

Keeping more women and children safely housed

WOMEN'S HOMELESSNESS PREVENTION PROJECT Ten years of impact. Five client stories. Five future opportunities.

October 2024



Across 10 years, the Women's Homelessness Prevention Project has helped

> 1,405 women and children to stay safely housed



Directly prevented the eviction of 1,019 women and children



83% had experienced family violence

87% is our success rate in sustaining tenancies



Achieved cost savings to the government and wider community of over

\$11.4M

Of the women we helped:

94%

had no income or were experienced mental relignt on Centrelink

health issues

77%

10%

identified as Aboriginal and/or Torres Strait Islander

Our social workers made

targeted referrals to support services



1,986

Executive summary

In the context of rising housing and cost-of-living pressures, there are over 30,000 people experiencing homelessness across Victoria, with family violence being a leading cause of housing insecurity for women and children.¹ This increased risk of homelessness is being further exacerbated by record rent increases,² and an acute shortage of social (public and community) and affordable housing, which is locking out many women and children from securing safe and sustainable homes.³

Justice Connect's Homeless Law (Justice Connect) has seen significant growth in demand for our trauma-informed legal services, coupled with an increase in the complexity of circumstances impacting women and children facing homelessness. This includes more demand for tailored, integrated legal and social work assistance, along with embedded financial, employment, and community support pathways.

In this evidence-based report, Justice Connect reflects on ten years of impact through our Women's Homelessness Prevention Project (WHPP), highlighting our work keeping women and children safely housed, and breaking the links between homelessness, family violence, and financial insecurity.

Integrated legal and social work services keep more women and children safely housed

The WHPP is Justice Connect's most targeted and ambitious model of partnership-based integrated practice that safely prevents homelessness for women and children in our community.

Since 2014, the WHPP has intensively helped 1,405 women and children to safely avoid homelessness, which based on Australian Housing and Urban Research Institute findings, equates to cost savings of over \$11.4 million to government and the wider community.⁴

The WHPP's holistic, multi-channel approach involves intensive legal representation, specialising in eviction prevention and advocacy for victimsurvivors with rental homes affected by family violence. This is combined with the WHPP's social workers, who expertly help women and children navigate the legal system, and directly link them with our embedded partner organisations for family violence case-management, financial counselling, employment supports, and community connections. Through this wraparound model, which has been recognised by the Law Council of Australia as best practice for preventing homelessness,⁵ we also empower women and children to thrive and achieve longer-term safety and stability.

¹ Women and children represent 74% of people accessing homelessness services; Australian Institute of Health and Welfare, Homelessness and homelessness services (2023), available at https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services ² Jemimah Clegg, "Landlords hike rents nearly 50 per cent since the lows of lockdown", The Age, available at https://www.domain.com.au/news/landlords-hike-rents-nearly-50-per-cent-since-the-lows-of-lockdown-1283239/ ³ Anglicare Australia, Anglicare Australia Rental Affordability Snapshot (2024), available at https://www.anglicare.asn.au/publications/2024-rental-⁴ See Knylong Zaratzky et al. The cost of homelessness cost block to the set of homelessness.

affordability-snapshot/ ⁴ See Kaylene Zaretzky et al, The cost of homelessness and the net benefit of homelessness programs: a national study, AHURI Final Report No 205 (2013) 4, which identified that people experiencing homelessness had higher interaction with health, justice and welfare systems than people with stable housing and estimated that an individual experiencing homelessness represents an annual cost to government services that is \$29,450 higher than for the rest of the Australian population. Of this increased cost, \$14,507 related to health services, \$5,906 related to justice services, and \$6,620 related to receipt of welfare are an annual cost to government services and \$6,620 related to receipt of welfare payments. ^s The Law Council of Australia, The Justice Project: Final Report, available at https://lawcouncil.au/justice-project/final-report



Scaling our reach in breaking the links between homelessness, family violence, and financial insecurity through digital innovation

Across ten years of the WHPP, Justice Connect has seen a continued increase in community need, including a 124% rise in help-seeker enquiries since COVID-19 started in 2020. From the WHPP, we know that early intervention supports are essential to prevent women and children from being pushed into homelessness. In the face of this ever-rising need, we have leveraged WHPP client and casework insights to co-design innovative digital self-help tools.

Building on direct learnings from the WHPP, we launched <u>Dear Landlord</u> for renters facing financial insecurity in 2018. We built Dear Landlord because we saw increasing numbers of women facing eviction for falling behind in rent, particularly in the context of family violence, and we knew that there had to be a scaled solution that could provide earlier intervention for women to avoid the crisis point of homelessness. **Since COVID-19 commenced, Dear Landlord has helped over 120,000 renters to avoid eviction, with the majority of these renters being women.** Given that 67% of Dear Landlord users have had their rental providers agree to their proposed payment plans, the tool has confirmed that housing and financial insecurity can be prevented through early intervention legal support.

Dear Landlord user data and feedback, alongside the WHPP's continued impact, also led Justice Connect to identify a key opportunity for a scaled solution providing early intervention assistance to renters facing family violence. In response, we co-designed a new digital self-help tool, <u>Home of Your Own</u>. This innovative tool, which launched in May 2024, proactively helps renters facing family violence to safely stay in their homes, leave their homes without financial burden, or find a new home. **In Home of Your Own's first five months, the tool has already assisted nearly 10,000 renters facing family violence.**

Dear Landlord and Home of Your Own both provide scaled legal supports focussed on preventing homelessness and making renting safer for Victorians. These award-winning digital tools have enabled us to focus our assistance through the WHPP on at-risk women and children with complex vulnerabilities,⁶ who will most benefit from our intensive legal and social work services.

Safely stopping homelessness before it starts in our community

For ten years, Justice Connect has used evidence from the WHPP to advocate for better laws, policies, and practices to safely stop homelessness before it starts for women and children. In particular, we have prioritised breaking the systems-level links between housing insecurity, family violence, and financial hardship.

Since 2014, informed by direct WHPP service delivery evidence and feedback from clients and partners, the WHPP has made the following key contributions to preventing and ending homelessness in our community:

 Informed the Royal Commission into Family Violence by sharing our clients' experiences and frontline casework learnings, including by providing key housing security and safety recommendations that have since been implemented by government.

^a Justice Connect, Home of Your Own wins a 2024 Social Impact Good Design Award, available at https://justiceconnect.org.au/fairmatters/home-of-your-ownwins-a-2024-social-impact-good-design-award/



- Prioritised raising community awareness and providing education to women and frontline community workers about housing rights in the context of family violence, enabling women to safely and proactively take steps earlier before the crisis of homelessness.
- Collaboratively secured the creation of the strongest residential tenancy legislative protections in Australia. Through more than 130 reforms, vital safety mechanisms have been achieved, improving accessibility and protections for women and children facing family violence in rental homes.
- Worked with the family violence sector, financial counsellors, and other community lawyers, alongside government, to successfully create a best-practice Family Violence Scheme for fines, improving outcomes for victim-survivors and reducing financial barriers to sustainable, safe housing across Victoria.
- Collectively secured significant protections for Victorian renters during COVID-19, including the 'eviction moratorium' and rental-related financial supports.
- Contributed to influencing Victoria's Housing Statement and Big Housing Build, which is providing \$8 billion to deliver 13,300 new social and affordable homes.⁷
- Achieved fairer housing debt policies for family violence victim-survivors, which removed key barriers to social housing for at-risk women and children.

