

Pre-Budget Submission of the Equality Rights Alliance

19 January 2017

Equality Rights Alliance

Equality Rights Alliance (ERA) is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together over 60 organisations with an interest in advancing women's equality.

Overview

ERA welcomes the opportunity to make a submission to the 2017/18 Budget process.

Current and projected demand for housing assistance and affordable housing necessitates urgent and significant action. This submission outlines recommendations to consider and assess gender in the budget process and strengthen affordable housing options for women. Housing affordability policy may appear to be gender neutral, however the reality is that pathways into housing stress and homelessness are gendered. Moreover, action to improve housing affordability can deliver benefits to advance gender equality by improving women's safety and enabling economic security.

Recommendations

Gender Responsive Budgeting

Recommendation 1: Take steps to incorporate gender responsive budgeting into the Budget process.

Gender responsive budgeting (GRB) is government planning, programming and budgeting that contributes to the advancement of gender equality and the fulfilment of women's rights.¹ Gender budgeting analysis includes gender impact analysis of all fiscal and economic policies.² Australia has a strong history of gender responsive budgeting and, indeed, has previously been a world leader in the practice.³ However, in recent years, the practice has regressed and is at a standstill.

Gender mainstreaming is embedded in goal 5 of the Sustainable Development Goals as a key tool in advancing and achieving gender equality.⁴ The collection of gender disaggregated and gender responsive and transformative data is essential to the successful implementation of gender responsive budgeting. To this end, the ABS' time-use survey is critical to understanding and monitoring gender and work and, therefore, to developing tax policy that supports women's paid workforce participation.⁵

¹ UN Women, *Gender Responsive Budgeting*, retrieved 15 December 2016 <http://www.gender-budgets.org/>

² K Lahey, 'Tax/Transfer Policy and Sex Equality: What Australia, Canada, and UK should learn from experience.' *Gender Equality in Australia's Tax and Transfer System Workshop*, Gender Institute and Tax Transfer Policy Institute, ANU, 2015, retrieved 15 December 2016 https://taxpolicy.crawford.anu.edu.au/sites/default/files/events/attachments/2015-12/k_lahey_public_seminar_slides_4_nov_2015_kloztpolsxeqnv42015present.pdf

³ R Sharp and R Broomhill, 'A Case Study of Gender Responsive Budgeting in Australia', *The Commonwealth*, 2013, retrieved 15 December 2016, <http://apo.org.au/resource/case-study-gender-responsive-budgeting-australia>

⁴ *Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels* from <http://www.un.org/sustainabledevelopment/gender-equality/>

⁵ M Sawer, M Bittman and J Smith, *Counting for nothing: Cancellation of time-use survey*, ANU Gender Institute, 2013, retrieved 15 December 2016, <http://genderinstitute.anu.edu.au/news/counting-nothing-cancellation-time-use-survey>

Women and Housing Affordability

Housing affordability remains a chronic problem in Australia. Affordable rental properties are increasingly unavailable for people on low incomes,⁶ the number of people seeking assistance from homelessness services rises every year⁷ and the national waiting lists for social housing remain at approximately 200 000.⁸ Further, 897 000 of the households living in the private rental market satisfy income eligibility tests for public housing, pointing to an even greater latent demand.⁹ In 2012, the National Housing Supply Council estimated that the national shortfall in housing supply would rise to 663 000 in 2031.¹⁰

Gendered experiences of economic insecurity, characterised by the gender pay, wealth and superannuation gaps further weakens access to affordable housing for women. In addition, gendered experiences of violence impact women's housing security and stability.¹¹ To this end, women are the main beneficiaries of housing support systems. For example, women are the majority of public housing tenants,¹² Commonwealth Rent Assistance recipients¹³ and specialist homelessness services clients.¹⁴ 77.5% of women in receipt of CRA are paying enough rent to be eligible for the maximum rate of CRA. This is compared to 67.8% of men in receipt of CRA. 43.3% of women in receipt of CRA are still in housing stress after receiving CRA. That's 256 165 women (compared to 167 798 men).¹⁵ As a result, the under-resourcing of housing safety nets disproportionately impacts women and undermines the Australian Government's gender equality objectives.¹⁶

