

**WOMEN'S
HEALTH**

Goulburn North East



HOUSING AS A HUMAN RIGHT

**A Gendered Examination
of the Housing System:
Advocacy for Systemic Change**

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Key terms

HEALTH PROMOTION

Health promotion is the process of enabling people to increase control over and to improve their health. It looks to address and prevent the root causes of health issues, rather than purely focusing on treatment and cure (World Health Organization [WHO], 2016).

EQUITY

Equity is when resources and opportunities are provided to accommodate the specific needs or circumstances of a person or group to enable them to reach an equal outcome (World Economic Forum, 2023).

SYSTEMIC CHANGE

Systemic change involves targeting the root cause of an issue by addressing the underlying structures and mechanisms that make a system (e.g. housing, education or health system) operate in a certain way. Systemic change transcends quick fixes and often involves changing policies, processes, relationships, power dynamics, values and norms to create equitable and long-lasting change (Abercrombie et al., 2015).

SOCIAL DETERMINANTS OF HEALTH

The social determinants of health are non-medical factors that influence people's health. They include things such as: income, education, employment, housing, social inclusion and access to services (WHO, n.d.).

GENDER-BASED VIOLENCE

Gender-based violence is rooted in gender inequality and refers to harmful acts directed at an individual or a group based on their gender. It can encompass all forms of violence, including physical, sexual, emotional, cultural, spiritual and financial abuse (Our Watch, n.d.).

GENDER DIVERSE

Gender diverse is an umbrella term referring to a range of genders that fall outside the gender binary (the notion that there are only two genders– male/man or female/woman). This can include people who identify as transgender, genderfluid, intersex, gender questioning and genderqueer people (Edelstein, 2016)

INTERSECTIONALITY

Intersectionality is when multiple forms of identity (like race, class, gender, age and disability) come together and compound to create complex, amplified forms of discrimination and marginalisation (Lim et al., 2023)

NEGATIVE GEARING

Negative gearing is when the costs of owning an investment property exceed the income generated from renting it out and this financial loss is deducted from the property owners overall taxable income to reduce the amount of income tax they need to pay (Maguire, 2024).

CAPITAL GAINS TAX

Capital Gains Tax is the tax people pay on the profit made by selling an asset, such as an investment property (Maguire, 2024).

DECOMMODIFICATION

Decommodification is the process of viewing access to necessities, like housing, as a human right, rather than a commodity that must be paid for (Ellis & Faber, 2022).

Executive summary

Everyone should have a place to call home. More than that, all people, regardless of their gender, race, Indigeneity, socio-economic situation, ability, age or any other identity characteristics, should enjoy the right to security of tenure in a safe, accessible, adequate and socially connected home.

Indeed, our national housing system, and the way it influences state, regional and local housing regulations and practices, should guarantee this right. However, recent years have revealed the inadequacy of our housing systems to realise this end.

Housing insecurity in our region is being caused by a complex interplay of systemic, regulatory and policy measures. It is clear our housing system is not working for many people.

In 2023, WHGNE conducted a series of community consultations and found that locals in our region are particularly concerned about the cost-of-living crisis; a lack of affordable housing and a highly competitive private and public rental market. Locals expressed that these conditions are leading to financial stress; living in inappropriate or poor-quality housing and housing insecurity, including the need to relocate from established communities and even homelessness. Through our conversations, it was revealed that many members of our community believe housing is a human right and should be available to all as a basic service to ensure people can participate fully in society.

Radical policy change is required to recalibrate our national, and by extension, state, regional and local housing systems towards rights-based, people-centred approaches. These policy changes must see a recognition of housing as a social determinant of health. It must ensure housing is culturally prized not for its potential to generate wealth for a few, but to satisfy the common good, universally and unconditionally.

Combining local lived experience and wisdom with desktop research of best practice models of rights-based, people-centred housing across the globe reveals key recommendations for advocacy and systemic change:

1. Challenge the narrative of the Great Australian Dream of home ownership by broadening the definition of “home” and by recognising housing as a human right and a key social determinant of health in our national discourse.
2. Formulate a national housing strategy that unifies the approach to housing nationwide.
3. Implement Housing First policy to challenge homelessness and support those reintegrating into community following incarceration and crisis.
4. Develop and standardise intersectional equity audits for plans, significant land use actions, and local legislation to ensure all community members have equal access to input around decision making and consultation for equitable land use.
5. Implement minimum energy efficiency standards for public and private rental housing.
6. Transition from private disaster insurance to a universal, public model of insurance.

About WHGNE

Women's Health Goulburn North East (WHGNE) is a proudly feminist Health Promotion organisation, leading change towards women's empowerment, women's health, the prevention of gender-based violence and ultimately, gender equality, in rural and regional Victoria. We work to support the creation of equal, just and resilient communities and one way we do this is via research and advocacy.

We believe in the potential of communities and individuals to drive change, which is why our policy and advocacy work is grounded in the lived experiences of women, men, gender diverse and non-binary folk living in the 12 local government areas that comprise our north-east Victoria and Goulburn Valley region.

Intersectionality, equity and social justice sit at the heart of our work. The urgency of addressing the root causes of "wicked" social and economic problems - such as housing insecurity - is what propels us to extend our vision beyond reformative tweaks to inadequate existing systems and towards unapologetically bold and truly transformative change.



About the project

Safe, secure and adequate housing is a human right, yet many people in our communities do not enjoy this right (United Nations, n.d.).

WHGNE strives to understand the experiences, issues and priorities of women in our region – with a particular focus on their health, wellbeing and safety. We recognise the interconnectedness of health and housing and how challenges posed by climate change, living regionally or rurally and gender inequality intersect to further compound housing issues.

Throughout September and October 2023, we asked members of our community - from Wodonga to Wallan, Barmah to Corryong - to tell us about their housing experiences, both the good and the bad, as well as inviting people to imagine how a better, more equitable housing system might look. Through listening to our community via surveys and in-person consultations in Wangaratta and Shepparton libraries, we collected evidence providing a regional and gendered perspective to the national housing crisis.

Rising rents and interest rates; ever-growing public housing wait lists and the rise of AirBnb accommodation have coupled with economic insecurity - including gender-based disparities in pay, wealth and superannuation, as well as poverty and gender-based violence to create very particular experiences of housing insecurity for diverse cohorts in our rural and regional communities.

This report brings community stories together with secondary research, to present a snapshot of what housing looks like in our region and to advocate for housing as a human right.

We would like to thank those who contributed to the conversation for their trust in us to share their story with respect and integrity as part of our advocacy for a more equitable housing system. We value the experience, wisdom and ideas of community members and hope our future work in this space does justice to the time and energy they have devoted to participating in this project.

Housing as a gendered health issue

Substandard housing is strongly associated with poor health and wellbeing, with climate change now serving to exacerbate housing issues and associated health outcomes.

The relationship between housing and climate change is highly evident in rural and regional communities, as they are disproportionately affected by these extreme weather events (Climate Council, 2023).

Housing that is too cold can negatively impact cardiovascular disease, respiratory disease and mental health, while damp and mouldy housing has extensive impacts, particularly on acute asthma in children (Daniel et al., 2023). On top of this, houses that are affected by bushfires or floods can take long periods of time to be repaired or rebuilt, leaving residents in precarious situations (May, 2022).

Climate change also has gendered consequences on housing. In times of disaster like bushfires or floods, rates of gender-based violence increase (Parkinson & Zara, 2013), which can have a detrimental impact on women's housing, as it is the leading cause of homelessness in women (Homelessness Australia, 2024).

Gender also impacts people's experience of housing. Compared to men, women are more likely to rent on the private market, meaning they are disproportionately impacted by the disadvantages that renters face, like insecure tenure, poor housing conditions and financial stress. Due to these stressors, private renting has not only been found to have similar health impacts as smoking and drinking, but it has also been associated with faster biological aging (Clair et al., 2023). On top of this, women are also less likely to own their own homes or investment properties, and the rate of increase in homelessness among women is significantly higher than that of men (Tonkin et al., 2023; AHURI, 2024).

It's imperative to note that due to structural discrimination, housing issues disproportionately affect marginalised groups, compounding health inequities across identities such as gender, race, ethnicity, indigeneity, migrant/refugee, LGBTQIA+ status, and disability (The Lancet, 2024; Amnesty International, 2024). Intersectionality and housing inequality research often finds that women from culturally and linguistically diverse backgrounds, refugees and First Nation women are most subject to housing inequalities; with social disadvantages intersecting to produce precarious economic outcomes, like housing stress and homelessness (Tonkin et al., 2023).

It's imperative to note that due to structural discrimination, housing issues disproportionately affect marginalised groups, compounding health inequities across identities such as gender, race, ethnicity, indigeneity, migrant/refugee, LGBTQIA+ status, and disability.

Introduction

“Housing should be like chocolate biscuits, make sure everyone has one before you go back for seconds” - Housing as a human right survey respondent, Benalla

Across rural and regional Victoria, stories have emerged of people – including women and children – sleeping in cars or tents, on friends’ couches or motel rooms, as the national housing crisis continues to worsen (Heagney, 2022). In our own region, we’ve heard firsthand from people who have moved rental home every year because they have been unable to secure long-term leases. We’ve learnt of families with children who have moved into a single room in a relative’s home to try and save enough money to afford a house deposit. We’ve heard from older women on pensions who are living in motorhomes or caravans because they cannot afford the private rental market and public housing waitlists are too long.

With housing considered one of the key social determinants of health, that is, a non-medical factor influencing health outcomes, it takes little imagination to conceive of the adverse health impacts, both physical and mental, experiences like these are having, and will continue to have, on these people in our communities, and our communities as a whole (The Lancet, 2024).

And yet, Australian housing policy continues to function with governments speaking of the need for policy moves that create greater housing affordability, while implementing policy settings that are “strongly weighted in favour of wealth accumulation, against housing being more affordable” (Smee, 2022).

Government incentives directed at supporting debt-based home ownership have served to inflate the housing “bubble” at the expense of supporting tenants in both the private and public housing markets. Weak protections for tenants, compared to other wealthy nations, and laws that “in many respects value the right of a landlord over their investment higher than the right of a tenant to their home” undermine trust in feelings of security in and the cultural value of the rental sector (The Municipal Association of Victoria, 2023).

Of course, policy settings do not interact upon a level “playing field” when it comes to housing. Applying an intersectional lens to housing demonstrates that ongoing colonisation and racism, sexism and gender discrimination, geographic disadvantage, ableism, ageism, economic discrimination and “povertyism” (the stigmatising of people on low incomes) create diverse forms and experiences of housing stress for some people. Women, First Nations people, single parents, people on lower incomes, as well as women who have experienced gender-based violence, people with disabilities, younger and older people are often disproportionately impacted by housing insecurity and homelessness (Swinburne, 2021; Amnesty International, 2024).

Housing insecurity in our region is being caused by a complex interplay of systemic, regulatory and policy measures, including a taxation system that favours high-income and high-wealth investors and encourages speculative investment in housing, which drives housing prices higher, via measures such as negative gearing and the the capital gains tax. Tax concessions like the capital gains tax discount have been shown to be highly gendered, mainly going to wealthy men on high incomes (Grudnoff & Littleton, 2021).

A string of interest rate rises across 2022 and 2023 - have stretched household finances and tipped mortgage holders into mortgage stress (Diss, 2023). Meanwhile, demographic shifts in regional communities across north-east Victoria and the Goulburn Valley as a result of pandemic-related tree-changes and shifts to remote working, and the concerning trend to convert housing into short-stay accommodation, have seen house prices in communities like Bright increase exponentially (Bakan, 2023).

The 2019 bushfires have contributed to this perfect storm of housing insecurity for people in the Corryong and Cudgewa area. Homes that were destroyed by fire have taken years to be rebuilt due to pandemic-related supply chain disruptions and increased demand on the building industry caused, in part, by government construction stimulus packages (Somerville, 2021). To compound the trauma, those families and individuals whose homes were razed to the ground found themselves seeking rental housing in an increasingly unaffordable and competitive private market (University of New South Wales, 2022).

It is clear our housing system is not working for many people, particularly those who face barriers to resources, support, services and access because of intersectional identity characteristics and related discrimination. It is not working for those looking for long-term rentals, for timely access to well-maintained and socially connected public housing, or for a home to purchase in their preferred community without being left scratching to afford mortgage repayments. It is not working for people who are heading towards retirement without adequate finances to feel secure about their living situations, particularly for women, who have 25.1% less superannuation than men (Australian Government, 2024).

As an organisation concerned with advocating for systemic change that centres intersectional equity, justice and safety for women and gender-diverse people in our regional communities, WHGNE is working to ensure our communities and people are prioritised in housing policy. We are committed to ensuring Australian housing policy takes a “public good first” approach and ensures housing is a determinant of optimal health and wellbeing for all, universally and unconditionally.

