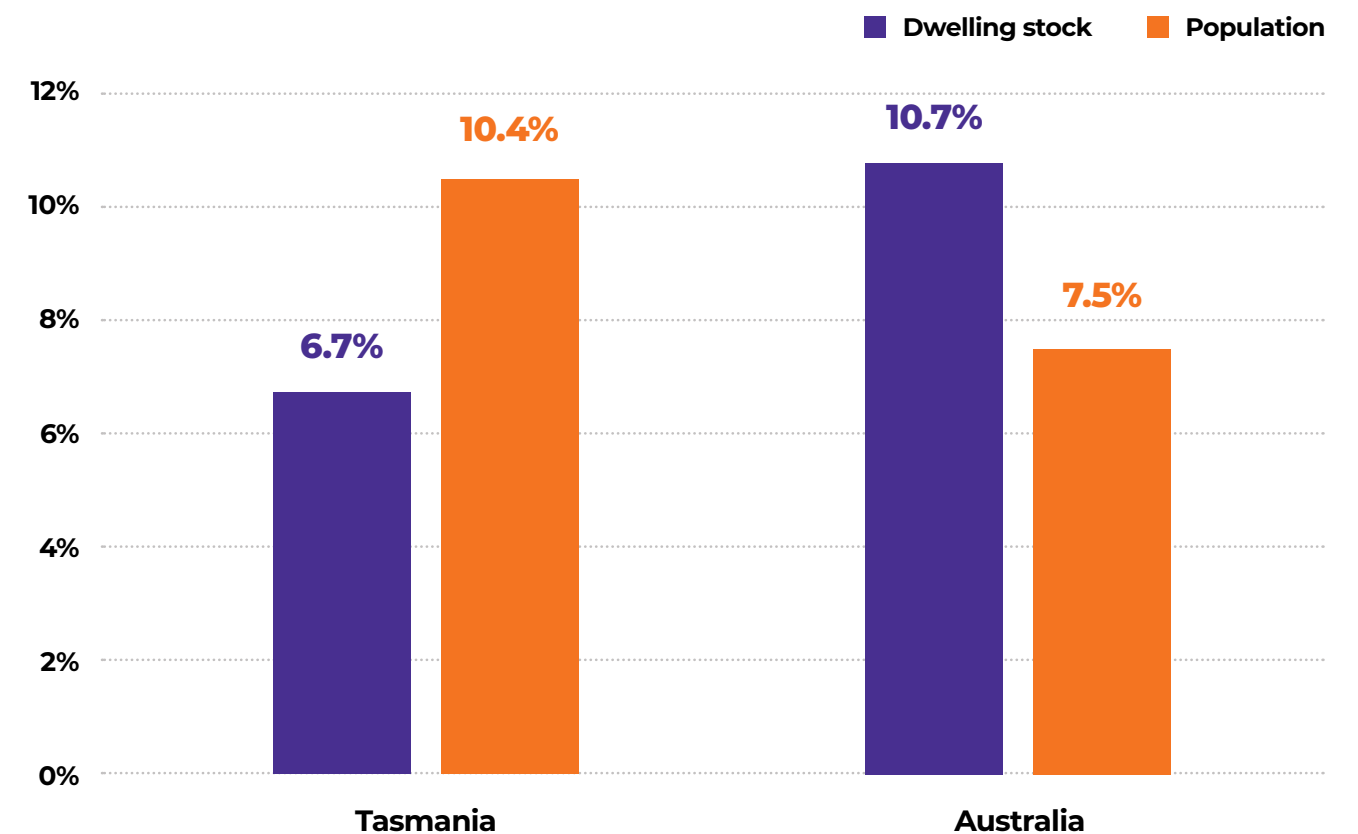
Insufficient supply of social housing to meet growing demand

Since 2014 the number of people waiting for social housing in Tasmania has more than doubled. In 2022 there were 4,453 people waiting for public housing in Tasmania, up from 2,227 in 2014.⁹

Overall dwelling stock not keeping pace with population growth

Tasmania's population is growing, but the number of homes is not keeping up.

FIGURE 7 GROWTH IN DWELLING STOCK AND POPULATION, JUNE 2016 TO JUNE 2022



Source: ABS (2022). Estimating dwelling stock, June Quarter 2022 and National, state and territory population, June 2022.



Housing stock being used for short stays rather than long-term rental

Across Tasmania there has been a trend for properties previously available to the long-term rental market being used for short stay accommodation such as Airbnb. This has contributed to low vacancy rates and is placing upward pressure on rents.¹⁰

Hobart has three to four times the share of private rental properties being used for short-term stays than Sydney and Melbourne, with 9.3 per cent of the private rental stock in inner Hobart being used for short rather than long-term rentals.¹¹

High rates of unoccupied housing

Partly driven by the high rates of properties being used for short-term accommodation, Tasmania also has the highest rates of unoccupied dwellings in Australia.

On Census night in 2021, 11.3 per cent of all of Tasmania's private dwellings were unoccupied. Nationally, 9.6 per cent of private dwellings were unoccupied on Census night 2021. While there are many legitimate reasons for properties to be unoccupied, the difference between Tasmania and the national average represents a shortfall of 4,311 properties across the state.¹²

10. Ibid

11. Phibbs, P., and Ely, J. (2022). Monitoring the impact of short-term rentals on Tasmanian housing markets. Prepared for Shelter Tasmania.

12. Impact Economics and Policy calculations using 2021 Census figures on the number of dwellings and occupancy rates.

Women with children at particular risk

While everyone is affected by the housing crisis, women and children are at heightened risk. Understanding the impacts of the crisis on women and children is therefore critical in formulating policy responses.

Women seeking Specialist Homelessness Services and applying for social housing are more likely to have children in their care requiring multiple rather than single bedroom accommodation. The lack of availability of suitable accommodation is one of the key drivers of poorer outcomes for women seeking long-term accommodation in Tasmania.

While around one third of the current stock of public housing stock is comprised of 3 and 4 bedroom properties suitable for women with children, these tend to be occupied by long-term tenants.¹³ New additions to the public and social housing stock are predominantly one and two bedroom properties that will not meet the needs of women with children.

Children at risk

Of all specialist homelessness clients, 18 per cent are children. Evidence suggests that children are particularly vulnerable to long-term negative impacts of housing insecurity and homelessness.¹⁴ These includes being at increased risk of behavioural issues and reduced performance at school, which can lead to long-term negative consequences.¹⁵



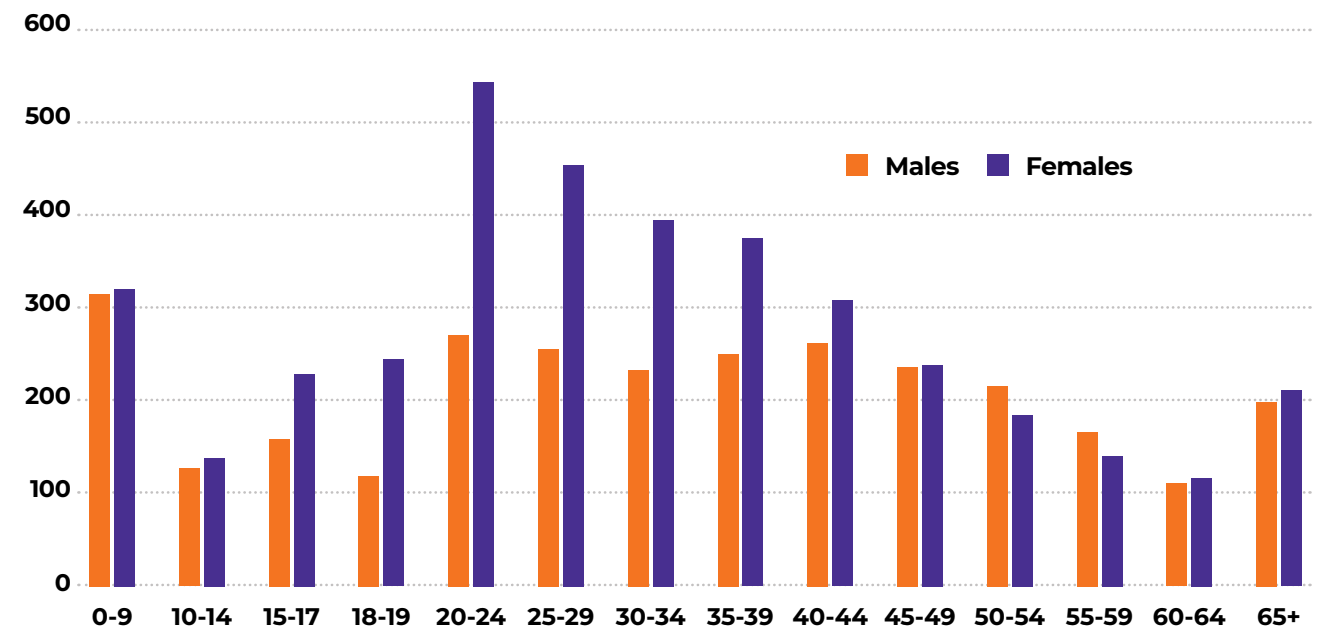
13. Figures based on Impact Economics and Policy analysis of current tenants of public housing using data supplied by Housing Tasmania, excludes community housing figures.

14. Seastres, R. J., Hutton, J., Zordan, R., Moore, G., Mackelprang, J., Kiburg, K. V., & Sundararajan, V. (2020). Long term effects of homelessness on mortality: A 15 year Australian cohort study.

15. AIHW (2022), Australia's Children.

16. Hobart Women's Shelter, 2021/22 Annual Report, p.2.

FIGURE 8 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS BY AGE GROUP, 2021-22, TASMANIA



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Case study

HOBART WOMEN'S SHELTER

Between July 2021 and June 2022, 558 women and 624 accompanying children from across Tasmania sought crisis accommodation at the Hobart Women's Shelter.

60 per cent of women and children presented at the Shelter for family violence reasons, a 13 per cent increase since 2021.

Of the 1,182 individual women and children seeking accommodation, 943 were turned away due to a lack of space – this is 8 out of 10.

Many of these women and children presented at the shelter multiple times during the period because their long-term housing needs were not met.

The number of women the Shelter turns away is more than double the national figures.

As the Shelter notes, the demand for crisis accommodation in Hobart is significantly greater than is represented in the figures of those who contact them.¹⁶ This is because women are aware that there is a very low chance the shelter will be able to provide them the support they require due to the capacity constraints.

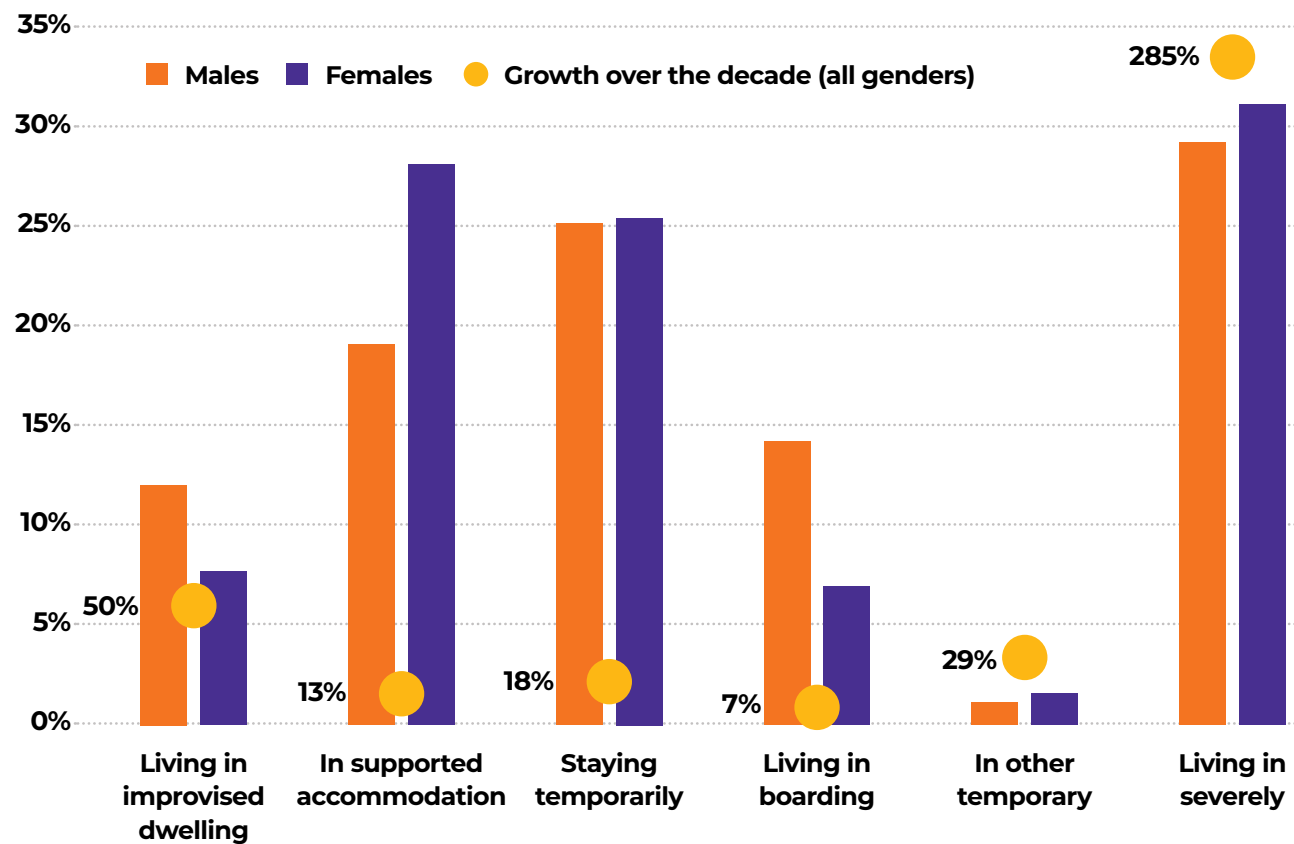
Housing needs not being met for families

People in need of long-term housing who require multiple bedroom properties are less likely to have this need met than people seeking one-bedroom properties.^{17,18} This particularly disadvantages women and children.

