



YWCA CANBERRA

**Submission to ACT Budget 2024-2025 Community Consultation**

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## Acknowledgement of Country

YWCA Canberra proudly recognises the rights of Aboriginal and Torres Strait Islander peoples to own and control their cultures and pays our respect to these rights. YWCA Canberra acknowledges the need to respect and encourage the diversity of Indigenous cultures and to respect Indigenous worldviews, lifestyles, and customary laws. We extend our respect to the Aboriginal and Torres Strait Islander women who for thousands of years have preserved the culture and practices of their communities in the country. This land was never surrendered, and we acknowledge that it always was and will continue to always be Aboriginal land.

## About YWCA Canberra

YWCA Canberra is a feminist not-for-profit organisation that has provided community services and represented women's issues in Canberra since 1929.

Our mission is 'We strengthen communities by supporting girls and women through our services and advocacy' and our vision is 'Girls and women thriving'.

We provide essential, quality services for women, girls and families in the ACT and surrounding regions. We work in the areas of children's services, community development, homelessness and affordable housing, youth services, personal and professional training, women's leadership and advocacy.

We are externally accredited against the Quality Improvement Council (QIC) Health and Community Service Standards (7th Edition). Accreditation against the QIC standards supports us to improve client and community engagement, diversity and cultural appropriateness, management systems, governance and service delivery while committing to a cycle of continuous quality improvement. In addition to the QIC standards, we are accredited against the following external client-related service standards for our key areas of work:

- [Australian Charities and Not-for-Profit Commission](#)
- [National Quality Standard for Early Childhood Education and Care and School-Aged Care](#)
- [National Regulatory System for Community Housing](#)
- [Registered Training Organisations Standards](#)

Through our national Affiliate Association with YWCA Australia, we are part of the World YWCA network, which connects 120 countries across the globe.

## **Introduction**

YWCA Canberra have been long-standing contributors to the ACT Government's community consultation process on the Territory Budget. We use this valuable process to draw attention to the lives of women, girls, and families in the ACT and put forward policy suggestions or pivots to improve our community for everyone.

Our 2023 ["Our Lives Survey: Women in the ACT"](#), which received responses from 1049 participants reveals a growing uncertainty around financial security and wellbeing. Close to half of all respondents told us they were spending more than 30% of their income on housing at the same time the household savings buffer was diminishing. With this landscape in mind, the community sector is seeing an increase in demand which, compounded by population growth, is unlikely to dissipate.

Across the sector, we are responding to increasingly more and more complex cases; young people who are escaping violence and couch surfing but who are too young to access housing support services or migrant women whose visa status is the means of coercive violence but also a barrier to accessing support. On the other hand, we are seeing more people and families approach services who have never needed service support before the current economic landscape.

We use this Budget submission to highlight the following priorities:

- Address affordability constraints which block Community Housing Providers from contributing to a greater supply of affordable housing.
- Increase support for frontline domestic and family violence services to match Commonwealth investment in staff resources.
- Improve the well-being indicator data set to better inform budget discussion and allocation.

## **Safe, Secure, and Affordable Housing**

### **Progress against the Parliamentary Agreement**

YWCA Canberra welcomed the 2023-2024 investment of \$345 million in additional funding toward housing measures. Alongside reforms to the planning system, the investment will lift supply at a desperate time and see more people move off waiting lists. As per the detail of the Parliamentary Agreement, *the Government will strive to deliver additional affordable housing dwellings despite these constraints, with a goal of 600 additional dwellings and 400 public housing dwellings by 2025- 26*. We understand the Australian Government Social Housing Accelerator funding will also build 65 homes in Canberra, and that the ACT Government has received \$50 million toward the build.

These homes are desperately needed and welcomed. Our concern, however, is that this commonwealth investment will be used by the ACT Government to subsidise their contribution to achieving the housing targets of the Parliamentary Agreement. YWCA Canberra referred to the possibility that these separate housing targets will become “conflated” in our evidence to the Cost-of-Living inquiry.<sup>1</sup> We reiterate the need for this outcome to be avoided, and for both housing targets to be met as separate deliverables. In this regard, we also note that the Parliamentary and Governing Agreement Status Report – Number Two (2022) lists progress against the housing targets as being *on track*<sup>2</sup>. As no other measure of progress is provided, such as the quantum of dwellings delivered, it is not easy to determine whether the target will be met within this Assembly.