Through these priority reforms, we have made renting safer and achieved better responses to homelessness, family violence, and financial insecurity for women and children. However, given exacerbated housing and costof-living pressures, and the heightened prevalence of family violence during and after COVID-19, there are important gaps that still require systems-level change and will remain a priority for our WHPP strategic advocacy and engagement work.

This report includes our analysis of a decade of WHPP data and client insights, as well as learnings from our collaborative partnerships, strategic advocacy, and codesigned digital tools. We also draw on our extensive WHPP evidence and share key future opportunities through five recommendations to improve housing safety, security and supply for women and children.

⁷ State Government of Victoria, 'Victoria's Housing Statement', available at https://www.vic.gov.au/housingstatement, and Homes Victoria, 'Big Housing Build', available at https://www.homes.vic.gov.au/big-housingbuild





Future opportunities

Five recommendations to improve housing safety, security, and supply for women and children

RECOMMENDATION 1:

Increase public and community housing, with wraparound supports and protections for women and children

Growing demand, an acute shortage of public and community (social) housing, and the rising cost-of-living is placing further pressure on Victoria's already stretched housing market. To ensure that Victorian women and children have access to a social housing safety net, we need more fit-for-purpose, long-term public and community housing, complemented by stronger protections for renters' rights. Justice Connect recommends:

- Increasing public and community housing stock across Victoria, with a) holistic supports, and creating a long-term pipeline to meet demand;
- Implementing fair, consistent, and publicly available policies for all b) social housing providers in line with best practices (including Victoria's Social Housing Regulation Review);
- Protecting the human rights of community housing renters by c) recognising community housing providers as public authorities under the Charter of Human Rights and Responsibilities Act 2006 (Vic);
- d) Creating an independent appeals and complaints body to oversee complaints from all social housing renters;
- e) Prioritising fairer dispute resolution to protect renters' rights, including by introducing an internal appeal mechanism for VCAT decisions under the Residential Tenancies Act 1997 (Vic) (Residential Tenancies Act).

RECOMMENDATION 2: Safer renting for family violence victim-survivors through stronger laws and policies

Family violence remains a leading cause of homelessness,⁸ particularly for women and children.⁹ Despite the introduction of new protections in 2021 to the Residential Tenancies Act there remain key gaps in tenancy laws that are forcing family violence victim-survivors to choose between homelessness and staying in a violent relationship.

^e Australian Institute of Health and Welfare, above n 1. [•] Cait Kelly and Josh Butler, "More than 1,600 Australians pushed into homelessness each month as housing crisis deepens, report finds", *The Guardian*, available at https://www.theguardian.com/australia-news/2023/aug/03/more-than-1600-australians-pushed-into-homelessness-each-month-as-housing-crisis-deepens-report-finds





To break the links between homelessness, family violence, and financial insecurity, Justice Connect recommends:

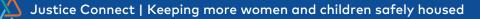
- a) Clarifying and amending section 91V of the *Residential Tenancies Act* to ensure that victim-survivors are protected by family violence provisions, even where a perpetrator is not a party to the rental agreement;
- b) Protecting renters experiencing family violence by ensuring effective pathways to challenge notices to vacate based on family violence through amending section 91ZZU of the *Residential Tenancies Act*;
- c) Protecting family violence victim-survivors from financial loss by resolving technical issues with the *Residential Tenancies Act* connected to tenancy compensation and bond disputes;
- d) Clarifying and amending the *Residential Tenancies Act* to ensure victimsurvivors are not evicted under section 91ZJ for acts or omissions caused by the family violence perpetrator based on the definition of 'visitor'.

RECOMMENDATION 3:

Better housing outcomes for family violence victimsurvivors through specialised training and resources

Specialised training and resources have a key role to play in securing fairer housing outcomes for family violence victim-survivors. Justice Connect recommends:

- a) Providing more training, support and guidance to VCAT, so that the safety of victim-survivors is prioritised in tenancies affected by family violence, including through:
 - further training for VCAT members and staff on family violence, how it presents, and its impacts on renters who are victim-survivors and their tenancies.
 - investing in additional dedicated VCAT family violence support staff roles;
- b) Improving education for rental providers and real estate agents, building an understanding of alternatives to eviction for renters experiencing challenging circumstances, particularly family violence victim-survivors, and appropriate pathways for renters to seek legal, financial, social, and other tailored supports;
- c) Increasing access to training, resources, and information for renters facing family violence, along with their frontline community support workers, about targeted rental rights and options.



RECOMMENDATION 4:

Fairer laws to make evictions into homelessness a last resort for women and children

To achieve greater housing security for women and children, and to prevent evictions into homelessness in our community, Justice Connect recommends:

- a) Amending the *Residential Tenancies Act* and associated regulations to update the content and form of eviction notices, including to rename 'Notices to Leave' and 'Notices to Vacate' to make renters' rights clearer and to provide information about rights and legal assistance options;
- b) Providing VCAT flexibility to give renters up to 60 days to vacate following a possession order, instead of the current period of 30 days;
- c) Amending the *Residential Tenancies Act* to make it easier for renters to challenge notices to vacate by removing the 30-day time limit to challenge notices to vacate, or clarifying that the time limit only applies to preemptive challenges;
- d) Amending section 330A of the *Residential Tenancies Act* to clarify that a compliance order can be made as an alternative to a possession order, where it is reasonable and proportionate in the circumstances;
- e) Amending the *Residential Tenancies Act* to increase certainty for renters by limiting the length of compliance orders, and confining them to the conduct that is in issue;
- f) Amending the *Residential Tenancies Act* to ensure that the 30-day time limit for rental providers to apply for a possession order also applies to possession order applications following a rent arrears notice to vacate.

RECOMMENDATION 5:

Improve the availability of early intervention, prevention focussed integrated and digital legal supports that enhance housing safety and security

Preventative, trauma-informed, integrated and digital legal supports are key to ensuring that all Victorian women and children can safely avoid homelessness. Justice Connect recommends:

- a) Investing in early-intervention, client-centred, and co-located legal services that can proactively resolve legal needs to minimise barriers to housing safety;
- b) Supporting the integration of legal, social work, health, financial, and other community support workers to help women and children experiencing housing insecurity in safely avoiding homelessness;
- Prioritising and resourcing the development and ongoing operation of codesigned digital tools, which empower more renters to understand their rights and options and take preventative steps to stay safely and securely housed;
- d) Increasing ongoing financial brokerage programs for those most at risk of homelessness, particularly women and children facing family violence.



About Justice Connect

In the face of rising unmet legal need, <u>Justice Connect</u> designs and delivers high-impact interventions to increase access to legal support and progress social justice.

Justice Connect believes in a fair and just world, where people and communities are supported to engage with and fully participate in our legal and social systems, and avoid the negative impacts on their wellbeing or organisational health that flow from unresolved legal problems. We lead innovative solutions to help to close the 'justice gap' including:

- brokering strategic, efficient use of pro bono lawyers and barristers;
- delivering holistic, integrated legal services to clients experiencing significant disadvantage through strategic partnerships, including by embedding staff at community agencies and health justice partnerships to engage with the hardest-to-reach clients;
- leading access to justice innovation through cutting-edge digital solutions; and
- amplifying and extending the impact of our work through strategic engagement to help drive systems-level change.