The largest share and fastest growing category of homelessness in Tasmania is people living in severely crowded dwellings that require at least four more bedrooms to appropriately accommodate everyone who is living there.

Over the decade to 2021 the number of people living in severely crowded dwellings grew from 183 people to 709 people.¹⁹

FIGURE 9 SHARE OF HOMELESS PERSONS IN TASMANIA BY LIVING SITUATION



Source: ABS 2021, Estimating Homelessness: Census, 2021

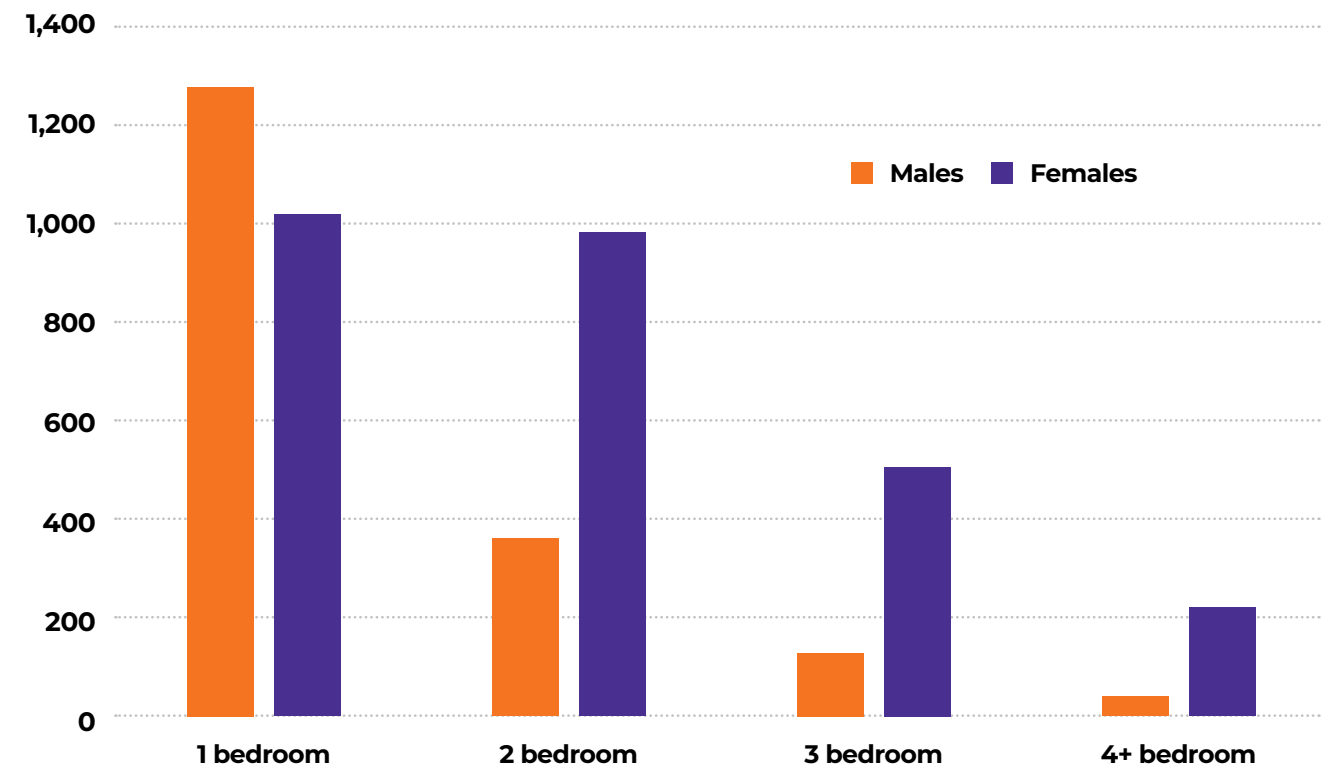
17. Average waiting times for social housing are larger for applicants with more bedroom needs. Analysis of data provided by Homes Tasmania shows that average waiting times for social housing for people needing three or more bedrooms are 3 months longer than for 2 bedrooms and 5 months longer than for one-bedroom properties.

18. Analysis of SHS client data from the AIHW, shows that relative to adults, children have by far the lowest rates of having their long-term housing needs satisfied (0% in 2022). Children are the most likely to be in households requiring multiple bedrooms.

19. ABS 2021, Estimating Homelessness: Census, 2021. Table 1.3.

Impact Economics and Policy analysis of Tasmania’s Housing Register data finds that while 30 per cent of male applicants require multiple-bedroom properties, 63 per cent of female applicants require multiple -bedroom accommodation.

FIGURE 10 NUMBER OF PRIMARY APPLICANTS ON THE HOUSING REGISTER IN TASMANIA BY NUMBER OF BEDROOMS ELIGIBLE FOR, 31 OCT 2022



Source: Data provided to Impact Economics and Policy by Homes Tasmania, 2022

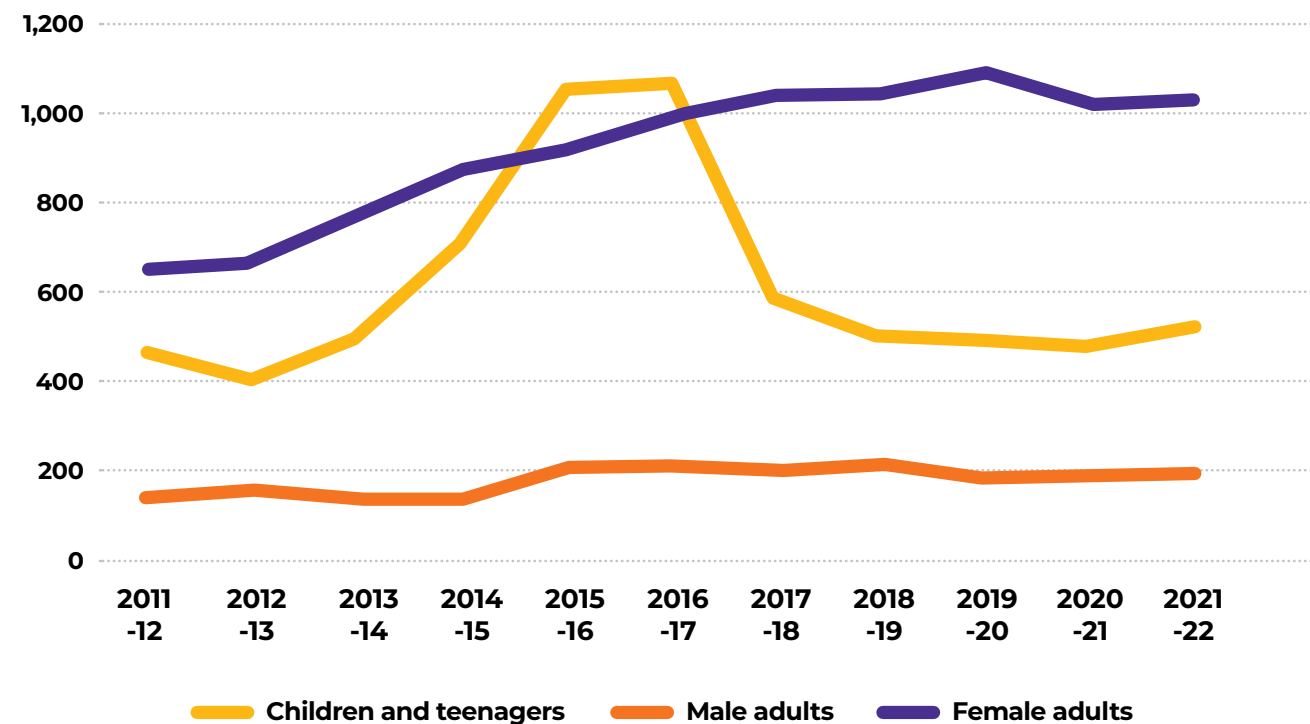
Women needing three- or four-bedroom properties are currently waiting almost 19 weeks longer than applicants needing one-bedroom properties.

In order to meet the needs of women and children the stock of social housing built under the Government’s Tasmanian Housing Strategy will need to include a substantial number of three- and four-bedroom properties.

Family violence driver for women and children experiencing homelessness

Family violence is a major driver of homelessness for women and children, with the largest affected cohorts being young children (aged 0 to 9) and young adult women in their 20s and 30s. In 2021-22, 31 per cent of all adult female Specialist Homelessness Services clients and 40 per cent of all child and teenage clients were experiencing family violence.

FIGURE 11 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS WHO ARE EXPERIENCING FAMILY VIOLENCE, 2021-22, TASMANIA



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Tasmania’s Safe at Home response to address Family Violence prioritises people remaining in their homes when leaving a violent relationship, and is a likely contributor to Tasmania having the lowest percentage of people seeking Specialist Homelessness Services having experienced family violence in the country.²⁰

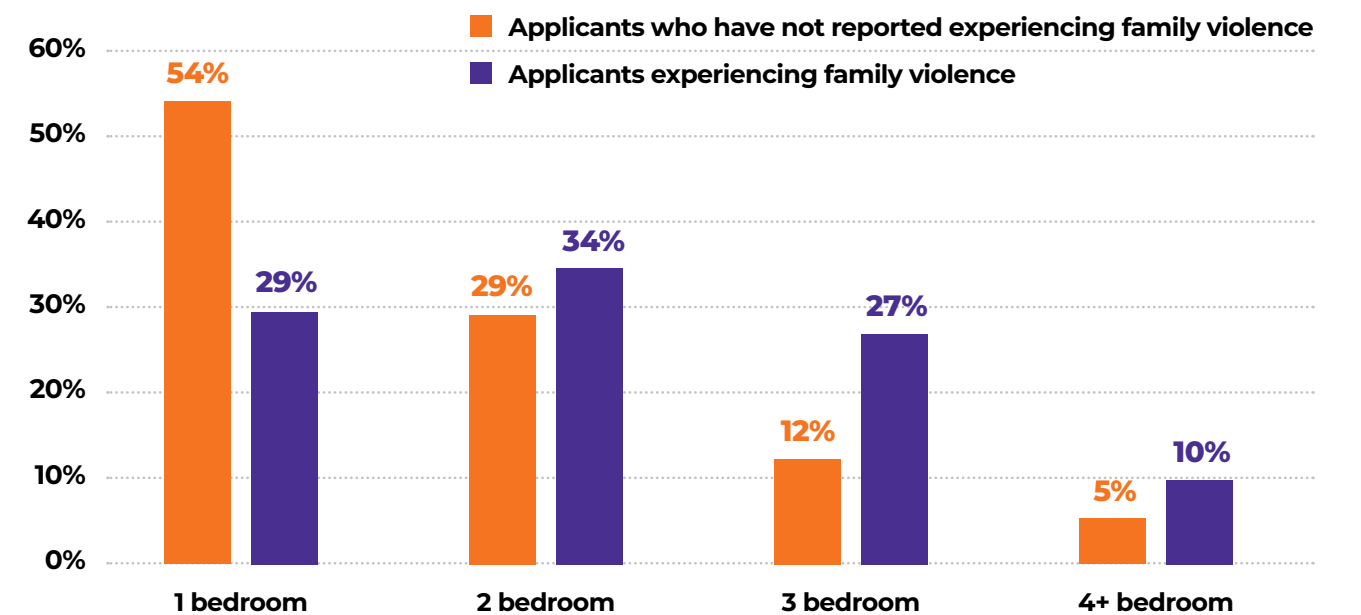
Notwithstanding this, only one in every 20 women experiencing family violence and identified as needing long-term housing,

receive that long-term housing.²¹ With nowhere else to go these women face a choice between homelessness and returning to a violent partner.

Driver of homelessness

Women experiencing family violence who are in need of social housing, tend to have more children with them than other women, and are therefore more likely need multiple bedrooms properties.

FIGURE 12 SHARE OF HOUSING REGISTER APPLICATIONS BY NUMBER OF BEDROOMS ELIGIBLE FOR 31 OCT 2022



Source: Data provided to Impact Economics and Policy by Homes Tasmania, 2022

When women experiencing violence first approach a Specialist Homelessness Service for housing support, over 60 per cent are already homeless or in at risk of becoming homeless. At the end of their time receiving support services, the same share of women remain homeless.²²

The other third of women experiencing family violence who seek Specialist Homelessness Service support are in private or social housing when they first seek support. However, by the end of their support period, a third of these women are also homeless. This is driven by women that are leaving a violent partner having no-where to go given the current shortages in long-term housing.

20. Impact Economics and Policy analysis of AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22.
 21. Impact Economics and Policy analysis of AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22.
 22. Impact Economics and Policy analysis of AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22.

That means that of all women experiencing family violence in Tasmania who seek support from Specialist Homelessness Services, more than half are homeless at the end of their period of support.

Impact Economics and Policy estimates that every year, approximately 604 women in Tasmania become homeless after leaving a violent partner. This homelessness is estimated to cost Tasmanian women and the economy \$18.9 million in 2022-23 dollars.