It is time to start looking at the housing system as a whole, and the way it intersects with other economic, social, cultural, historical and interpersonal factors to imagine and build a system that exists to truly support people to live good lives.

Purpose of the report

This paper will adopt an intersectional lens and explore the lived experiences of people in north-east Victoria and the Goulburn Valley, and regional/rural Victoria more broadly, to understand the pressure points of the housing system, as experienced by community members.

It will present a series of recommendations for reimagining housing policy, as part of a suite of universal basic services supporting every person in our community to live a secure, equitable, climate-safe, dignified and socially connected life. These recommendations extend upon community sentiment, to reflect our organisation’s purpose to address the root causes of wicked social and economic problems.

It is time to start looking at the housing system as a whole, and the way it intersects with other economic, social, cultural, historical and interpersonal factors to imagine and build a system that exists to truly support people to live good lives.

Home ownership: rethinking the Great Australian Dream

Australian housing policy favours the idea of home ownership. Indeed, it's widely described as being the "Great Australian Dream." However, it's a dream that decreasing numbers of people in Australia can afford, despite the efforts of government to sustain it as the dominant means of ensuring people have a roof over their heads.

It is worth exploring where the "Dream" first came from, as even a potted history of Australian home ownership reveals that what appears to be an "inevitability" is a carefully tended cultural construct stemming from Australia's colonial, patriarchal history of land acquisition.

The "Dream" first came from the displacement of First Nations people, the presumption of British ownership of that land and the gifting of it to freed convicts and British officers to encourage them to stay in the colony (Bluett, 2017). In South Australia, those who owned land were among the first to be awarded voting rights prior to universal manhood suffrage in 1856. One hundred years later, amidst Australian Government attempts to stave off communism during the Cold War, advertisements at the time reinforced the political benefits of encouraging home ownership, with the line, "Citizens committed to mortgages tend not to be revolutionaries" (Bluett, 2017). A plethora of public policy, pursued by both sides of the political divide, has encouraged home ownership at the expense of other housing arrangements in the decades since.

The "Dream" lives on today, with home ownership seen as a "rational and culturally dominant tenure choice, including for the working class" (Ryan-Collins & Murray, 2020). In fact, it is not uncommon to hear these cultural narratives and societal norms expressed today, in terms of renting being "dead money" (Robertson, 2019) and part of a "life cycle" that evolves towards home ownership (Kuestenmacher, 2022); of homeowners "climbing the property ladder" and home ownership being "part of the Australian way of life" (Belot, 2017).

Home ownership has been characterised as a marker of success, productivity and independence from welfare or "the state", with older people, particularly women, who are "outside home ownership becom[ing] defined as 'failed' agers" (Sefa, 2022). These narratives and norms continue to underpin housing policy at both state and federal levels, including in taxation settings such as negative gearing (which allows for "losses made on investments to be deducted from taxable income derived from other sources"), and the capital gains tax discount (which, if triggered allows a 50% discount on the tax owing) (Grudnoff, 2015)." Indeed, early in 2022, former Prime Minister Scott Morrison explained that the federal budget lacked measures to support renters because it was "about Australians getting into homes. The best way to support people renting a house is to help them buy a house" (Wahlquist, 2022).



Rather than getting Australians into homes, these narratives and policies have grown the affluence of the country's wealthiest. Wealth accumulation in Australia, as in many other capitalist economies, has been largely "driven by increases in property prices via capital gains" since the 1970s (Ryan-Collins & Murray, 2020). Some have theorised that the financialisation of the housing market in Australia has supported the emergence of "asset-based welfare," enabling the government to "withdraw from universal provision of social security with property wealth taking its place as a new, but socioeconomically uneven, safety net" (Ryan-Collins & Murray, 2020). That is to say, our

collective preoccupation with the Great Australia Dream has overrun the imaginations, policy efforts and investment decisions of successive governments, to the extent that equitable provision of secure, accessible, affordable and climate-safe homes is an almost alien concept.

The following sections of this paper will present an overview of community-based ideas and solutions to the housing crisis, along with WHGNE's resultant policy recommendations. Additionally, the report will detail the lived experience of residents in our north-east Victoria and Goulburn Valley communities by sharing direct quotes and stories gathered through community consultation.

Community vision of a better housing system

After gathering and interpreting local lived experience data, we gained valuable insights about how our community sees a better housing system.

Key ideas based on community sentiment:

- Construct more public housing.
- Phase out negative gearing over the next five years.
- Eliminate capital gains tax discount for investment properties.
- Reboot the National Rental Affordability Scheme.
- Rent caps, tied to inflation.
- Upgrade existing public and social housing.
- Purchase of private housing to integrate it into public housing stocks, and maintenance of such housing by public enterprise.
- Reform Rent Assistance, including expanded access for Rent Assistance support, remove Rent Assistance cut-in rate.
- Expand eviction protections – including abolition of no-grounds evictions - and lease renewal rights.
- Enact legislation to enable longer-term leases for renters.
- Remove red-tape (and support) creative and flexible housing solutions, like housing cooperatives; tiny houses and moveable pods.
- Establish a federal housing authority, modelled on the federal Defence Housing Authority.

The following section extends upon these ideas and presents WHGNE's recommendations for advocacy and systemic change.

Recommendations for advocacy and systemic change

VISION STATEMENT

Our vision is an Australian housing system that centres human rights and social equity. We believe that all Australians will benefit by framing housing, first and foremost, as a home that provides essential access to shelter, safety, privacy and good health. By decommodifying housing and broadening eligibility criteria for public housing, WHGNE envisions an Australia where everyone enjoys secure tenure in climate-safe homes. These homes prioritise diverse community needs and connection while providing access to amenities, services, employment opportunities, as well as natural spaces. This vision for a just and equitable housing system would provide a safety-net for people experiencing gender-based violence, mental ill-health, chronic illness and economic hardship. Whether living in a rural, regional, remote or metropolitan area, housing must be valued as a fundamental human right.

To achieve this vision, we put forward the following recommendations:

1. Challenge the narrative of the Great Australian Dream of home ownership.

The Great Australian Dream is becoming increasingly unattainable for many people. To meaningfully address the housing crisis, we need to disentangle the meaning of “home” from “homeownership” (Bate, 2018).

In Australia today, renting is no longer purely a temporary step before buying a house, however, as described by our community and broader research, it continues to be insecure and unhealthy – with short term leases, in poor quality houses (Baker, 2023). We need to broaden the definition of home, to ensure we are valuing different tenures equally

and for this value to be reflected in policy efforts and investment decisions. A home’s security, stability, quality and profitability should not be determined by whether you own it or rent it, privately or publicly (Sisson & Chatterjee, 2020). We need to reframe housing as a human right and a key social determinant of health, rather than a privilege reserved for the wealthy. We can do this by challenging the stigma around rental, social and public housing in our national conversations, in the media, in our daily use of language and behaviour, as well as in policy, by ending preferential treatment of home ownership in Australian housing and tax policy and undertaking prevention initiatives to address this stigma in social settings.

2. The formulation of a national housing strategy that unifies the approach to housing nationwide, with clearly delineated responsibility and guidelines pertaining to all levels of government and relevant bodies.

Addressing housing challenges demands holistic and cohesive solutions, yet responsibility for housing and homelessness policy is fragmented across different levels of government, with capabilities dispersed across diverse agencies with narrowly defined roles (Martin et al., 2023). This fragmentation is contrary to the complex and interdependent nature of the housing system and acts as a barrier to adequately addressing housing and homelessness issues (Martin et al., 2023). The federal government needs to formulate a national housing strategy that unifies the approach to housing nationwide, with clearly delineated responsibility and guidelines pertaining to all levels of government and relevant bodies (Martin et al., 2023).

3. Housing First policy to challenge homelessness and support those reintegrating into community following incarceration and crisis.

Housing First is the leading evidence-based approach to reducing homelessness for people with high support needs (Homelessness Australia, n.d.). It involves non-conditional housing that is independent from engagement with support services; optional wrap-around, holistic support and choice over preferred housing type and location (Homelessness Australia, n.d.). In Finland, Housing First reduced long-term homelessness by 71% between 2008-2020 and subsequently reduced the number of hospital admissions and emergency visits, as well as length of hospital stays in recipients (The Lancet, 2024). Our community spoke of long public housing waitlists; the ghettoization of public housing and inadequate funding for services and supports for people at risk of homelessness. While there are discrete Housing First policies and programs within Australia, we need to expand Housing First policy and embed it as a core response to people with complex needs.

4. The development of an intersectional equity audit for plans, significant land use actions, and local legislation to ensure all community members have equal access to input around decision making and consultation for equitable land use.

Ensuring that communities are provided with ongoing opportunities to participate in decision-making processes that impact them is a central tenet of a rights-based approach to housing (Government of Canada, n.d.). For example, we heard from our community that there are inadequate protections for renters and not enough housing options or public housing in their regions, suggesting that socioeconomic factors are not adequately considered in planning, development and land use. Akin to environmental impact assessments, a consistently applied intersectional equity auditing tool would

inform significant land use in terms of its impacts on the social determinants of health, with the inclusion of lived experience data. Current Victorian policy under the Gender Equality Act 2020 (Vic) includes obligations for local governments and other public entities to undertake Gender Impact Assessments. Local governments, or other related organisations could leverage these existing frameworks to incorporate a broader intersectional perspective. To identify the impacts of housing and infrastructure development on communities, and particularly marginalised groups, intersectional equity audits with embedded consultation processes should consider factors such as levels and types of social disadvantage, available supports, average income and access to transport, green spaces and infrastructures of care, in the legislative and planning stages of significant land use (Fifolt, et. al., 2022; Australia reMADE, 2023).

5. Implement minimum energy efficiency standards for public and private rental housing, modelled off policies seen in New Zealand and the United Kingdom.

More and more people are set to rent for their entire lives, yet rental housing quality is often poor and puts tenants' health at risk (Baker, 2023). This was reflected by lived experience voices in our community, as well as data from the Australian Housing Conditions Dataset, which shows that 43% of renters report issues with damp or mould and 35% have difficulties keeping their homes warm during winter or cool in summer (Baker, 2023). As landlords are not required to implement basic measures to make rentals healthier and safer, strong rental minimum standards are needed, including in relation to cooling, insulation, draughtproofing and hot water systems. Energy efficient homes are not only better for health and wellbeing, but they're also better for the planet and more cost effective.

6. Transition from private disaster insurance to a universal, public model of insurance that is funded by the fossil fuel industry to mitigate the impacts of human-induced climate change on the economic security of people in disaster-prone communities.

The increasing rates of displacement and damage to dwellings through climate-based disasters requires innovative solutions, particularly when it comes to financial hardship for impacted communities. Home and contents insurance is becoming financially unfeasible for a large proportion of people, with many in disaster-prone areas either uninsured or underinsured

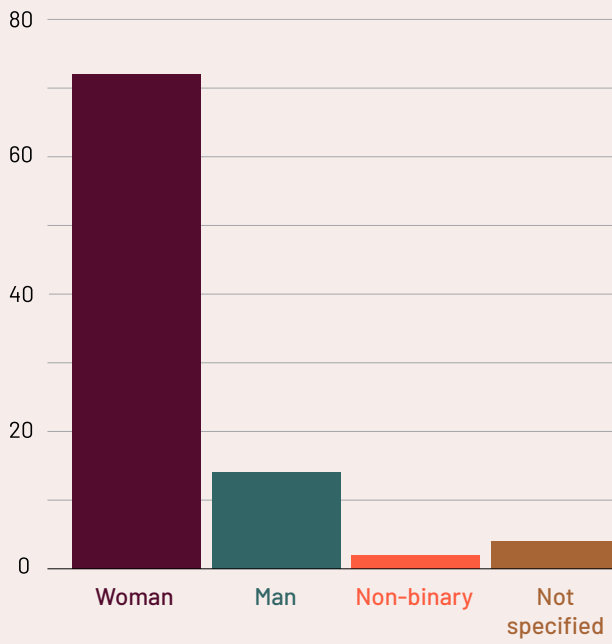
(Choice, 2023). Through our community consultation, there is significant community concern around the rising costs associated with housing – both by renters and homeowners. Projections suggest that by 2030, one in 25 Australian houses will be uninsurable, with the insurance industry unable to ‘keep up’ without significant reform. Together with disaster mitigation strategies, a universal base-level disaster insurance, funded by corporations that make significant contributions to CO₂ emissions, would provide a safety net for households impacted by climate-based



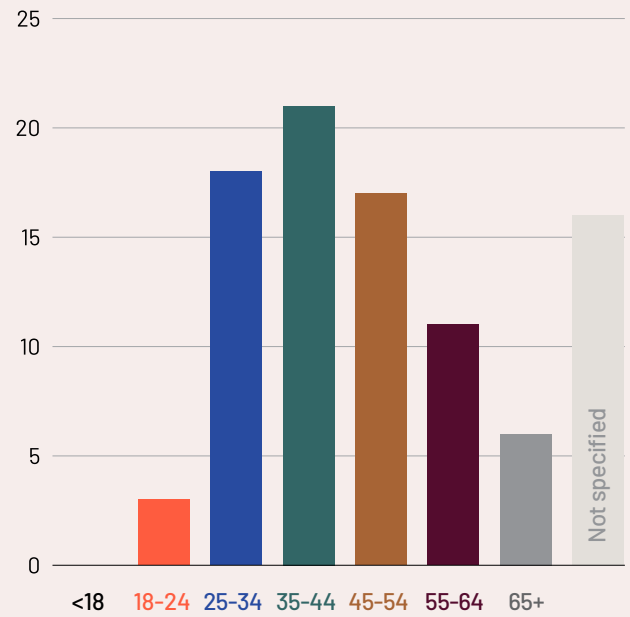
Community consultation Who did we hear from?