Justice Connect's Homeless Law

For over 20 years, <u>Justice Connect's</u> <u>Homeless Law</u> (Justice Connect) has been Victoria's specialist free legal service for people experiencing or at risk of homelessness. Justice Connect prevents and ends homelessness by increasing access to integrated and digital legal supports, and advocating for better laws and policies. We build capabilities to better identify and address legal need through pro bono and community partnerships.



Justice Connect provides tailored legal assistance to Victorians facing homelessness. We strategically focus our specialised services on priority cohorts, including people in or existing prison, people sleeping rough, and women and children experiencing family violence, particularly through our <u>Women's</u> <u>Homelessness Prevention Project</u>. Since 2001, Justice Connect has been outreachbased and client-centred, and from 2010, we have had integrated staff social workers, allowing us to holistically address clients' legal and non-legal needs under one roof.

In the last 12 months, Justice Connect:

- provided an integrated, intensive combination of legal representation and social work supports to people facing homelessness through 609 new client files;
- delivered 35,121 hours of free legal work for Justice Connect clients through 669 pro bono lawyers from our partner law firms;
- significantly scaled our reach and impact through the latest iteration of our award-winning digital tool, <u>Dear Landlord</u>, which has helped over 120,000 renters experiencing financial insecurity to avoid eviction since COVID-19 commenced;
- launched a new, co-designed digital self-help tool for renters facing family violence, <u>Home of Your Own</u>, which has already helped nearly 10,000 users in the tool's first five months;
- deepened our partnerships with cross-sector allies, including through colocations and embedded partnerships with community-based health and homelessness services, such as <u>cohealth</u>, <u>Launch Housing</u>, and <u>Sacred Heart</u> <u>Mission</u> – Journey to Social Inclusion and GreenLight; and
- collaboratively advocated for the best-practice implementation of Victoria's rental reforms, and a fairer, more effective, and accessible fines system, along with using casework and client evidence to raise national awareness about the need for more social housing and the risks of criminalising homelessness.

In addition to our integrated model of service delivery, which focuses on early intervention and prevention of legal issues before they escalate to crisis point, Justice Connect uses direct evidence from our work to influence systemic change that stops homelessness before it starts and prevents the criminalisation of homelessness.





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Acknowledgement of Country

Justice Connect acknowledges the Wurundjeri and Boon Wurrung peoples of the Kulin Nation, and the Gadigal peoples of the Eora Nation as the Traditional Owners of the land on which we meet and work. We acknowledge that sovereignty was never ceded and pay our respects to Elders past and present.



PART 1: HOLISTICALLY HELPING WOMEN AND CHILDREN TO STAY SAFELY HOUSED

Since 2014, women and children have faced rising, intersecting legal needs. This has been caused and compounded by ever-increasing housing and financial insecurity, heighted prevalence of family violence, and unprecedented pressures during and after COVID-19. In response across the last decade, Justice Connect has responsively and collaboratively designed, developed, and delivered the WHPP, ensuring this client-centred, impactful service is one of the legal assistance sector's most targeted and ambitious models of partnership-based, integrated practice.



TEN YEARS OF ADDRESSING THE RISING INTERSECTION BETWEEN HOMELESSNESS, FAMILY VIOLENCE, AND FINANCIAL INSECURITY

The WHPP's pioneering model has been cited by the Law Council of Australia's Justice Project Final Report as best practice for successfully preventing housing insecurity.¹⁰ Since 2014, the WHPP has provided specialised, ongoing legal representation to ensure that women and children safely avoid evictions into homelessness. The WHPP has also advocated for victim-survivors who have rental homes affected by family violence, as well as resolving debts and fines that are barriers to safe, sustainable housing.

In 10 years, the WHPP has intensively helped 1,405 women and children to safely avoid homelessness, with an 87% success rate in sustaining tenancies.

Together with our specialised staff lawyers and social workers, Justice Connect's pro bono partner firm Herbert Smith Freehills has generously undertaken over

47,717 hours

of free legal work for WHPP clients across the last decade.

The WHPP's impact for individual women and children, along with the systemic advocacy reforms we have achieved to safely stop homelessness before it starts, would not have been possible without the significant in-kind contributions of Herbert Smith Freehills and hundreds of pro bono lawyers from the firm, who have kindly given their time and expertise over the last ten years.

This trauma-informed legal assistance is combined with the WHPP's specialist social workers, who expertly help women and children to navigate tribunals and courts, and to maintain or access safe housing. Our social workers also directly link women and children with embedded WHPP partner organisations for family violence case management, financial counselling, employment support, housing services, and community connections.

In 10 years, WHPP's integrated social workers have provided clients with 1,986 tailored referrals related to family violence, housing, health, essential needs, and financial insecurity.

Through these wraparound, targeted supports that prevent the crisis point of homelessness, women and children are also empowered to safely stay together, build resilience, and thrive in achieving longer-term stability. While 94% of clients we have assisted over the decade have had no income or were reliant on Centrelink when they first contacted the WHPP, many of these women have moved back into employment or have entered the workforce for the first time through our collaborative assistance.

¹⁰ The Law Council of Australia, above n 5.





CLIENT STORY:

Single mother and daughter facing family violence create new tenancy and regain financial independence through integrated legal, social, and job readiness supports

Robyn^{*11} is a single mother with a two-and-a-half-year-old daughter in her care. Robyn and her husband had been living in their private rental property for three years. When Robyn came to Justice Connect, her husband had recently been excluded from the property due to family violence.

Robyn's husband was controlling and would not allow her to be on the lease or have any involvement in their finances, which caused the family to be solely reliant on the husband's income. When the family violence intervention order was issued, the husband cancelled all credit cards and blocked Robyn from accessing the family's bank accounts.

When Robyn met with the Justice Connect lawyers and social worker through the WHPP, she was at risk of homelessness. Justice Connect's lawyers gave her advice about her legal rights. Through our lawyers' extensive advocacy, Robyn was able to have her husband's name taken off the rental agreement and was able to enter into a new rental agreement in her name. The WHPP lawyers then negotiated for the rental provider to change the home's locks and install a security camera, which also involved sourcing brokerage from one of our WHPP partners. Our WHPP social worker connected Robyn with financial counselling and material aid providers to help manage her bills, and assisted with funds towards her rent.

Importantly, the trust built by our WHPP social worker also led to Robyn disclosing her desire to return to work, having been prevented from doing this by her husband for a number of years. Our social worker then connected Robyn with one of our WHPP partners. They helped her prepare to re-enter the job market, working on her CV, providing mentoring and building her confidence through providing appropriate work wear. Robyn has since secured part-time employment as an accountant, with her ability to remain safely housed and connected to her local community being key factors in her and her daughter regaining financial independence.



¹¹ *All clients' names have been changed in this report.



ADAPTING AND INCREASING IMPACT OVER TEN YEARS: FROM A UNIQUELY EFFECTIVE MODEL, TO RESPONSIVELY ADDRESSING COVID-19 AND THE HOUSING & COST-OF-LIVING CRISES

From the WHPP's commencement in 2014, Justice Connect has prioritised designing and delivering a unique, integrated, and trauma-informed model that focusses on client safety and accessibility. In that context, our WHPP outreach location started at a library in Melbourne, which has ensured safety and comfort for women and children facing homelessness and family violence. The WHPP's outreach locations have remained publicly undisclosed, so that all clients can confidently access our wraparound legal and social work assistance.