### **Affordability of land release packages for affordable housing providers**

Housing Australia<sup>3</sup> supports investment in social and affordable housing by lowering the cost of finance for community housing providers such as refinancing or purchasing new stock. The first round of Housing Australia funding opened in January 2024 with programs designed to encourage participation by eligible entities for diverse housing projects of all sizes and across all

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<sup>1</sup> [https://www.parliament.act.gov.au/\\_\\_data/assets/pdf\\_file/0015/2221116/1.-The-final-report-with-all-additional-comments.pdf](https://www.parliament.act.gov.au/__data/assets/pdf_file/0015/2221116/1.-The-final-report-with-all-additional-comments.pdf), pg. 26-27.

<sup>2</sup> [https://www.cmtded.act.gov.au/\\_\\_data/assets/pdf\\_file/0020/2114813/2022-ACT-Government-Progress-Update.pdf](https://www.cmtded.act.gov.au/__data/assets/pdf_file/0020/2114813/2022-ACT-Government-Progress-Update.pdf)

<sup>3</sup> Housing Australia replaces the former National Housing Finance and Investment Corporation (NHFIC)

of Australia. In most states and territories land packages are released to CHOs, by local and state governments, at affordable rates which assist CHOs in managing the ‘funding gap’ between the operational costs and the tenant’s rental payment. In the ACT, the accessibility of affordable packages and the usefulness of this model (previously NHFIC) in the financing of affordable housing is yet to be realised. This largely stems from decisions by the ACT Government regarding the release of land packages at affordable rates to community housing providers.

Land contributes significant value to the ACT Government’s revenue stream. It is our view, that the relationship between land release and the Territory’s bottom line creates strong reluctance on the part of the Government to facilitate affordable access to land packages for CHOs. In fact, prior to the establishment of Housing Australia, no NHFIC finances were released for community housing in the ACT. This barrier holds up new community housing supply across a growing Canberra meaning more people whose only need is affordable rent are subsisting in unaffordable private rentals or turning to other forms of housing assistance. The need for affordable housing and the role of CHOs in addressing this demand is significant and given the unique blockages in Canberra, the 2024-2025 Budget must consider avenues for Community Housing Providers to be sufficiently supported to invest in new affordable housing builds.

- **Recommendation: Address affordability constraints which block Community Housing Providers from accessing land release packages.**
- **Recommendation: Introduce a total rates exemption for community housing providers who lease properties at substantially lower than market rates.**

### **Concerns regarding the delivery of the Housing Australia Future Fund**

YWCA Canberra welcomed the establishment of the Housing Australia Future Fund (HAFF) in November 2023, which will provide Commonwealth investment to states and territories to support and increase social and affordable housing. Given the housing supply urgency, the guarantee of 1200 additional homes is welcomed. Despite this, we hold serious concerns regarding the preparedness of the Suburban Land Agency (SLA) to deliver this investment. In particular, we note the delay to which the SLA released the expression of interest for housing developers, including Community Housing Developers, to apply for the first round of HAFF

funding. This delay and the subsequent meagre timeframes to make an application will likely favour ‘turn-key’ purchasing effectively jeopardising the delivery of new supply which is desperately needed. We are also concerned that the first round of funding will fail to align with the strategic priorities of the ACT Government’s Housing Strategy that includes a diversity of supply options as well as targeted demographic groups. Further to this, it also noted that the application and evaluation process for the first round of funding were not sufficiently robust, to facilitate quality proposals and project delivery.

## Cost of Living relief

*"I have no money to do basic things that bring happiness" – Our Lives survey respondent*

*"Everything is increasing in price forcing us to live much lower than the poverty line" – Our Lives survey respondent*

*"I sold my car to cover losing pay when I got sick" – Our Lives survey respondent.*

*I have been working more relief shifts and cutting down on usage of essentials like heating and electricity to try and mitigate the costs – Our Lives survey respondent.*

The *Our Lives* survey of Canberra women found cost-of-living pressures had increased significantly between the survey years [2021](#) and [2023](#). The findings of our 2023 survey indicate a strong cohort who are struggling to meet the costs of housing and parenting and 48% of women who participated told us they had struggled to meet the cost of child’s schooling, sporting, and recreational

activities in the last 12 months. Often this included statements about struggling to meet the cost of everyday essentials like shoes, fees, and clothing.