92 RESPONDENTS

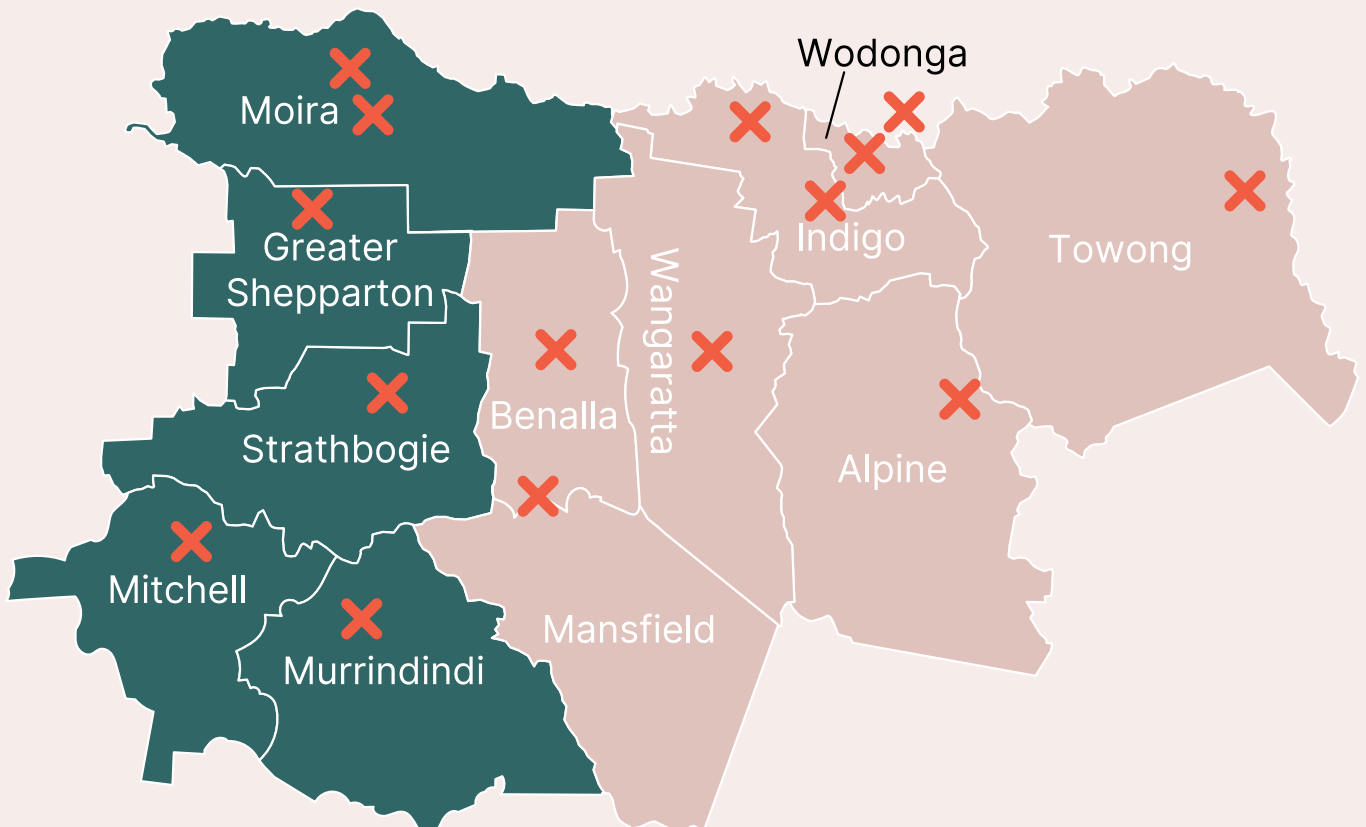
GENDER



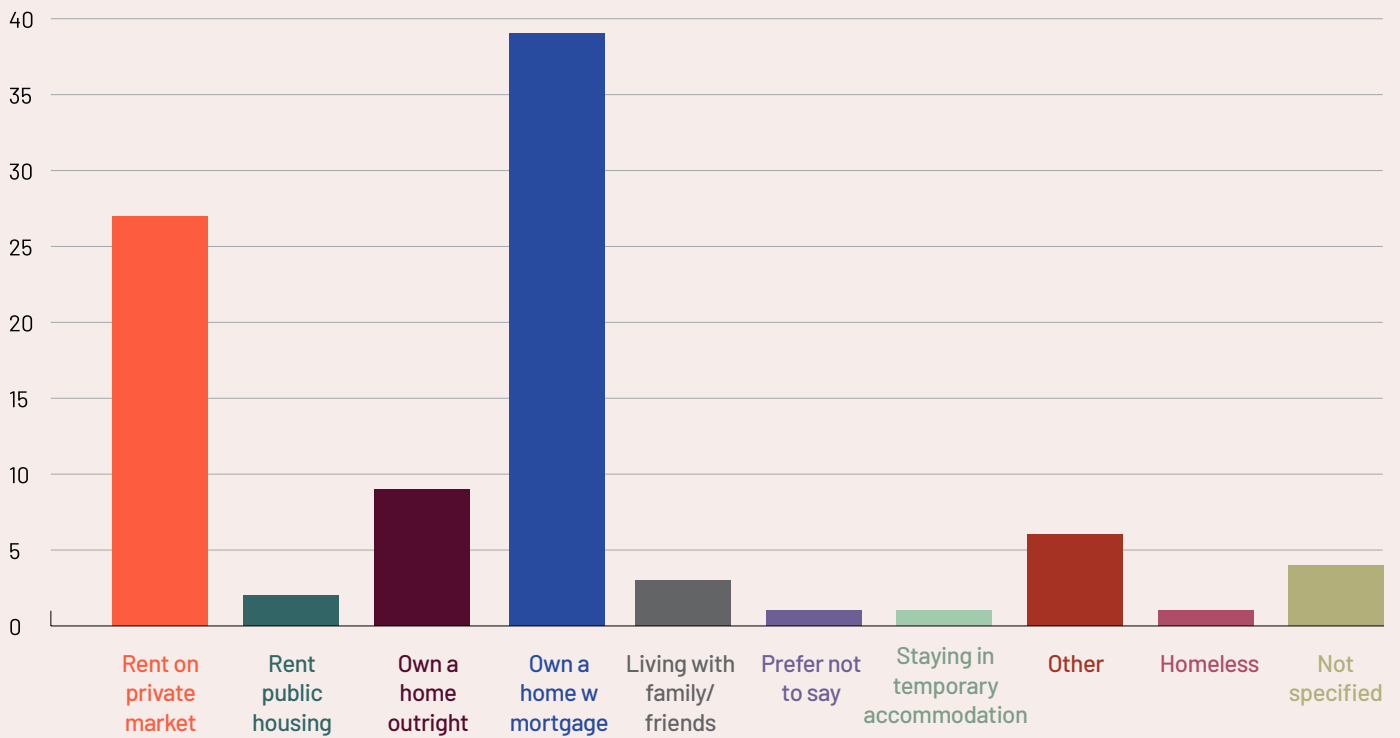
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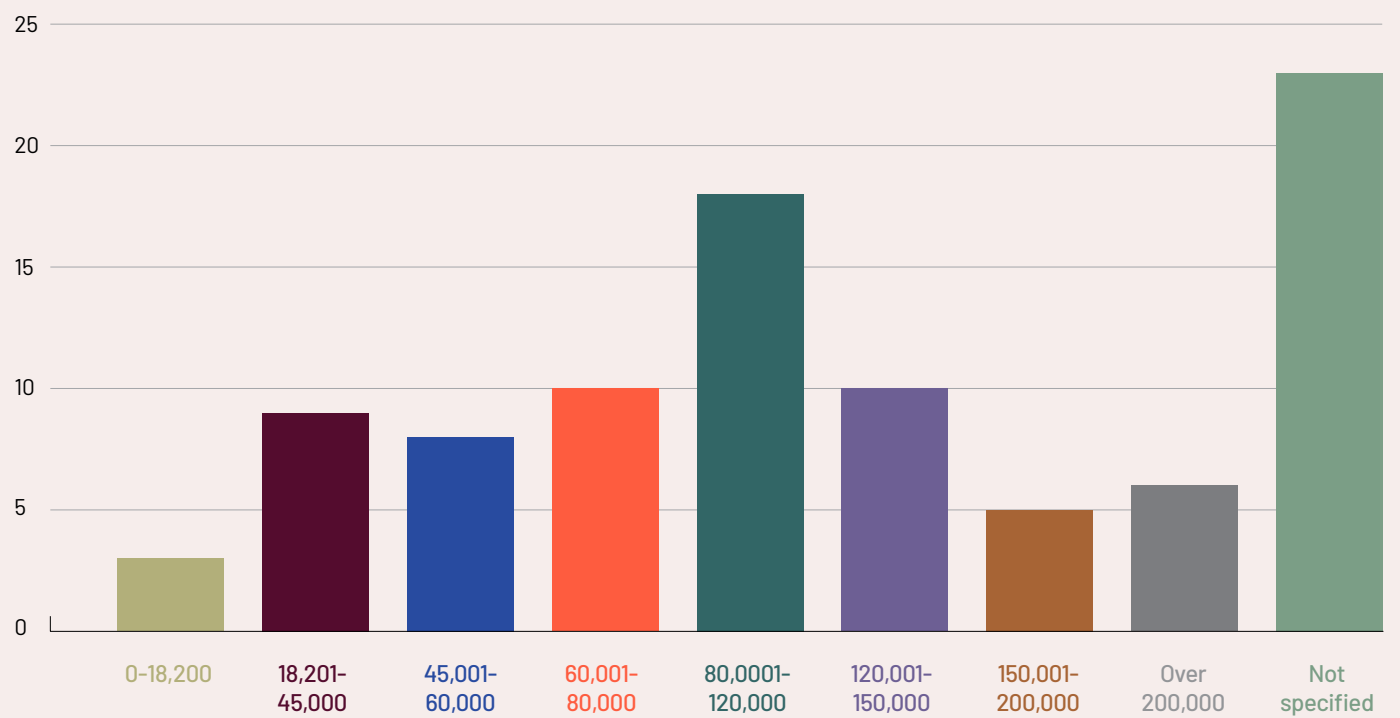
GEOGRAPHIC LOCATION



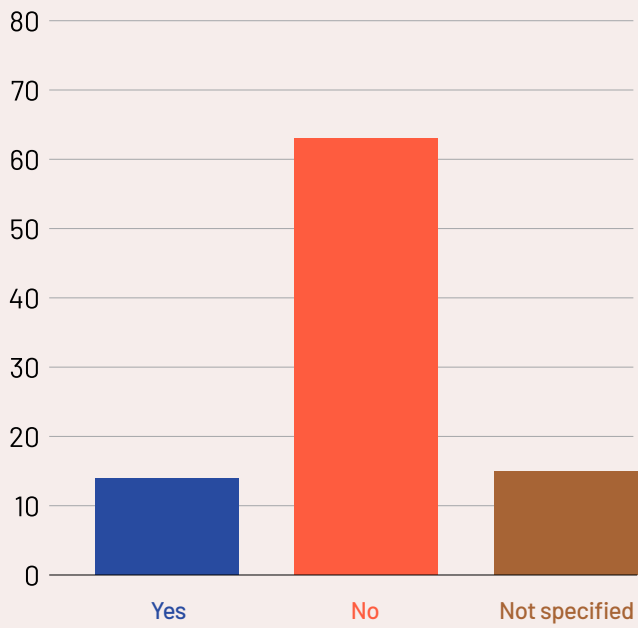
HOUSING SITUATION



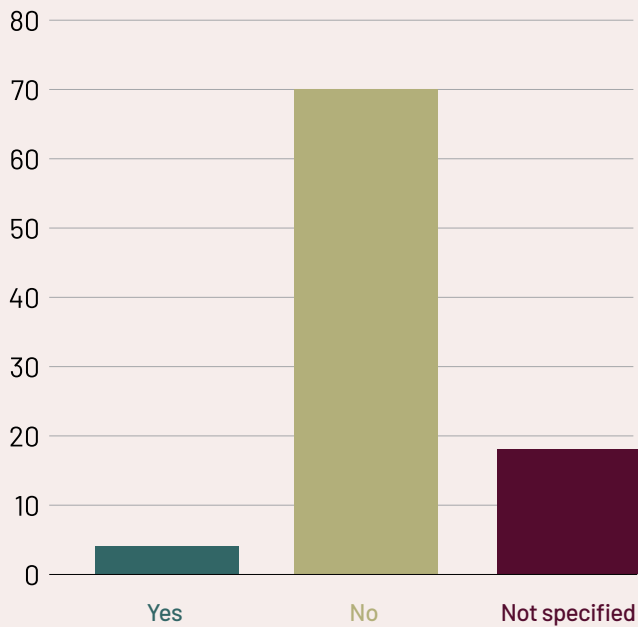
HOUSEHOLD INCOME (\$)