As COVID-19 hit in 2020, the WHPP rapidly pivoted from an in-person outreachbased model to a fully remote clinic, without missing a week of service delivery. This continuity of our assistance was crucial as COVID-19 caused rising financial and job-related insecurity for women, as well as heightened risks to safety and health for those facing homelessness.

As we transitioned out of COVID-19 into the ongoing recovery phase, we codesigned a hybrid clinic model, leveraging direct client insights and our learnings from remote service delivery and our longstanding outreach-based model to best facilitate client engagement and accessibility. This innovative model centres clients' needs and choices to enable them to meet in-person with their WHPP lawyers and social workers at a new safe library space in Melbourne, or to meet their WHPP lawyers and social workers remotely.

Benefitting women, children, and the wider community by preventing homelessness through early intervention across a decade

From the WHPP, we know that intervening earlier to prevent a person from entering homelessness is substantially more cost-effective, less complex, and better for the individual than supporting them to transition out of homelessness and into safe housing. The longer a person experiences homelessness, the more difficult and entrenched their legal, housing, personal, and financial circumstances become.

Across ten years of the WHPP, Justice Connect has seen a continued increase in community need, including a 124% rise in help-seeker enquiries since COVID-19 started in 2020. This rising need is currently being caused and compounded by the ongoing housing and cost-of-living crises. Given these circumstances, our expert WHPP social workers prioritise actively linking clients to targeted supports from our WHPP community partners, so women and children can safely build personal and financial independence following housing insecurity.

The WHPP's role in sustaining safe housing, preventing homelessness, and reducing justice system interactions for Victorian women and children also represents an important cost saving to government and the wider community. In particular, Pitcher Partners undertook a pro bono cost benefit analysis of the WHPP.¹² Pitcher Partners' independent analysis found that clients who had been successfully helped through the WHPP did not generally require recurring housing assistance.

12 Pitcher Partners Corporate Finance Vic Pty Ltd, Women's Homelessness Prevention Project – Cost Benefit Analysis, (2 September 2019).



Pitcher Partners costed the benefit of the WHPP to be 6.3 times the level of investment.¹³ This impact has continued across the decade, with 40% more women and children prevented from being evicted into homelessness in the WHPP's tenth year than in its first year. In the last ten years, the WHPP has achieved downstream cost savings of over \$11.4 million to government and the wider community.¹⁴

CLIENT STORY:

Single mother and family violence victim-survivor stay safely housed through wraparound legal, social work, and financial assistance

Sharon*, who has previously experienced family violence perpetrated by an ex-partner, lives in a private rental property with her 15-year-old daughter. When Sharon first contacted Justice Connect, she had fallen behind in rent. Her son had recently passed away, and she was dismissed from her employment because she had taken too much time off. Economic abuse by her ex-partner then caused Sharon's Family Tax Benefit to be suspended, and she had fallen behind on her rent. When Sharon met with Justice Connect she was facing eviction and at risk of homelessness.

After advising Sharon about her legal options and rights, Justice Connect's WHPP lawyers represented her at a VCAT hearing, where they secured an adjournment of the eviction proceedings. The WHPP social worker used this time to link Sharon with a financial counsellor and helped Sharon to take steps towards getting a security licence and a new job. The social worker also sourced \$1,440 in brokerage from one of our WHPP partners towards Sharon's rental arrears which was pivotal to keeping Sharon housed. When the proceedings returned to VCAT, the lawyers represented Sharon and the social worker attended to support her. They submitted evidence that Sharon had obtained her security licence and had secured a new role, along with highlighting her engagement with the financial counsellor. VCAT agreed that Sharon could keep her tenancy, which was an immense relief to her.

The WHPP's integrated legal and social work supports, alongside vital financial assistance, helped Sharon and her daughter to avoid the trauma of eviction into homelessness. Due to her safe and stable housing, Sharon began employment in security. When Sharon last spoke with the WHPP social worker, she had just started her ideal role working in security at a local court.



¹³ The Pitcher Partners Report also found that the WHPP's average annual cost saving in its fifth year represented an increase of \$309,972 when compared to its first year, demonstrating the WHPP's growing impact for our community. ¹⁴ Kaylene Zaretzky et al, above n 4.



Direct WHPP feedback from clients, partners, and supporters



Clients

"The amount of support blew me out of the water. They stopped our eviction, even helped with food vouchers, and put us back on our feet. The difference they made over those months was just incredible. I was just trying to stay in my house but didn't expect all the extra support. I couldn't believe it."

- Former client

"If I didn't have Justice Connect's help, my kids and I would've been homeless. I was so relieved."

- Former client

"The whole experience with Justice Connect has been lifechanging, from [WHPP social worker's] reassurance and support, to the work the lawyers did for me – it's taken a massive load off my shoulders. I couldn't be happier as we start our new lives. Without them, god knows where we would be."

- Former client

"When I think back to the VCAT proceedings, I couldn't see the future. Thank you so much for all your help, and so glad you were there to help us - I can now breathe again."

- Former client

"Thanks so much. Justice Connect worked really hard to help me - now I'm safe & have my own home to live in, I'll cherish it."

- Former client

"We went through a really tough time. Having the help from [WHPP lawyers and social worker] was a huge stress off my shoulders, so I could prioritise my daughter."

- Former client

Partners

"Herbert Smith Freehills is proud to have supported the Women's Homelessness Prevention Project (WHPP) since it was first established. From day one, it was clear that the WHPP's holistic, client-centred model had a unique potential to transform the lives of women and children across our State. Over the past decade, we have seen first-hand the incredible impact the WHPP has had in keeping women and children safely housed. A genuine collaborative effort, the WHPP exemplifies the power of pro bono partnerships to empower and create lasting impact for those most in need."

- Bianca Janovic, Herbert Smith Freehills

"I have learned so much from my rewarding involvement in Justice Connect. I continue to be in awe of your dedication towards helping society's most vulnerable people."

- Pro bono lawyer

"Justice Connect...is a hugely valued part of our pro bono practice in Melbourne. It has honestly been such a special part of my role and the work you do is incredibly important."

- Pro bono lawyer

"I am so grateful for my involvement with Justice Connect. It has been such a rewarding experience. On more than one occasion I have felt quite moved by a client's resilience. I am so pleased to have been able to use my legal skills for such a worthwhile cause, and to have been supported to do so by your team." - **Pro bono lawyer**

Community sector

"Justice Connect's social worker is an important bridge between the client/worker and legal support...[Justice Connect] understands both the legal system and the issues faced by the homeless community."

- Frontline community worker

"I just wanted to also acknowledge and thank you for all your hard work and persistence in this complex case...massive relief for us collectively and obviously most importantly for [mutual client]."

- Frontline community worker

"I really appreciate all your help and I will also say that the feedback from clients that talk to you is really positive and makes such a difference."

- Frontline community worker



Supporters

"Congratulations to Justice Connect's Homeless Law WHPP on this milestone.

When the Women's Homelessness Prevention Project started, the idea of integrating a social worker into a legal service was novel and untested. Designing the model and then getting it funded took creativity and tenacity – characteristics of all of Justice Connect's work.

Today, this model of service delivery is much more common, although funding remains an ongoing challenge. I'm very proud to have been at the helm of Justice Connect when this wonderful program began, and even prouder to see its success over the years.

