



Women's Health Tasmania

Submission on the
scope of the draft of
the *Tasmanian
Planning Policies*

20th October 2021

EQUITY
CHOICE
IMPACT

About Women's Health Tasmania

Women's Health Tasmania (WHT) is a universal service, available to all women in Tasmania. It seeks to increase the range of services, and its reach, to women vulnerable to inequitable health outcomes due to social or economic determinants. This is because WHT acknowledges the impact of societal influences such as income, education, gender, sexual orientation, ethnicity, disability and isolation on health outcomes, and seeks to reduce the negative effects of these factors on individual women.

WHT is part of a national network of women's health centres. It is a health promotion charity funded by the Tasmanian Department of Health and Human Services, guided by the World Health Organisation's definition of health – "Health is a state of complete physical, mental and social well-being, not merely the absence of disease or infirmity".

WHT provides a safe, supportive environment for women. It is run by women, for women, and aims to promote positive health outcomes by providing a diverse range of services, taking a holistic approach. This perspective on women's health has seen WHT at the forefront of preventative health in Tasmania.

WHT's vision is for Tasmanian women to be informed, supported and active decision makers in their own health and well-being. As a result, WHT has also been a key advocate on issues such as a woman's right to make informed choices about her health. Our leadership has been evident in a wide range of health policy, in social justice and gender equity. WHT consistently advocates on behalf of women with both State and Commonwealth governments, on a range of legislation and policies impacting on women's health. In recent years, WHT has broadened its service delivery component by undertaking outreach activities, offering a state-wide information telephone line and using electronic technologies. It currently provides services to women from 74 different postcode areas.

WHT continues to provide direct services to individual women and to advocate for, and promote, the health and well-being of all Tasmanian women. Our knowledge and expertise is based on 30 years' experience working with, and for, the women of this state.

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Submission from Women’s Health Tasmania to the Tasmanian Planning Policies consultation paper

Women’s Health Tasmania (WHT) is a state-wide health promotion service. Our mission is healthy Tasmanian women. We provide health promotion activities and projects. We are also a key voice for women’s health in Tasmania and undertake policy development, advocacy and sector development.

We use the WHO social determinants model of health to guide our work. We see health as a holistic state of wellbeing that is determined by “the conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life.”¹

The women of Tasmania are diverse. Every day we see how factors such as income, education, gender, geography, visa status, family violence and resources create different experiences of health and wellbeing for women. Health inequity is a concerning and growing issue in contemporary Tasmania.

As outlined by Minister Jaensch, the TPP is a vital mechanism through which emerging issues in the Tasmanian community and the impacts of global change can be addressed. COVID-19, climate change, and social and economic inequity have significant impacts on our health as individuals and the health of our communities.

Our work with Tasmanian women shows that affordable, safe, and stable housing must be improved if our communities are to be healthy. Liveable settlements enable the communities and individuals in them to live healthy lives. Affordable housing is an equity issue, and it is also a health issue.

A gender responsive approach to planning creates housing and settlements that provides opportunities for women and people of all genders to experience and settle into safety and build healthy, meaningful lives within communities.

For example, gender responsive planning thinks about designing spaces and places

- that are child and family friendly so that women and others who raise children can move around spaces with ease.
- that are safe for women who may have experienced family violence
- that can be responsive and provide safety to women’s experiences of public harassment and intimidation because of their gender.
- that have gender inclusive facilities such as toilets so that people of all genders, including transgender and gender diverse people, can access the right toilet for them.
- that consider the social and economic factors that result in women’s economic inequality, especially across the lifespan.

The foundation to gender responsive planning is first providing access to affordable housing.

A crucial purpose of Tasmania’s planning system is that all Tasmanians will have adequate and appropriate housing that meets their needs. The existing framework of generic planning for residential settlements does not provide for the category of social and affordable housing, which is an essential piece of our diverse housing mix. If social and affordable housing is included in the

¹ World Health Organisation, *Social Determinants of Health* (2021). https://www.who.int/health-topics/social-determinants-of-health#tab=tab_1

Tasmanian Planning Policies, then Tasmania will have the vital planning mechanisms to ensure everyone can have the home they need.

Over the past five years we had noticed an increase in women presenting at our drop-in service during housing crisis.² Housing insecurity and homelessness issues are a regular feature of women who present to our service for counselling, drop-in support and in our state-wide health survey.