Returning to a violent partner

Impact Economics and Policy modelling finds that every year, approximately 333 Tasmanian women return to a violent partner due to having nowhere else to go and no financial support.²³

Thousands of women in Australia who had previously left a violent partner have at some point returned to living with that partner.²⁴ Latest data on why women return to a violent partner indicates that 10 per cent and 7 per cent respectively returned because they had no financial support or because they had nowhere else to go. Returning to a violent partner seemed a better choice than being homeless or trying to subsist in poverty.²⁵

By providing women with financial support and somewhere to go, so that they do not have to return to their violent partner, some of the costs of family violence can be avoided. Some of the costs, including those to the second generation, will have already been incurred, but it is estimated that \$28,030 in costs can be avoided annually for every woman supported to not return to violence.

TABLE 3 ANNUAL COSTS OF RETURNING TO FAMILY VIOLENCE PER WOMAN, 2022-23

Description	\$
Pain, suffering and premature mortality	23,742
Health	1,403
Production related	893
Consumption related	1,992
Total	28,030

Source: Impact Economics and Policy estimates, see Appendix Three for methodology

This adds up to \$9.3 million in costs to Tasmanian women and the economy that could be avoided by having sufficient affordable housing options to enable women to not have to return to a violent partner.

Meeting the needs of Tasmanian women that have experienced family violence

Family violence incurs significant costs through pain, suffering and premature mortality, costs to the health system, reduced ability of victims to work, reduced consumption as a result of reduced income and costs to the second generation.

The long-term costs of family violence for children include emotional and social issues, anxiety and depression, interactions with

the youth justice system, poor education outcomes, poor employment outcomes, suicide ideation and homelessness.²⁶

The 938 additional social housing properties needed to house Tasmanian women escaping domestic violence, would provide \$263.4 million in net economic benefit to the Tasmanian economy. This includes the direct economic benefits of building new housing, the avoidance of \$9.3 million in costs of women returning to a violent partner and \$18.9 million in costs of women experiencing homelessness after leaving a violent partner.²⁷



23. See Appendix Three for methodology.
 24. Australian Bureau of Statistics (2016), Personal Safety Survey 2016.
 25. Emma Dawson, *A home of one's own - Philanthropic and social sector solutions for women's housing* (Melbourne: Per Capita, 2022), p.15.

26. Family Court of Australia (2013), *Exposure to Family Violence and Effect on Children*.
 27. See Appendix Three for full methodology.

Case study

KATHRYN'S STORY

Kathryn first contacted a shelter about ten years ago, as a young woman fleeing family violence. She has engaged with the same shelter on several occasions while waiting for accommodation, even when the shelter was not able to provide accommodation at the time. Kathryn just needed to be 'able to connect' with known workers.

Kathryn initially presented to the shelter having escaped family violence along with her infant child and while pregnant with her second. Despite counselling and legal support, Kathryn returned to the abusing relationship. She then became pregnant with her third child. The family violence escalated, with her children's father using tactics to force her out of home and separate her from the children, including threats and physical restraint.

After relocating from Tasmania to the mainland to escape, Kathryn's ex-partner successfully applied for an order for her to return to Tasmania with the children. On her return, Kathryn was accommodated at a women's shelter. At this time, her ex-partner was granted visitation to the children but he would turn up at times when he knew she would be dropping off or picking up the children so he could cross paths with Kathryn and intimidate her.

Kathryn's ex-partner was awarded care of the children due to Kathryn's housing situation. Kathryn was unable to get overnight visitation with the children because she did not have a property with sufficient room.

On occasions when Kathryn had been successful with obtaining a private rental property, her ex-partner sabotaged the tenancy by turning up and behaving violently, damaging property, and making personal threats.

Losing custody of her children exacerbated Kathryn's mental health and her use of illicit drugs for self-medication. These drugs were often supplied by her ex-partner, increasing her dependence on him. Losing custody of her children has also affected Kathryn's housing options as her lower income support payment reduced the kinds of private rental she could afford. Not having primary care of the children also restricted Kathryn's public housing bedroom allocation. The children can only be included in the bedroom allocation if their mother has them in her care for the 'majority' of the time.

The shelter was contacted in early 2023 by Homes Tasmania to enquire about Kathryn's suitability for an upcoming vacant property. As Kathryn was still in contact with the service, the shelter could verify her need and advocate for her to be offered a public housing property, which she has now secured. Kathryn has not yet regained primary custody of her children.

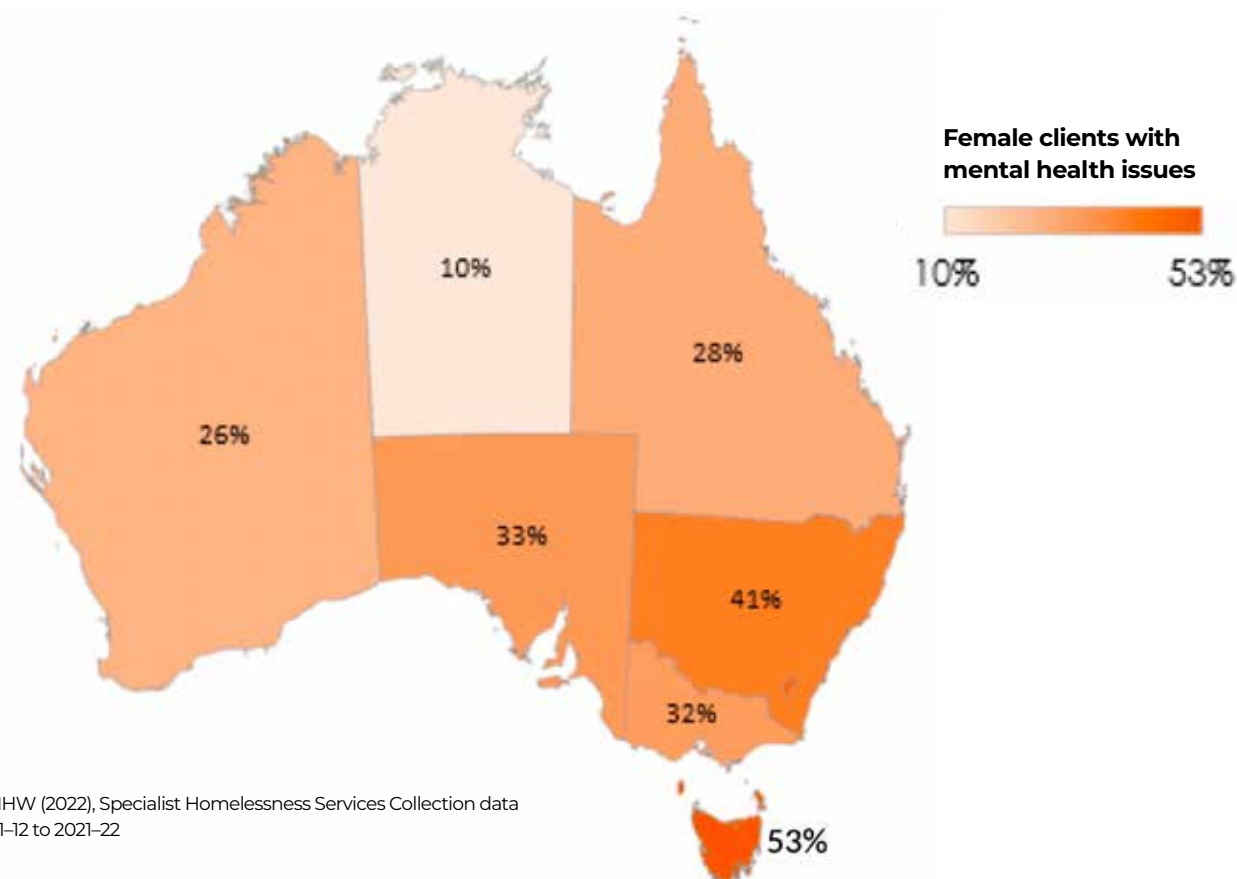


Mental health services are inadequate

The majority of clients seeking Specialist Homelessness Services in Tasmania have a mental health condition. Ensuring services are funded to assist these clients and investing more in community mental health are key pillars in addressing growing rates of homelessness across the state.

53 per cent of all women in Tasmania receiving support from Specialist Homelessness Services (SHSs) in 2021-22 reported having a mental health issue.²⁸ This compares to the 33 per cent nationally, with Tasmania having the highest rate of Specialist Homelessness Service clients experiencing mental health issues.

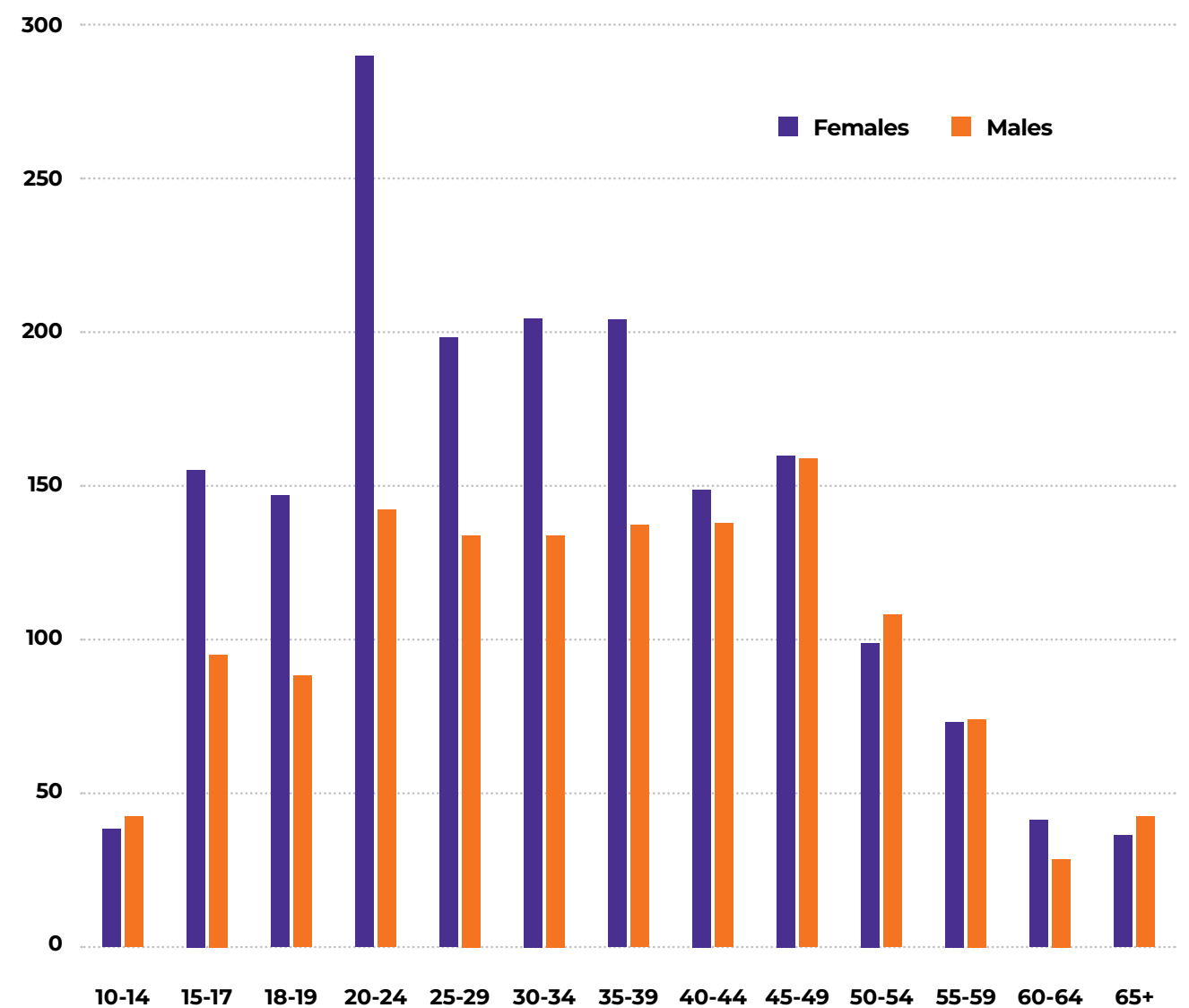
FIGURE 13 FEMALE SPECIALIST HOMELESSNESS CLIENTS WITH A MENTAL HEALTH ISSUE, 2021-22



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Young women aged 20-24 are the largest cohort of clients seeking support experiencing mental health issues.²⁹ This likely reflects general rates of mental health conditions being particularly high for young women.

FIGURE 14 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS SELF-REPORTING A MENTAL HEALTH ISSUE, 2021-22, TASMANIA



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Case study

MADDY'S STORY

Maddy is a woman in her late-20's who presented to the Royal Hobart Hospital with uncontrolled diabetes and a diagnosis of borderline personality disorder while experiencing homelessness, living in abject poverty, and experiencing family violence. Emergency Department staff referred Maddy to Community Social Work upon her discharge, for follow-up and support.

Maddy's journey from this initial hospital presentation to permanent social housing took nine months. It included temporary accommodation in holiday units over Christmas, an extended stay in the Hobart Women's Shelter and a short-term private rental share-house that failed due to being unsafe.

Following Maddy's emergency presentation to hospital, she was supported to apply for the NDIS with support letters and advocacy. This advocacy included a request for funding to facilitate case management three days each week; diabetes education support; and dental, medical, and mental health support. Maddy was unable to drive, and she experienced high anxiety around all appointments.