It's a testament to the many talented lawyers and social workers who have worked on the WHPP over the years, the passion and skill of the pro bono lawyers who contribute to the WHPP and to the courage and resilience of all of WHPP's clients. Well done and happy birthday!"

- Fiona McLeay, Victorian Legal Services Board + Commissioner

PART 2: SCALING OUR SUPPORT FOR WOMEN FACING FAMILY VIOLENCE AND FINANCIAL INSECURITY THROUGH DIGITAL INNOVATION

As our community's unmet need continues to grow, online legal interventions through digital innovation present an opportunity to reach and support more people facing housing insecurity, and provide earlier intervention in keeping women and children safely housed. To address this rising need, we have built on WHPP learnings and used human centred design principles to develop <u>Dear Landlord</u> and <u>Home of Your Own</u>. These award-winning digital selfhelp tools directly complement the WHPP by scaling our homelessness prevention reach and impact, increasing housing and financial security for renters across Victoria.¹⁵



¹⁵ Justice Connect, above n 7

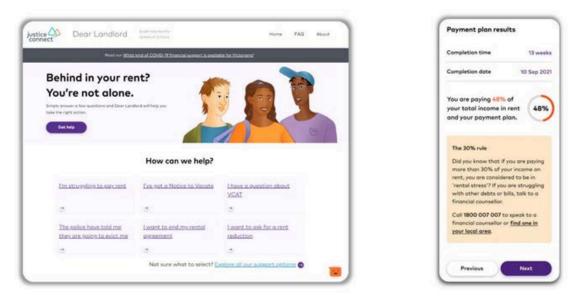


DRAWING ON WHPP INSIGHTS TO CREATE OUR FIRST DIGITAL SELF-HELP TOOL FOR RENTERS: DEAR LANDLORD

Developing Dear Landlord from WHPP learnings

<u>Dear Landlord</u> is our co-designed, free self-help tool supporting Victorian renters facing financial insecurity to avoid eviction. We launched the first version of Dear Landlord in 2018 based on our learnings from the WHPP, because we saw a rising prevalence of women facing eviction for falling behind in rent, and knew there must be a scalable solution to intervene earlier to prevent homelessness. Dear Landlord is focussed on empowering renters to understand their rights, build confidence, and take early, proactively steps to stay securely housed.

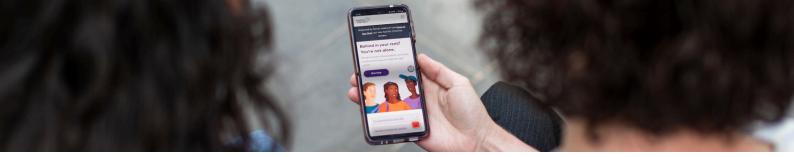
The most recent iteration of Dear Landlord particularly helps renters to avoid eviction through writing a customised letter requesting a payment plan to their rental provider, negotiating a rent increase notice, or preparing an application to VCAT to request a rehearing where they were unable to attend. Dear Landlord also empowers renters to understand the eviction process in plain language, and get guidance on where to seek further legal and financial supports, including through customised off-ramps to the WHPP.



Dear Landlord increases housing and financial security for renters

The majority of Dear Landlord's users are women, confirming the need we saw through the WHPP for an online self-help tool for renters facing financial insecurity. 90% of renters accessing Dear Landlord are new users, highlighting that we continue to increase our reach with at-risk renters through our community partnerships and digital consumer outreach.

In terms of immediate outcomes, 67% of Dear Landlord users say that their rental providers have agreed to the payment plan that they generated through the tool.



"It really helped me out. I was behind in rent and my landlord was not really helpful of my situation... it helped me write a letter to do a payment plan that my landlord accepted. We have stuck with our agreement and has taken a lot of stress away."

- Dear Landlord user

This confirms our learnings from the Project's high-intensity service which is that early intervention is key in preventing and ending homelessness. Many rentals can be saved if the underlying issues are addressed early.

Recent analysis of Dear Landlord data has shown that 63% of users set up a payment plan before even receiving an eviction notice, which highlights the power of our co-designed digital tools in stopping homelessness before it starts.



renters have used Dear Landlord since COVID-19 to avoid eviction



of Dear Landlord users are women

Of surveyed users, Dear Landlord helped:

89%

to understand their rights

to feel more confident communicating with their rental providers

86%

to take action to improve their rental situations

86%

Many of the women using Dear Landlord reported family violence as one of the main reasons they were unable to pay rent.

"Dear Landlord provided clear and easy to understand information to assist in with my urgent situation. I fell behind on rent while experiencing family violence and leaving a relationship, and because of Dear Landlord, I was able to come up with a payment plan and not get evicted."

- Dear Landlord user

To ensure Dear Landlord continues to have significant impact in keeping renters securely housed, we receive regular user feedback through tailored surveys, strategic consultations with key community partners, user analytics, and an ongoing longitudinal study. We use this feedback to ensure the design and delivery of our specialised legal supports remain high impact for renters. We also continue to update Dear Landlord in response to Victorians' changing legal, financial, employment, and personal circumstances, including those caused and compounded by the current housing and cost-of-living crises.



HOME OF YOUR OWN: EXTENDING THE WHPP'S REACH TO HELP FAMILY VIOLENCE VICTIM-SURVIVORS STAY SAFELY HOUSED



Building Home of Your Own using WHPP and Dear Landlord insights

Victoria's new rental laws, which were introduced in 2021, are designed to better protect women and children facing family violence to stay safely housed and avoid financial loss. However, we know through the WHPP that awareness of these protections is low, leaving many family violence victim-survivors with the choice between staying in an unsafe home or fleeing into homelessness.

These valuable protections have been so underutilised that there were only 610 family violence rental cases listed at VCAT across Victoria in 2022-2023,¹⁶ which does not represent the scale of family violence experienced by women and children in rental homes. Working with our WHPP community partners, we also know that frontline community workers often have limited knowledge of these rental safety and security protections.

The WHPP and Dear Landlord have given us detailed insights about women falling behind in rent due to family violence. In that context, we saw the potential to use digital innovation to help more family violence victim-survivors to understand their rights and options to safely stay housed, leave a rental property without financial burden, or find a new home. This led to the creation of our newest digital tool, <u>Home of Your Own</u>, which launched in May 2024.

Home of Your Own supports women facing family violence to understand their rights under Victoria's new rental laws, and empowers them to take early, preventative action to safely avoid homelessness. Home of Your Own is already scaling the WHPP's impact in breaking the links between homelessness, financial insecurity and family violence, with nearly 10,000 users in the tool's first five months. The majority of these users have been looking for information to help them safely stay in a rental.

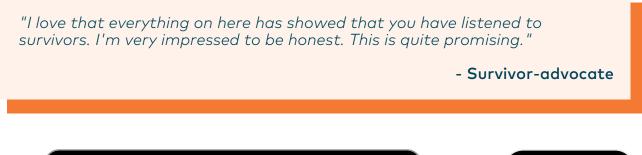
Home of Your Own provides tailored, practical guidance based on whether a renter wants to safely stay in a home, leave a rental home, or secure a new home. The tool features:

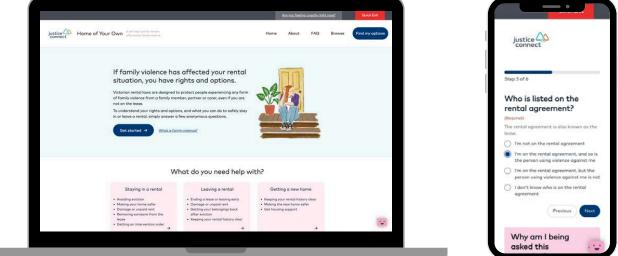
- A responsive logic-driven question flow to identify what information renters are looking for based on their current situation.
- Over 40 personalised legal scenarios with guidance helping renters discern the complex housing and financial impacts of family violence, understand their options based on their unique situation, and take proactive steps to act on their rights.
- Customised document generators to help renters impactfully communicate with their rental provider about their safety and privacy needs in the rental.
- Targeted referral pathways to additional support, including specialised legal, housing, financial, and family violence support services.