In 2020, we undertook consultation with two cohorts of Tasmanian women who were experiencing or at risk of homelessness: women who had experienced homelessness directly, and women who were 55 years or older and who were at risk of homelessness.

A range of issues emerged that paint a clear picture of why we need affordable housing to be considered at every level of planning for Tasmania's future. When we look closely at the issues that related to women's housing issues and homelessness a detailed and urgent picture comes into focus of the pressing need for all levels of government to address housing in nuanced and gender responsive ways.

Sufficient affordable housing stock is vital if women and their children are to be given the best opportunities to be safe and healthy and to participate in community life.

A key word in understanding the experience of women who are homeless is scarcity. This experience of scarcity has significant impacts on mental and physical health and can result in delays in seeking health care.

Currently, there is inadequate public, social and community housing to meet the needs of women and their families. The women in our consultation, 60% had been homeless for over 12 months and some for more lengthy periods.

Women leaving family violence situations are extremely vulnerable when the housing system does not make adequate provisions for them

One woman we spoke to told us what it was like to leave a family violence situation, to enter into a shelter and then to be left with extremely limited options for where to go next. She was heavily impacted by shelter restrictions on length of stay.³ For her, she expressed feeling stuck, powerless and without choices.

"And then hearing "8 weeks" of accommodation, you've got 8 weeks, you've got to find somewhere in 8 weeks. Each week I feel like I'm not getting any further... I'm stuck in this one little spot, and I'm not going back, I'm not going forward, I'm just swaying back and forth, in this one little spot. I don't know where I'm going to go."

² Flanagan, J., 2019. Homelessness and Tasmanian women. *Parity*, 32(9), pp.51-52.

³ Since our report some shelters have moved to providing longer timeframes for women. For more information about restrictions on length of stay see Lucinda Shannon and Jen Van-Achteren, *Talking to Women about Homelessness* (2020). Women's Health Tasmania. <https://www.womenshealthtas.org.au/sites/default/files/resources/talking-women-about-homelessness-tasmania-2020-report/talking-women-about-homelessness-tasmania-2020-report.pdf>

The woman who gave us this quote was a young mum with kids. She'd been proactive in seeking private rentals. When we spoke to her, she had put in over 20 applications for private rentals and was viewing rental properties every few days. However, all her applications had been knocked back. She found herself in the difficult position of needing to find another place to go after the shelter accommodation ended, but not having private options and being uncertain when transitional accommodation may become available. In the lead up to staying in the shelter she had spent time in brokered accommodation in a caravan park and living in overcrowded dwellings with her children.

These kinds of experiences have profound impacts on health. This young woman talked about moving to temporary accommodation and this meant she was no longer geographically close to her family GP. As a single parent, with young kids and relying on public transport, it put in more barriers to getting to her GP. Moving around also took her away from the resources in her local area such as family, friends and community supports. Against this backdrop, the young woman was also experiencing grief from the death of a family member.

The young woman was grateful for temporary accommodation and the support she had received but spoke of a sense of being overwhelmed by the difficulties that housing uncertainty presented her.

"...being in this horrible situation where I'm not knowing when or how, or how long it's going to take for me to get a house and being a mum every day... it's very overwhelming sometimes. Sometimes I think it would just be easier to [die]... Does another life have to be lost for someone to just do something about it?"

The key barrier for this young woman was financial. Private rental accommodation was not affordable for her. She was priced out of most suitable private options and when something did come up within her budget she was competing against many others. She was on the priority list for public housing and had applied for community housing but she had a strong sense that she was in competition against others for those options too.

The lack of housing options for women gave them a sense of being fundamentally disempowered and unable to control their lives or provide for their families. This had a profound impact on mental health. Self-harm and suicidal ideation were mentioned by a number of the women we spoke to and was directly related to the inability to find an affordable, stable house.

Housing scarcity also impacts on people who have experienced incarceration.

In Tasmania, many women are in prison on a sentence of less than 6 months. Women who are incarcerated for 6 months or more have access to exit planning with a Tasmanian Prison Service Planning Officer, but women who are on shorter sentences may not have the same access to this.⁴ This means that women on short sentences often exit without an adequate plan and into homelessness.