A major inhibitor to Maddy finding safe accommodation was her attachment to her beloved cat Charlie, and her refusal to surrender him to the RSPCA. Volunteer charity Nine Lives arranged a foster placement to care for Charlie while Maddy received medical support. Maddy was very hesitant to be separated from Charlie but agreed due to Anglicare assisting with transport for Maddy to visit with the foster carer and Charlie each week.

After nine months, while Maddy was share-housing, she was offered a social housing unit in a Hobart suburb close to the hospital so she could meet her outpatient appointments

more easily. The unit had a little back yard where Maddy was able to provide a safe space for Charlie. That same week, Maddy's NDIS funding was approved. This wonderful outcome was the result of combined efforts from numerous caring professionals who provided support so that Maddy could make increasingly protective decisions.

Throughout this time, Maddy slowly began to feel more empowered and in control of her own life. She was proud of holding her ground over her cat Charlie, and was proud of the work she had committed to with a psychologist to achieve her NDIS outcome. Maddy continued to work with Anglicare and accepted a referral for free financial counselling. This referral had been offered whilst she was staying in a shelter, but at that time, Maddy had not been ready to engage.

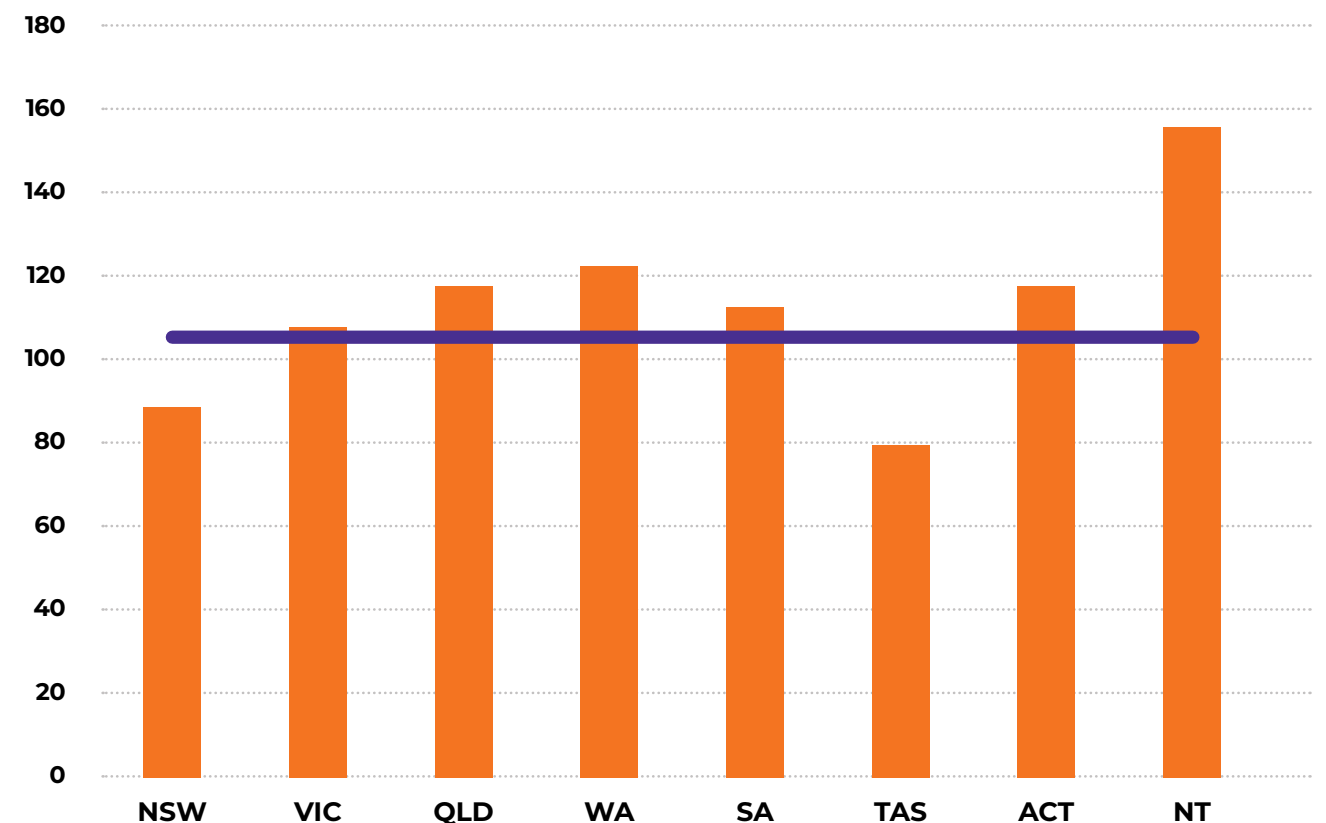
Maddy now visits with her diabetes educator regularly and has both her diabetes and diet under control. She has been able to remain in her home for over two years and this is the longest she can remember staying in one place since her early childhood.

Maddy has proudly invited her interstate friends to visit her, and she has begun to feel worthy of her place.

Lack of support services

Tasmania spends 25 per cent less per capita than the national average on community mental health³⁰, which is likely to be both driving greater need for specialist housing support and also increasing the complexity of that need.³¹

FIGURE 15 COMMUNITY MENTAL HEALTH SPENDING PER CAPITA, 2020-21



Source: AIHW (2021), Mental health services in Australia: Expenditure on mental health services

In order for Tasmania to meet the national benchmark of community mental health services it needs to increase its funding for these services by \$14.8 million per year.³²

30. AIHW (2023), Mental Health Services: Expenditure of Mental Health Services.

31. Fazel, S., Geddes, J. R., & Kushel, M. (2014). The health of homeless people in high-income countries: descriptive epidemiology, health consequences, and clinical and policy recommendations.

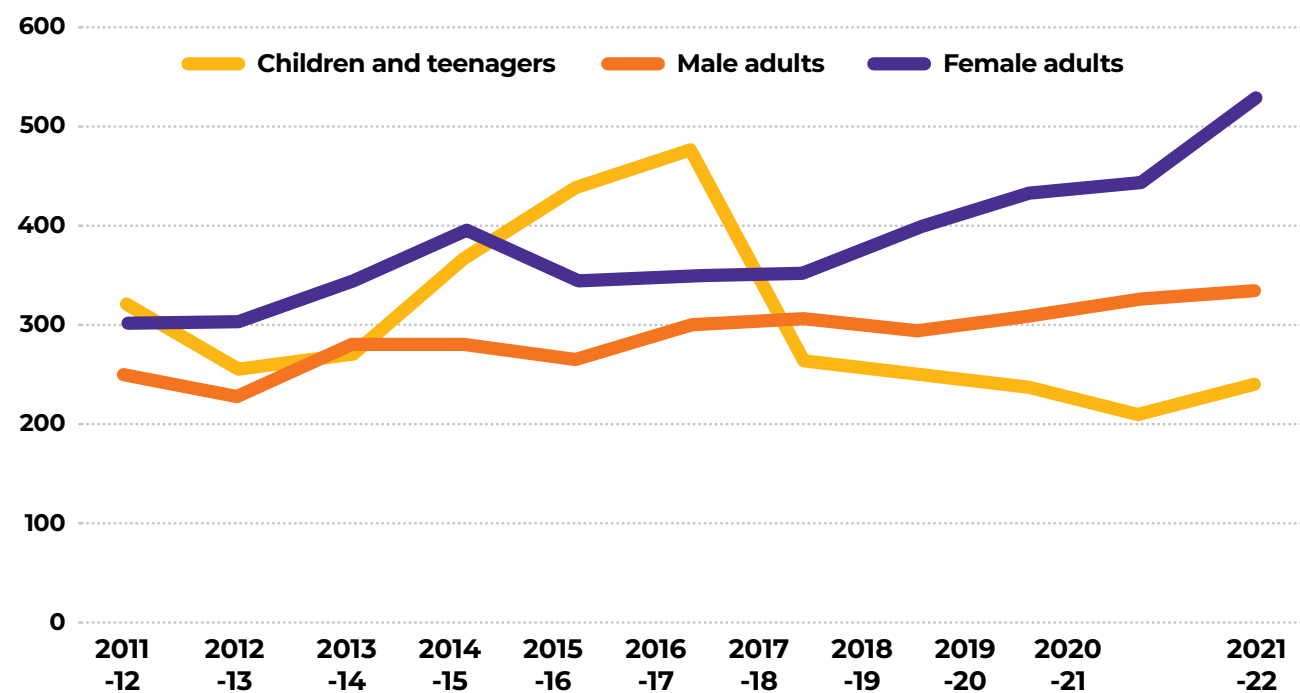
32. Impact Economics and Policy calculations based on AIHW (2023), Mental Health Services: Expenditure of Mental Health Services.

Impact greater for Tasmanian Aboriginals

While Tasmanian Aboriginals are 6 per cent of the population, in 2021-22 they represented 16 per cent of people using Specialist Homelessness Services.³³ With a significant share of Specialist Homelessness Service clients being Aboriginal Tasmanians, it is critical that support services and long-term housing options are designed and provided in a culturally appropriate manner.

Almost half of these Tasmanian Aboriginal clients (48 per cent) were adult women, 30 per cent were adult men and 22 per cent were children.³⁴ Growth in the number of clients in recent years is most evident for adult women who are Tasmanian Aboriginal.

FIGURE 16 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS IDENTIFYING AS TASMANIAN ABORIGINAL, TASMANIA



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

The National Closing the Gap Agreement, to which Tasmania is a signatory has committed governments to implementing community led solutions, which requires a focus on Aboriginal led and directed services. However, Tasmania is lagging the nation in the provision of Indigenous Housing Services.

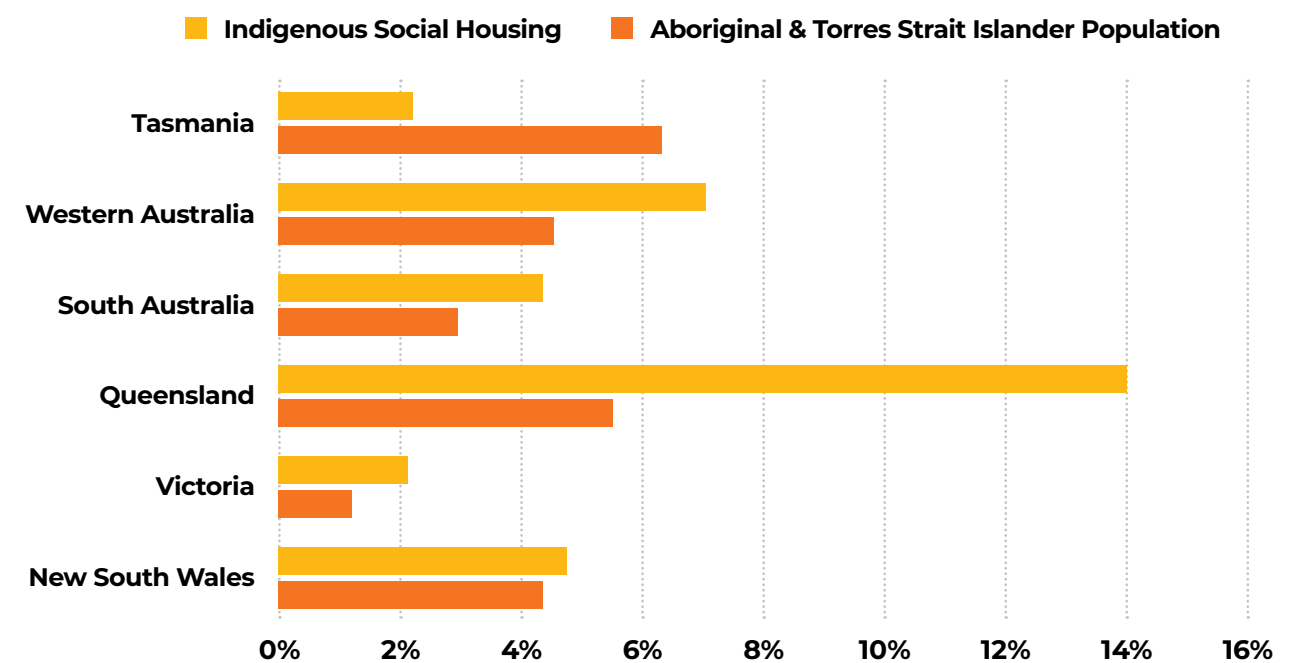
Lack of Indigenous Housing

Despite 16 per cent of Specialist Homelessness Service clients being Aboriginal Tasmanians,

only 2 per cent of social housing in Tasmania is Aboriginal housing. This makes Tasmania the only state in Australia with a lower share of Aboriginal social housing than the Aboriginal population.

As of June 2021, there were 331 Aboriginal housing properties within Tasmania's overall social housing stock. In October 2022, 164 of these were owned and operated by the Tasmanian Government and the others were managed by community housing providers.

FIGURE 17 INDIGENOUS SOCIAL HOUSING SHARE OF TOTAL SOCIAL HOUSING STOCK, 2021-22



Source: ABS (2023), Estimates of Aboriginal and Torres Strait Islander Australians June 2021 and AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

On average across Australia the stock of Indigenous Social Housing is close to twice the Indigenous share of the total population, reflecting the greater need for housing support and the importance of providing culturally appropriate housing solutions.

In order to increase the Indigenous Social Housing share in Tasmania to the national average an additional 1,272 houses are needed, bringing the stock up to 11 per cent of the total stock.³⁵

As the Tasmanian Government delivers on its commitment to build an additional 10,000 units of social housing before 2032 a minimum of 12 per cent should be earmarked for Aboriginal controlled housing.

