



Home in a Storm - The legal and housing needs of women facing homelessness

Louis Schetzer & StreetCare

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Public Interest Advocacy Centre Ltd

The Public Interest Advocacy Centre (PIAC) is an independent, non-profit law and policy organisation that works for a fair, just and democratic society, empowering citizens, consumers and communities by taking strategic action on public interest issues.

In 2004 PIAC established the Homeless Persons' Legal Service (HPLS). Since then HPLS has provided legal assistance to more than 5,900 people who experience homelessness or are at risk of homelessness, on over 11,000 occasions. In 2016 alone, HPLS helped over 759 people with a range of civil and criminal law matters. Of these, 34 per cent were women.

In 2009 PIAC established its homeless consumer advisory committee, StreetCare, made up of people with lived experience of homelessness. StreetCare includes men, women, young people, Aboriginal people, and representatives from inner Sydney, outer suburbs and rural and regional areas. PIAC believes that the active involvement of people who have experienced homelessness leads to the development of more effective public policy in response to issues facing people experiencing homelessness.

PIAC's office is on the land of the Gadigal people of the Eora nation. We pay our respects to Aboriginal and Torres Strait Islander elders past and present and stand with them in their fight for justice for their people.

This report is dedicated to Caterina Giuliano of St Vincent De Paul Society NSW Support Services, Ozanam Learning Centre, who passed away in late 2016.

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Executive summary

This report gives voice to women who have recently experienced homelessness, and who have encountered various legal, housing and financial problems that compounded their existing difficulties of homelessness or housing crisis.

This project focused on the legal and housing needs of women who had recently experienced homelessness. It involved a review of casework data and case studies from PIAC's Homeless Persons' Legal Service (HPLS), as well as in-depth consultations with 23 women who had all experienced homelessness in the past two years. All of the women had experienced multiple legal problems or issues in the previous two years for which they would have benefitted from receiving legal assistance and advice.

This report provides an opportunity for the women themselves to articulate the difficulties they encountered in finding safe, stable accommodation following the physical and emotional trauma of domestic violence. It identifies the strong relationship between women's experience of domestic violence and homelessness, as well as illustrating the clustering of various legal problems associated with domestic violence, including family law problems involving children and property, housing and tenancy problems, and debt and financial problems.

Of the 23 women interviewed:

- Sixteen women identified three or more legal problems that they had experienced in the previous two years;
- Eighteen women reported recent experience of domestic violence. Twelve of these women said domestic violence was the major reason for them becoming homeless;
- Fourteen of the women who experienced domestic violence also experienced housing and tenancy problems, most reporting that the tenancy problem arose as a consequence of the relationship breakdown;
- Twelve of the women who experienced domestic violence also experienced legal problems relating to outstanding loans or debts;
- Ten women experienced the cocktail of legal problems of domestic violence, family law problems, tenancy and housing.

Women reported being held accountable for rent arrears or damage to property that had been the responsibility of their violent ex-partner, or the loss of a second income meant that they accrued significant rental debt. In addition, several women reported how their ex-partner had left them with debts or bills that were in joint names or in their sole names, and for which they were now responsible.

It is significant that over half of the women who participated in this project indicated that they had completed a university degree or a trade qualification. This illustrates how the experiences of homelessness and domestic violence can occur for women regardless of their social, economic or education backgrounds.

The results from this consultation are consistent with previous studies, which have established a close relationship between women's experience of homelessness and also domestic violence, family law problems, tenancy and housing problems, and debt and financial legal problems.

For women who enter homelessness as a result of domestic violence, there is also often deep-rooted trauma that manifests in symptoms of anxiety, depression, low confidence, despondency and disempowerment. For women in these circumstances, navigating the homeless service system, finding services that can assist, and initiating applications for social housing can be daunting, intimidating and distressing. These feelings are often amplified where children are also involved, particularly if they have to regularly move from temporary

accommodation, while at the same time pursuing applications for stable, long-term social housing. The effect of related tenancy and housing legal problems and debt problems compounds the difficulties faced by these women and make it even more difficult to secure stable, long-term accommodation.

Participants suggested initiatives to assist women experiencing homelessness or at risk of homelessness, including the need for:

- Additional crisis accommodation, mental illness counselling, financial counselling, legal services and other support services to assist women who are in housing crisis or who become homeless;
- Specific services to assist women who are recent arrivals, such as women who arrived with their partners on temporary protection visas, and who have since become homeless due to their relationship breaking down;
- Clear, appropriate information about available support and assistance services that is current, accurate and identifies specific services to address particular needs such as mental illness, drug and alcohol services, financial counselling or legal services. This information should be provided in an appropriate manner that is sensitive to the particular situation in which women find themselves in need of support;
- Quality improvement in homeless service provision to ensure that women who are in need of support for exiting out of homelessness and crisis accommodation into long-term, stable accommodation, are provided with appropriate, sensitive and competent support;
- Ongoing advocacy support to assist women in applying for long-term accommodation, accessing appropriate mental illness counselling, life-skills support, financial counselling and legal support;
- Women who experience domestic violence to be included as a specific category of persons eligible for hardship assistance under the hardship programs provided by energy and water utility providers, telecommunication service providers and financial institutions.

Introduction

On Census night 2011 there were 105,237 people experiencing homelessness across Australia – 45,813 or 44 per cent of these were women.¹ According to the Australian Institute of Health and Welfare (AIHW), in 2014-15, 59 per cent of people supported by specialist homelessness services were female. Women aged 18-44 were the group most likely to access specialist homelessness services, being 52 per cent of all people seeking assistance in NSW.² Approximately half of these women are unable to obtain immediate accommodation because there is insufficient accommodation available.³

Domestic and family violence is currently the major reason that women seek assistance from homelessness support services in Australia.⁴ According to the Australian Housing and Urban Research Institute (AHURI) domestic and family violence is one of the main reasons why women and children in Australia become homeless. ⁵Data from the AIHW indicates that in 2014-15, 20.1 per cent of people seeking assistance from specialist homelessness services in NSW did so for reasons relating to domestic or family violence.⁶ Combined with the fact that women also experience higher levels of poverty than men, having lower rates of employment and levels of pay, women and female-headed households are faced with a higher risk of homelessness than men.⁷

It is the experience of PIAC's HPLS that women who experience family violence and are at risk of homelessness are also vulnerable to other related legal problems including family law, tenancy problems and credit and debt problems. Casework statistics from HPLS indicate that women made up 32 per cent of 3,874 people who sought assistance from HPLS clinics in the period 2010-2016. These women were more likely than men to present with a credit and debt problem, a tenancy problem and a family law problem. In addition, women were more likely to present with multiple legal problems.

In 2015 PIAC decided to explore the issue of women and homelessness, with a particular focus on the associated legal needs for those women who are in housing crisis and homelessness. The principal aim of this project was to identify the experiences of homelessness, the causes of homelessness and legal needs associated with homelessness for single women and women with young children. The project involved a review of HPLS casework data and case studies, as well as undertaking in-depth consultations with 23 women who had recent experience of homelessness, some of whom continued to be without safe, stable accommodation. This report documents the analysis of the HPLS data, case studies and the consultation interviews.