⁴ Iona Johnson. *Just Support Project Report: Throughcare for women exiting Mary Hutchinson Women's Prison: towards a gender responsive approach*: (2017). Women's Health Tasmania. Accessed at <https://www.womenshealthtas.org.au/sites/default/files/resources/just-support-project-report/justsupportprojectreport.pdf>

One woman we spoke to for our research had spent the last 2 years going in and out of the women's prison on short sentences. Collectively she spent 12 months of the last 2 years in gaol but because none of her sentences were 6 months long, she didn't have access to case management services that could help her plan her exit and connect strongly with housing services.

The cycle of recidivism that she described to us exacerbated by housing scarcity. Her experience of homelessness involved considerable couch surfing with people who used drugs and an ex-partner who was abusive. Drug use made rough sleeping and not having somewhere safe to stay easier.

For this woman, the cycle of returning to gaol became a way to take a break from homelessness.

"... I sort of realized I was doing dead time, you know, just for basically nothing. It used to be a sort of relief to go to jail. One, I'd get off the drugs and two, it was a comfort in having a roof and three meals."

In Australia, women over 55 years of age are the fastest growing group of people vulnerable to homelessness.⁵

In Tasmania, 115 women 55+ were estimated as homeless on census night and 43% of them were temporarily staying with friends.⁶ The actual number may be greater than this as older women's homelessness is often described as 'hidden' because older women may not acknowledge or define their situations as being ones of homelessness and they are often out of sight from the community.⁷

Older women are more likely than men to experience, or be at risk of, homelessness for the first time later in life.⁸ A significant element of the risk for older women is the cumulative effects of financial inequality over their lifetime.

At retirement superannuation is on average \$157,050 for women compared to \$270,710 for men.⁹ Further, superannuation is only mentioned as the main income source for 10% of retiring women in comparison to 25% of men.¹⁰

Anglicare's Rental Affordability Snapshot (outlining the percentage of available housing for different cohorts) reveals the low and declining amount of rental housing affordable for older single women.

⁵ Patterson K, Proft K, & Maxwell J. 2019, Older women's risk of homelessness: Background Paper: Exploring a growing problem, Australian Human Rights Commission, Sydney, p14.

⁶ Australian Bureau of Statistics 2018, Census of Population and Housing: Estimating homelessness: State and territory of usual residence, Sex by age of person, 2016, Cat. No. 2049.0

⁷ Australian Association of Gerontology 2018, Things to Consider when working with older women who are experiencing, or at risk of, homelessness, Melbourne, p8. <https://www.aag.asn.au/documents/item/2236>

⁸ Ibid.

⁹ Patterson K, Proft K, & Maxwell J. 2019, Older women's risk of homelessness: Background Paper: Exploring a growing problem, Australian Human Rights Commission, Sydney, p8.

¹⁰ Australian Bureau of Statistics 2013, Retirement and Retirement Intentions, cat. No 6238.0 <http://www.abs.gov.au/ausstats/abs@.nsf/cat/6238.0>

In 2018 less than 2% of rental housing was affordable and appropriate for a single person on an Age Pension.¹¹ In 2020 it is less than 1%.¹²

At the time of analysis, even with the short lived COVID supplements older single women on Jobseeker payments would have access to less than 1% of the housing stock.¹³ When these were cut on 1st December 2020, 0% of the housing stock was affordable.¹⁴

In particular, the women we spoke to in our research described how living with the risk of homelessness impacted their health. The women described to us how they put off seeking medical care to save money and how mental health problems grew under the shadow of stress and uncertainty.

Women, mental health and housing scarcity

Our consultation with women revealed concerning mental health impacts for women who were experiencing homelessness and those at risk of homelessness. Women told us the appearance of new mental health issues and the exacerbation of pre-existing conditions.

Women told us that being homeless, whether that was couch surfing, staying in overcrowded dwellings, or living in brokered accommodation or shelters took a huge toll on their mental health. Women spoke of the “stress” of living without stability. The experience of being homeless often brought a ‘juggling act’ of competing demands as women tried to address their children’s needs, their own needs as well as obligations from support services around being ‘active’ in seeking housing. The experience of seeking housing involved the demoralising experience of applying for numerous private rentals only to be knocked back or languishing on the ‘priority’ housing Tasmania list. These experiences in themselves could add to a sense of disempowerment, sadness, and a loss of hope.

Beyond this, the shame and stigma of homelessness and of needing to ask for help around housing could be a barrier to accessing mental health services.