Case study

MARY'S STORY

Mary is a Tasmanian Aboriginal woman with six children. Mark and her (at the time) five children had lived in a private rental property for four years. She had no issues with renting and always paid rent on time.

But then Mary began a relationship with a man named James who was extremely abusive towards her and her children. Mary had her sixth child to James. A violent incident occurred in the home when Mary's new baby was nine months old. James brutally attacked Mary and another of her children, placing them both in hospital. James was remanded in custody.

Mary's children were removed from her care into Child Safety (CS) shortly after this incident. Mary remained in the same rental property for a further six months, until advised by CS that reunification with her children would not happen while she remained in that property. Mary knew at this time the housing situation in Tasmania was unaffordable for her and she did not want to become homeless, so she remained in the property until she was able to secure a place at a shelter in Hobart.

Mary resided at the shelter for six months and was able to have visits with her children when she was at the shelter. But her children were not returned to her care full time.

Mary was granted Private Rental Assistance for potential rental properties up to a modest cap each week. Mary has applied for over 60 rental properties, starting when she was still in her private rental property.

Even though Mary has great rental references, she has had no luck in securing a private rental to date.

Mary was given an exit date at the shelter. She commenced calling other shelters to move to, as the alternative was homelessness or couch surfing. Mary was fortunate to secure accommodation at another shelter, but she is unable to retain full time reunification with her children until she acquires permanent accommodation.

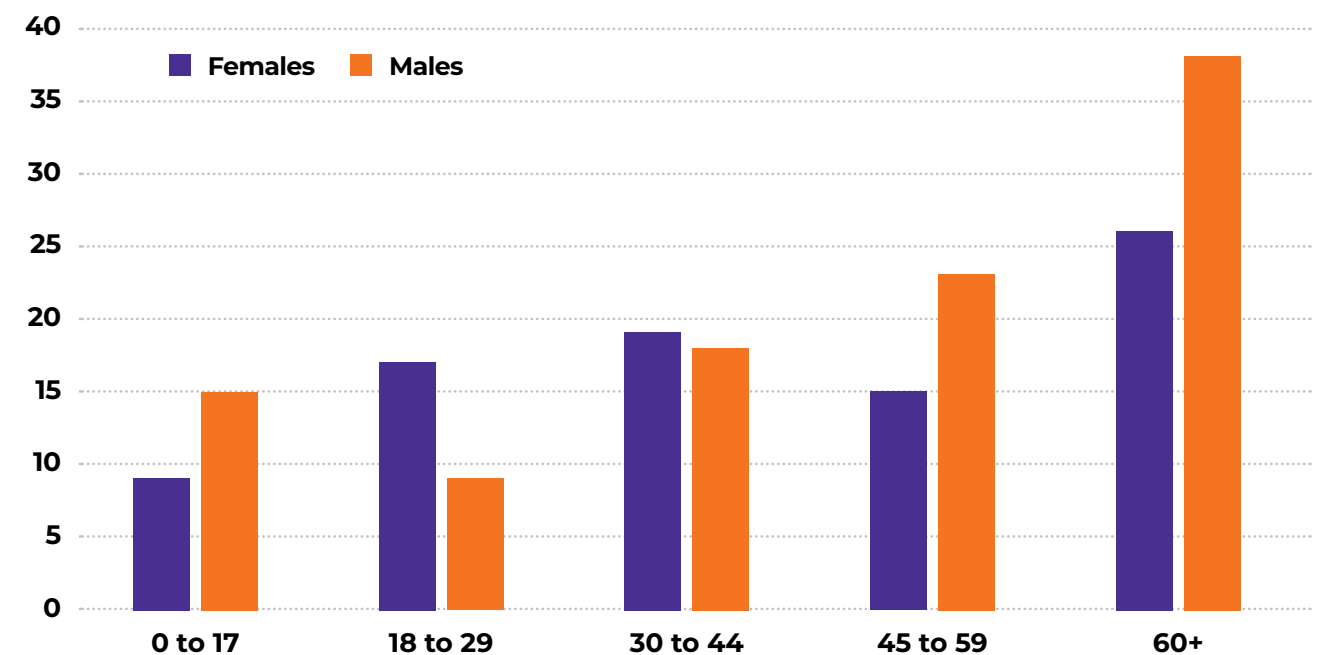
Mary is still unable to secure long-term accommodation, with her applications continuing to be rejected, and has been active on the social housing register for 17 months.

Women with a disability have unique needs

One third of all women who are primary applicants on the Housing Register are living with some form of disability. Many of these women will have accessibility needs.

The share of people seeking support from Specialist Homelessness Services is smaller at 5 per cent because this only captures people with a disability that require assistance.

FIGURE 18 NUMBER OF SPECIALIST HOMELESSNESS SERVICE CLIENTS WITH A DISABILITY THAT REQUIRES ASSISTANCE, 2021-22, TASMANIA



Source: AIHW (2022), Specialist Homelessness Services Collection data cubes 2011-12 to 2021-22

Tasmania's population is ageing, and an increasing number of Tasmanians are living with a disability. Ensuring that the new investments in social housing meet the needs of people with a disability and of people as they age will be critical to meeting the future needs of the population.

Priorities to address Tasmania's housing crisis

Addressing Tasmania's housing crisis and meeting the housing needs of Tasmanian women and children will require a comprehensive suite of policies.

Impact Economics and Policy has identified 6 priorities for action under the Tasmanian Government's Housing Strategy, including:

- Providing more social housing that meets the specific needs of women and children across Tasmania
- Ensuring best practice in the provision of social housing
- Reforms to increase the stock of private rental properties
- Increased funding for crisis services
- Increased funding for community mental health
- Strengthened Aboriginal Controlled Sector

RECOMMENDATION ONE: ADDITIONAL SOCIAL HOUSING

Impact Economics and Policy has estimated that a minimum of 4,239 additional social housing properties are needed to meet the long-term housing needs of Tasmanian women and children today. Of these, 938 social housing properties are needed to address the needs of women fleeing family and domestic violence. This estimate is based on both the number of women seeking long-term accommodation that do not receive it and the number of women that are unassisted.³⁶

While the number of properties is important, so is the composition and location with Impact Economics and Policy modelling finding that when compared to the current stock of social housing a greater proportion needs to be multiple bedroom properties to meet the needs of women and children.³⁷

36. See Appendix One for full methodology.
37. See Appendix Two for full methodology.

TABLE 4 ESTIMATED MINIMUM NUMBER OF AFFORDABLE PROPERTIES NEEDED TO HOME ALL TASMANIAN WOMEN BY REGION, 2022

Region	Number of properties	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedrooms
North	1,073	34%	39%	18%	9%
Launceston	739				
Meander Valley - West Tamar	108				
North-East	226				
North-West	967	40%	36%	17%	7%
Burnie - Ulverstone	470				
Devonport	392				
West Coast	105				
South	2,199	37%	35%	19%	8%
Brighton	292				
Hobart - North-East	410				
Hobart - North-West	613				
Hobart - South and West	146				
Hobart Inner	434				
Sorell - Dodges Ferry	87				
Central Highlands (Tas.)	62				
Huon - Bruny Island	109				
South-East Coast	45				
Total	4,239	37%	36%	19%	8%

Source: Estimated by Impact Economics and Policy

Building these additional properties would cost an estimated \$1.1 billion and generate direct and indirect benefits including:

- \$263.4 million in avoided costs from women experiencing homelessness after leaving a violent partner and not returning to violent partners;
- \$2.1 billion in direct economic benefits from the building of housing; and
- 6,605 jobs during the construction of housing.



RECOMMENDATION TWO: BEST PRACTICE IN THE PROVISION OF SOCIAL HOUSING

Along with location and the number of bedrooms needed, best practice provision also means maximising the benefits of Government investment and catering for the specific needs of potential tenants.³⁸

Innovative Financing Options

Partnerships with not-for-profit and for-profit partners can maximise the benefits of its investment in social housing, with a number of examples of these approaches delivering increased investment in social housing stock:

- Viv's Place, located in Dandenong in Victoria, welcomed its first tenants in 2022. It is an Australian-first apartment building for at-risk women and children. The Victorian Government was the major funder, supported by combined funding from philanthropies, developed, managed and part-funded by Launch Housing, with services provided by Uniting Care. Evaluation of Viv's place by residents will be an important part of developing its best practice model. Other recent Victorian examples include Women's Property Initiatives Coburg and the family violence apartments in Bayswater.
- In Switzerland, local and national governments offer very cheap, state-guaranteed loans and privileged access to public land for non-profit companies under the *mehr als wohnen* scheme. The

reduced dependency on market loans and on individual members' capital is reflected in the low costs for co-operative share of entry costs.³⁹

- Institutional investment in social and affordable housing can be encouraged by reforming state land taxes. Grattan Institute has recommend that this could be achieved by flattening land tax rates and abolishing tax-free thresholds, or applying progressive rates based on the value of individual properties rather than the combined value of holdings.

EXAMPLE - NIGHTINGALE

Nightingale is a not-for-profit company which sells homes 'at cost'. The resale price restriction is intended to deter speculation on the margin between the sale price and the market value.

The company aims to pre-allocate up to 20% of homes to community housing providers (CHPs), who give affordable, long-term leases to vulnerable members of the community. Through priority balloting, the company also allocates 20% of available apartments in each building to so-called key community contributors (e.g. teachers, nurses, social workers); individuals with a disability, carers, single women 55 and over, and Indigenous Australians and Torres Strait Islanders.

The maximum resale price of the apartment cannot exceed the price that was paid for it (excluding stamp duty), plus the percentage increase in median house prices of the suburb where the property is located from the year it was bought until the year it is being sold, as determined by the REIV or; the percentage increase in median house price in the city where the property is located from the year it was bought until the year it is being sold, as determined by the ABS.

38. See Appendix Four for full review of approaches.

39. Assemble Papers (2020). Co-operative housing reinvented real time in Germany and Switzerland.

Design Approaches

Design needs to begin with the unique needs of women and their children who have experienced family violence, being responsive to their psychological, emotional, and economic circumstances.

Rape and intimate partner violence are associated with a substantially increased risk of post-traumatic stress disorder that can persist for many months and often years.⁴⁰ Housing design that is structured around a sense of control, reducing, or eliminating environmental stressors, enabling social support and providing positive distractors is important, but so too is basic safety.⁴¹

In order to achieve this new affordable housing properties for women and children should incorporate the nine design principles detailed in the Design Guide for refuge accommodation for women and children⁴² in order to satisfy their safety, accessibility, therapeutic and other needs.

EXAMPLE - HOBART WOMEN'S SHELTER

CREATING SAFE, QUALITY HOMES FOR TASMANIA'S WOMEN AND CHILDREN FACING HOMELESSNESS

The Hobart Women's Shelter has embarked on an ambitious project to build 25 new permanent homes for women and children facing homelessness.

They have developed an architecturally designed 2-bedroom house prototype and replica, and are testing construction methods to reduce construction time and cost.

Building more permanent homes for women and children means that there are more exit points from the Shelter and consequently more women and children experiencing family violence and homelessness will be able to access Hobart Women's Shelter crisis accommodation services.

Based on discussions with women with lived experience of violence and homelessness, this project aims to create homes that are uniquely designed to ensure safety, respect and connection to community.

The prototype also incorporates the trauma-informed design principles detailed in the *Design Guide for refuge accommodation for women and children*.

40. Owen C and Crance J (2022) Trauma-informed design of supported housing: A scoping review through the lens of neuroscience.

41. Ibid.

42. Donnelly S (2020) Design Guide for refuge accommodation for women and children.

RECOMMENDATION THREE: REFORMS TO INCREASE THE STOCK OF PRIVATE RENTAL PROPERTIES

While a substantial increase in social housing will alleviate some of the supply pressures and put downward pressure on private rents, there are also opportunities to improve the supply of private rental properties. This will assist meeting women's housing needs.

Tasmania has the lowest rate of private dwelling occupancy in the nation, meaning it has the highest rate of properties sitting vacant. If Tasmania's private dwelling occupancy rate was increased to match the national average, then more than 4,300 additional existing properties would be occupied.

Addressing the higher than average share of properties being used for short stays through platforms such as Airbnb should be the first priority. Reducing the extent to which properties can be used for short stays, to for example 90 days a year, would support the return of potentially thousands of properties to the private rental market, and improve the utilisation of Tasmania's current housing stock.

43. Women's Community Shelters NSW, Overview of meanwhile use model, n.d.

RECOMMENDATION FOUR: INCREASED FUNDING FOR CRISIS SERVICES

While making more long-term housing available will alleviate some of the pressures facing crisis services in providing emergency accommodation, the level of unmet need is unlikely to be addressed in the short-term.

More than 6 times the number of women seeking emergency accommodation are turned away in Tasmania compared to the national average. There is an urgent need for more funding for these services and increased capacity.

Impact Economics and Policy estimates that there is an immediate need for an additional 1,700 crisis beds across Tasmania to meet unmet demand, that would cost approximately \$45.8 million per year in additional funding to operate.

There is also potential to trial the 'meanwhile use' of properties pioneered by Women's Community Shelters in NSW. This approach uses vacant properties for shorter term use by women and their children escaping family violence, and was born in response to the lack of housing supply in NSW. Meanwhile use projects, have delivered more than 80,000 nights of safe accommodation to over 300 women and children in NSW since 2017.⁴³

RECOMMENDATION FIVE: INCREASED FUNDING FOR COMMUNITY MENTAL HEALTH

Tasmania has the highest percentage of people seeking Specialist Homelessness Services with a mental health issue in the country, and yet has the lowest level of per capita community health funding. This mismatch points to an underinvestment in community mental health that if corrected could reduce the need for people to seek housing support.