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- 1 Australian Bureau of Statistics (ABS) 2012, Census of Population and Housing, Estimating Homelessness, 2011.
 - 2 Australian Institute of Health and Welfare (AIHW) (2015), Specialist homelessness services report 2014-2015, Table NSW CLIENTS.1: Clients and support periods, by age and sex, 2014–15, adjusted for non-response, available at <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/supplementary-tables/> (last accessed 18 January 2017).
 - 3 Ibid.
 - 4 Tually, S., Faulkner, D., Cutler, C. and Slatter, M. (2008), Women, Domestic and Family Violence and Homelessness: A Synthesis Report, Flinders University, Adelaide, 2008, 13; Commonwealth of Australia (2008), The road home: a national approach to reducing homelessness, White Paper, Canberra, 2008.
 - 5 Australian Housing and Urban Research Institute (AHURI) (2011), Homelessness prevention for women and children who have experienced domestic and family violence: innovations in policy and practice, AHURI Positioning Paper No. 140, June 2011.
 - 6 AIHW (2015), n 2 above, See Table NSW CLIENTS.14: Clients, by main reasons for seeking assistance, 2014–15, adjusted for non-response, available at <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/supplementary-tables/> (last accessed 21 September 2016).
 - 7 Australian Institute of Health and Welfare (AIHW) (2013), Australia's welfare 2013, AIHW, August 2013.

Context for this project

At the time PIAC decided to explore the issue of women and homelessness, the delivery of specialist homeless services in New South Wales had undergone a significant transformation under the Going Home Staying Home (GSHS) reform program. The GSHS initiative was announced by the NSW Government in 2012, and following an extensive community consultation, the GSHS reforms were implemented from July 2014. The reforms involved the consolidation of 336 individual services into 149 service packages operated by 69 non-government organisations.

Several services and homelessness advocacy groups expressed concern regarding the changes made by the GSHS reforms to the funding of crisis accommodation services for women and women's refuges. Many women's services within Sydney reported that under the reforms, a large number of women's crisis accommodation services were forced to close. In addition, the uncertainty around funding resulted in a significant loss of expertise and experience from the women's refuge sector, as longstanding staff sought more secure employment in the face of uncertainty regarding their existing positions.⁸

According to the NSW Department of Family and Community Services (FaCS), a total of 149 services were to operate as part of the new homelessness system across NSW, including 23 services specifically for women-only and 60 services with a discrete specialist response for women with or without children. The Department stated that no women's refuge owned by the NSW Government would close as a result of the reforms, although no comment was made about the non-government owned and operated women's refuge services.⁹

At the time of writing, FaCS was finalising the early review of the Specialist Homelessness Services Program (SHS) following the implementation of the GSHS reforms. It is anticipated that the review will give specific attention to the effect of the reforms on women's services under the SHS Program.

In June 2016, the NSW Government announced a further \$188 million for crisis homelessness services and refuges and an additional \$57 million over four years to support women leaving domestic violence situations to secure stable accommodation.¹⁰

In addition, in September 2016 as the consultations for this project were being undertaken, the NSW Minister for Family and Community Services announced a community consultation to assist the NSW Government develop a strategy to reduce homelessness. In the consultation discussion paper, Foundations for change – Homelessness in NSW, the issue of domestic violence was identified as the main reason for women and children leaving their homes in Australia and as a 'significant trigger for homelessness'.¹¹ The discussion paper asked how existing programs could be improved or expanded to ensure that less women became homeless as a result of domestic violence.

8 See Browne, Rachel (2014), 'Women's refuges closing down after reform fails them', Sydney Morning Herald, 21 June 2014, available online at <<http://www.smh.com.au/nsw/womens-refuges-closing-down-after-reform-fails-them-20140618-zse72.html>> (accessed 19 January 2017).

9 NSW Government (2014), 'Going Home Staying Home Specialist Homelessness Services for Women', NSW Family and Community Services, Fact Sheet, August 2014.

10 NSW Government (2016), Empowering people to live fulfilling lives and achieve their potential, FACS Stakeholder 2016-17 Budget briefing, 21 June 2016, 19-20, 28-30, available online at <https://www.facs.nsw.gov.au/__data/assets/file/0003/374592/FACS_budget_summary_2016-17.pdf> (accessed 17 January 2017).

11 NSW Government (2016), Foundations for change – Homelessness in NSW – Discussion Paper, September 2016, 22.

As part of the community consultations for the development of the Homelessness Strategy, StreetCare undertook interviews with people experiencing homelessness to facilitate their participation in the Government's consultation. These interviews followed a similar process to the consultations undertaken with the women who participated in this project. Following discussions with FaCS it was agreed to include the interviews that were conducted for this project as part of the series of interviews that were provided for the Homelessness Strategy consultation. A total of 73 consumer interviews with people experiencing homelessness were provided to NSW FaCS to inform the NSW Government of their views as to how to reduce homelessness. This included the 23 interviews undertaken as part of this project.

At the time of writing, the NSW Government was developing the details of the proposed strategy to reduce homelessness in response to the community consultation undertaken in 2016.

Conduct of this project

Involvement of people who have experienced homelessness

One of the unique aspects of this project was the involvement of the HPLS homeless consumer advisory committee, StreetCare, in its design and implementation. Members of StreetCare assisted in developing the key themes for the consultation interviews, and the information sheets to be provided to consultation participants. StreetCare members recruited several consultation participants, and helped to identify the most appropriate agencies to contact for assistance with recruiting additional participants. With support from the HPLS Senior Policy Officer, StreetCare members were involved in conducting several of the interviews for this project.

The involvement of StreetCare members in the conduct of the consultation interviews was essential in allowing participants to be open and expansive in their comments. Given their own experiences of homelessness, StreetCare members were able to provide an empathetic and sensitive mode of interviewing, which encouraged participants to open up and go into considerable detail about their experiences. The richness and intensity of the recounted testimonies is a product of the confidence and comfort StreetCare members were able to engender when conducting the interviews.

Consultation interviews

This project interviewed 23 women with recent experience of homelessness. Nearly all of the women interviewed remained homeless at the time of the interview, with several women reliant on emergency or transitional accommodation. This report reflects their experiences. It does not purport to represent the experiences of all women who are experiencing homelessness in NSW. However, there was consistency across the interviews in the issues raised and this provides a strong basis for consideration of appropriate policy responses to housing and associated problems experienced by women who experience homelessness in NSW.

The focus of the project was women who experienced homelessness within two years prior to their interview. The reason for this limitation was to ensure the recounted experiences would be current and relevant to the existing policy environment. In addition, as this project relied heavily on the recollections of participants, focusing on recent experience ensured that the information obtained was more reliable and accurate.