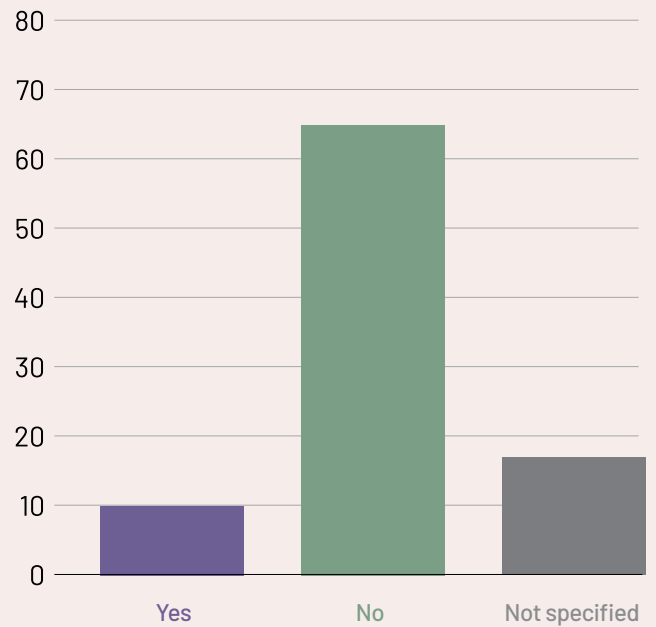
DISABILITY



FIRST NATIONS



MIGRANT OR REFUGEE



What housing
issues
are people
experiencing in
our region?

Increasing rental prices are putting 'home' out of reach

Affordability of homes on the private rental market was an overwhelming concern for many community members participating in project surveys and conversations.

As of December 2023, a one-bedroom flat in regional Victoria cost a median of \$278 a week (representing an annual change of 6.6%) while a four-bedroom house cost a median of \$500 a week (representing an annual change of 3.4%) (Department of Families, Fairness and Housing [DFFH], 2023).

In our region, in particular, Shepparton saw the highest increase in moving annual median rent to the December quarter, with more than a 10.3% and 10.5% median increase in rent for two-bedroom flats and three-bedroom houses, respectively (DFFH, 2023). These rental costs were reflected in the comments of survey respondents, some of whom stated they knew they were paying too much, but felt they had no choice.

55 people - over half of our respondents mentioned the unaffordability of housing and/or the need for more affordable housing in the region, some comments included:

Rental properties in the private market are very expensive with a basic house costing up to \$500 per week". Woman respondent, Rural City of Wangaratta

"I currently reside in a two bedroom property, and am paying \$460 per week. I know I am paying more for this property than it's worth, however there is no one monitoring this". Woman respondent, City of Wodonga

"[There's} not enough affordable housing for low/middle income earners. Rental increases have been \$30 - \$70 per week, and you don't have any options but pay or you will be homeless. The house I was renting the owners decided to sell last year, we had to find another rental, for the same amount of bedrooms our next property costs us \$70 more a week". Woman respondent, City of Wodonga

During our community conversation at Wangaratta library, a woman respondent described the price of rent as "crazy". She explained that five years ago she had lived in a private rental but that she couldn't afford it anymore, so now she's living in social housing. While at our Shepparton conversation, a woman respondent told us that she often needs to choose between paying rent or buying food.

This has not only limited people's options when they are searching for rental housing, but has also contributed to feelings of stress, uncertainty and hopelessness. Some parents have had to return to work earlier than they would prefer after having children to afford rent.

"[The} rise in rental price has impacted my brother, who has a young family. His wife has had to return to work, despite having three children under [the age of] five". Woman respondent, City of Wodonga

We heard from a number of women who were planning their retirement, or who were on a pension, who were concerned about their ability to continue to afford to rent on the private market.

“Rent has doubled in two years, I’m close to retirement and am very worried about how I’m going to afford housing after that”. Woman respondent, Benalla Rural City

“I have worked with people particularly older women who often face homelessness due to not being able to afford the rent on their own”. Woman respondent, location not stated

“After raising three children and working, contributing to the country my whole life I never believed that society and government could care so little about homelessness of young people and my sector of older women who were not given the opportunity to accumulate superannuation and yet it is assumed that we have or are failures in preparing for this time of life”. Woman respondent, Benalla Rural City

For others, unaffordable rental prices, coupled with inadequate pension or social support rates, have meant they’ve had to look for alternative housing options. A recent report by Anglicare Australia (2024) collated data to determine how many properties were affordable for people on government support payments. The report showed that across regional Victoria, no rentals advertised were deemed affordable and appropriate for a single person on JobSeeker or Youth Allowance and only 2 properties were suitable for a single parent on JobSeeker. Similarly, only one property was affordable for someone on the Disability Support Pension, while a single person receiving the Age Pension could only afford 13 (0.5%) properties.

“I have had to live in a motorhome for nearly three years as the private rental market rents are too high for a person on a pension. (The cause of this is) too many investors turned long stay rental properties into short stay accommodation for profitable reasons and lack of investment by government in social and affordable housing”. Woman respondent, Benalla Rural City

“It took my mother two years of living on her friend’s couch, before her housing application was approved and she was able to rent her own home. She was a single mother who had two dependents with intellectual disabilities who required her to be a full-time carer and so had no additional income outside of Centrelink”. Woman respondent, City of Bendigo

Some respondents who lived alone commented that increasing rents placed an enormous burden on their ability to afford to cover their housing costs. One respondent, in particular, was able to compare their experiences renting in Australia with experiences renting in Europe, and said the Australian experience made them feel particularly vulnerable.

“Cost of rental properties, especially for single people is a huge burden. Having lived abroad and rented accommodation in 4 countries coming back to Australia was a shock. Being a tenant in Australia comes with a feeling of being vulnerable and at risk of losing or being priced out of your accommodation. I have found no sense of home in rental properties in Australia as is the norm in Europe”. Woman respondent, Alpine Shire



Respondents with children were very concerned about how their children would achieve a feeling of housing security, as they watched rents increase across the region. For some families, this meant that adult children had to move back into their parents' home to ensure they had a roof over their heads.

*"(My) children (are finding it) very difficult finding affordable rental properties. The reasons are multipronged - expensive and low income reduces opportunity and choice, rural travel distances - need to live near work, lack of houses available. Short term accommodation options are way more lucrative and safer for landlords, as managing poor tenants is very difficult".
Woman respondent, City of Wodonga*

*"I had a friend who was renting who had to move back with their family because they couldn't afford rent increase".
Woman respondent, Rural City of Wangaratta*

*"Securing private rentals in the last 12 months has been extremely difficult for young people trying to go out on their own or single parents with children who cannot afford to buy".
Woman respondent, Greater Shepparton City Council*

Short-term leases and changing landlord circumstances offer no security in rentals

Throughout our conversations with community members, we heard numerous stories of tenants being compelled to relocate multiple times during the space of a handful of years, due to a lack of long-term leases and changing landlord circumstances. This reflects trends across the country, which see about 90% of lease agreements being for 12 months or less (Reserve Bank of Australia [RBA], 2023a).

This not only sees households having to bear the financial costs of moving, but also contributes to feelings of anxiety, insecurity and concern about being able to satisfy one's future housing needs.

"Myself and my children have had to move twice in just over 12 months due to not having secure housing. We occupied a rental for almost four years and we're told we had to vacate due to the owner wanting a family member to move in. It took us at least six months to secure another house. We had been in the new property for eight months when we were told that the owners were putting up for sale and we had to vacate again. We currently have not been able to secure another property". Woman respondent, Moira Shire

"We've had to move (rental homes) twice in the past four years. Owner of one had to move in, neighbour in the other wanted their mother next door so they convinced landlord to kick us out. We want to live in a home, not constantly be wondering where we will be next contract renewal". Woman respondent, Rural City of Wangaratta

A number of respondents in this situation reported that their relocation was due to their landlord selling their rental property.

"Family members are struggling to find a rental, as their current home has just been sold". Woman respondent, Towong Shire

"An elderly friend had her long-term rental agreement terminated because the owner wanted to take advantage of the recent large increase in property values. She then had significant difficulty finding a rental a similar quality and cost". Woman respondent, City of Wodonga

"When I was renting before buying, the real estate did not let me know the house was on the market for sale. So it sold and I had to find a new place". Woman respondent, Strathbogie Shire

"Landlords always wanted to sell the houses I rented so I had to keep moving". Woman respondent, Indigo Shire

Housing is inadequate for my needs

During our community conversations, 28 respondents reported having experienced difficulties finding and securing housing that met their needs and/or thought that a better housing system would include more flexible, accessible options. Difficulties included finding homes that were adequately sized to accommodate the number of people in a household.

"I am in need of larger housing to suit my family but I am in a unit to have a roof over my head". Woman respondent, Moira Shire

"Even now with getting a new job with a higher income, we are currently renting a house, that we have negotiated pricing with the owner that makes it affordable, however it is too small and no longer meets our needs, but all the houses which would meet our needs are well outside our price range. We would ideally like to try and buy a house, but when you have three children and need a 5 bedroom home, nothing is affordable". Woman respondent, City of Bendigo

The inadequacy of existing supplies of rental housing is particularly pronounced when considering the experience of single-person households in our area, with several respondents reporting difficulty finding a rental that was affordable on a single income. Indeed, data from the Department of Families, Fairness and Housing bears out the experience of single people who commented on our survey, with the December quarter 2023 figures reporting that "due to a limited supply of affordable one-bedroom dwellings, low-income single person households face the most difficulties in accessing affordable rental housing."

"It's hard to get a decent rental in the Albury area for just one person". Woman respondent, Albury City

We also heard about a lack of houses that suit a variety of ages and abilities.

"I have lived in this area for many years now and when trying to buy a home that was suitable for my family member who uses a wheel chair, it was a nightmare". Non-binary respondent, Rural City of Wangaratta

A woman respondent at our Wangaratta library conversation shared her frustration about the retirement village she had recently moved to. She explained that everyone feels cramped in, despite the fact it's advertised as "resort-living". She went on to say that she struggles to use the taps in her home because of her arthritis.

Rental shortage has created a competitive private rental market

Regional Victoria, including north-east Victoria and the Goulburn Valley, is facing a shortage of rental properties, which is creating highly competitive conditions for tenants. Rural Councils Victoria recently told the state's Legislative Council's Legal and Social Issues' Committee's inquiry into rental and housing affordability crisis that Victoria needed 87,400 new dwellings over the next 15 years to keep up with the demand for rental properties (Parliament of Victoria, 2023).

So competitive is the rental market that respondents to our community conversations and surveys reported applying for up to 40 homes, having to accept housing that was inadequate for their needs or pay more than they had budgeted for, out of fear they won't find another rental. 35 respondents mentioned a lack of houses, while 33 expressed the need for more houses (private and public) in the region - with many reporting feeling stressed, anxious and as though they had no choice in their housing.