The women we spoke to also told us how they had to ‘put off’ addressing mental health presentations that arose from grief, sexual assault, and family violence. Women spoke of not having a safe or stable place to settle and begin the process of healing. Safety is crucial to addressing trauma.¹⁵ Mental health concerns should be addressed when they arise, and people need to have choices and options around accessing mental health support. There is a significant cost to the individual, the community and health services when medical care is delayed.

¹¹ Anglicare Australia 2018, 2018 Rental Affordability Snapshot, Canberra, p4
<https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshotb811d9309d6962baacc1ff0000899bca.pdf?sfvrsn=4>

¹² Anglicare Australia 2020, Rental Affordability Special Update, Canberra, p6.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Bessel Van Der Kolk, *The Body Keeps Score: Mind, brain and body in the transformation of trauma.* (2014). Penguin Books. Pages 351, 352.

Women's experience of homelessness and of being at risk of homelessness show we need urgently more affordable housing. Without access to permanent, safe and affordable homes women and their families suffer a range of health consequences.

The *Tasmanian Planning Policies Scoping Paper* does not mention social and affordable housing.

We recommend that:

- social and affordable housing is recognised in the *Tasmanian Planning Policies* as a **topic** in its own right under the **Liveable Settlements** heading
- short stay accommodation is added as an **issue** in the **Economic Development** section

Social and affordable housing are described in the *Tasmanian Affordable Housing Strategy 2015-25*:

Social housing: is a broad term used to capture both housing provided by the government (public housing) and non-government organisations (community housing) with below-market rent prices.

Affordable housing: refers to rental homes or home purchases that are affordable to low income households, meaning that the housing costs are low enough that the household is not in housing stress or crisis.¹⁶

Social and affordable housing is delivered by not-for-profit organisations and the State Government, who provide affordable rental homes for people on lower incomes, using an income-based rent model (no more than 30% of income). This housing remains as an asset in the social housing system in the long term. To improve the delivery of quality affordable homes on an economic model that is different from mainstream residential development, the *Tasmanian Planning Policies* need to include a specific category for social and affordable housing.

The need for social and affordable homes is increasing across Tasmania, and the waiting list for social housing in Tasmania is growing. As at August 2021, there are 4 367 applications for social housing, and this number keeps going up.¹⁷

When securely housed in homes appropriate to their needs, Tasmanians have a greater opportunity for increased economic and social participation. Land use planning is critical to the development and delivery of a diverse range of housing, consistent with the

¹⁶ https://www.communities.tas.gov.au/_data/assets/pdf_file/0014/30254/AHS_Strategy_Final.pdf

¹⁷ <https://www.communities.tas.gov.au/housing/tasmanian-affordable-housing-strategy/reporting>

changing needs the Tasmanian community.¹⁸

When social and affordable housing is named in the *Tasmanian Planning Policies*, decision-makers and planners will be able to plan appropriately for the housing needs of the whole community, especially people on lower incomes who need affordable rental homes.

While the inclusion of social and affordable housing in the *Tasmanian Planning Policies* is our main priority, we also note the growth in short stay accommodation is one of the factors contributing to the housing crisis in Tasmania. More and more residential properties are converted to short stay accommodation in all regions of Tasmania.¹⁹²⁰ The growth in short stay accommodation means that it will continue to impact current and future housing and community needs. We suggest that it is appropriate to include short stay accommodation in the scope of the *Tasmanian Planning Policies*.

Thank you for the opportunity to contribute to the consultation on the *Tasmanian Planning Policies Scoping Paper*. We urge you to include social and affordable housing in the *Tasmanian Planning Policies* as an essential step towards ensuring that our clients, and all Tasmanians have the homes they need. It will bring a vital planning focus to this essential housing sector.

The *Tasmanian Planning Policies Scoping paper* does not mention social and affordable housing or short stay accommodation. This needs to change. We urge you to update the draft *Tasmanian Planning Policies* to include social and affordable housing and short stay accommodation.

For further information, please contact:

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¹⁸https://planningreform.tas.gov.au/_data/assets/pdf_file/0003/628239/Tasmanian-Planning-Policies-and-Overview-Consultation-Draft-April-2017.pdf

¹⁹ <https://cbos.tas.gov.au/topics/housing/short-stay-accommodation-act>

²⁰ Women's Health Tasmania Submission to the Select Committee on Affordable Housing (2019). <https://www.womenshealthtas.org.au/sites/default/files/resources/submission-select-committee-housing-affordability/submission-select-committee-housing-affordability.pdf>