The primary intention of this consultation project was to provide a process through which participants could express their views as freely and in as much depth as they wished and then to present them in a detailed and sensitive manner. This gave participants confidence to be expansive and open with their input.

Many participants indicated that these interviews represented the first time that someone had listened genuinely to their views and perspectives about how to address particular issues impacting on their life. The participants appeared to feel quite comfortable and safe during the interview and as a result provided detailed

narrative responses. It is likely that this was a product of the empathetic and authentic interview approach of the StreetCare members who conducted the interviews.

Overview of participants

The 23 women who participated in this consultation project had all experienced homelessness in the past two years, with 16 women still experiencing some form of homelessness:

- 11 women were in crisis accommodation
- 4 women were rough sleeping
- 1 woman was in a boarding house.

Of the 7 women who were no longer experiencing homelessness:

- 4 women were in social housing
- 3 women were privately renting accommodation.

The average age of the women who participated was 42 years. The oldest was 72 and the youngest was 26. 12 women were in the 35-44 age group and 7 women were in the 25-34 age group.

For 19 women the main source of income was a Centerlink benefit or pension – the most commonly reported payment was Newstart allowance (10 women) followed by Disability Support Pension and Aged Pension. Two women reported that they received no income at all and were reliant on welfare payments from their support service.

11 women reported that they had not completed their secondary education. It is significant that over half of the women who participated in this project indicated that they had completed a university degree or a trade qualification.

All of the women had experienced multiple legal problems or issues in the previous two years for which they would have benefitted from receiving legal assistance and advice.

Each of the women who participated in the consultation was asked what legal problem they experienced first, and whether they considered this problem triggered other problems that followed, or resulted in their homelessness. All of the women said that their first legal problem was also their trigger problem that led to the other problems and also them becoming homeless.

The experience of homelessness and finding accommodation

For many women, the experience of homelessness began with being forced to leave home due to domestic violence. That often started a stressful and difficult process of relying on crisis and refuge accommodation, dealing with mental illness, depression and lack of confidence, and the challenging search for stable, safe accommodation. The difficulty of looking for accommodation is compounded when there are children involved, who have to cope with massive upheaval and instability.

I became homeless three years ago this July. I was in a refuge, for women who are victims of domestic violence. I was there for four months and it took me that long to get a rental property... For the first month I was not mentally capable of getting myself together enough to look for property but after that first month every single week I looked on-line for properties and went out to look at properties and apply for properties for three months before I was able to secure this property.



We are currently living in a homeless refuge, myself and my kids. We were referred here by Link2Home after having to leave the home that we were currently residing at due to safety concerns. We have been here for approximately two months now and whilst I guess it is a safe and secure environment it has been a massive upheaval and change for me and the kids... the travel distance, from where we have come from and I guess for my kids adapting to a lifestyle change like this is huge... the constant moving and the constant upheavals since is hard for them too.



I am currently staying at a refuge for women and children. I have been there for two days. Before that I was in crisis accommodation for three or four months. I had a problem in my family and I called Link2Home and they arranged for me to stay in a motel for three nights. I went to the FaCS office and they helped me to stay in another motel for another three nights. I then went to a crisis accommodation service, where I could stay for seven days. And now I am at the refuge.



I ended up in a women's crisis centre with my children after becoming homeless and they offered me a house. I ended up being homeless through my kids' father and then we ended up finding a house, but the lady who owned the house was an alcoholic and was being really nasty to the children... A couple of weeks after that I came home from shopping and she had changed the locks on the doors to the house. She said "pack your stuff and get out".



I was living in my home with my husband and daughters and he was quite abusive and then I had a bit of a mental breakdown over it and I started to have a problem with alcohol. I went to rehab for six months and leading up to me going to rehab my drinking was out of control so my family were hesitant and my friends to take me back to live with them. After rehab I went to transitional housing. It was only for three months and when that ended I didn't know what to do and they gave me a number for Link2home and that's where it all started.



My partner give me domestic violence. I had to move out. Police come and put an AVO on him. I found out about this refuge from hospital. Hospital call police. I know this place because they work with domestic violence. Not sure if I can stay here. People need to move out every few weeks.

For some women, the search for stable, safe accommodation would lead them to accommodation facilities that they considered unsafe and of poor quality.

The first place I went to I was the only female on the lower level and it was really frightening. I didn't come out of my room unless I had to go to Housing. I was crying at Housing and I told them I said look I don't feel safe there. So they moved me to a motel for a couple of days, and then they sent me to another motel for three weeks. Then I got really sick and I was in hospital for two months.



I stayed in three boarding houses at first I really did not know where I was going to live. I had been couch surfing. I did not know if I would end up in the street or not. The first two boarding houses were horrible. Absolutely horrible. I just kept moving until I found one which was suitable and in between I was staying with my daughter. I was thinking I am going to have to stay on the trains all night.



I'm living in a refuge but for the last three years I've been homeless. And I was mostly sleeping in my car but I got really bad swollen ankles. But I used to stay with some friends sometimes... Sometimes I've sat up in the railway station all night...



I had moved nine times in one year in boarding houses in Sydney and got treated like nothing better than a piece of shit on the ground. So I decided to run away to the mountains because the accommodation is a lot cheaper up there. I was in the car for nearly three months and that was just horrible.

The stress and upheaval of having to constantly look for long-term stable accommodation, at the same time as needing to keep moving to temporary, short-term accommodation services was a common experience. For women with young children, the process of constantly moving and trying to find stable accommodation can be particularly distressing.

It was a huge change, a big upheaval and it felt like my kids were moving to the other side of the earth every day, going 3 hours to take the kids to school and stuff like that to try and keep that small amount of stability in their life and stuff like that is hard.



I went to Department of Housing and got a hotel for the night and then jumped around to a couple of hotels and then Department of Housing put us in to a four-bedroom town house. We were told to fill out and apply for two houses per day and in that time we had to get my four children to and from school by public transport and because we did not fill out their needs of applying for two houses per day the Department kicked us out. That's how we became homeless.



Being a single mother, I guess that for a lot of real estates I wasn't a good enough candidate for the property. I didn't actually disclose to any of the real estates that I was homeless at the time. I felt that they would frown upon that.



I was couch surfing between my Dad's house and my sister's house, going back and forth for a while... You're literally the majority of the time sleeping on couches, different couches and I've developed like a sleeping disorder because of the constant changes in atmosphere... it's kind of like a trauma from moving around so much...



I was in a boarding house for a little while, I was with my sister for a little while and I was in university accommodation. And then I found the boarding house, which was pretty awful. And then what happened was I had my bank account skimmed. So I didn't have any money to pay rent and then I would be out on the street.

For one woman, the search for long-term, stable accommodation was ongoing and never-ending, even after being placed on the priority waiting list for social housing.

I've never been able to find long-term accommodation. It's always been really hard for me. I've never got help from anyone. I was homeless I wasn't able to help myself properly. I only started looking for help when I started fixing my life. I got on priority housing and then I thought they were going to house me pretty quickly. They told me that the wait period was up to two years on priority.