¹⁶ 2022/2023 in VCAT (VCAT Annual Report, 2022-23) page 39



We have received positive feedback about Home of Your Own's impact in empowering renters facing family violence to understand and act on their rights, with a survivor-advocate recently sharing:





Implementing best-practice co-design principles for Home of Your Own

To develop Home of Your Own, we leveraged our learnings from the WHPP and collaborated with women who had lived experience of homelessness and family violence at each stage of the process through an iterative design process.

During our discovery phase, we conducted in-depth interviews with 23 women with lived experience of family violence and homelessness, including former WHPP clients, as well as survivor-advocates and frontline support workers. We also collaborated with eight specialist Victorian homelessness, housing, and family violence support services. This deep research, coupled with a decade of learnings from the WHPP, laid the tool's foundations and informed the design of Home of Your Own's key features, including the look, feel, content, and tone of the tool.





PART 3: BETTER LAWS AND POLICIES THAT SAFELY STOP HOMELESSNESS BEFORE IT STARTS FOR WOMEN AND CHILDREN

For ten years, Justice Connect has used evidence from the WHPP to advocate for better laws, policies, and practices to safely stop homelessness before it starts for women and children. In particular, we have strategically prioritised breaking the systems-level links between housing insecurity, family violence, and financial hardship.



KEY SYSTEMIC REFORMS ACHIEVED THAT INCREASE HOUSING SAFETY, SECURITY, AND SUPPLY FOR WOMEN AND CHILDREN

2014-2020: influencing the Royal Commission into Family Violence and removing key barriers to safe, secure housing

Informing the Royal Commission into Family Violence

From the WHPP's commencement, we have leveraged insights to influence and achieve systemic change. In 2015, we made a detailed submission, Home Safe,¹⁷ to Victoria's Royal Commission into Family Violence (Royal Commission). As part of our leadership in influencing the Royal Commission, we coordinated a joint submission on family violence, housing, and homelessness, endorsed by 129 organisations. This submission was referenced in counsel's opening address at the Royal Commission public hearings where WHPP staff also provided evidence.

In the Royal Commission's report and recommendations released in 2016, the WHPP is referenced as an effective model of homelessness prevention¹⁸ and the majority of Justice Connect's recommendations for reforms to prevent homelessness for family violence victim-survivors were adopted and have since been implemented by government.

Building momentum for widespread rental reforms

In the WHPP's second year, we launched our in-depth report, Keeping Women and Children Housed: Two years, ten client stories and ten calls for change.¹⁹ Based on the report, we launched a campaign to raise awareness of the challenges faced by renters experiencing family violence. Based on our insights from working with victim-survivors across Victoria, we also called for significant reforms to improve rental safety for victim-survivors. These reforms have all since been adopted and implemented by government.

Safer and better pathways to public and community housing

The WHPP also worked closely with Safe Steps Family Violence Response Centre to advocate with government for amendments to the public housing temporary absence policy. This advocacy resulted in important policy changes, which now means that victim-survivors of family violence who were temporarily unable to live in their homes due to family violence are eligible for a period of reduced rent to help sustain their housing.²⁰

Our work with public and community housing renters through the WHPP continued to lead to significant changes through our engagement with the Victorian Ombudsman. In particular, we made substantial contributions to the 2017 Ombudsman investigation into maintenance of claims against public housing renters, including through our position paper, <u>Through the Roof:</u> Improving the Office of Housing's policies and processes for dealing with housing debts.

In 2017, the then Victorian Ombudsman released her report on the management of maintenance claims against public housing tenants.



 ¹⁷ Royal Commission into Family Violence, Submissions, available at http://rcfv.archive.royalcommission.vic.gov.au/File-List-Submissions.html
 ¹⁸ State of Victoria, Royal Commission into Family Violence: Summary and recommendations, Parl Paper No 132 (2014–16), page 45
 ¹⁹ Justice Connect, Keeping Women and Children Housed: Two years, ten client stories and ten calls for change, available at https://justiceconnect.org.au/ourservices/homeless-law/womens-homelessness-prevention-project/
 ²⁰ See Department of Human Services, 8 Policy Statement: Temporary Absence: Effective Date—21 September 2015 (14 December 2015).

The Ombudsman's report refers to the processes of Victoria's Department of Health and Human Services **(the Department)**²¹ for calculating and pursuing debts against public housing renters as "egregiously unfair". The Ombudsman's report made 18 recommendations, many of which were directly connected to our recommendations. Following the report's release the Victorian Government accepted all recommendations and significant changes were made to the Department's processes and policies for housing debts. These changes have directly improved housing security and supply for the most at-risk women and children across Victoria.

Although the Ombudsman's investigation led to significant changes, we identified ongoing issues through the WHPP for victim-survivors of family violence accessing public housing where they had housing debts. These housing debts were often caused by damage or unpaid rent occurring in the context of family violence. We brought strategic litigation for a WHPP client which resulted in the Department updating its <u>Public Housing Allocations operational guidelines</u>, so that an offer of public housing can no longer be withheld due to an outstanding debt. These changes gave access to public housing to some of Victoria's most vulnerable renters, particularly family violence victim-survivors, who were often unreasonably burdened with historic debts that they could neither pay nor resolve.

Making the fines system and bond loans more accessible for family violence victim-survivors

Due to our homelessness prevention expertise and the strong relationship we have established with the Department through the WHPP, we were invited to provide written submissions to the Department's internal review of their Bond Loan Operational Guidelines.

Our submission to the Department drew on examples from our direct WHPP casework and made key recommendations to create a more equitable and flexible approach to reduce homelessness and financial hardship, particularly in the context of family violence. In April 2020, the Department released the updated <u>Rent Assist Bond Loan Operational</u> <u>Guidelines</u>, which adopted a number of our evidence-based recommendations. Most importantly, a previous bond loan no longer operates as a barrier to receiving a new bond loan.

We also worked closely with the family violence sector, financial counsellors, and other community lawyers, alongside the government to successfully create a best-practice Family Violence Scheme for fines. This social justice initiative has significantly improved fines system accessibility and outcomes for family violence victim-survivors, and also reduced key financial barriers to sustainable, safe housing across Victoria.

²¹ Throughout the last 10 years, the name of the Department has changed. For consistency, we refer to it as the Department.







CLIENT STORY:

Aboriginal woman and victim-survivor of family violence kept safely housed through strategic litigation in the Victorian Supreme Court based on her human rights

Jacqueline^{*} is an Aboriginal woman who has a cognitive impairment and has been living in community housing for several years. She had previously obtained an intervention order against one of her children due to persistent family violence, but in a recent incident Jacqueline's child had attended her property and caused significant damage, while Jacqueline had hidden in the bathroom and called police.