Impact Economics and Policy estimates that a \$14.8 million increase would bring Tasmania up to the national average of spending per head on community mental health, however may still fall short of the needs of the population. Ensuring these services are properly linked to Specialist Homelessness Services would ensure that people seeking support are receiving the holistic approach they need.

RECOMMENDATION SIX: STRENGTHENED ABORIGINAL CONTROLLED SECTOR

In light of the high rates of homelessness support being sought by Tasmanian Aboriginal women and the Tasmanian Government's commitment to community led solutions under the Closing the Gap agreement, a share of any additions to the social housing stock should add to the stock of Aboriginal Housing.

The relative proportion of Aboriginal Housing in Tasmania compared to the Indigenous population is below the national average, and ensuring that as a minimum 12 per cent of the additional housing built is for Aboriginal Housing within the social housing or Aboriginal Controlled Sector would start to address this under supply.

Conclusion

This report has highlighted the needs of Tasmanian women and children that are being disproportionately impacted by the housing crisis in Tasmania.

As the first time there has been such a report completed, its findings about the experiences facing women in Tasmania should be an important turning point.

In the future it is critical that a gender lens is always applied to housing policy, development and design to ensure that the needs of all women, children and men are met.

Appendix One:

Estimating unassisted Specialist Homelessness Services clients

We can measure some extent of women’s unmet need for long-term housing through the recorded number of Specialist Homelessness Services clients identified to have an unmet need for long-term housing.

However, these numbers do not include people who seek support from SHSs but are unable to receive it due to those services already being at capacity. This is a particular issue for crisis accommodation services (i.e. homeless shelters).

Of the multiple shelters that were spoken with as part of this research, all of them indicated that they have been needing to turn away increasing numbers of people in recent months.

In 2021-22, there were 17,749 instances of people being unassisted by SHSs due to them being at capacity already.⁴⁴ 12,417 (70 per cent) of these were women.⁴⁵ It is important to note that these 17,749 instances do not represent 17,749 separate people because the same people will sometimes have inquired multiple times and to multiple different services.

Analysis from the Hobart Women’s Shelter found that the 1,782 requests that they were unable to accommodate, represented 558 unique women and 624 unique children.

That means an average of 1.5 requests for assistance for every person (both women and children) who went unassisted or 3.2 requests for every women-led family.

Applying these ratios to the number of requests state-wide who were unassisted by SHSs (due to being at full capacity) suggests that 3,888 women were unable to be assisted by SHSs state-wide. However, that does not account for women inquiring at multiple shelters.

A conservative assumption that is likely to result in undercounting of the number of unique women who were unable to be assisted by SHSs is to only count the estimated number of women unassisted by the shelter with the largest number of unassisted requests for each of Tasmania’s three major regions.

This assumption removes double counting of unassisted requests across multiple services by assuming that all women in the South of the state who requested assistance and were unassisted by any service in the



Source: Core Collective and Christopher Clinton Architects

South, have also requested assistance from and were unassisted by the service in that region with the largest number of unassisted requests (for the South this is the Hobart Women’s Shelter). This same assumption is applied to the North and North-West regions to remove all possible double counting of unassisted requests between multiple shelters within the same broad regions of Tasmania.

Applying this assumption estimates that at least 1,800 unique women with 2,000 children between them were unable to be assisted by SHSs that were at capacity in 2021-22.

In that same year, 3,023 adult women were assisted by SHSs. Therefore, our estimates imply that there were requests from assistance by 4,823 unique adult women and 1,800 (more than one third) of them were unable to be assisted.

Cost of Meeting Unmet Crisis Need

In addition to the need to build more long-term housing, there is a need to address the unmet need for crisis support in Tasmania.

AIHW data indicates that every day in Tasmania 27.5 women make unassisted requests for short-term accommodation, and on average these women would have 33 children.

Based on the ratios used above we assume that of these 60 women and children needing short-term accommodation that are not currently receiving assistance, 28 are unique clients. Using the average length of stay of 61 days from the HWS this would imply a shortfall of 1,708 crisis beds across Tasmania. Fully occupied these would require an additional \$45.8 million per year to operate based on the average cost per bed day of \$73.50 from the HWS.

Appendix Two: Modelling the unmet need for social housing in Tasmania

Estimated affordable housing needed for Tasmanian women

To estimate the number of women requiring affordable housing, we cannot add up the numbers that are experiencing homelessness, those on the social housing register and those recorded by SHSs as being in need of long-term housing because there is likely substantial overlap among those groups of women.

Instead, we take the largest of these measures which is the number of women recorded by SHSs as needing long-term housing but not having that need unfulfilled. This measures the number of women assisted by SHSs identified as requiring long-term housing, but not having this need met.

In order to capture the full extent on unmet housing need, we also need to account for the women who sought assistance from SHSs but were unable to be assisted.

As per Appendix One, we estimate that along with the 3,023 adult women assisted by SHSs in 2021-22, a further 1,800 were unassisted.

Because these unassisted women were not able to be serviced by SHSs, the number of them in need of and not receiving long-term housing is unknown. But we can make a

reasonable assumption based on the share of women who were assisted who required long-term housing and had this need unmet.

Using data on assisted female clients of Specialist Homelessness Services, finds that about 87 per cent go without their long-term housing needs being met. Applying this share to the number of clients who were assisted along with the estimated number of unassisted female clients, provides an estimate of 4,239 women in 2021-22 in Tasmania not having their long-term housing needs met.

The exact number of children that are with these women is not known as each data source implies differing average numbers of children for every one woman. Taking an estimate at the more conservative end (and therefore more likely to result in an underestimate of the number of children), suggests that on average there are 1.2 children for every woman in need of affordable housing.

This results in an estimate of about 5,087 children being with the 4,239 women who are in need of affordable housing but are not having their long-term housing needs met.

Applying the distribution of bedroom needs of women on the social housing register to

these estimates of the total unmet long-term housing need, provides estimates of the number of affordable properties needed to satisfy the housing needs of women in Tasmania by number of bedrooms in the property. These estimates are provided in Table 5.

Given multiple conservative assumptions were used to develop these estimates, these are believed to be the very minimum number

of affordable properties needed to fulfill the housing needs of women in Tasmania. The true figure is likely to be larger than these estimates.

Of the estimated properties needed, 8 per cent are four or more bedroom properties. While this is a relatively small share, it is more than double the share of current public housing properties that have four or more bedrooms (3.5 per cent).

TABLE 5 ESTIMATED MINIMUM NUMBER OF AFFORDABLE OR SOCIAL HOUSING PROPERTIES NEEDED TO HOME ALL TASMANIAN WOMEN, 2022

Size of property	Number of properties needed	Share of properties needed
1 bedroom properties	1,579	37%
2 bedroom properties	1,530	36%
3 bedroom properties	788	19%
4+ bedroom properties	342	8%
Total properties	4,239	

Source: Estimated by Impact Economics and Policy



Source: Core Collective and Christopher Clinton Architects

Regional Allocation

Table 6 shows each Tasmanian region's share of state-wide homelessness, female clients of SHSs and female primary applicants on the social housing register. The gender split of homelessness is not available at a regional level, however the regional distribution of homelessness across the state appears to be similar to that of female Specialist Homelessness Services clients and female social housing register applicants, at least for the three major regions of Tasmania.

TABLE 6 REGIONAL SHARE OF TASMANIAN HOMELESSNESS AND HOUSING NEED

Region	People experiencing homelessness, 2021	Female SHS clients assisted, 2021-22	Female social housing register applicants*, Oct 2022
North	27%	25%	23%
Launceston	20%	17%	
Meander Valley - West Tamar	4%	3%	
North East	3%	5%	
North-West	22%	23%	25%
Burnie - Ulverstone	8%	11%	
Devonport	11%	9%	
West Coast	2%	2%	
South	51%	52%	52%
Brighton	3%	7%	
Hobart - North East	6%	10%	
Hobart - North West	15%	14%	
Hobart - South and West	3%	3%	
Hobart Inner	19%	10%	
Sorell - Dodges Ferry	1%	2%	
Central Highlands (Tas.)	2%	1%	
Huon - Bruny Island	3%	3%	
South East Coast	0%	1%	

*Housing Register data was only analysed for the three major regions and not at a more detailed regional level.
 Source: Impact Economics and Policy analysis of ABS 2021, AIHW 2021-22 and data provided by Homes Tasmania, 2022.

The regional distributions of Specialist Homelessness Services clients in need of long-term housing, those for whom those housing needs were met and unique clients who were unable to be assisted by SHSs is not available.

Estimated affordable and social housing needed for women across Tasmania's regions

To estimate the affordable housing needs of women in Tasmania's regions, we apply each region's share of female Specialist Homelessness Services clients assisted to the state-wide.

A slightly more accurate method would be to apply each region's share of women who

have unmet long-term housing needs, but this data is not available at a regional level.

Table 7 provides the estimated number of affordable and social properties needed in each of Tasmania's regions to satisfy the long-term housing needs of all women. This is demonstrated in a map format in Figure 19.

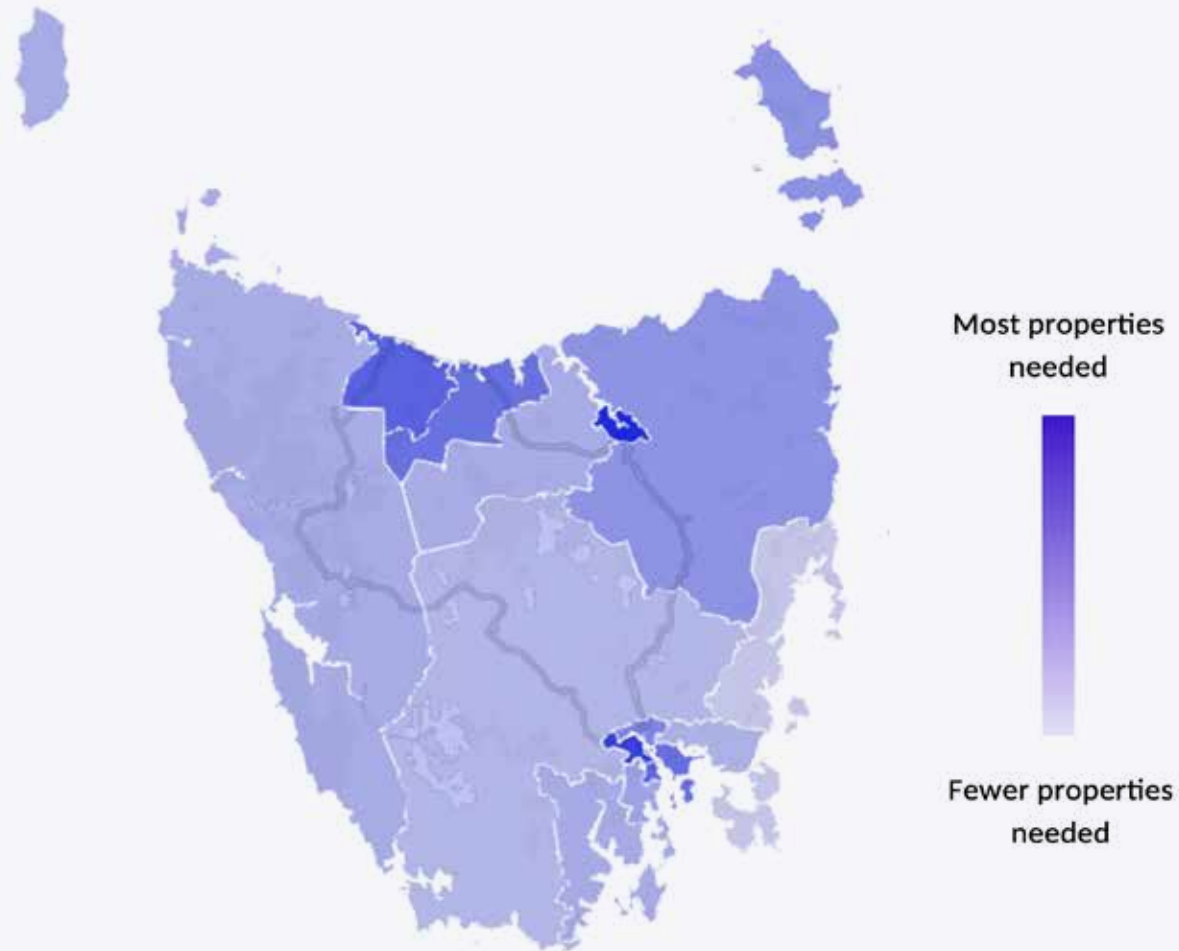
These figures represent the current shortfall, and in future ongoing investments would be required to continue to meet demands for housing.

TABLE 7 ESTIMATED MINIMUM NUMBER OF SOCIAL AND AFFORDABLE HOUSING PROPERTIES NEEDED TO HOME ALL TASMANIAN WOMEN BY REGION, 2022

Region	Number of properties
North	1,073
Launceston	739
Meander Valley - West Tamar	108
North East	226
North-West	967
Burnie - Ulverstone	470
Devonport	392
West Coast	105
South	2,199
Brighton	292
Hobart - North East	410
Hobart - North West	613
Hobart - South and West	146
Hobart Inner	434
Sorell - Dodges Ferry	87
Central Highlands (Tas.)	62
Huon - Bruny Island	3%
South East Coast	0%

Source: Estimated by Impact Economics and Policy.