The link between domestic violence and women's experience of homelessness has been well-documented. According to Tually et al's 2008 study for the Flinders Institute for Housing, Urban and Regional Research, domestic and family violence are common in the lives of women who experience homelessness.¹² The Victorian Royal Commission into Family Violence also noted that family violence was the major reason for women seeking support from homelessness support services. The Commission received evidence that the longer women and children remain homeless or in temporary accommodation the more likely it is that the crisis will extend and repeat, trapping the victim in a cycle of violence and homelessness.¹³

12 Tually et al, n 4 above.

13 Royal Commission into Family Violence (RCFV) (2016), 'A Safe Home', Chapter Nine in Volume Two, Royal Commission into Family Violence: Report and recommendations, Victorian Government Printer, March 2016, 38.

The use of support services

Several women who participated in this project spoke about the support they received from their refuge accommodation service. They expressed gratitude that the service not only provided them with crisis accommodation that was safe for them and their children, but also connected them with counselling and support services, financial counselling services, legal services and brokerage services.

I would never have thought to go to a refuge but a counsellor that I saw she saw me in a frantic absolutely hysterical state after a massive fight with my son's father.



I guess I am grateful to be here... I do not know where we would be if we were not here... and the support that we get here is fantastic.



I was quite lucky because I did have all the support I could get. Nothing compares to this place though. I've been in a lot of refuges and this is the best place. The staff are more on hand, they're more proactive in asking you how are you, have you done this, they're always good at reminding you...

For several women, the support they received from their crisis accommodation service also included finding longer-term, safe accommodation, and then helping them to move in and make the necessary adjustment to their new living arrangements.

I had a worker at the refuge that was helping me and they worked with me and helped me and then when I moved into my property. I was lucky enough that the workers that I had at the refuge were able to secure certain funds to help me with moving and getting some furniture...



I was there for three and a half weeks in the refuge, they got me into counselling for the domestic violence and all the homeless stuff and everything I went through. Then they offered me one of their houses to house me and the children. I would not be sitting here if I did not get their help.



It's a three month sign up. However, they're not going to put you out on the street, so they try to put a case-plan together to get you back into transitional housing or housing ...

However, not all women interviewed were satisfied with the service they had received from crisis accommodation services. Some women believed that their service had not delivered on the promises it made to them in terms of applying for social housing.

My main problem was I was with a service that didn't want to help me do a housing application. I think they broke a lot of their promises.



I did it all myself. I realised in the end nobody is going to help me, I have to do it myself. If you're just bashing your head against the wall and no one will help, you do you start to feel a

bit The service told me that my 12 months' accommodation was coming to an end. When I asked them about my housing application they told me that they hadn't put it in. I couldn't believe it! They told me when I first moved in to their house that they would put in an application for housing for me and they would help me get into housing. I feel that they promised me something but haven't delivered. I just don't know what I'm going to do now.

This concern about the quality of service delivery from women's services casework support providers has also been identified in HPLS casework.

HPLS Case Study

After escaping domestic violence, J resided for a period at a women's shelter in Western Sydney, where she received assistance to access transitional accommodation. She contacted HPLS when her transitional housing provider obtained an eviction order requiring her to immediately vacate the premises. The housing provider said this was because their housing was only intended to be available for three months, and noted that J had been allowed to stay for six months. Although J was eligible for priority housing assistance, her application had only just been submitted due to a breakdown in communication with her casework support provider. J had been advised the wait could be up to two years. She had a small dog that was an important source of emotional support; however, having a pet limited her access to other temporary accommodation. She had been unable to locate any affordable private accommodation options and was not eligible for the Housing NSW Start Safely Private Rental Subsidy program as she had already been housed by the transitional accommodation provider. J was ultimately hospitalised as a result of her anxiety and fear about becoming homeless and unable to care for her pet.

Some women also felt let down by NSW Government services that were either constrained by the lack of available crisis accommodation, or having too onerous requirements as part of the social housing application process.

Ringling Link2Home was just really disheartening. Most of the time when you'd ring they'd say there was nothing. I wouldn't say they weren't helpful. They were doing the best they could...



I felt really let down by Department of Housing, a service that is supposed to be helping people. Because they kicked us out. I know that we did not fill out the applications, but in the time-frame that we had, and no car, and to actually apply for two houses per day, it was too difficult.

What improvements could be made

The need for clear, up-to-date information about services

Several women who participated in this project said that they were not able to access sufficient appropriate information about what services were available to assist them, when they became homeless. For a number of these women, they had never been in this situation before, and felt that they were entering a new world in which they had no knowledge of what services were available to help them. For these women, the experience was frightening, overwhelming and enervating, as they sought to negotiate a homeless service system that was alien, in order to secure the help they needed, both for themselves and the children in their care.

I don't think there's enough information for people that are homeless... I got no information from them, none at all. Information on where you could go if you had no money to get food. For me I would have been a bit more confident when I first went to Housing, had a pamphlet on where you can go, what you can do.



What was a really frightening experience for me was just walking into places where you didn't know what to expect and you weren't armed with any information on the services.



I think to have an organisation with a simple phone number that you can call, who have a link to lots of services. Rather than just a link to one service, and then you've got to ring that service to ring another service. A link that can combine them all, so you can say "I'm homeless, I have mental illness, I need this, I need that".

Some women who had previously been homeless also found that many services had changed or were no longer operating, and that there was not enough current and up-to-date information about available services. This reinforced the need that any written or online information about support services needed to be regularly updated, particularly about local services in regional areas.

Nothing is the same. None of the services are run the same. I'm seeing in my local area a lot things changing... When I was homeless nobody knew who was going to get funding.

Need for face-to-face counselling and advocacy services

The manner in which information was provided to women also came in for specific comments. Some women felt completely overwhelmed when presented with various pamphlets advertising available services. For women escaping from domestic violence, the experience of trauma was so disempowering that the prospect of having to navigate the support services system with a few pamphlets was considered too difficult. For these women, there was a need for personal advocacy and counselling support, to assist them take the necessary steps to find appropriate accommodation and support services

As a woman that was heavily traumatised I think people shove pamphlets in your face so much that it's about actually when you are in that traumatised state you can't make that call yourself. That counsellor that made that call for me and got me into a refuge. She made that call for me, I could not do it... The fact that I didn't have to ring up and she did all the talking for me, she knew what to say... I can only imagine that is how most women feel who are in a similar situation to what I was in. It is hard to reach out to anyone when you're a battered woman.



Someone taking that extra step so the victim, for that woman who's about to become homeless, because she doesn't know what else to do. Instead of just giving people pamphlets; when you are traumatised you can't read a pamphlet. I have got a billion pamphlets.



When you suffer from mental illness, it's not like you are on the ball and it's hard to get the motivation to ring up places and have appointments. I was at the stage I couldn't get out of bed in the mornings let alone having to attend all these different appointments to get accommodation.