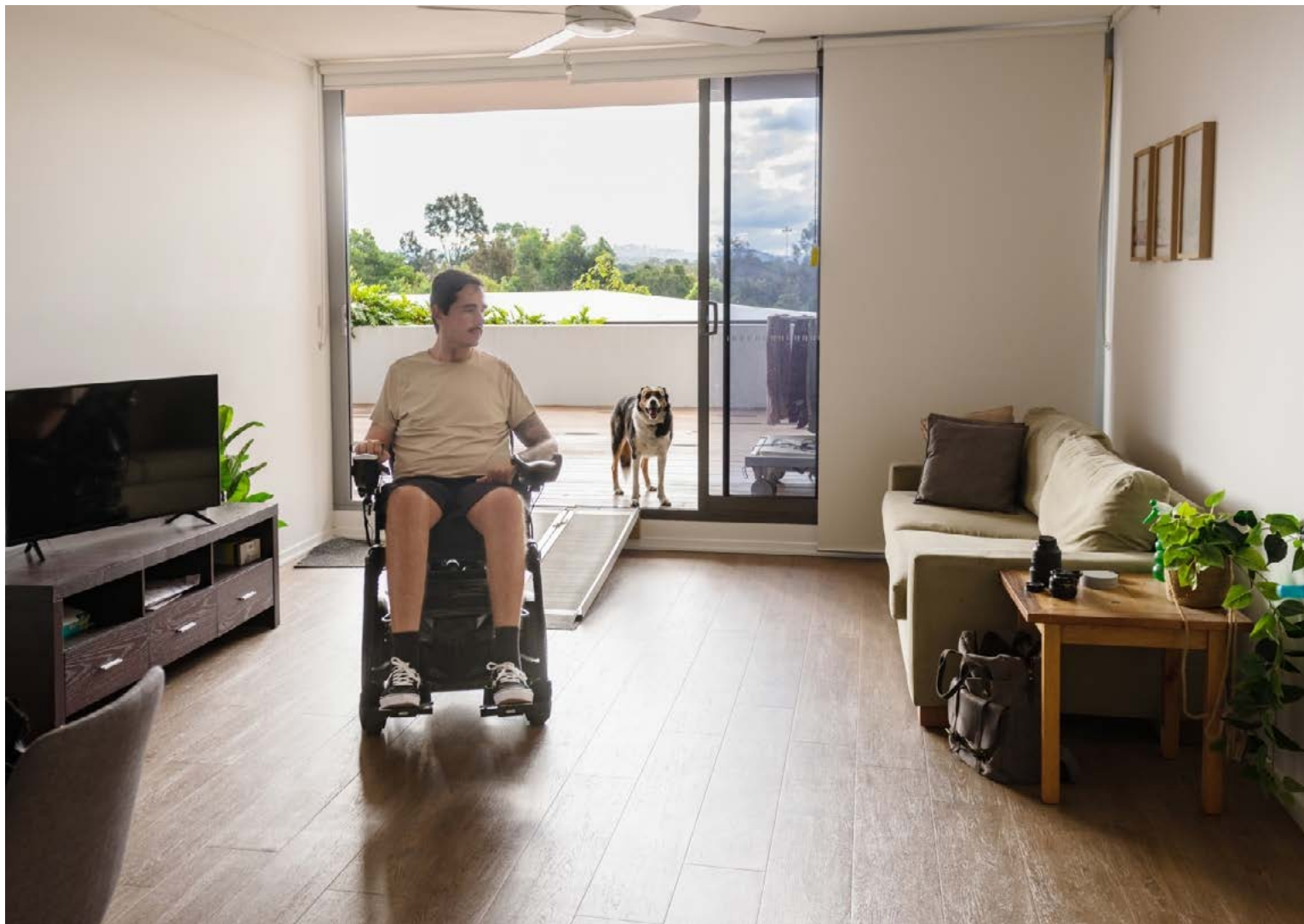
"While looking for rentals, we've been told by real estate agents that often they don't even advertise the house online because they have a waitlist of people who they offer it to first. We've also been told that there aren't many rentals available in this area because a lot of places get turned into air bnbs. This has made looking for a place pretty stressful. As soon as we were offered somewhere, we accepted it (even though we weren't sure about the house) because we were scared that we wouldn't get another offer/that nothing else would come onto the rental market". Woman respondent, Alpine Shire

"(The rental market) was so fiercely competitive that it took ages to even view a home. [I think this was caused by] not enough houses on the market and at that time, Melbourne folks relocating to regional". Non-binary respondent, Rural City of Wangaratta

"I have had friends, family and clients unable to find rentals. Not only due to the price, but also due to the lack of available homes and the sheer amount of people in need. When there are 50+ people applying for a house, your chances are slim". Woman respondent, Albury City

"When I needed to move into town to support employment I applied for 40 private rentals before being successful. [The causes of this were] unaffordable housing options or landlords being too selective. [I] have excellent rental history and employment for past 15 years. This was very stressful as it almost made me homeless even though I am on okay income". Woman respondent, City of Wodonga

"We have been so lucky to be able to stay in the same rental property for around seven years but being able to afford to buy seems impossible unless you are willing to spend an exorbitant amount given the current market. Even though we have a great landlord and real estate agent I always find it stressful when it comes time to renew the lease as I know there is a lot of competition in the rental market, rents are high and it is very difficult to find pet friendly properties". Woman respondent, City of Wodonga



"Little to no housing options available, fear of landlords moving back in, price increases with no pay rises. Lack of housing so landlords are just increasing prices". Woman respondent, Albury City

Several respondents cited difficulties entering the rental market as they had no rental history to support their applications. One respondent stated that their adult children faced this issue because they had, until recently, lived in the family home.

"(Experiences and issues I've seen include people) applying for rentals when they have already gone, young people without rental history not being able to get their first opportunity when wanting to move out of home. Affordability (is an issue)". Woman respondent, City of Wodonga

"I have a family friend trying to find a house for adult children to rent, as they have lived at home with the parents they have no rental history and have tried about 10 times with no luck getting a rental". Woman respondent, Strathbogie Shire

"I could not get approved for a rental as I had no rental history for the previous 2 years". Woman respondent, Benalla Rural City

Tenants living in substandard homes as landlords won't do basic repairs

A number of respondents renting on the private market reported that they were living in substandard homes because their landlords were unwilling to undertake basic, but necessary, repairs and maintenance. Black mould and leaking fittings were reported as being particular issues, hinting at housing stock that was poorly ventilated, cold and damp. This has particularly been an issue following three successive La Ninas, and is exacerbated by weak regulation of tenancy legislation (Mason, 2023).

15 respondents reported issues with the quality of houses and/or the need for better quality houses in the region. Tenants reported feeling as though they had to just “put up with it” because of the competitive nature of the private rental market.

“Child who is renting and unable to get basic maintenance done on the property. To the point where one bedroom is unusable due to black mould. Leaking pipes in ceiling not repaired. There are no other rentals available nearby, so they are putting up with it. Landlords have the power”. Woman respondent, Greater City of Shepparton

“(Rentals are) hard to find. Found one this year at start of year. Had issue after issue with cockroaches, black mold and a landlord who gave no fucks. Am moving out into a family house soon because its bullshit. And regardless of the law to say you can't refuse pets, people find other reasons to deny you. I had to leave my two dogs at mum and dad's because of a strictly no pets (rule). I have mates who are being kicked out of properties so they can be sold”. Woman respondent, Albury City

“Renting a property needing urgent repairs, agent aggressive, dismissive & unwilling to provide basic repairs required by law”. Woman respondent, location not stated

“Lack of affordable private rental, even for those working FT with dual income still unable to access housing or are paying high rent for often substandard rental. Let alone those faced with many intersecting issues that prevent access to housing”. Woman respondent, Wangaratta Rural City Council

“Landlords are getting away with charging exorbitant amounts for rent and not doing maintenance on properties, some landlords are saying that they can't afford to do repairs, yet they are expecting people to pay rent and live without basic things like a working stove, heating/cooling. Landlords are getting greedy and getting away with way too much”. Woman respondent, City of Wodonga

“Greedy landlords - especially those charging ridiculous prices for ill-kept properties”. Woman respondent, City of Wodonga

“One of my friends is living in over-crowded conditions and without ventilation”. Man respondent, location not specified

A man respondent at our Wangaratta library conversation described his experience looking for rentals online while he was still in Sri Lanka. He said the online inspection process was easy, but when he and his family arrived at the house in Wangaratta, they realised that it wasn't up to the standard you would expect for the price. They are now hoping to break the lease if they can find a more affordable, better quality rental.

A number of respondents renting on the private market reported that they were living in substandard homes because their landlords were unwilling to undertake basic, but necessary, repairs and maintenance.

One respondent stated that they gained an insight into some of the thinking that some landlords put into their housing, during a conversation with a property investor.

"I want to share a comment that someone I know made recently. This person owns three investment properties and is renovating one of them. He was telling me about the work he was doing and said, "That'll do. It's only a rental." I've been thinking about this a bit because I think it reflects the way lots of people think about rental houses. They see them as temporary housing for strangers and so they think they don't need to be nice, or of a good standard, or comfortable. But these houses are HOMES". Woman respondent, Rural City of Wangaratta

Inadequate investment in, and amount of, public housing

Public housing was a critical issue for community members participating in our community conversations and surveys. Respondents reported stressful experiences on long public housing waitlists - implying inadequate amounts of public housing stock in the region.

These lived experiences echo similar situations across Victoria, which is in the throes of a public housing shortage. The state's pool of social housing (which includes public housing, community housing and housing for First Nations People) grew by just 74 units in four years, from 86,813 in June 2018 to 86,887 in June 2022 (Kolovos, 2023). During this same period, the waitlist grew by 45%, from approximately 44,000 applications in June 2018 to 64,168 applications in June 2022. More than 40% of these applicants were on the priority waitlist (Kolovos, 2023).

"Long waitlist for public/social housing (has been an ongoing issue in regional Vic/NSW for the past 20 years). Woman respondent, City of Wodonga"

"I've been homeless for months living in a caravan and the waiting list for public housing is about 20 months". Woman respondent, Indigo Shire"

"[My] experience on the [public housing] waitlist is incredibly stressful". Woman respondent, Albury City"

"The waitlist for DFFH properties and Community housing (is too long) particularly for ATSI people. Then once housed all support drops off. Housing list too long. Housing support workers do not engage regularly with renters and support them to maintain a home, assist with family, support them in the transition". Woman respondent, Greater Shepparton City Council"

We heard from one respondent, aged 70, who said she was fortunate to have found a public housing home, in which she had lived for five years. She said she "took pride in" her home, however she lived in a state of hyper-vigilance, insecurity and stress, because her neighbours had noisy dogs, were disruptive and because one male neighbour repeatedly "exposed himself" on his front verandah. She said when she reported this behaviour to authorities and asked to be relocated to housing in a different area, she was told she would have to "put up with it" because of a lack of housing stock.

This woman expressed anger, frustration and sadness at having "raised two children, worked in aged care all [her] life, contributed to the community, paid [her] taxes," and now being made to feel as though she was "disposable" because of her age, gender and lower income status.

Another community member recognised the way complex interplays of economic, social and cultural factors created devastating conditions for people seeking a "home" in public housing.

"Decades of neo-liberal style governing, has seen loss of public housing stocks, and with rise in population, and loss of stable work, ie. gig economy, this has impacted particularly on the lower socio economic demographics, with added complications of being unskilled, or having other disadvantage". Woman respondent, Mitchell Shire"

Gender-based violence is fuelling a housing crisis for women

Gender-based violence is the primary cause of homelessness among women and girls (Homelessness Australia, 2024) and several of our respondents recognised this connection between housing and violence.

A shortage of appropriate rental housing (in both the private and public spheres) means women and children are either unable to leave violent homes and partners, face long waits for public housing or end up in at risk of homelessness if they do leave violent relationships without a guarantee of tenure-secure and safe housing (Hughes, 2021).

With the passing of the 2023 Victorian budget, it was revealed that Victorians fleeing family violence wait an average of more than 20 months to find a place to live, despite the fact that these women and children are “supposed to be given priority access to long-term public housing” (Smethurst, 2023).

“Too many women fleeing violent partners do not have access to secure housing, if any at all”. Woman respondent, Rural City of Wangaratta

“I work in family violence, and see the lethal impact of the housing crisis, with women and children unable to flee family violence, as they do not have housing options to flee to”. Woman respondent, City of Wodonga

One community member working for the Education Department in the Goulburn Valley described what she had witnessed of the way the “ghettoisation” of social housing neighbourhoods can perpetuate the violence and trauma that vulnerable families may be trying to escape. This respondent said living

in stressful environments or neighbourhoods could contribute to maladaptive behavioural patterns in children, setting them up for further difficulties in their future lives.

“...the original Housing Commission area [in my town] continues to be a highly volatile environment marked by intergenerational unemployment, welfare dependency, domestic violence, and drug and alcohol abuse, yet it is the place in which DHHF continues to house vulnerable families for whom all these issues become both norms, and triggers for further trauma. I have significant experience teaching in remote communities in which there are high levels of violence and I was shocked when I started work at [a school in this area] to see many of the same behaviours in the women and children there, that I had observed in those remote communities, namely the high incidence of hypervigilance in all age-groups and the consequential ‘short fuse’ that blows up into violence or distress...

We human beings do not self-regulate; we co-regulate. If we live in a highly stressful community, our nervous system will be in tune with that stress. We now know that compulsive, maladaptive and dysfunctional patterns have negative impacts on cognitive development and executive function, social and emotional behaviour, and are a major cause in chronic illnesses such as heart disease, diabetes, obesity, addictions and numerous other illnesses. Surely the economic argument alone should be enough for us to reconsider public housing policy and move stressed families out of social ghettos.