Further to this, between the two 2021 and 2023 surveys, there was a significant increase in the proportion of respondents who told us they did not have the savings buffer to cover one cycle of housing costs if they lost their income, with 32% of respondents falling into this category. In 2021, the proportion of respondents who told us they did not have a sufficient savings buffer to cover one cycle of housing payment was 15%. For single parents who completed our 2023 survey, this proportion is 60%. There was also noted variation across Canberra’s town centres, with respondents in Tuggeranong being nearly twice as likely to not have a savings buffer to cover their housing costs compared to respondents who lived elsewhere. Given the pressures many

are under and the high cost of living in Canberra, which predates the current economic cycle, we support subsidy schemes and means tested incentives that go to the greatest need. We also support the removal of routine administrative charges that are applied to Canberrans who pay essential costs such as car registration in quarterly payments.

- **Recommendation: Review the ACT concession scheme with a view to expanding eligibility.**
- **Recommendation: Conduct a review of the Government's debt collection strategy and suite of administrative charges to consider the cost-of-living crisis and current household vulnerability.**

### **Domestic and Family Violence workforce pressures**

The Commonwealth Government committed to building the frontline domestic and family violence workforce in Australia, by 500 workers, prior to the 2022 Federal election. In the ACT, this equated to 5 additional workers to be funded by the Australian Government.

Under this funding envelope, YWCA Canberra was able to recruit two additional worker as part of this agreement between the Commonwealth Government and the ACT Government. While this investment is welcome, it should be noted that our Domestic Violence Support Service supports, on average, around 22 new clients each month. However, a spike in referrals during March 2023 saw 35 clients reach out to us. Self-referrals are also increasing with greater community awareness of our service.

Due to limited capacity or inappropriate referrals however, over the 2023 calendar year, we were unable to provide support to 115 referrals and we were forced to place a hold on Supportlink (police) Referrals. The shortage of resourcing impacts both clients and staff. Our staff are exhausted and there is insufficient funding from the ACT Government to increase our client capacity and wrap around support services. We urge the ACT Government to meet the Commonwealth Government commitment and invest in additional domestic and family violence support workers and services in the ACT.

**Recommendation: The ACT Government meet the funding commitment of the Commonwealth Government in supporting additional domestic and family violence workers in the ACT.**

## **Improving the Wellbeing Domains and Indicators**

We note the Wellbeing Framework was established in the 2021-2022 Budget to measure progress outside common economic indicators. YWCA Canberra supported the introduction of the Wellbeing Framework, particularly as our own experience in the community often reveals deep and entrenched levels of poverty, stress and exclusion that are not otherwise captured. While it's noted that on inception, the framework was designed to provide high observations of life in Canberra, the existing data inclusions captured as part of the indicators are not sophisticated enough to track wellbeing or inform investment decisions. In most cases, the data included in the indicators is lifted directly from national datasets, without consideration of the ACT Government's own data sources. The wellbeing framework will only be an aspiration if it is not cascaded into the budgetary framework. We see scope in assessing well-being indicators or conducting well-being analysis while preparing the budget allocation. We note the following potential reforms and welcome the opportunity to provide further feedback:

### **Safety Domain**

YWCA Canberra *Our Lives* survey 2023 shows the public perception of safety in public during the day is around 81%. Our data makes an important contribution to understanding perceptions of safety among women, as ACT Policing data does not present gender-disaggregated information which greatly undermines the true understanding of personal safety. We urge those indicators relating to feelings of safety in public and in the home account for gender.

### **Housing and Home Domain**

This indicator of homelessness under the domain does not provide information beyond the rough sleeping component of homelessness, and so does not capture the full scope of homelessness as measured by the census data. There is a need for the indicator to reflect the definition of homelessness and capture information on overcrowding, temporary lodgings, and couch surfing. The public housing wait list and transfer times should also be incorporated in this indicator.<sup>4</sup>

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<sup>4</sup> <https://www.act.gov.au/housing-planning-and-property/public-housing/waiting-lists-for-public-housing>