Significantly, single, older women are emerging as a "poignant symbol of housing insecurity in Australia."¹⁷ Older people in Australia are increasingly facing more precarious housing futures, with growing numbers of retirees holding mortgage debt¹⁸ or living in the private rental market,¹⁹ In particular, single women are more likely than single men or couples to be renting or still paying off a mortgage in their retirement.²⁰ Data from the 2011 Census reveal 264 604 single women over the age of 45 on low-median incomes living in the private rental market.

⁶ Anglicare Australia, *Rental Affordability Snapshot 2016*, Canberra, 2016, retrieved 12 January 2017, <http://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2016.pdf?sfvrsn=7>

⁷ Australian Institute of Health and Welfare, *More receiving homelessness support due to family violence* [media release], 15 December 2016, para. 2, accessed 13 January 2016, <http://www.aihw.gov.au/media-release-detail/?id=60129557836>

⁸ Productivity Commission, *Reports on Governments Services: Volume G Housing and Homelessness*, Canberra, 2016

⁹ G. Wood, 'Housing Needs and the Future of Housing Assistance', presentation to the AHURI national one-day conference, Adelaide Oval, 19 October 2016, accessed 18 November 2016, <https://www.ahuri.edu.au/research/resources/video/the-future-of-housing-assistance-gavin-wood>

¹⁰ National Housing Supply Council, *Housing Supply and Affordability – Key Indicators, 2012*, Parkes, ACT, 2012, p. vi

¹¹ Flinders Institute for Housing, Urban and Regional Research, *Women, Domestic and Family Violence and Homelessness: A Synthesis Report prepared for the Office for Women Department of Families, Housing, Community Services and Indigenous Affairs*, 2008, retrieved 12 January 2017 https://www.dss.gov.au/sites/default/files/documents/05_2012/synthesis_report2008.pdf

¹² Australian Institute of Health and Welfare, *Housing Assistance in Australia 2016 Supplementary Data* Table 6: Number of tenants in social housing by age, sex and program, at 30 June 2015, Canberra, 2016

¹³ Data on rent assistance income units by sex provided by Department of Social Services

¹⁴ Australian Institute of Health and Welfare, *Specialist homelessness services 2015-16 supplementary data* National Table CLIENTS 1, 15 December 2016, Canberra

¹⁵ Data provided by Department of Social Services in response a Question on Notice 487, December 2014

¹⁶ CEDAW/C/AUS/8 Australia's eighth periodic report to the Committee on the Elimination of Discrimination against Women, http://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/AUS/CEDAW_C_AUS_8_5910_E.pdf

¹⁷ Mercy Foundation, *Older Women's Pathways out of Homelessness in Australia, Brisbane*, 2014, accessed 18 November 2016

<https://www.mercyfoundation.com.au/uploads/cknw/files/FINAL%20Feb%202014%20Petersen%20%20Parsell%20Older%20women's%20pathways%20out%20of%20homelessness.pdf>

¹⁸ E. Ryan, 'Older Aussies face rising mortgage debts,' *The Adviser*, 29 June 2016, accessed 13 January 2017, http://www.theadviser.com.au/breaking-news/34648-older-aussies-face-rising-mortgage-debts?utm_source=TheAdviser&utm_campaign=29_06_16&utm_medium=email&utm_content=3&mc_cid=331289e9b8&mc_eid=53abe53156

¹⁹ A. Horin, 'The hidden housing problem: older and still renting,' *Coming of Age*, 16 November 2014, accessed 13 January 2017 <http://adelehorin.com.au/2014/11/16/the-hidden-housing-problem-older-and-still-renting/>

²⁰ The Senate Economics References Committee, *A Husband is not a Retirement Plan – Achieving Economic Security for Women in Retirement*, Canberra, 2016, p. 119, retrieved 13 January 2017

Older Women & Housing

2015-16 saw a 17.5% increase in the number of women 55+ seeking assistance from homelessness services. This is twice the rate of growth for the general specialist homelessness services population.