In the past, we have understood intergenerational poverty and associated crime, to be social in nature. We understand, for example, that attitudes to education and employment are passed through family experience, however we also now know that intergenerational traumas are passed down through epigenetic, as well as environmental factors. As caregivers unconsciously re-enact prior experiences as victim or victimiser, so the children in their care respond by 'lighting up' inherited genes, thereby sparking similar stress responses in brain and body. This unconscious re-traumatising - in environments in which this behaviour is normalised - continues through generations unless interventions can be found, and there is a flow-on effect in education when middle class families take their children outside the area for schooling, leaving a student cohort without positive role models". Woman respondent, Greater Shepparton City

Increasing rates, cost of living, causing mortgage stress for home owners

Conversations with community revealed that even those who have bought a home with a mortgage have not escaped the housing crisis, particularly in the face of 13 interest rate rises during the past 19 months (Orr, 2024), representing an increase in 4 percentage points, since May 2022 (RBA, 2023b). Coupled with stagnating wages and increasing cost of living pressures, respondents reported that formerly affordable regional mortgage repayments were now getting out of hand, leading to mortgage stress.

Of the 5,704 households with a mortgage in Wodonga, for instance, 380 (6.7%) are in mortgage stress, with 60.8% of those households on “very low incomes,” 19.2% on “low incomes” and 10% on moderate incomes (Informed Decisions, 2021).

“With the interest rate increases a home that was affordable for many a few years ago is now unaffordable with no wage change or change in circumstances. I have seen people having to sell and downsize just to keep a roof over their head. If people earning a above minimum wage cannot afford housing then low income earners don’t stand a chance”. Woman respondent, City of Wodonga

“We have been fortunate to not be majorly impacted by the current housing crisis, however we did buy our first home during COVID so needed to pay an extra \$80,000 compared to 12 months prior. We were struck hard with a full mortgage and rate increases. Luckily were able to make these increases”. Man respondent, City of Wodonga

Two respondents reported that households with two incomes were struggling to keep up with mortgage repayments.

“I know of family who have purchased property in the last year in rural area who I worry have stretched beyond their means and must also now keep dual incomes to make mortgage payments, all so that they can live the ‘Australian dream’ of owning their home and not ‘wasting’ money paying someone else’s mortgage by renting”. Woman respondent, Moira Shire

“My dear friends were living in their parents spare room with three small children as they desperately tried to save for a deposit. The government’s first home buyer scheme allowed them to buy a property, but their mortgage is now so large that interest rate rises risk their ability to service their mortgage. The price of housing has increased while wages have not. The cost of living crisis is skyrocketing and two incomes are suddenly not enough to buy a modest house in a country town”. Non-binary respondent, Benalla Rural City

Inflated housing markets mean relocation for some households

In some towns across our region, house prices have increased significantly, benefitting some but pricing others out of their own communities. Inflated house prices are the result of discrepancies between housing supply and demand. In regional areas, this has been exacerbated during the pandemic by an influx of “tree-changers”, as well as by the proliferation of short-term accommodation (Razaghi, 2022).

We heard from respondents who had bought into regional housing markets after moving from metropolitan areas during the pandemic. For these people, regional areas offered an opportunity to achieve a degree of financial security that expensive city housing could not offer. According to news reports, tree-changers relocated to regions such as north-east Victoria during and after the final lockdown, in particular, due to “a confluence of factors... including housing affordability, the ability to work remotely, and a desire for more space after being sequestered for so long.” (Kelly, 2022).

“Melbourne (where we lived) was too expensive so we moved to the country for a chance to buy our first home - which worked and we could thankfully afford a home”. Woman respondent, Greater Shepparton City Council

“Not enough housing in the area. A lot of families are living in cars and tents with young children. Families not having enough money to pay for increase in rent. (Thinks cause is because of) increase in rental prices; more people moving to rural areas due to Melbourne housing being unaffordable. Not enough houses being built to accommodate increase in population”. Woman respondent, Rural City of Benalla

Yackandandah and Bright are two such regional towns that have experienced pandemic-inspired regional migration and resultant price increases. According to Realestate.com.au (2023a), median house prices in Yackandandah have increased from \$477,000 in September 2018 to \$785,000 in September 2023 - a 65% increase in house prices, over five years. In Bright, meanwhile, median house prices increased from \$563,000 in September 2018 to \$1,250,000 in September 2023 - a 122% increase (Realestate.com.au, 2023b).

This increase in property values in some areas of regional Victoria, offered existing regional homeowners a feeling of greater financial security, as they saw their home values increase.

“We built our home six years ago and during that time we have seen the value increase significantly due to more people moving to the area from metro post-COVID. We had the privilege of benefitting from regional first home owner’s grant scheme when building our first home and my partner is a carpenter so was able to save significant amounts. This was all before rising material and land costs. This provides us with greater financial stability”. Woman respondent, Moira Shire

But several community members who responded to our surveys and community conversations reported that these price increases meant they were no longer able to afford to buy a home in communities in which they had lived for years. For some, this meant they had to consider relocating to another town in order to find affordable housing that offered security of tenure.

Respondents from popular tree-change locations such as Yackandandah reported that this was a tough decision, fraught with emotion, because it often meant severing strong social ties.

“Yackandandah has become out of the question for buying a house. We are looking at other areas. It’s a hard decision to leave with kids in school and jobs and established friend and community connections”. Woman respondent, Indigo Shire

“A lot of people from the cities relocating to Yackandandah pre and during Covid. Pushed prices up and availability down. Young people who’ve grown up in Yackandandah, want to stay in Yackandandah but cannot afford to rent here (and few rentals available) let alone buy into the market. They either have to keep living at home or move away”. Woman respondent, Indigo Shire

I can't get a loan to buy a home

We heard from a number of respondents about the difficulty they faced in securing a loan to buy a home, posing a barrier to finding secure housing. Respondents reported that saving for a deposit, alongside paying for rent while finding an affordable home to buy, and meeting living costs in an inflationary economy, was a constant struggle.

"(I'm) having to give up the goal of buying a house because of a child with illness and being her carer (not being able to work) and being a single income family very unexpectedly. Could not add enough to savings to have required deposit, despite a good income. Financial support and tax bracket does not bring into consideration if only one partner is working. Husband on a very high tax bracket but if wage is considered over two adults, it is not that high and seems unfair". Woman respondent, Rural City of Wangaratta

Single-parent households (all of them women-headed households, in the case of those who responded) found it particularly difficult to secure a loan, hinting at much broader systemic inequities that are experienced by single women with dependent children.

"As a single mum caring for two children with disabilities, no extended family, it's really hard. I manage to save money but it doesn't seem to matter, the banks and loan people just laugh in my face. I just want to build something small to get us on our own land. I hate where I live now and might as well be homeless. I'd be happier homeless. ... I'm stuck. I hate where I live. It makes us sick. There's nothing I can do. I don't need to borrow much. Maybe 60k. There's no hope". Woman respondent, Towong Shire

"I am trying to get into the housing market and buy my own home. I am struggling to get my deposit but have frequently paid rent upfront every week, never missing a payment. This should be taken into consideration to get a home loan rather than trying to save \$20000+ to have a deposit as a single parent household". Woman respondent, Rural City of Wangaratta

One respondent said that although she and her partner had previously owned - and sold - a home, and both enjoyed a stable income, the couple now found themselves priced out of the market and were worried that they wouldn't be able to find secure housing as they got older.

“My husband and I don’t qualify for the first homebuyers grant, as we’ve previously bought a house, but unfortunately due to circumstances at the time we had to sell. Although our combined income means we can afford house repayments, we have now been priced out of the market, so the deposit we have is no where near enough and will take years to save. We are now 40, and worry about the time frame it will take to get back into the market. Renting doesn’t make me feel secure and I am always feeling concerned and anxious about the future and where we’re going to live”. Woman respondent, City of Wodonga

Some respondents reflected on the fact that even working hard, or being “highly motivated”, didn’t make it any easier to secure a loan and purchase a property in overheated housing markets. Statements such as these seem to undermine commonly held views that individual effort or ability is the determining factor in buying property, and instead point to broader systemic issues at play.

“...as a highly motivated worker/small business owner I found it very hard to get a loan to buy a property and get out of insecure rental market”. Man respondent, City of Wodonga

One respondent reflected on the impact that being unable to buy a home was having on the rental market at large, causing housing insecurity for other tenants.

“I have also been interested in buying a property, however with the spike in prices, I have been forced to rent for a longer period of time, which has exacerbated the rental crisis for others who cannot afford to buy”. Woman respondent, City of Wodonga



Disaster and insurer decisions have left people in housing insecurity

Communities within our region are still grappling with the fallout of the 2019 bushfires and the 2022 floods, as evidenced by comments from respondents living in the Shepparton, Wangaratta and Towong local government areas. The trauma of these disasters themselves - which the Climate Council (2023) reports are significantly more likely in rural and regional areas, than in metropolitan areas - was compounded by the distress of trying to either access insurance payments for properties destroyed by water or flames, or of trying to find alternative housing in a tight regional rental market while homes were rebuilt. The “double whammy” of bushfire and the rental crisis was reported most directly by one community member from Towong Shire, whose home was destroyed by the 2019 bushfires:

“Since the bushfires rent has nearly doubled in our area. It makes it totally unaffordable to live in a rural town where things used to be cheap and accessible”. Man respondent, Towong Shire

Community members living in flood-prone areas of Wangaratta and Shepparton reported experiencing difficulties either insuring their properties, or ensuring continuity of support from their insurance company after their home was deemed uninhabitable due to flooding. This reflects a recent study by consumer group Choice, which demonstrated that Australia’s insurance industry is “not prepared” for the worsening effects of climate change (Terzon & Thorne, 2023).

“A recent [issue] for us has been ensuring our house is insured. Our insurer recently decided they weren’t going to insure us for floods anymore as we are (according to them) in a ‘high risk’ zone. Finding someone to insure us has been a battle and we have been quoted ridiculous amounts”. Woman respondent, Rural City of Wangaratta

“Living in temporary accommodation following 2022 floods. Four weeks paid accommodation left by insurance company, [with] no insight as [to] whether they will extend this. Insurance company [has] given us absolutely no insight for future paid rent. We do own our home that is now inhabitable”. Woman respondent, Greater Shepparton City

At our Shepparton library conversation, a woman respondent noted that 12 months on from the floods, people are still left without a house because the insurance companies are “taking their time”. She explained that people are struggling to find rentals and are resorting to living in motels and tents.

What does 'better'
look like
for our local,
regional, state and/
or national housing
system?

Government and community commitment to housing as a human right

A number of community members explicitly stated that they supported the idea of “housing as a human right.” In doing so, two themes emerged - that realising the “aspiration” of housing as a human right is the responsibility of government, via appropriate, rights-based policy-making, and that it also involves cultural change within ourselves, our families and households, our services, organisations and communities.

“Having a place to live is based on universal human rights to have shelter and not as an investment opportunity”. Woman respondent, Moira Shire

“The government should support everyone to have housing. We should not be allowed to privately invest in what is a human right - and there should be no tax breaks for land-lords”. Woman respondent, Rural City of Wangaratta

“I feel like housing is a basic human right and the government needs to take more responsibility and invest now in building homes for people”. Woman respondent, City of Wodonga

“Housing market that is driven by the need of the people, and not used for people who already have housing to drive families out of the housing market with investment property’s that make money off the less fortunate”. Man respondent, City of Wodonga

“Housing considered to be a right versus an investment/wealth pathway”. Woman respondent, Strathbogie Shire

“(Better would be) that everyone in our community is given a fair opportunity to housing”. Man respondent, City of Wodonga

A key takeaway from these comments was the idea that housing is about people, first, always, and that people’s lived experience is an important first port-of-call for those wishing to make decisions, policies and plans about housing at all levels - from the local to the national. This means recognising and eradicating the intersectional forms of bias and discrimination that appear throughout our housing (and other connected) systems, to ensure all people have equitable access to housing, as a basic human right.

“[Better looks like] listening to people with these experiences and assisting them with life”. Woman respondent, Rural City of Wangaratta

“There needs to be a fairer system, stop the discrimination and the conscious and unconscious bias”. Woman respondent, City of Wodonga

A woman at our Wangaratta library session recognised the interconnected nature of housing and other systems. She explained that housing provides a sense of identity and dignity and that there is a need to support people before they become homeless, for example, by supporting women to re-enter the workforce after having a baby; addressing the superannuation pay gap and providing more assistance to people on low-incomes. For two respondents, this cultural change towards realising housing as a human right included changing the language we use to talk about housing, and the way we think about rental housing, in particular. For these respondents, the word “home” and the concept of “care” were critical to this cultural shift.