Need for more services to meet increasing demand

While appropriate and up-to-date information about services and advocacy support was identified as a major need, the broader issue of inadequate availability of support services in the face of increasing numbers of women seeking support was identified during the consultations.

If there is such a demand for places like this and stuff like that I do not know where all the other people go...

Services need to be accessible and non-judgmental

For some women, there was a feeling of being stigmatised and judged because of their situation, and that workers at some support services were perceived as judgmental, non-accepting, and unhelpful.

What I need is an agency or a service that is willing to look past someone's history that was not their fault and accept people for who they are, not what they were. Because tarnished with somebody's else's mistakes and being blacklisted for stuff that you did not do is huge... it's like judging someone... No one asks for their situation and I truly believe that they should be given a fresh start the same as anybody should be...

Ongoing advocacy support

While the need for advocacy support for women who have just become homeless was identified, the need for such support does not cease once a woman has obtained accommodation. Some participants stated that they needed ongoing support to assist them in sustaining their accommodation. This included ongoing counselling support to help them overcome the trauma of domestic violence, to provide ongoing support to help them with mental illness issues, as well as practical support necessary to maintain a tenancy, whether it be financial counselling, life-skills support, or advocacy support with FaCS or Community Housing.

Well I went from having a support worker that I would talk to on a regular basis to nothing. So, I guess that we need support so there is still that person. I think that support services need to be able to maintain that contact at some point to make sure that the client is still housed... there is nobody to make sure that I don't lose my shit.

Services that encourage social engagement

Some of the participants talked about the sense of loneliness and isolation that often accompanies homelessness, particularly when that has been a product of trauma and family violence. For these women, having a safe space where they can relax and develop a circle of friends and social contacts was seen as vitally important.

You know loneliness is an issue and being on my own... Probably that's going to be one of the biggest barriers when you go into places, creating and maintaining a circle of friends and a network of support.

But women really need just a room to go and sit, make a tea or coffee, maybe there will be some magazines or something you can get lost in and relax.

Services for women who are recent arrivals

For some women, particular legal and housing needs arose as a result of their visa status. Women who arrived in Australia with their partners on a temporary protection visa and are forced to separate due to domestic violence, face severe disadvantage as a result of extreme poverty and barriers to accessing entitlements. These women, and their children, are at high risk of homelessness, or may be forced to endure their abuse out of fear of becoming homeless.

I arrived in Australia with my husband on a temporary protection visa. We settled in rural New South Wales, and I became pregnant. After the birth of my son, my husband got into debt with gambling. He became violent and abusive. I sought help from the local police, who helped me relocate to a women's refuge in Sydney. I do not have my own visa, as the visa in my husband's name. This means I cannot get Centrelink or Medicare for myself or my child.



I am not able to access any services. I am not eligible to access services or crisis accommodation because of my citizenship and my visa status.

Legal Problems for women experiencing homelessness

Family violence

By far the most common legal problem experienced by women who participated in this consultation was domestic violence, with 18 of the 23 women consulted reporting recent experience of domestic violence. This is consistent with data from the Australian Institute of Health and Welfare, which indicates that domestic violence is the main reason women and children leave their homes in Australia, and the most common reason provided by women for seeking assistance from specialist homelessness services.¹⁴

When I was with my son's father he was very volatile so there were constant threats from him of all types, including killing me and he always threatened to take my son off me... He has made threats against me and has badgered me and it just depends what mood he is in as to how he is going to be like.



He did bash me. I left him every time he bashed me but that was why. I was stupid enough to go back because of my son.



It was quite severe verbal abuse and it was constant. I would go to uni and stay there until midnight every night because I was that frightened of him.

14 AIHW (2015), n 2 above, 2014-15 NSW specialist homelessness services data.



When I was married, my husband was beating me up or coming home and he is drunk and you know you are going to get a hiding and you know he is going to attack you or whatever... you jump in your car and you have nowhere to go all night and you think if only there was a place where we could just go and make a cup of tea, sit down in a room somewhere...

Twelve women said that their experience of domestic violence was the major factor resulting in them becoming homeless and also triggered an assortment of other legal problems. Ten women experienced the cocktail of legal problems of domestic violence, family law problems, tenancy and housing.

I ended up homeless because of domestic violence... that was a really terrible time. When I had the baby, he wanted me to live in his country and then when we lived here, he was very controlling. I felt like I couldn't breathe... Then he became extremely violent and he was crazy in the house. It was just horrific... No matter where I went, he followed me and he found me and then it would all start over again.



We had to move out of our home fairly quickly. I was going through a heated AVO process through court for domestic violence. It had been an ongoing process for about a year and a half, my ex-partner was in jail and it was pending a parole application because he was at the end of the parole period... He was threatening me with my kids and stuff like that as well. My husband was violent. I had to take out an AVO against him and leave my home with my son... I had to leave the home because of his violence. This is why I needed crisis accommodation.



The violence from my husband meant that I had to leave the home. It also meant that I could not afford to cover my bills.



I would definitely say violence caused all the problems. It's a knock-on effect, a domino effect, because if there was no domestic violence then I would still have had a stable home. There would not have been the issues with the rent or the damages.

The debilitating effects of domestic violence on women and their children was made clear by several women. Apart from leading to housing crisis and other legal problems, the erosion of self-confidence, deterioration of mental health and the effect on young children were also direct consequences of the experience of domestic violence.

To come out of domestic violence sane is hard work. You've got to work really hard on yourself and then you've got the child that ends up an adult and then you've got to try and get to them to that stage and to make sure they are as together as possible. So you get really tired, you get really rundown. It is draining to have to keep yourself together after going through that. I sacrificed a lot for my son to be safe.

Domestic violence... once you are in a vulnerable situation you have no protection, there is nobody. You have to negotiate on your own. It means you are also in a desperate situation as well so you have to take what you can.



When my son was about six or seven he came and took him from a house I was in and I will never forget the look on my son's face when he took him out of my house.

Other family law problems

Eighteen women reported that they had experienced a family law problem other than family violence in the previous two years. For 17 of these women, this problem was contemporaneous with the family violence problem. Six women said that the combination of their family law issues and the family violence triggered other legal issues and was also the cause of their homelessness.

Separation, children and property disputes

The most commonly identified family law problem related to the ongoing care of children and the threat women faced of losing their children.

My ex took me for custody of my son. I saw a solicitor they proceeded to do my paperwork. After they put in some of it they then did not do anything about it. So, it was just this massive big mess up and I ended up having to go to court by myself.



My ex had taken the children on a normal weekend and rang my son and said "tell your mother I am not bringing the kids back." From then... God everything just went into hell, into a mess. I lost my kids, I lost my house, I lost furniture, I lost clothes. I lost everything in such a short amount of time and I ended up homeless.

For some women, the stress of separation was accompanied by disputes over matrimonial assets, which caused significant financial hardship placing them at risk of homelessness.

I divorced my husband because he was shocking and horrible. And he took all my money. I just let him do that, because otherwise he was a private investigator and he could've done anything.