On average, there were 5.7 unassisted requests for service from women 55+ every day.

There are 107 297 single women on the age pension who are also in receipt of CRA (compared to 67 830 single men).



Figure 1: 17.5% increase figure compares table CLIENTS 1 in National Supplementary Table AIHW Specialist Homelessness Services 14-15 and AIHW Specialist Homelessness Services 15-16. 5.7 unassisted requests from table UNMET 2 in National Supplementary Table AIHW Specialist Homelessness Services 15-16. An instance where no assistance is received by a person who approaches a service is referred to as 'unassisted request for service'. There may be a range of reasons an agency cannot assist a person, but this is not captured in the data. The 107 297 figure is June 2014 data from the Department of Social Services from a response to a Question on Notice.

Housing Reform

ERA welcomes the Treasurer's focus on improving housing affordability as a key policy goal.²¹ We acknowledge the emerging Federal government attention to this area, particularly the recent Affordable Housing Working Group report into Innovative Financing Models. The directions of this report should form a component of a broader, integrated approach to housing affordability which utilises all of the policy levers at the Federal Government's disposal. Success in improving housing affordability will be determined by ambitious and long-term policy stability.

Recommendation 2: Limit negative gearing to income from investment and grandfather current arrangements.

Saving: \$500 million in the 17-18 Budget

\$1 000 million in the 18-19 Budget

ERA supports this recommendation from National Shelter.

²¹ Treasurer of the Commonwealth of Australia, 'Keeping home ownership within reach –Address to the Urban Development Institute of Australia (UDIA), 24 October 2016, retrieved 13 January 2017 <http://sjm.ministers.treasury.gov.au/speech/020-2016/>

Reforming the tax treatment of rental housing remains a critical component of the housing affordability solution. The increased profile of this issue has been met with growing support for reform across the community. The 2016 ANUpoll on Tax and Equity found that “among a range of options to specifically fund hypothetical income tax cuts, Australians are more likely to support reductions in (ore removal of) negative gearing tax deductions and capital gains tax concessions.”²² This appetite for reform was similarly reflected in the ABC’s Vote Compass data, where it was found that there are higher levels of support for reform or removal of negative gearing compared to support for the status quo.²³

The combination of the capital gains discount and negative gearing arrangements represent “major government outlays on the private housing system” estimated to cost the Federal Budget \$11 billion annually in foregone revenue.²⁴ As Mike Myers, from the National Affordable Housing Consortium, puts it “there is a reasonable argument that Australia over invests and inefficiently intervenes in the housing market creating long-term distortions and creating barriers for real reform.”²⁵ The inefficacy of the current system results in speculative investment at the cost of owner-occupiers purchasing,²⁶ inflated demand²⁷ and an undermining of efforts elsewhere to improve affordability. As the NSW Minister for Planning has highlighted, State and Territory efforts to increase supply must be matched by an appetite from the Federal Government to address demand pressures through the tax system.²⁸

Recommendation 3: Establish an affordable housing growth fund, as part of a broader National Affordable Housing Agreement (NAHA). Ensure all Commonwealth funding for States and territories for new build housing meets the Silver Standard Design in the Livable Housing Australia guidelines.