After the incident, Jacqueline's rental provider issued her with an immediate notice to vacate for damage and requested over \$4,000 in compensation. VCAT made a possession order against her and several days before police were due to remove her from the property, Jacqueline contacted Justice Connect's WHPP for help.

Jacqueline received tailored advice about her legal and social work options, along with her human rights, from her WHPP lawyers and social worker. The WHPP lawyers then entered into urgent negotiations with her rental provider, attempting to prevent her eviction. This included providing detailed information about her history of family violence and cognitive impairment that the rental provider had not previously been aware of.

When Jacqueline's rental provider refused to call off the eviction, the WHPP lawyers worked with pro bono counsel and lodged an urgent injunction application in the Supreme Court of Victoria, arguing that the rental provider had failed to give proper consideration to Jacqueline's human rights in reaching its decision to evict her. Shortly after these proceedings were commenced, Jacqueline's rental provider agreed to cancel the eviction, and instead offered Jacqueline alternative housing in a new location, with no liability for the damage caused during the family violence incident. After receiving integrated supports from the WHPP social worker, Jacqueline successfully relocated to a different and more secure community housing property, which has improved her safety and wellbeing.



2020: rapidly ensuring best-practice housing protections and supports during COVID-19 for women and family violence victim-survivors

As COVID-19 hit Victoria, the WHPP rapidly pivoted to a remote model without missing a week of service delivery. This ensured that throughout the pandemic we could continue to help individual clients facing homelessness, while also leading evidence-based advocacy to ensure that the COVID-19 response prioritised keeping women and children safely housed.

Drawing on our homelessness prevention casework and client evidence through the WHPP, we collectively advocated for an eviction moratorium and temporary protections for renters. As part of this work, we provided evidence-based recommendations on the transitional rental regulations, which supported renters during the shift to Victoria's new rental system. We <u>submitted</u> to the 2020 Public Accounts and Estimates Committee on preventing homelessness during COVID-19, and successfully advocated for an extension of the COVID-19 rental protections to extend the eviction moratorium. We also worked closely with the Housing Peaks Alliance on an evidence-based submission, <u>Make Social Housing Work</u>, to improve public and community housing supply in Victoria. Alongside this work focussed on Victorian laws and practices, we made a submission to the <u>Federal Inquiry into Homelessness</u> in Australia drawing on WHPP insights.

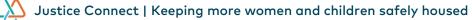
This collective advocacy and strategic engagement not only lead to the eviction moratorium and its extension, but it also influenced Victoria's Big Housing Build, which is providing \$8 billion to deliver 13,300 new social and affordable homes.²²

In recognition of the WHPP's leadership, we were invited to present at the public hearing of the Victorian Parliamentary Inquiry into the Government's response to the pandemic, alongside our legal assistance sector colleagues. Our evidence from the WHPP's frontline service delivery focussed on the impacts of COVID-19 on women and children facing family violence, homelessness, and financial insecurity, making clear recommendations on what was needed during and post-COVID-19.

As the pandemic unfolded, through our WHPP casework, we tested the temporary protections in VCAT and obtained VCAT decisions based on our robust advocacy that prioritised renters' rights. As part of this work, we again found ourselves in strategic litigation in the Victorian Supreme Court of Appeal on behalf of a woman facing the financial impacts of the pandemic. The Victorian Supreme Court of Appeal found our client was unable to pay her rent due to a COVID-19 reason, and was unable to be evicted while the eviction moratorium and transitional laws were in place. However, the Victorian Supreme Court of Appeal also found that from the day following their judgment, renters could be evicted for COVID-19 rent arrears because the transitional laws related to the eviction moratorium were expiring. In our subsequent awareness raising media coverage about the case and our related advocacy to government, we immediately renewed our calls for the introduction of longer-term, targeted supports for renters.



²² Homes Victoria, 'Big Housing Build', available at https://www.homes.vic.gov.au/big-housing-build





CLIENT STORY:

Single-mother receiving cancer treatment and her three children avoid homelessness during COVID-19 through holistic legal services

Karly* had been living in a private rental property with her three children for several years. Karly had been working her entire adult life until she was diagnosed with cancer, when she began receiving intensive treatment multiple days each week at her local hospital. This left Karly and her children without a reliable source of income.



When Karly first came to Justice Connect's WHPP, she had received a 60day Notice to Vacate because her rental provider wanted to move into the property, and she was worried about being pushed into homelessness. The risk of eviction exacerbated Karly's significant health issues, particularly as her compromised immune system meant that she needed to be in isolation during COVID-19.

The WHPP's lawyers advised Karly about her tenancy rights and options in the context of COVID-19 and immediately entered into negotiations with her rental provider. When negotiations couldn't prevent Karly's homelessness, the lawyers represented her at VCAT, where they successfully avoided her eviction.

Throughout this time, the WHPP's social worker offered specialist housing supports to Karly, which helped her to obtain a three-bedroom community housing property in her local area, and also secured financial brokerage to cover removalist and car registration costs. The WHPP lawyers also continued their advocacy with the rental provider, enabling Karly to leave the private rental property without incurring the financial expenses that could have damaged her precarious finances.

This wraparound outcome kept Karly and her young family in stable housing during COVID-19, and allowed her to continue attending cancer treatment at her local hospital. Karly expressed her relief, sharing:

"Thank you so much, I'm just starting to see the light at the end of the tunnel."



2021: securing the strongest Australia-wide residential tenancies laws for at-risk renters through over 130 reforms

In 2021, the *Residential Tenancies Amendment Act 2018 (Vic)* brought in over 130 new reforms and secured the strongest Australia-wide tenancy protections for atrisk renters, including family violence victim-survivors. In the lead up to these reforms being secured, Justice Connect drew heavily on insights from the WHPP to make seven evidence-based submissions on the ways in which the *Residential Tenancies Act* needed to be changed to make renting fairer and safer.

The table below shows a sample of the key recommendations Justice Connect made and how each of them was subsequently adopted in the 2021 tenancy law reforms to the *Residential Tenancies Act*.

Justice Connect's recommendations	Strategic impact achieved
Justice Connect called for vital family violence protections to be strengthened in the <i>Residential Tenancies</i> <i>Act</i> .	 The 2021 tenancy law reforms ensure that people who have experienced family violence can: end their rental agreements urgently, without having to pay unfair compensation to their rental provider; create a new rental agreement, including in situations where it is not practical or safe for them to apply for an intervention order; make personal safety modifications to their property, including by installing security cameras, changing locks, and adding additional security to windows and doors; remove unfair listings on tenancy blacklists that relate to family violence; avoid liability for damage or unpaid rent caused by a person using violence; and avoid unreasonable and unfair evictions, with VCAT being required to consider whether family violence contributed to events that led to the eviction notice.
Justice Connect called for the removal of 'no reason' eviction notices.	The 2021 tenancy law reforms ensure that Victorian renters can no longer be evicted without their rental providers having a lawful and clearly expressed reason. The threat of 'no reason' and 'end of fixed term' eviction notices had unfairly led to the eviction of family violence victim-survivors. It also significantly blocked renters from exercising their rights to seek repairs or compensation, make safety modifications, or challenge rent increases. These types of eviction notices have been removed under the new laws, with rental providers only being able to evict someone for a lawful reason. This makes the eviction process fairer and provides renters with increased housing security.
Justice Connect called for the insertion of a reasonableness requirement into eviction proceedings.	The 2021 tenancy law reforms brought in the "reasonable and proportionate test", so that a renter can no longer be evicted where it would not be reasonable and proportionate to do so. This provides protection to women facing family violence or financial insecurity from eviction into homelessness, as VCAT must consider this in deciding whether to evict them.
Justice Connect called for changes to the law to reduce avoidable evictions for rental arrears through the introduction of a five- staged approach which prioritises keeping renters safely housed.	The 2021 tenancy law reforms introduce a five-stage or 'strike' approach to rental arrears evictions, which in conjunction with the reasonable and proportionate test, significantly reduce the number of avoidable evictions into homelessness for women facing financial insecurity. Under this approach, if a renter falls more than 14 days behind in rental arrears, this results in a 'strike' and enables the rental provider to give a notice to vacate. VCAT must make an assessment about whether the tenancy can be sustained on a payment plan and can direct renters to seek financial counselling and other specialist supports, which will inform whether the tenancy is sustainable.