“I think ‘better’ would look like us talking about rental housing in a different way, and recognising that these houses are homes, that people, families make their lives together in these houses, and these homes are important for people and our communities. I think it’s about a cultural change in our attitudes about rental housing”. Woman respondent, Rural City of Wangaratta

“Becoming a landlord shouldn’t just be about making money. There needs to be recognition of the important community role you’re playing, in providing housing - HOMES - to people. You’re providing places for families to live and grow and bases from which people can participate in society. This is what being a landlord is about. (Do we even need to change the word “landlord” to something that reflects this role?)”. Woman respondent, Indigo Shire



Greater investment in, and valuing of, public housing

Australia's public housing system is highly valued for its role providing housing to people on the margins of our communities, if the input of respondents to our survey is anything to go by. A large number of community members wanted to see our public housing strengthened and its cultural value better recognised in society.

Key among community ideas for making our housing system better, more equitable and caring was increased investment in the provision and maintenance of public housing to ensure all who wanted to live in public housing could do so, without having to wait for a home for years.

"Much more public housing". Man respondent, City of Wodonga

"Govt providing more funding for public housing". Woman respondent, City of Wodonga

"Social housing needs larger investment to house those vulnerable in our community". Woman respondent, Greater Shepparton City Council

"More affordable rentals or public housing for those facing homelessness and on Centrelink income". Woman respondent, Indigo Shire

"[Better looks like] a reduction in rough sleeping, and reduced waitlist, more government subsidised rent". Woman respondent, Albury City

"I want to see better for others, including more social housing and affordable rentals". Non-binary respondent, Rural City of Wangaratta

"Undoubtedly there needs to be better access, ie more housing stock, particularly public housing to resolve homelessness, and low income inability to compete in the private housing market". Woman respondent, Mitchell Shire

"Government housing and/or government solutions to help ensure people have a place to live". Woman respondent, Indigo Shire

"More investment by government/s working in conjunction with developers and local councils to require investment in affordable housing integrated locally and regionally especially for low income singles and families of all ages". Woman respondent, Benalla Rural City

Our Wangaratta community conversations echoed the same thoughts. With one woman expressing her opinion that the government should build more public housing, as well as build smaller houses on less land, with more community gardens and communal green spaces. Another woman mentioned the need to build more social housing and explained that landlords and real estate agents are too concerned with their profits.

"Better equipped and resourced housing and homelessness organisations". Woman respondent, Mitchell Shire Council

Others wanted to see an audit of existing public housing and measures to ensure house sizes were adequate for household needs.

“Strategies for those in long term government housing to move into properties that suit their needs e.g. moving a single person out of a four-bedroom house after their children have moved out and into one bedroom, etc”. Woman respondent, Rural City of Wangaratta

“Community housing, like a retirement village but for anyone. Affordable one or two bedroom units that are economically affordable”. Woman respondent, Benalla Rural City

“Social housing needed with support for tenants so housing stock and quality is maintained”. Woman respondent, City of Wodonga

Some community members highlighted the need for public housing to be distributed throughout communities, rather than seeing it concentrated in specific areas where disadvantage and stigma could grow, as part of an effort to create a more equitable housing system.

“A housing system that doesn’t disadvantage the disadvantage. This means investing in community housing in new estates, not creating a ghetto. Community housing should be dispersed across all areas, not defined by post code/ suburb to give people the opportunity to meet and connect with people they might not connect with in the ‘current’ community housing set up”. Woman respondent, City of Wodonga

“Spread out public housing into regular neighborhoods and allow people no matter where they live to have the same opportunities as everyone else. The neighborhood you live in determines your friends, your way of life etc. making it hard for people to get jobs and get out of the system. Have more public houses built for families”. Woman respondent, Rural City of Wangaratta

Greater protections and support for private tenants

Overwhelming numbers of community members had ideas for how the housing system could be better for tenants. From longer-term lease opportunities to rent caps; government-imposed limitations on rent increases to greater supports and protections for tenants (and their pets!); stronger requirements for landlords to ensure rental homes are safe, well-maintained and in good repair to greater government financial support for tenants renting on the private market. Respondents saw considerable room for improvement to the rental system, to make it more people-focused and rights-based.

"The Government needs to weigh in on how much private rentals have increased over the last 4 years. Immediately - not over the next two years". Woman respondent, City of Wodonga

"...rent caps/affordable housing, long-term rental agreements". Woman respondent, Alpine Shire

"Longer term rental agreements with fair clauses for both landlords and tenants, a limits on the number and size of rental increases. One way might be to offer incentives to landlords who don't automatically raise rents every year, or who specifically provide their properties for disadvantaged renters." Woman respondent, City of Wodonga

"Rental prices that people can afford, that are actually under 30% of people's incomes. Rental properties that people receiving a Centrelink payment can afford without needing to access government housing. Protection for tenants against unscrupulous

landlords". Non-binary respondent, Rural City of Benalla

"Government enforcing a limit on rental increases, by assessing a property's value, and capping the price, according to the property". Woman respondent, City of Wodonga

"10+ years guaranteed accommodation. We want to live in a home, not constantly be wondering where we will be next contract renewal". Woman respondent, Rural City of Wangaratta

"More housing, a guarantee on a family that the property won't be sold. Animals allowed regardless. People who aren't families actually considered". Woman respondent, Albury City

"Housing stock is very low quality. We can do so much better. It's cheaper to do better. Renters should have more control over their houses like they do in Europe". Woman respondent, Towong Shire

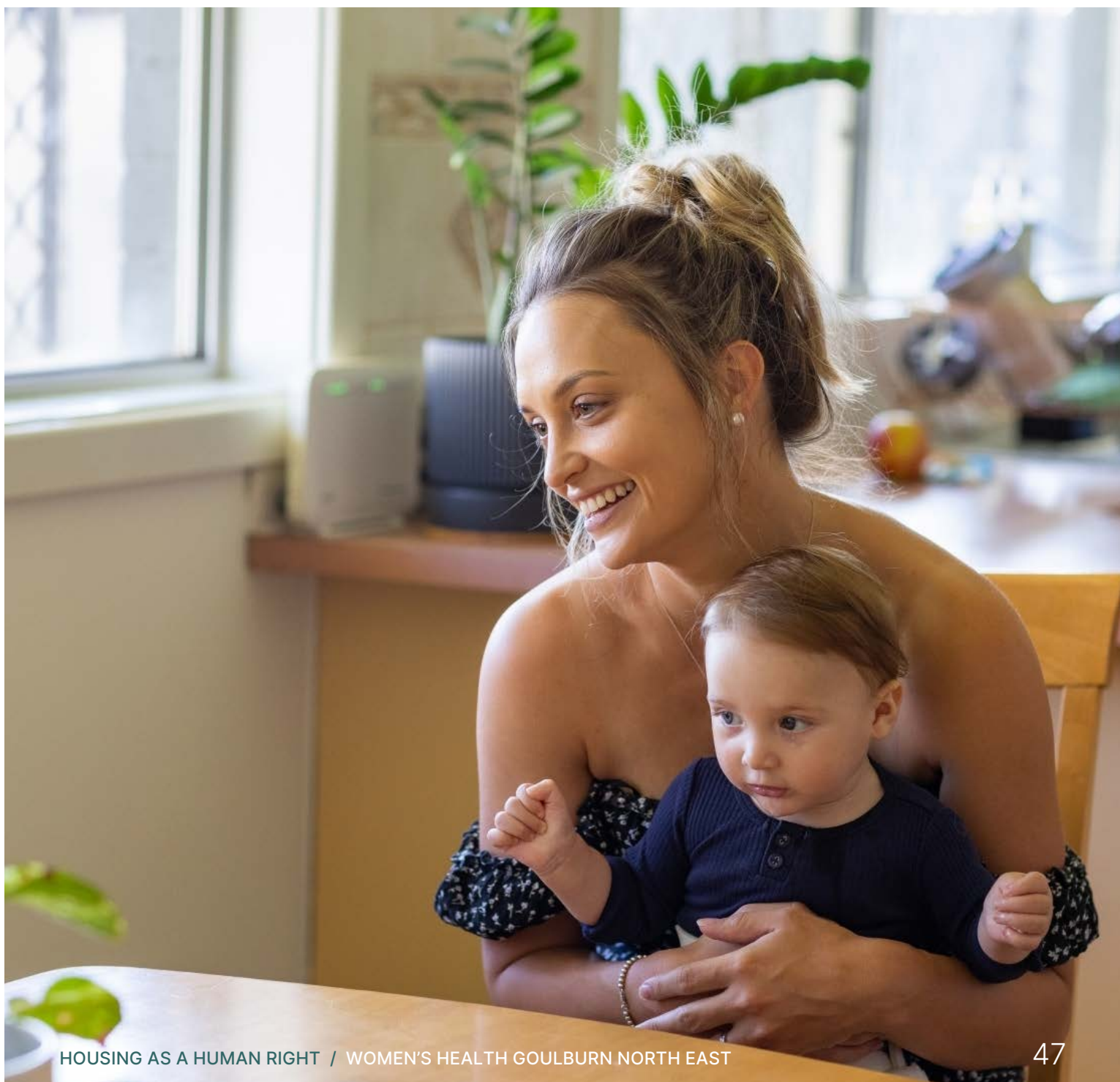
"Being able to rent a place that is safe (no black mold, leakages, drafty windows/doors) that doesn't cost an arm/leg". Woman respondent, Rural City of Wangaratta

"More regulation & accountability for real estate industry. Fairer laws to protect tenants, legal help availability, more properties available for long term rentals, stronger rules for short term accom., More financial help for pensioners to buy property". Woman respondent, location not stated

“More options available, more autonomy for renters”. Woman respondent, Albury City

“Higher rate of Rent Assistance from the government assistance, Centrelink”. Woman respondent, Rural City of Wangaratta

“Empty investment properties need to be made available to private rental market”. Woman respondent, Mitchell Shire



Increased supply and diversity of housing stock

Community members across the region were emphatic in their responses advocating for an increase in housing stock across the north-east Victoria and Goulburn Valley region.

“Housing supply needs addressing, more land released in a timely manner, more support for trades. Better support for social housing projects”. Woman respondent, City of Wodonga

“More supply”. Woman respondent, Rural City of Wangaratta

“More available housing solutions. Children should NOT be homeless”. Woman respondent, Indigo Shire

“We simply need more housing, especially in regional and rural areas where we have the space to build but not the infrastructure or resources to do this”. Woman respondent, Rural City of Wangaratta

Other respondents highlighted the need for more strategic planning of a diversity of homes, of different sizes and styles, to ensure single people, in particular were able to find housing that was appropriate for their needs.

“More one bedroom properties”. Woman respondent, location not stated

“Audit of public housing properties with the aim to reduce the number of single people living in multi bedroom homes”. Woman respondent, location not stated

The housing crisis requires creative thinking and imagination, according to a number of community members, who suggested that people-centred housing means trying new ideas and strategies to ensure every person has a roof over their head.

“Using the thousands of empty houses and turning them into homes for people that are going without a roof over their heads”. Woman respondent, Albury City

“I’d love to see councils building affordable, sustainable housing in their own shires. Whether they then rent them out or sell them, I’m not sure. With perhaps preference given to young people, young families, single parents, victims of domestic violence trying to start a new life....” Woman respondent, Indigo Shire

“...more flexible/adaptable homes and living situations e.g. less red tape around tiny houses, rent caps/affordable housing, long-term rental agreements”. Woman respondent, Alpine Shire

“Options for tiny housing or banks supporting the builds of smaller homes. As well as public transport linking some of the other small towns making them more liveable”. Woman respondent, Indigo Shire

"I feel that making it easier for people to build say a granny flat on their property might help with reducing demand in the housing market, especially for single, older people and even students in tertiary education. Approvals through some local councils can be a difficult, protracted process and being more efficient with building approval/council processes might help with making more properties available sooner". Woman respondent, City of Wodonga

A woman respondent at our Shepparton library conversation suggested that pensioners should be able to rent out spare rooms in their house, without it affecting their pension. She also mentioned that there is a lot of unused railway land that homes could be built on.

These creative solutions also mean carefully considering how land might be made available and utilised efficiently - to maximise the amount of housing that can be made available in regional communities.

"Ability to subdivide farms into smaller lots, dual or tri occupancy options for families to provide support to sharing loved ones". Woman respondent, Greater Shepparton City Council

"Affordable land purchase models, sustainable design". Man respondent, Towong Shire

One respondent suggested that part of this work entailed changing community attitudes towards high density housing to ensure new homes could be situated in close proximity to essential services.

"'Better' looks like more housing (obviously) but this won't be easy. Developers, whether it be for private or public housing, can only deliver housing when they have access to land. The private sector often landbanks so that it pushes the cost of the land up in order to make a profit on selling the land. No one seems to focus on this issue much. Look at some of the AHURI reports around this. In addition, people need to become familiar with and more accepting of higher density housing in and around facilities such as train stations, shopping areas. This would make it more equitable through more housing being available, and not just available to those who can afford it". Woman respondent, Rural City of Wangaratta

A woman respondent at our Wangaratta library conversation who is living in a "crammed in" and inaccessible retirement village described "better" as appropriately designed and accessible homes, that people can age in - with mixer taps; bars in showers and enough space for walkers. She also thought more open, communal nature spaces would increase social and physical health.