Several other studies and reports have identified the relationship between experiencing family law problems, homelessness and housing crisis and domestic violence. In 2007, Victoria's Homeless Persons' Legal Clinic identified that amongst the most commonly experienced legal problems for women who access crisis services, family court problems and difficulties with child access feature prominently.¹⁵

In their 2011 study on behalf of the Australian Domestic and Family Violence Clearinghouse (ADFVC) involving interviews and focus groups with 57 women who had experienced family violence, Braaf and Meyering found that participants commonly experienced other family law problems involving parenting arrangements and property settlement. Inevitably, the property settlement issues were related to other legal problems involving debt and financial abuse, and often placed the woman at high risk of financial crisis and homelessness.¹⁶

Many of the 170 women assisted by the Victorian Women's Legal Service Stepping Stones Project in 2014-15 also reported difficulties in family law property settlements following the breakdown of a relationship in which

15 Public Interest Law Clearinghouse (PILCH) Homeless Persons' Legal Clinic (2007), *Outside Glass Houses – Mapping the Legal Needs of Women at Risk of Homelessness Escaping Family Violence*, Report to the Victoria Law Foundation, September 2007, 16.

16 Braaf, Rochelle and Meyering, Barrett (2011), *Seeking Security: Promoting women's economic wellbeing following domestic violence*, Australian Domestic and Family Violence Clearinghouse, March 2011, 55-57.

the woman had experienced family violence.¹⁷

Other family members

For several women, the problems with family did not relate to their spouse, but to parents or other family members. In many cases these family disputes lead to the women becoming homeless.

A couple of years ago my mother died and the relationship with my father then deteriorated. I ended up homeless because of him because of the way my father behaved. I was concerned about him having the legal right to make decisions about me.



My father had a wife who was extremely abusive, both physically and emotionally towards my sister and I, so I couldn't stay with him. Over the past three years I've tried to develop a relationship with my father, but because of his wife I can't get through to him, he won't help me out at all with anything.



I was having my arguments with my mum and family, when we're living together, because my family has a lot of anger issues. There is a lot of conflict.

Housing and tenancy problems

Eighteen women reported that they had experienced a tenancy or housing problem in the previous two years. Fourteen of these women said that they also experienced family violence. For several women, the tenancy problem arose as a direct consequence of the domestic violence and relationship breakdown with their spouse.

I have got a major issue with Department of Housing. I was living in Department of Housing house for about eight years, that was the house my ex-partner absolutely demolished. He did \$7,000 worth of damage, controlled my finances and did not pay the rent. It made me look like a bad tenant... Department of Housing were my biggest headache. They would not listen... I could not be a part of any domestic violence programs because they are all funded by FACS and if you are not seen as a suitable housing tenant you are not able to access any of their programs.



Usually I have good relationship with landlord but after my boyfriend move in, big problems. Because of domestic violence my boyfriend tell me to move out, and that it is his house. I then get a bad reference.



My partner and I were both on the lease and then when I kicked him out, my name was the only name on the lease. We made a private agreement that instead of him paying child support, he would just pay the rent... He got behind four weeks, then he would get behind six weeks and then eight weeks, and then I got a phone call from the real estate agent telling me I haven't paid rent in ten weeks. Anyway, I ended up getting kicked out.

¹⁷ Women's Legal Service Victoria (2015), *Stepping Stones: Legal Barriers to Economic Equality After Family Violence*, September 2015, 35-40.

The relationship between domestic violence and housing or tenancy issues was identified and discussed in detail in the final report of the Victorian Royal Commission into Family Violence.¹⁸ The Commission received evidence of tenancy and housing problems that arise for victims of family violence in relation to the apportionment of liability, where partners are co-tenants on the lease. The most commonly reported situations involved:

- Apportionment of liability where parties are co-tenants on the lease, with the landlord making a claim against the woman as a co-tenant in respect of damage caused by the other co-tenant who is the perpetrator of family violence;
- Landlords seeking compensation for rent arrears that accrued after a victim of family violence fled the premises and the perpetrator remains in possession;
- Blacklisting of tenants on the tenancy database as a result of a failure to pay for damage or rent arrears, as a result of the perpetrators actions;
- Landlords refusing to allow a tenant affected by family violence to modify the premises to provide for additional security.¹⁹

The relationship between domestic violence and housing or tenancy issues has also featured in the casework of PIAC's Homeless Persons' Legal Service, which has provided assistance to women who are forced out of the family home due to domestic violence, then held responsible for unpaid rent and damage to the unit attributable to their violent ex-partner. This can present significantly problems for these women to secure social housing in the future, as they may be assessed as an "unfit tenant" due to the actions of their ex-partner.

We note that while Housing NSW policy does recognise that tenants are not responsible for debts caused by the criminal acts of others, many of our clients are unaware of this policy. However, the details of this policy and

HPLS Case Study

Family violence forced R to flee to a women's refuge with her 2 year-old child. Her violent ex-partner stayed in her public housing unit. He refused to pay the rent and damaged the unit, which resulted in R being assessed as an unfit tenant, because of an outstanding rental debt of approximately \$13,000. She was unable to secure other social housing until the debt had been paid.

R also had personal loan and credit card debts as a result of borrowing money to pay for crisis motel accommodation until a place in a refuge became available.

HPLS Case Study

S is a 41-year-old Aboriginal woman. In 2009 she lived in social housing in the Inner West with her son and daughter aged 19 and 20, and her newborn baby girl. In late 2009, due to family violence, S took her baby and moved in with relatives in Castle Hill. After she left the premises her ex-partner damaged the premises, which Housing NSW estimated to be about \$9,000 worth of damage. S was told by Housing NSW that that because she was the tenant, she would be held responsible for the repair costs. S has refused to pay the repair costs, as the damage was the result of criminal activity with which she had no involvement and was not even present. Housing NSW have listed her as a former unsatisfactory tenant and would not accept her application for priority housing until she agreed to enter a payment plan. HPLS advocated for these debts to be waived on the basis of domestic violence, and following protracted negotiations the debts were ultimately written off.

18 RCFV, n 13 above, 113-114.

19 RCFV, n 13 above, 113-114.

its application is not transparent, with reports of information provided by Housing officers being incorrect, or the policy being inconsistently applied by different Housing officers. In addition, the policy itself is not appropriate, given that women seeking to avoid a debt are also required to provide evidence of the domestic violence, usually by providing copies of apprehended violence numbers, police event numbers or reports. Given that only 50 per cent of victims of domestic violence report their experience to police,²⁰ this policy fails to adequately address the needs of women who experience domestic violence during a tenancy.

While the majority of women who experienced housing or tenancy problems indicated that the problem arose because of domestic violence, three of the women who experienced tenancy or housing legal problems said that the housing/tenancy problem was the first one they had experienced, and triggered the onset of other legal problems and also their homelessness.

So, with all these events that have happened going back from when housing were being really difficult and that sounds like that was where it all really started.