2021-2024: further evidence-based impact in making renting safer and increasing housing supply for women and children

Throughout our work leveraging insights from the WHPP we have focused on making renting safer and stopping homelessness before it starts. Since the introduction of the landmark reforms to the *Residential Tenancies Act*, we have continued this work both through advocacy to continue to improve the *Residential Tenancies Act* and to inform the broader housing policy framework.

In 2021, the Victorian Government tabled the <u>Final Report</u> from Victoria's first-ever Inquiry into Homelessness, where WHPP staff were invited to provide the legal voice at the <u>initial public hearing</u>. This report provides 51 recommendations, many of which directly reflected <u>our own evidence and recommendations</u> on how stop homelessness before it starts using <u>insights from the WHPP</u>.



As part of the Victorian Housing Peaks Alliance and Everybody's Home campaign, we have continued to advocate for more social housing with supports to address the ongoing housing crisis. In particular, we submitted a joint position paper to inform Victoria's Housing Statement and released a joint statement, <u>Leave a legacy for good</u>, calling for more social housing to address the regional housing crisis via Victoria's planned hosting of the 2026 Commonwealth Games. Despite the cancellation of the Games, the Victorian Government has pledged to invest \$1 billion for the construction of at least 1,300 new housing units, addressing the dire shortage of social and affordable housing in regional Victoria.

In 2023, we also made a detailed submission to the Victorian Parliament's Inquiry into the rental and housing affordability crisis in Victoria, <u>A place to call home:</u> <u>increasing housing security and supply for all Victorians</u>, sharing stories and insights from 26 former clients and making six recommendations to increase housing security and supply in our community. These recommendations built on our casework through the WHPP and included recommendations about family violence and women's rising financial insecurity.



Drawing on key insights from the WHPP's holistic casework and our digital self-help tools for at-risk renters, along with our learnings as a leader of the legal and community sectors, we highlighted the impacts of growing housing and financial insecurity on Victorians, calling for the government and decision-makers to address this ongoing crisis. In 2023, we published our evidence-based briefing report, <u>Rising Housing</u> and Financial Insecurity for Renters, which is focussed on COVID-19's impact and opportunities for fairer responses in Victoria's recovery.

Most recently in drawing on our WHPP evidence, we made an extensive, collective submission to government on the need for further legislative reform to the *Residential Tenancies Act* to improve gaps and interpretative issues for family violence victim-survivors since the introduction of the 2021 reforms.



Future opportunities: continuing to break the links between homelessness, family violence, and financial insecurity

Through these priority reforms achieved through the WHPP over the last decade, we have made renting safer and achieved better responses to homelessness, family violence, and financial insecurity for women and children.

However, given exacerbated housing and cost-of-living pressures, and the heightened prevalence of family violence, there are important gaps that still require systems-level change. In that context, this report makes five recommendations to improve housing safety, security, and supply for women and children, which are our current WHPP strategic advocacy priorities.

OUR FIVE RECOMMENDATIONS:

- 1. Increase public and community housing, with wraparound supports and protections for women and children
- 2. Safer renting for family violence victim-survivors through stronger laws and policies
- 3. Better housing outcomes for family violence victim-survivors through specialised training and resources
- 4. Fairer laws to make evictions into homelessness a last resort for women and children
- 5. Improve the availability of early intervention, prevention focussed integrated and digital legal supports that enhance housing safety and security

Read more on pages 5-7.

CLIENT STORY:

Integrated, collaborative legal services help family violence victim-survivor and young child avoid eviction into homelessness and enter workforce

Rosa* moved to Australia in 2011 with her husband and infant daughter to escape political unrest in her home country. Rosa's husband was violent and she left the relationship and moved into public housing. Although safe from family violence, she was experiencing physical health issues and crippling anxiety and depression.

Soon after moving into the property, Rosa's neighbours introduced her to drugs, causing a rapid decline in her mental health. She became fearful of her neighbours and felt too unsafe to leave her property. She defaulted on her Centrelink requirements and her payments were cancelled, causing her to fall behind in rent. Rosa was highly isolated in Australia, and had no knowledge of support services. Eventually, her cousin flew to Melbourne to pick her up and helped her to temporarily relocate overseas so she could be supported by family to access rehabilitation.

When Rosa returned to Australia seven months later, the housing provider had secured a warrant to evict her from VCAT based on rental arrears. The housing provider's staff told her she needed to pay \$8,000 or police would evict her at 10am the following morning. Rosa was referred to one of our WHPP partners, who connected her to Justice Connect. The WHPP lawyers then negotiated extensively with the rental provider and represented Rosa at VCAT, where the eviction proceeding was successfully reopened and resolved with a repayment plan. Rosa was connected with the appropriate team at our WHPP partners for ongoing case management towards a priority transfer application, as well as mental health counselling, financial support, and outreach assistance.

Rosa expressed her desire to return to the workforce, so the WHPP social worker connected her to one of our WHPP partners for specialised help. Rosa said:

"I really appreciate your help. It means so much to me and my daughter. I just want to be successful and be able to live a normal life like I used to with my daughter".

After some months of engaging with these supports, Rosa secured a job in retail with a major cosmetics company. Through the housing stability and capacity-building achieved as part of the WHPP, Rosa has seen her circumstances turn around and has been able to prioritise both her ongoing health recovery and her daughter's wellbeing. In Rosa's words:

"I wanted to say thank you again for your help, it means the world to me...it is still not sinking in...I'm truly grateful for everything."





Acknowledgements

Justice Connect thanks all of our government, philanthropic, and pro bono supporters who have made 10 years of impact through the Women's Homelessness Prevention Project possible, particularly:

- City of Melbourne
- Department of Justice and Community Safety (Victoria)
- Gandel Foundation
- Herbert Smith Freehills
- Launch Housing
- Lord Mayor's Charitable Foundation
- Melbourne Women's Foundation
- Regenerate
- The Pratt Foundation
- The Shine On Foundation
- Victoria Legal Aid

We thank all of our Women's Homelessness Prevention Project partners, along with our dedicated staff and volunteers, whose significant, collaborative contributions continue to generate positive outcomes for women and children facing homelessness, and shape our recommendations for reform.

We have shared de-identified Justice Connect client stories and direct insights throughout this paper, which have informed and given light to our recommendations, and we thank them for their valuable contributions.







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