Publicly funded housing options for essential workers

Two participants in our community conversations/surveys stated that a “better” housing system needed to include publicly funded and provisioned housing for essential workers. For one respondent, this idea was based upon her observations of essential worker housing overseas, while for another, it was based on his experience with the Victorian Teacher Housing Authority during the 1980s and 1990s.

Both responses demonstrate that we don’t need to look far - in space or time - to find models that might be adapted to our region, state or nation!

“Other countries also allocate a specific number of apartments for essential workers in central metropolitan new apartment builds”. Woman respondent, Greater Shepparton City Council

A man who participated in our Wangaratta community conversation lived in Victorian Teacher Housing across north-east Victoria during the 1980s and 1990s. He said during this period, the government built and acquired homes, maintained them and provided allocation and tenancy services to guarantee housing for regional, rural and remote public school teachers. The Teacher Housing Authority was dismantled by the Kennett Government in 1994, however this respondent said he thought “better” looked like a government return to a housing authority akin to the Teacher Housing Authority, which offered government-owned and subsidised rental accommodation across the state for essential workers such as a teachers and health workers...and perhaps beyond.

Support for home-buyers

A number of respondents believed that a “better” housing system would see government offer greater support to would-be home-buyers, either in the form of home-buyer incentives

(including incentives for people hoping to lease a property out), or for some form of assistance in saving a deposit. Government intervention in the setting of interest rates was also on some respondents radars.

“Government providing more home owner incentive, so that there are less people renting”. Woman respondent, City of Wodonga

“More housing in general, investing and prioritising new build, incentives for people to purchase or become landlords”. Woman respondent, Rural City of Wangaratta

“Better system for loans for families who can make the repayments but cannot afford \$100,000 deposits”. Man respondent, City of Wodonga

“Assistance for people struggling to get deposit to buy a home. Factor the deposit assistance into the loan”. Woman respondent, Rural City of Wangaratta

“Low interest rates and lower house prices and more housing availability”. Woman respondent, City of Wodonga

“House prices that are commensurate with wages in Australia. Interest rates that don’t keep climbing”. Non-binary respondent, Benalla Rural City Council

“The government should consider a buy back scheme as saving for a deposit is difficult”. Woman respondent, City of Wodonga

Climate-safe, thermally efficient housing for all

For some respondents, a “better” housing system looked like one in which all housing stock achieved greater levels of thermal comfort, energy efficiency and climate safety.

“That housing developments are designed to maximise natural energy of the sun so that less heating/cooling is required”. Woman respondent, Moira Shire

“All new housing must be energy efficient to protect from impacts of climate change, especially managing heat/cold - there needs to be incentives or something to make these changes affordable to keep tenants safe and well”. Woman respondent, City of Wodonga

“Climate-proof housing, with enough social housing. No-one should be homeless”. Woman respondent, Rural City of Wangaratta

Stronger regulations for short-term accommodation

Some community members saw a need for government to intervene and create stronger controls on short-term accommodation in dwellings that could otherwise be used as longer-term rental accommodation.

“In regional areas in particular, where housing shortages are directly impacting tourism related businesses, as can't get staff due to lack of housing, Airbnb's and other short stay accommodations need to be regulated, so they are not left empty for long periods, and also negatively geared to cover losses”. Woman respondent, Mitchell Shire

“Some sort of incentive for landlords to stop choosing to use housing as short term accommodation and look to long term safe rentals”. Woman respondent, Indigo Shire

One respondent highlighted overseas examples of government-imposed caps on the number of nights properties can be rented out via platforms such as AirBnb, while another respondent proposed that government needed to change legislation around the negative gearing of properties leased out on short-term accommodation sites.

“Other countries have a cap on B&B properties”. Woman respondent, Greater Shepparton City Council

For some respondents, a “better” housing system would be one in which all housing stock achieved greater levels of thermal comfort, energy efficiency and climate safety.

Government support of home-owners seeking insurance payouts after disaster

Local experiences of bushfire and flood and resultant - at times fraught - interactions with insurance companies, led some respondents to suggest that, for them, a better housing system would see government come to the aid of home-owners struggling to receive adequate and timely insurance pay-outs to support the reconstruction or repair of their homes.

"In this situation [of a home destroyed by disaster like flood or fire] , government should support home owners against insurance companies". Woman respondent, Greater Shepparton City Council

This idea is supported by Care through Disaster, a qualitative research report by Australia reMADE in partnership with WHGNE (2023). The research heard from over 80 people in our region about what is needed to survive and thrive in times of climate disaster. It explains that the current privatisation of insurance risks exacerbating already existing inequalities, with those who cannot afford to be insured adequately (or at all), or those who live in "uninsurable" locations left significantly disadvantaged. A recommendation that came out of this research identified the need for a publicly funded disaster relief fund (Australia reMADE, 2024).

Reduce incentives/subsidies for owners of multiple investment properties

Survey respondents emphasised the need for government to reform taxation settings as they apply to investment properties, specifically highlighting negative gearing as policy that needed to be reconsidered.

"Negative gearing should be only available to single property investment, not those who are in property investment for business purposes, and to take full advantage of the perks like negative gearing". Woman respondent, Mitchell Shire

"The current system of negative gearing is widening the gap between those who can afford housing and those can't". Woman respondent, location not stated

"People owning more than three extra houses should be taxed and treated like a business". Woman respondent, Towong Shire

"Negative gearing needs to be better controlled due to the tax incentives. There needs to be an upper limit to the number of houses you can negatively gear in your lifetime". Woman respondent, City of Wodonga

"There should be no tax breaks for landlords". Woman respondent, Rural City of Wangaratta

A woman respondent at our Wangaratta library session, suggested that the government could make it less profitable for people to own multiple properties by implementing a cap on investment properties.

Conclusion

Housing is a human right that is inextricably linked to health and wellbeing. However, as the national housing crisis takes hold, many people in our regional communities are facing housing insecurity.

We live in a society that now sees housing as a means of wealth accrual, rather than a basic human need - with regulations, practices and policies favouring landlords and investors over people who simply need a home. Over the past four years, Australia has also experienced the results of climate change, a pandemic, a series of interest rate hikes and a cost-of-living crisis. All while regional communities suffer increased risk and impact of climate disasters; demographic shifts because of pandemic-related tree-changes and shifts to remote work, as well as a trend to convert housing into short-stay accommodation.

This complex interplay of factors means the housing market has become increasingly competitive and unaffordable for many people, while marginalised groups are being left in increasingly precarious living situations. Our community consultation demonstrated that locals are particularly concerned about the lack of housing affordability and availability in the region, expressing that these conditions lead to financial stress; living in inappropriate or poor-quality housing, as well as housing insecurity and homelessness. This is particularly concerning when considering groups like women and children experiencing gender-based violence, as a lack of affordable housing options and over-stretched public housing waitlists

mean they are made to choose between staying in a violent household with the perpetrator or becoming homeless.

Australian housing policy requires a radical change towards a “public good first” approach that sees housing as a human right and a social determinant of health. WHGNE believes that all Australians will benefit by framing housing, first and foremost, as a home that provides essential access to shelter, safety, privacy and good health. By decommodifying housing and broadening eligibility criteria for public housing, WHGNE envisions an Australia where everyone enjoys secure tenure in climate-safe homes. These homes prioritise diverse community needs and community connection, providing access to amenities, services, employment opportunities, as well as natural spaces. We believe this vision can be realised through the recommendations set out in this paper, which are based on our community’s lived experience and WHGNE’s expertise in prevention.

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Appendix A:

Research Method

Participants

We gathered stories from 92 people, across 32 different postcodes. While most participants resided in the Goulburn Valley and North East Victoria, a couple lived outside of our region – but all had lived experience of the regional or rural housing system.

Participants were recruited via promotion on local community groups on Facebook and WHGNE's social media; through libraries and community notice boards; targeted emails to personal and professional networks, as well as in-person stalls at Wangaratta and Shepparton libraries. Promotional materials encouraged those who needed support to engage with our consultation to contact WHGNE.

It's important to note that demographic questions including age, income, disability, First Nation and migrant or refugee status were not asked during in-person conversations.

GENDER

The respondents were made up of 72 women; 14 men and 2 non-binary people, as well as 3 participants who selected "prefer not to say" and 1 who skipped the question. This report largely reflects the voices of women in the region, with 78.3% of respondents identifying as a woman.

AGE

60.9% of participants were relatively evenly spread across the age brackets between 25-54 years. 3 people were aged 24 years or under; 11 were between 55-64 years and 6 were 65 years or over. 16 people either chose not to answer, skipped the question or were not asked their age.

FIRST NATIONS, MIGRANT/REFUGEE AND DISABILITY STATUS

4 people identified as being a First Nations person; 10 identified as being a migrant or refugee and 14 identified as having a disability.

HOUSING SITUATION

Most respondents identified their housing situation as either owning a home with a mortgage (39) or renting on the private market (27), making up 71.7% of respondent living situations.

The remaining 26 participants identified as owning a home outright (9); renting public housing (2); living with family or friends (3) and staying in temporary accommodation (1). 5 participants selected "other", which included 2 people who lived in caravans; 2 people waiting for their houses to be fixed after being destroyed by floods or fire and 1 person who rented privately, but owned vacant land and was trying to build. 1 participant identified as homeless. 3 people were not asked about their housing situation; 1 person chose not to say and 1 person provided an invalid response.

HOUSEHOLD INCOME BRACKET

Respondents came from a variety of income brackets. Of the people who reported their household income (69), the largest proportion (18, 26.1%) were within the \$80,001-120,000 household income bracket. The remaining respondents were relatively evenly spread between \$18,201-45,000 (9) \$45,001-60,000 (8), \$60,001-80,000 (10) and \$120,001-150,000 (10). 3 people had a household income under \$18,200, while 11 reported a household income over \$150,001. Of those who did not report their income (23), 14 were not asked, 4 skipped the question and 5 chose not to say.

Materials and Procedure

An online survey was created and administered using SurveyMonkey. Community members were able to anonymously participate via hyperlink between September 02-October 06, 2023. Throughout September and October, hard copy surveys were also made available at local libraries to account for community members with lower digital literacy levels, as well as those who may have needed assistance to complete the survey.

The survey asked participants demographic questions, including their: gender; age; postcode; housing situation; household income bracket; Indigeneity; disability and migrant or refugee status.

The survey went on to provide open-ended questions about their housing experiences in the past 4 years; what they believed the cause of these experiences were and what a “better” housing system could look like. A space to add any additional comments was also provided.

To ensure our community engagement was not limited to those who participate in online surveys and to reach a wider range of diverse community members, we also held in-person community conversations at Wangaratta library on September 18, 2023 and Shepparton library on October 19, 2023. Community conversations involved WHGNE setting up a table and chairs near library entrances. WHNGE staff members invited community members to participate by either responding to our 3 open-ended survey questions displayed on butchers paper; by completing an available hardcopy survey; following the QR code to an online survey; or by having a conversation with one of our team members about their housing experiences.

Data were collated and thematic analysis was used to understand overall community sentiment, by grouping qualitative data into themes to determine experiences, issues and suggested solutions.

Appendix B: Limitations

As we are not a specialist housing service, this project was limited in its capacity and scope. However, as a women's health service who approaches our work through a lens of the social determinants of health, we believe it is important that we elevate the voices of experience in our communities to provide a regional and gendered perspective to the current evidence base. In this way, we can contribute strong evidence-based policy solutions that contribute to systemic change.

WHGNE is intersectional in its approach and strives to amplify diverse and marginalised voices. A limitation of our consultation was that we heard from a relatively small number of these voices. As these groups are often the ones impacted most by the housing crisis, our consultation would have greatly benefited from a more diverse range of participants. While these groups are notoriously hard to reach due to the many barriers they face in accessing and/or participating in consultation processes, we recognise that there is always more we can do to create more accessible and inclusive community engagement.

Another limitation of our consultation was the framing of the "household income" question, as we were unable to interpret whether responses reflected an individual's income or multiple combined incomes within a household. We acknowledge that a broader question pertaining to perceived financial stress or insecurity may have been more helpful in understanding our cohort.

It is important to note the qualitative, open-ended nature of our consultation. While certain themes consisted of a relatively small number of responses, this only reflects the subset of individuals who spontaneously recalled a particular experience. Based on secondary research gathered like current literature and news stories, it is likely that others had similar concerns but chose to share different stories. On top of this, it is also important to acknowledge that the interpretation of qualitative data is subjective, and while efforts have been made to reflect the community's voice accurately, errors in judgment may exist due to inherent biases and contextual factors.



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WOMEN'S HEALTH

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