Problems in temporary accommodation

Several of the women who participated said that once they had become homeless or reliant on crisis or temporary accommodation, another set of accommodation related legal problems occurred. This often related to problems in transitional or temporary accommodation, in terms of poor quality and standard of living conditions, lack of hygiene, and feeling unsafe living in close proximity to other residents, often male, particularly when they had young children with them. These concerns reflect the significant vulnerability faced by women once they have lost stability in their accommodation and are forced to rely on temporary arrangements, often with their children.

Well in the boarding houses you constantly get threatened with things. Even when you ask about simple things like “can you ask the guy next door to stop bashing on my wall all night long” they won’t do anything. They just say you’ll have to leave.



The transitional house I was living in had a really bad mould problem. The place was quite run down, so I put in a few complaints here and there. They weren’t resolved. It was more like, because it’s through the government, I should be happy with what I’ve got, basically. I felt powerless in the situation.

Some women were also frustrated about the quality of support and assistance being provided by their support service, with feelings that they were not delivering on their undertakings to their consumers. Some women were dissatisfied that their temporary accommodation provider was not providing the assistance they had promised in terms of transitioning into long-term stable accommodation. This included failures to submit applications for public housing, and access to mental health support. These women were also fearful of expressing their views about this, as they felt this would make them even more vulnerable to eviction.

I was in crisis accommodation. They threatened me with eviction. And they eventually did it. The options they provided were quite unfair. They told me to apply for five private accommodations a week, and that caused me distress. I couldn’t get my case manager to help. I couldn’t communicate how distressed I was, and she just wouldn’t listen to me.

20 Birdley M and Snowball L, Reporting Violence to Police: A survey of victims attending domestic violence services, NSW Bureau of Crime Statistics and Research, Issue Paper 91, October 2013.

Problems in public housing

For several women who were reliant on social and public housing, their particular tenancy and housing issues related to difficulties associated with high density public housing in which they felt at risk of anti-social behaviour from other tenants. Other women felt that FaCS did not understand their particular personal circumstances and the challenges they were facing in sustaining their accommodation, and were inflexibly enforcing policies that led to their tenancy being at risk.

Even now with these neighbours I am nervous to come home, I am nervous to come out, so I think should I go and spend the night on the train. I do not feel safe. Because they are always in the foyer about 23 or 24 hours when you are home they are always loitering in the back or front foyer.



We had issues with Housing. The first time we were trying to get the place tidy but they wouldn't understand because we were working on the weekend, we didn't have time to keep it clean. They reckon we weren't allowing them to come for inspection but we were waiting for them to turn up.



If you are not seen as a suitable and fit housing tenant you are not able to partake in any of the FaCS programs. Which I felt was absolutely shocking because 90 per cent of domestic violence victims are the people that have that same problem.

Debt problems

Seventeen women reported that they had experienced a problem in relation to outstanding loans or debts. Twelve of these women said that they also experienced family violence.

For many domestic violence victims, their ex-partner leaves them with a crap load of debt and then you go into a crisis place and they expect your whole world to change in two months or three months and be out the door.



Because my partner put all the bills in my name. After I find out I think "Oh my God, I've got a lot of debt". Also, my partner used my phone. But the bill came out when I was in hospital.



I have some money problems. I don't get any money from my husband and I only have Centrelink, which is not enough for me and my son, and also to pay bills.

The co-occurrence of money and debt problems with domestic violence has also featured in PIAC's HPLS case work.

Fourteen of these women said that they also experienced a housing or tenancy problem. The clustering of domestic violence, housing/tenancy problems and debt/money problems was a common feature amongst participants in the interviews.

HPLS Case Study

M escaped from a violent, abusive relationship. She had significant credit card debt from a joint card with her ex-partner. She had a total debt of \$12,000, including \$6,000 from the credit card. M was assaulted by her partner and suffered significant physical and emotional abuse. HPLS helped M apply for victim's compensation. She received an award of \$9,600 that allowed her to repay most of her debts and re-establish her life.

HPLS Case Study

was facing substantial, multiple debts after ending a relationship with her abusive ex-partner. She had been threatened with legal action in respect of an outstanding overdraft account that was in her and her ex-partner's names. She was also facing fines for overdue DVDs that her ex-partner had borrowed, as well as several parking penalties. As she was suffering from ongoing trauma and depression following her domestic violence, she had been unable to obtain employment, and had fallen into substantial arrears with her repayments. With the assistance of HPLS lawyers, she was able to apply under hardship provisions for the overdraft debt, library fine and parking fine to be waived.

Over the years yes I have had some ongoing debts you know fines and things like that... Over time I've paid them off, I made plans to kind of slowly pay them off.



There was so many people he owed money to and I was receiving threats to say that people were going to follow me to work. That is why they moved me all the way into the city. I was getting all these messages saying they knew that I was working from my house and people were going to follow me from my house.



My husband had his own business and it was slowly going down the tube... we had a credit card debt, mortgage and a massive tax bill. The only way for us to get out of it was to sell the house. We basically walked away with nothing. It had been spiralling out of control for so long.



I was in the process of applying for bankruptcy. During my depression and after I was made redundant from my job, I did rake up quite a big credit card bill. Also, I had a huge battle with Telstra and I rang them every day for four months, constant complaints, and the bill has come to about \$6,000...

Six women who were interviewed in this project said that their money or debt legal problem was the first one they had experienced, and triggered the onset of other legal problems and also contributed to them becoming homeless.

Yes, it's always been about money and it's hard and when people rely on money to make them happy... they get very miserable without it and then they take it out on you so that's just how it operates with my family. I felt like I was the one being blamed so I was yelling they were yelling and everyone was yelling.



See I owe my friends a few thousand dollars. It's this accident that's caused me the trouble. It just ruined my life. It ruined my fitness. It's ruined everything.

The adverse effects of domestic violence on women's financial security were identified by the ADFVC study in 2011, which heard from women who reported having their assets or money appropriated by their ex-partners, and being left responsible for debts incurred by their ex-partner. Several women said that they received a poor credit rating as a result of this financial abuse, with some reporting that they were forced into bankruptcy.²¹

The relationship of financial and debt-related legal problems to experiences of family violence was also observed by the Victorian Women's Legal Service Stepping Stones Project. The project evolved out of a concern that women who were fleeing domestic violence were often facing considerable financial hardship and instability. Most of the 170 women assisted by the project in 2014-15 left a violent relationship with debt, with 43 per cent of women dealing with joint debts (incurred with their ex-partner) and 85 per cent dealing with debts in their sole name. Many of these women said they were compelled by their ex-partner to assume sole responsibility for a loan or bill due to a pre-existing poor credit record from their ex-partner.²²

21 Braaf, Rochelle and Meyering, Barrett (2011) n 16 above, 6-7, 35-39.

22 Women's Legal Service Victoria (2015), n 17 above, 15-16.

Discussion

The experiences of the women who participated in this consumer consultation project reflect the traumatic and debilitating effects that domestic violence has in our society. These women articulated that apart from the serious and tragic effects of physical and emotional violence, the not uncommon corollary includes relationship breakdown, family law disputes, serious financial crisis, loss of stable accommodation and homelessness.