FIGURE 19 DISTRIBUTION OF THE MINIMUM AFFORDABLE PROPERTIES NEEDED TO HOME ALL TASMANIAN WOMEN BY REGION, 2022



Source: Estimated by Impact Economics and Policy

Estimates of the number of children that each woman in need of affordable housing has vary for each region. This has implications for the split of properties needed in each region by number of bedrooms.

Table 8 provides the estimated split of affordable housing properties needed to house Tasmanian women by number of bedrooms for each of Tasmania's three major regions.

Estimates suggest that women in need of housing in the North of the state have slightly more children than average while those in the North-West have slightly fewer children. This means the need for four or more bedroom properties is greatest (as a share of the region's total need) in the North.

TABLE 8 SHARE OF AFFORDABLE PROPERTIES NEEDED TO HOUSE WOMEN IN EACH REGION BY NUMBER OF BEDROOMS REQUIRED, 2022

Size of property	North	North-West	South
1 bedroom properties	34%	40%	37%
2 bedroom properties	39%	36%	35%
3 bedroom properties	18%	17%	19%
4+ bedroom properties	9%	7%	8%

Source: Estimated by Impact Economics and Policy

Appendix Three:

Modelling the costs and benefits of the unmet housing needs: methodology

Economic benefits of construction

The economic benefits of construction of affordable housing properties is estimated in terms of jobs generated and the economic output produced by the construction.

The number of properties estimated to be needed is a result of the estimates of the number of women becoming homeless or returning to a violent partner as a result of family violence and having nowhere to go. These estimates are described in the following sections of this appendix.

The estimates of the economic benefits of construction have drawn on analysis undertaken by the National Housing Finance and Investment Corporation (NHFIC), which has used the Australian Bureau of Statistics' (ABS's) input-output tables to estimate the effects from spending in the construction sector.⁴⁶

NHFIC's estimates find that each \$1 million spent on residential construction generates \$2.9 million in output and consumption as well as up to 9 jobs across the economy.

These figures were applied to estimates

of the total value of investment needed to construct the required number of properties. Estimates of the value of investment needed, drew from Australian Housing and Urban Research Institute analysis of the costs of constructing a social housing property, including land costs.⁴⁷

Homelessness

Estimates of the costs caused by homelessness experienced by women who become homeless after leaving a violent partner and having nowhere to go, have been developed by multiplying the estimated number of women experiencing this by the estimated costs of an individual's homelessness.

A 2013 national study of homelessness estimated that homelessness costs the Australian economy \$23,352 per female.⁴⁸ This includes health, justice and taxation foregone, and the cost of children placed in care. Inflated to 2022-23 prices, this equates to \$31,297 per woman.

The number of women experiencing family violence for whom the costs of homelessness

could be avoided is estimated by determining the number of women experiencing family violence in Tasmania who could avoid homelessness if additional social housing was available.

In 2021-22, an estimated 6,400 women were experiencing violence from their partner.⁴⁹ There is no specific data or literature that tells us how many of these women become or stay homeless because of the lack of social housing. So we estimate this using the number of women experiencing family violence who approach Specialist Homelessness Services (SHSs) for assistance finding long-term accommodation. This approach is likely an underestimate of demand for long-term accommodation, as there are likely to be people that require accommodation, but for numerous and various reasons do not approach SHSs.

Data provided by SHSs reports on the housing status of clients at the beginning and end of the reporting period have been used to understand what proportion of women experiencing family violence are likely to be homeless and what proportion are able to find accommodation within the community/private housing, without the provision of additional social housing.

Of women experiencing family violence in Tasmania who approached an Specialist Homelessness Service looking for long-term accommodation in 2021-22, 931 (62%) were already homeless. At the end of the reporting period, 64% of these women were still homeless, meaning that approximately 36% had been able to find private or community housing.

This research assumes that all women who were homeless at the beginning of the reporting period and remained so at the end of the reporting period, could avoid homelessness with the provision of additional social housing. In reality, the drivers of homelessness are complex and may extend beyond the availability of accommodation.

In addition to women experiencing violence who are homeless upon approaching a Specialist Homelessness Service for assistance with long-term accommodation and remain homeless, there are also women who are housed when they approach a service for support but subsequently become homeless.

In 2021-22, 578 women in Tasmania who were experiencing family violence, approached a Specialist Homelessness Service for assistance with long-term accommodation while residing in private or community housing. At the end of the reporting period, 36% of these women were homeless. It is assumed that these women could avoid homelessness with the creation of additional social housing.

These steps provide an overall estimate of 604 women in Tasmania who would not experience homelessness while escaping family violence if there was additional social housing available to them.

Combined with the estimated costs of homelessness, this provides an estimate of \$18.9 million of costs in just one year that could be avoided if enough housing was provided to home women experiencing homelessness upon escaping a violent partner.

Returning to a violent partner

The costs caused from continued domestic violence that women experience when returning to a violent partner due to having nowhere else to go, are estimated by multiplying the estimated number of women returning to a violent partner by the proportion of the costs of family violence that could be avoided.

Some women fall into homelessness due to lack of housing, while others return to their home, and potentially experience on-going domestic and family violence. To estimate the number of women that would leave their abusive relationship if there were additional social housing, we draw upon the data from the ABS Personal Safety Survey.⁵⁰ From this survey we know that in 2021-22, an estimated 6,400 women experienced DV in the previous 24 months from a current or previous partner.

This figure does not include emotional abuse and is therefore considered a conservative measure of the prevalence of domestic and family violence.

Of these women, a proportion have temporarily left their partner in the last 12 months – that is, they have left and returned. The majority stated they returned because they loved their partner and/or they wanted to work things out. However, roughly 10 percent stated they had no money or financial support and/or nowhere else to go.^{51,52}

Based upon these data, we estimate that 333 Tasmanian women would not return to a violent partner if there was additional social housing.

By providing women with financial support and somewhere to go, so that they do not have to return to their violent partner, some of the costs of family violence can be avoided. Some of the costs, including those to the second generation, will have already been incurred, but it is estimated that \$28,030 in costs can be avoided annual for every woman supported to not return to violence.

These costs from pain suffering and premature mortality, health, production related costs and consumption related costs.

Pain, suffering and premature mortality

Pain and suffering are quantified using the burden of disease data (BoD). Burden of disease analysis provides a standardised method for estimating the overall impact associated with a disease or risk factor – in our case, partner violence data. This is measured in units called disability adjusted life years (DALYs).

An estimated 394 DALYs due to intimate partner violence in Tasmania could be avoided through the creation of additional social housing. With a statistical life year estimated at \$242,209, over \$95 million in pain and suffering could be avoided through provision of social housing.

To estimate the unit cost per woman, the total cost of the burden of disease is divided by the prevalence of domestic violence to produce a unit cost of \$23,724 in pain and suffering for each woman.

Health

In 2015 PwC estimated the health costs associated with domestic and family violence at \$1,312 per person. These costs included both the immediate physical and psychological trauma of violence, but also the longer term effects such as anxiety, depression and substance abuse.

Because some of these health costs will not be avoided through the creation of additional housing, our analysis is focused on avoided hospitalisations for injuries. In 2018-19 there were more than 5,000 females hospitalised with injuries,⁵³ incurring a healthcare system cost of over \$116 million.⁵⁴ This works out to \$23,203 per hospitalisation.

In 2020-21 it was estimated that more than 240 Tasmanian women were hospitalised due to domestic and family violence.⁵⁵ Given the cost per hospitalisation, a total of about \$5.6 million in healthcare costs can be attributed to domestic violence. Given the prevalence of partner violence, this equates to \$1,403 per victim.

Production

Production costs are largely comprised of absenteeism costs and the cost associated with appearing at court. As the latter is unlikely to be significantly affected by additional social housing, only absenteeism costs are assumed to be avoided through the creation of additional social housing.

An Access Economics study reported that on average, each victim of domestic violence loses up to 3 days in paid work due to experiencing physical violence.⁵⁶ Based on the average weekly income for females,⁵⁷ an estimated \$2,414 per women could be avoided through additional social and affordable housing.

Consumption

There are two components to consumption costs: the cost associated with property damage, and loss of economies of scale. The latter are a longer-term cost of higher future living costs due to a decreased likelihood of being married or in a de facto relationship in the future. Given the nature of this study, we have assumed that just the property costs will be avoided through the creation of additional social housing.

For the estimate of the damage costs, we have drawn upon the estimate constructed by KPMG⁵⁸, and inflated to current prices. We estimate that \$1,992 per woman in property damage can be avoided if additional social housing is constructed.

50. ABS (2023), *Personal Safety Survey 2021-22*.

51. A respondent can provide more than one reason for returning to their partner.

52. As a respondent can provide more than one reason for returning to their partner, and the likely overlap between respondents lacking financial resources or a place to go, we have used the larger figure of the two (i.e. the proportion who stated they had no money or financial support) to estimate the number of women who would not have returned if there was more long-term housing.

53. AIHW National Hospital morbidity database.

54. AIHW Disease Expenditure in Australia 2018-19.

55. AIHW (2022) Family, domestic and sexual violence data in Australia.

56. Access Economics (2004), *The cost of domestic violence to the economy: Part II*.

57. ABS (2023), *Average Weekly Earnings November 2022*.

58. KPMG (2016), *The cost of violence against women and their children*.

Appendix Four:

Best practice models of affordable housing for women escaping family violence

An effective housing strategy needs a gender lens to properly reflect the housing needs of women and children, including those escaping family violence.⁵⁹

There is little literature synthesising best practice models of supportive housing for women and children escaping family violence. Nor are there legally enforceable best practice standards. However, there are common features of innovative models in Australia and overseas, using trauma-informed design, that are summarised here. This is naturally a point-in-time synthesis; part of best practice is to be responsive to the feedback of women, children, and other stakeholders such as crime prevention officers or community groups.

For the purposes of this review we have focused on best practice models of social and affordable housing for tenants.

Reflecting the profile of demand

The provision of any new social or affordable housing properties will best meet the needs of Tasmanians when this housing is

planned, located and designed to meet the specific needs of prospective tenants.

New developments will be most successful when they are located in areas with the greatest unmet need, and when properties of the size actually required by tenants are provided. It is crucial that the Government and other housing providers keep up date with the profile of demand, to ensure that any new supply of housing is being provided in the locations and to the size that is required.

Along with location and the number of bedrooms needed, properties can also be designed to cater for the unique needs of potential tenants. CatholicCare Tasmania's 'Buenos Aires' site in South Hobart⁶⁰, and the Women's Property Initiatives' Older Women's Housing Project⁶¹, are both examples of affordable housing designed specifically to meet the needs of single older women.

Research has also been undertaken on designing properties that cater for the specific needs of women and children escaping domestic violence.

Design aspects

Design needs to begin with the unique needs of women and their children who have experienced family violence, being responsive to their psychological, emotional, and economic circumstances. Rape and intimate partner violence are associated with a substantially increased risk of post-traumatic stress disorder that can persist for many months and often years.⁶² Housing design that is structured around a sense of control, reducing, or eliminating environmental stressors, enabling social support and providing positive distractors is important, but so too is basic safety.⁶³

This requires having a gender lens and trauma-informed design principles for constructing homes and emergency accommodation.⁶⁴ Trauma-informed design refers to a concept informing the design process for the built environment based on trauma-informed care principles. Decisions about the physical environment are filtered through the lenses of environmental psychology, neuroscience, physiology and cultural factors. The goal is to create spaces where people feel safe, respected, connected to community, control, dignity and joy. Trauma-informed design may look different for different cohorts of people.⁶⁵

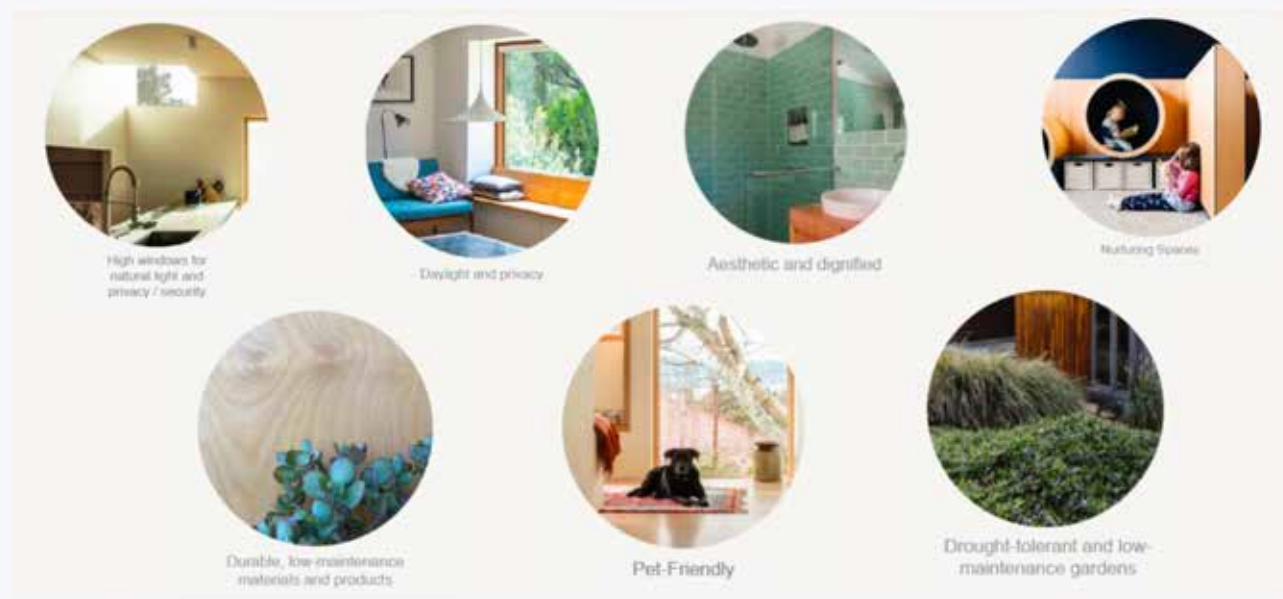
Donnelly (2020) conducted research on the potential of tailored design projects to address issues faced by women and

children experiencing family violence. The outcome of the research was the creation of the Design Guide for refuge accommodation for women and children, the first specific guide of its kind in Australia.⁶⁶ The Guide contains nine principles: private, sustainable, flexible, safe, accessible, child focused, therapeutic, sense of home and dignified. Features of design that embed the guiding principles include passive design maximising natural light, energy efficiency, adequate provision for recycling and food waste composting, adaptability to changes in lifestyle in climate, accessibility and low-maintenance.