Many of the women who participated in this project have had to navigate a service system that is stretched to the limit facing excessive demand for crisis accommodation, as well as a cocktail of complex and stressful legal and financial problems stemming from their domestic violence and relationship breakdown. At the same time many women were dealing with anxiety, depression and other forms of mental illness, as well as having to ensure a safe and stable environment for their children.

It is significant that over half of the women who participated in this project had completed a university degree or a trade qualification. This illustrates how the experiences of homelessness and domestic violence can occur for women regardless of their social, economic or education backgrounds.

The experiences recounted by the women in this consultation exemplify how the confluence of legal problems, particularly in the context of family violence, serve to place women at high risk of housing crisis and homelessness. Of the 23 women consulted in this project, more than half indicated that domestic violence was the triggering event that resulted in them becoming homeless. Of those who experienced domestic violence, two-thirds said that it was the event that led to them becoming homeless, and the other third said it was a significant factor in them becoming homeless, combining with money and debt problems.

For women who enter homelessness as a result of domestic violence, there is also often deep-rooted trauma that manifests in symptoms of anxiety, depression, low confidence, despondency and disempowerment. For women in these circumstances to navigate the homeless service system, identify services that can assist, and initiate applications for social housing, can be daunting, intimidating and distressing. These feelings are often amplified where children are also involved, with these women indicating the difficulties and stress associated with ensuring safety and stability for their children in a highly unstable environment. The pressures of ensuring children remain in school, and then the need to obtain nearby accommodation so their children's education is not disrupted by having to change schools, creates a further source of pressure and anxiety for women who have become homeless due to domestic violence.

One of the issues identified by several of the women who participated in this project was the difficulty of having to regularly move from their temporary accommodation, while at the same time pursuing their application for stable, long-term social housing and satisfying all of the requirements and pre-requisites demanded by FaCS. For women with children who are still suffering the trauma from the violence they have experienced, these requirements can be particularly onerous, given the pressing demands of ensuring stable schooling arrangements for their children, dealing with mental illness issues arising from the trauma, and constantly changing their temporary accommodation arrangements.

This report also highlights the importance not just of finding accommodation, but of finding appropriate, affordable long term accommodation. For example, some services consider women to be 'housed' if they secure a place in transitional accommodation, although this can typically only be provided for a limited period of 6–12 months. Similarly, some crisis or transitional accommodation providers focus on helping women secure private rental accommodation, sometimes making use of the Start Safely program, a private housing rental subsidy program providing short to medium term financial assistance to people who are homeless or at risk of homelessness due to domestic or family violence. However, such accommodation may not be sustainable in the long term if it is unaffordable or unsuitable (for example, if the housing cannot accommodate pets or is not of sufficient size for all the woman's children). While women may not have active casework requirements at all stages of their path back to housing, the need for additional support can come up at different times. There is a

need for flexible casework services that can recognise and accommodate this need for intermittent or ongoing support.

With the multitude of stresses and barriers confronted by women who have become homeless, particularly those who have experienced domestic violence, and those with children, seeking legal assistance for the assorted legal issues arising from their experience may be considered by the woman concerned to be a lower priority, when compared to the challenge of securing stable, safe accommodation for her and her family. However the effect of related tenancy and housing legal problems and debt and financial legal problems can compound the difficulties faced by these women and make it even more difficult to secure stable, long-term accommodation.

The need for reliable, competent, committed support services is enormous. Several of the women expressed profound gratitude and appreciation for the assistance provided to them by their support service, both in terms of crisis accommodation, and facilitating their access to other support services including counselling and mental illness support, financial counselling services and legal services. However, that positive appreciation of support services was not universal. Unfortunately, some women reported feeling let down by their support services, stating that the services had not provided some services that they had promised to provide. In particular, there was frustration from some women that services which had said they would assist them make an application for social housing, had not done so, and that the women concerned only became aware of this omission in the weeks leading up to their fixed-term temporary accommodation finishing.

There appears to be a high degree of variability in terms of the quality of support service provision from different services, and also from different caseworkers within services. It is deeply concerning that some women reported that their support service had failed to submit applications for social housing, and that they were anxious about the prospect of being forced to leave their temporary accommodation provider without any medium- to long-term housing options in place.

Conclusion

This project provided an opportunity for women who had recently experienced homelessness to articulate the difficulties they encountered in finding safe, stable accommodation following the physical and emotional trauma of domestic violence. Their contributions illustrate the significant stress and pressure that women who become homeless face, particularly if they have recently endured domestic violence, and are looking to ensure stability and safety for their children. The destructive effects of violence on a woman's self-esteem, confidence and mental health present additional barriers for a woman to obtain the accommodation and advocacy support they need to restore stability and security to her life and that of her children.

The women's stories portrayed in this report reinforce the findings of previous studies that have shown the strong relationship between women's experience of domestic violence and homelessness, as well as illustrating the clustering of various legal problems associated with domestic violence, including family law problems involving children and property, housing and tenancy problems, and debt and financial problems.

The participants in this project were each asked for their ideas or suggestions as to how the system could be improved to address their concerns. For many participants, this was the first opportunity they had to express their views and opinions as to what changes could be made in order to assist women who may find themselves in a similar position. The responses included the need for:

- Additional crisis accommodation and support services to assist women who are in housing crisis or who become homeless. This included increasing the capacity of existing services to deal with ever-increasing demand, as well as additional services that provide mental illness counselling, financial counselling, social support and engagement, and legal services;
- Specific services to assist women who are recent arrivals, such as those women who arrived with their partners on temporary protection visas, and who have since become homeless due to their relationship breaking down;
- Clear, appropriate information about available support and assistance services, that is current, accurate and identifies specific services to address particular needs such as mental illness, drug and alcohol services, financial counselling or legal services. Importantly, the information should be provided in an appropriate manner that is sensitive to the particular situation within which women find themselves in need of support. This means developing appropriate strategies that are based in a trauma-informed approach to providing support;
- Quality improvement in homeless service provision to ensure that women who are in need of support for exiting out of homelessness and crisis accommodation into long-term, stable accommodation, are provided with appropriate, sensitive and competent support;
- Women to receive ongoing advocacy support to assist them in applying for long-term accommodation, accessing appropriate mental illness counselling, life-skills support, financial counselling and legal support.

In addition, this report has identified some significant areas in need of urgent attention to assist women experiencing homelessness, particularly as a result of domestic violence. These include:

- The need for accessible and timely legal advice and representation for women facing domestic violence and those experiencing or at risk of homelessness, particularly in rural, regional and remote areas and women who have recently arrived in Australia;
- The importance of non-legal advocacy services, financial counselling services and mental illness counselling services that provide assistance to women in housing crisis or homelessness;
- The need for women who experience domestic violence to be included as a specific category of persons eligible for hardship assistance under the hardship programs provided by energy and water utility providers, telecommunication service providers and financial institutions.

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