Examples of aesthetic and durable design are set out in Figure 20 below. Homes are designed using modules that suit modular and prefabrication construction to suit a range of land sizes and constraints. All homes have a private courtyard garden that ideally faces north for sun, a front and rear door for security, and an open-plan living/dining/kitchen space.⁶⁷

59. Shelter Tasmania, 2022. Submission to the draft Tasmanian Women's Strategy April 2022.
 60. Centacare Evolve Housing (2021). Housing development ahead of schedule: Homelessness Week in Tasmania.
 61. Women's Property Initiatives (2022). Older Women's Housing Project.
 62. Owen C and Crance J (2022) Trauma-informed design of supported housing: A scoping review through the lens of neuroscience.
 63. Ibid., p.3.
 64. Shelter Tasmania, 2022. Submission to the draft Tasmanian Women's Strategy April 2022.
 65. Trauma informed Design.
 66. Donnelly S (2020) Design Guide for refuge accommodation for women and children
 67. Hobart Women's Shelter.

FIGURE 20 TRAUMA INFORMED DESIGN EXAMPLES



Source: Hobart Women's Shelter

The Guide also highlights the importance of availability of services for particular cohorts including CALD communities and women with teenage sons; accessibility of services for older women and those with a disability; free of discrimination and responsive to the diverse experiences of among those impacted by family violence.⁶⁸ Women from CALD backgrounds often rely on family members for support and speak languages other than English, which can create additional barriers to leaving a relationship and when accessing support. Therefore, culturally safe pathways to access support for DFV are needed. This includes ensuring that DFV service providers and services are equipped to respond to and to support people from diverse cultural backgrounds in ways that are both culturally sensitive and that ensure people's safety.⁶⁹

The experience of children in the care of women escaping family violence is critical. Often, children's play spaces are difficult to maintain and do not address the needs of diverse ages and requirements. The number of children in many refuges is often equal to or more than the number of adults. Provision of safe spaces for children as well as the appropriate support networks has the potential to not only meet their needs for a safer life but also to break the cyclical nature of family violence.⁷⁰

Given Tasmania's climate, a critical baseline aspect of design is the thermal comfort of occupants. All new social housing in Tasmania is required to be energy efficient to reduce costs of living and provide comfort for low-income residents. Where practicable, all new social housing is also designed to meet the Design Policy for Social Housing,

reflecting principals of environmental and energy sustainability, socially inclusive and sustainable communities, universal design principles to support 'ageing in place', and liveable housing design.⁷¹ The stock of existing accommodation lacks thermal comfort in winter and summer and has poor environmental performance.⁷²

EXAMPLE - HOBART WOMEN'S SHELTER

CREATING SAFE, QUALITY HOMES FOR TASMANIA'S WOMEN AND CHILDREN FACING HOMELESSNESS

The Hobart Women's Shelter has embarked on an ambitious project to build 25 new permanent homes for women and children facing homelessness.

They have developed an architecturally designed 2-bedroom house prototype and replica, and are testing construction methods to reduce construction time and cost.

Building more permanent homes for women and children means that there are more exit points from the Shelter and consequently more women and children experiencing family violence and

homelessness will be able to access Hobart Women's Shelter crisis accommodation services.

Based on discussions with women with lived experience of violence and homelessness, this project aims to create homes that are uniquely designed to ensure safety, respect and connection to community.

The prototype also incorporates the trauma-informed design principles detailed in the *Design Guide for refuge accommodation for women and children*.

Sustainability also refers to longevity of newly constructed dwellings and the ability to adapt to changing household needs. This may include the size of the home, robustness of building materials and accessibility for people living with disability and/or ageing in place. The need to quickly deliver housing options to match demand must be balanced with good design outcomes and levels of amenity.⁷³

Housing should be located in places close to public transport routes. Making use of existing transport routes in Hobart creates

opportunities for communities of social and affordable housing without car dependence.⁷⁴

Best practice means embedding partnerships and relationships between community services and not-for-profits that could help match need to supply. The Migrant Resource Centre, for example, recommends that the Strategy set out a plan for ways to strengthen and deepen partnerships between community services organisations and all levels of government to alleviate housing stress.⁷⁵

68. Ibid. See also Migrant Resource Centre, Submission to the Tasmanian Housing Strategy.
69. Housing Plus and Custance Architects, *Design Guide - Best practice design standards and features to create exceptional accommodation for those affected by Domestic and Family Violence* (Sydney: Housing Plus and Custance Architects, 2022), p.18.

70. Power Housing (2021).
71. Department of Communities Tasmania.
72. Donnelly S (2020) Design Guide for refuge accommodation for women and children.

73. Ibid., p.32. The need for energy efficiency of housing stock was raised in submissions to the Strategy: Glamorgan Spring Bay Council.
74. Australian Institute of Architects, Submission to Tasmanian Housing Strategy, Grattan Institute also recommended more dense development be allowed 'as of right' along

key transport corridors, with height limits set up-front: Grattan Institute, Submission to Tasmania's Housing Strategy.
75. Migrant Resource Centre Tasmania, Submission to the Tasmanian Housing Strategy.

Financial and regulatory aspects

The social and economic benefits of increased housing capacity are clear. The National Financing and Investment Corporation estimates that each \$1 million of construction spending generates nine jobs across the economy and \$2.9 million in economic output. On this basis, Equity Economics estimates that building 16,810 social and affordable housing units could deliver \$15.3 billion in additional economic output 47,009 additional jobs.⁷⁶

Increased capacity and development of good housing for women and children escaping family violence is a combined output of the financial and regulatory settings giving public and private actors the right incentives.

Shelter Tasmania and the Tasmanian Council of Social Service (along with other bodies) have recommended a review of the Residential Tenancy Act 1997 (RTA) to modernise the Residential Tenancy Act and improve the tenancy security of all Tasmanians.^{77,78} This review could consider specific needs relating to family violence survivors, security of tenure, laws relating to pets and legislated support for tenancy advocacy services.

New housing stock

There are examples of developments comprising state government funding and/or land release, philanthropic or other institutional investment and services provided by CHPs.

Viv's Place, located in Dandenong in Victoria, welcomed its first tenants in 2022. It is an Australian-first apartment building for at-

risk women and children. The Victorian Government was the major funder, supported by combined funding from philanthropies, developed, managed and part-funded by Launch Housing, with services provided by Uniting Care. Evaluation of Viv's place by residents will be an important part of developing its best practice model. Other recent Victorian examples include Women's Property Initiatives Coburg and the family violence apartments in Bayswater.

Institutional investment in social and affordable housing can be encouraged by reforming state land taxes. Grattan Institute has recommended that this could be achieved by flattening land tax rates and abolishing tax-free thresholds, or applying progressive rates based on the value of individual properties rather than the combined value of holdings. Doing so would create both winners and losers if state governments were to collect the same revenue as before. Therefore, if the federal government wants superannuation funds and other institutional investors to invest in housing, it should help states to make the switch.⁷⁹

Subsidies for private rental can help women access the private rental market, but do not fix the often-long wait times for rental properties or the high price of private rentals overall.⁸⁰

Shelter Tas received feedback from its Community Housing Industry Association (CHIA) members that other states have offered better incentives to CHPs to build new properties and support tenants. For example, Victoria contributes 65% to the building cost, while Tasmania contributes only 40%. Victoria also offers operational subsidies.⁸¹

EXAMPLE - NIGHTINGALE

Nightingale is a not-for-profit company which sells homes 'at cost'. The resale price restriction is intended to deter speculation on the margin between the sale price and the market value.

The company aims to pre-allocate up to 20% of homes to community housing providers (CHPs), who give affordable, long-term leases to vulnerable members of the community. Through priority balloting, the company also allocates 20% of available apartments in each building to so-called key community contributors (e.g. teachers, nurses, social workers); individuals with a disability, carers, single

women 55 and over, and Indigenous Australians and Torres Strait Islanders.

The maximum resale price of the apartment cannot exceed the price that was paid for it (excluding stamp duty), plus the percentage increase in median house prices of the suburb where the property is located from the year it was bought until the year it is being sold, as determined by the REIV or; the percentage increase in median house price in the city where the property is located from the year it was bought until the year it is being sold, as determined by the ABS.

International financing examples should be considered. Kulas (2022) examined innovative housing models for women and women-headed households across six European countries, with a broader focus than the needs of women escaping family violence. She notes that in Australia, about 4.2 per cent of total housing stock is subsidised in some way, making this a minor tenure type where demand significantly outstrips supply. A counterpoint is Vienna, where about 40 per cent of total housing stock is submarket housing and has benefited from some form of government subsidy.⁸²

In Switzerland, local and national governments offer very cheap, state-

guaranteed loans and privileged access to public land for non-profit companies under the *mehr als wohnen* scheme. The reduced dependency on market loans and on individual members' capital is reflected in the low costs for co-operative share of entry costs.⁸³ In addition to land access, the City of Zurich provides cash subsidies to cooperatives in the form of share capital, subsidised loans and residual financial loans. The *Fonds de Roulement* ('rolling fund') was jointly created by the Swiss confederal government and WBG Schwiez (Swiss housing cooperative umbrella organisation) to provide reduced cost finance for housing cooperatives nationally. As the bond is guaranteed by the Swiss Government,

cooperatives are able to access residual or bridging finance at an interest rate generally 1-2 per cent lower than a reference interest rate.⁸⁴

The Australian Institute of Architects (AIA) advocates that good design be legislated, as with the SEPP 65 legislation in NSW, to maintain high levels of amenity. It also advocates for the use of expert design review panels to ensure effective procurement and provide independent feedback at key stages of design development, such as the City of Hobart Urban Design Advisory Panel.⁸⁵ To achieve the best land release results, AIA has urged the government to prioritise strategic regional plans for Tasmania, in line with a state settlement and population policy.⁸⁶

Housing Plus notes that stock could be designated as family violence-specific stock with a range of tenures.⁸⁷ In a similar vein, title conditions such as those used in the United Kingdom are another way to protect affordable housing stock for specific communities. In the United Kingdom, the Rural Housing Burden comprises a percentage discount to the purchaser from the open market value, and a right of pre-emption so that a community housing trust has an option to buy back the property when the owner sells the property. This permits the community housing trust to sell the property to another purchaser in the local community at an affordable price.

Grattan Institute has recommended that planning rules and processes should permit more housing to be built. The Tasmanian Government should change planning processes to allow more higher-density housing close to the CBDs of Hobart and

Launceston, and more medium-density housing in established suburbs that are close to jobs and transport. Fewer small-scale urban infill projects should require development approvals, and more should instead be code-assessed.

Another lever the state government could consider is to set housing targets and make sure local councils meet the targets. When local councils fail to meet housing targets, the Government could transfer responsibility for assessing development applications to independent planning panels, as has already occurred, with some success, in Sydney.⁸⁸ The City of Hobart has also urged the Tasmanian government to consider amendments to the Land Use Planning and Approvals Act to ensure that councils have the option for Mandatory Inclusionary Zoning of social and/or affordable housing, particularly where re-zoning and/or public investment in infrastructure results in planning gain. The City also recommends that the State Government fund a housing needs assessment for each LGA to identify emerging needs among different cohorts of the population.⁸⁹

Planning

The planning system in Tasmania needs to permit a variety of medium-density housing comprising new developments and renewal of existing stock. Subdivisions should include community infrastructure and promote healthy neighbourhoods. This means developments that reduce vehicle dependency, foster social interactions through communal facilities and a 'village-

like' layout, and have communal 'green' open spaces.⁹⁰ Housing Choices Tasmania argues that supply does not need to be brand new, but that the Strategy needs to occur in concert with zoning and planning changes explore options such as existing shop top/ shop front, redeveloped traffic corridors etc. This is where the Strategy will need to work in concert with making changes to current barriers.⁹¹

84. Kulas J (2022) 2020 Churchill Fellowship to investigate innovative housing models for women and women-heading households.

85. Australian Institute of Architects, Submission to Tasmanian Housing Strategy.

86. Ibid.

87. Women's Housing Ltd, *The Role of Housing in our Response to Family Violence*, Submission to the Victorian Royal Commission into Family Violence.

88. Ibid., p.3.

89. City of Hobart, Submission to Tasmanian Housing Strategy.

90. RENEW/Smart Energy Council, Tasmania South, Submission to the Tasmanian Housing Strategy.

91. Housing Choices Tasmania, Submission to Tasmanian Housing Strategy.