Investment: \$750 million in 2017-18

\$1 000 million in 18-19

Housing is critical infrastructure requiring Federal Government leadership and policy direction; as the COSS network has observed, “Governments must not outsource responsibility for the provision of housing to low income and vulnerable people.”²⁹ Decades of chronic underinvestment in affordable housing have resulted in a system unable to keep up with current and growing demand. “Rather than funding supply growth, the NAHA has acted as an operational subsidy to the States to prop up a system in which rents no longer cover operating costs or modernisation of ageing housing stock.”³⁰ Over the next 15 years, demand for housing assistance is expected to spiral.³¹ The cost of homelessness for governments outweighs the costs of

²² J Sheppard, B. Phillips, M. Taylor, *ANU Poll 21 Tax and Equity in Australia: What Australians Want*, Canberra, 2016, retrieved 13 January 2017

<http://politicsir.cass.anu.edu.au/sites/politicsir.anu.edu.au/files/ANUpoll-Tax-Equity-April2016.pdf>

²³ 41% of respondents supported negative gearing in its current form, while 47% of respondents supported either removal or reform in C. Blumer and M. Ford, ‘Election 2016: 6 things Vote Compass reveals about voters’ views on negative gearing,’ 17 June 2016, retrieved 13 January 2017,

<http://www.abc.net.au/news/2016-06-17/election-2016-vote-compass-negative-gearing/7512258>

²⁴ J. Kelly, *Renovating Housing Policy*, Grattan Institute, Carlton, 2013

²⁵ National Affordable Housing Consortium, *Submission to the Standing Committee on Economics Inquiry into Home Ownership*, West End, QLD, 2016, retrieved 18 November 2016

²⁶ ACOSS, CHFA, Homelessness Australia, National Shelter, NATO, *An Affordable Housing Reform Agenda: Goals and Recommendations for Reform*, Sydney, 2015, retrieved 18 November 2016, http://www.acoss.org.au/images/uploads/Housing_paper_March_2015_final.pdf

²⁷ J. Shapiro, ‘Negative gearing pumping house prices, but they’re not overvalued yet,’ *Sydney Morning Herald*, 24 July 2014, retrieved 13 January 2017, <http://www.smh.com.au/business/the-economy/negative-gearing-pumping-house-prices-but-theyre-not-overvalued-yet-20140724-zw9y5.html>

²⁸ L. McNally, ‘NSW Planning Minister argues against negative gearing, wants focus on housing affordability crisis,’ *ABC News*, 25 November 2016, retrieved 13 January <http://www.smh.com.au/nsw/nsw-planning-minister-rob-stokes-lashes-out-at-negative-gearing-20161124-gswtrz.html>

²⁹ ACOSS, ACTCOSS, NCOSS, NTCOSS, QCOSS, SACOSS, TasCOSS, VCOSS, WACOSS, *Submission to Federal Financial Relations Affordable Housing Working Group – Innovative financing models issues paper*, retrieved 13 January 2017 <http://www.acoss.org.au/wp-content/uploads/2016/04/Joint-COSS-letter-to-housing-finance-working-group-11-3-2016-final.pdf>

³⁰ Loc. cit 27

³¹ Loc. cit 9

providing supportive housing.³² Additional funding in the form of a growth fund quarantined for capital investment, as part of an expanded and revitalised NAHA, is vital to meet needs now and into the future. The recent report, *Keeping Women and Children Housed*, from the Justice Connect recommended that both State and Federal Governments recognise the worthwhile investment that is social housing, particularly in creating healthy, safe and productive communities.³³

Crucially, a growth fund would complement the objectives of the Affordable Housing Work group to develop an intermediary to stimulate institutional investment in affordable rental by demonstrating the Government's commitment to housing affordability and shoring up investor confidence in a future innovative financing mechanism.

All new builds should be accessible for people with disability and our ageing population in order to avoid costly and inefficient retrofitting. All Commonwealth funding for States and Territories for new build housing must meet the Silver Standard Design in the Livable Housing Australia guidelines.

Recommendation 4: Guarantee funding for the National Partnership Agreement on Homelessness (NPAH) until 2020. Commit to an assessment of the level of unmet need within the specialist homelessness services sector and quantum of funding required to address this gap.

Investment: At least \$117 million in 2017-18

At least \$117 million (+ indexation) in 2018-19

ERA welcomes the December 2016 announcement from the Government that the NPAH will be renewed with indexation. However, a one year rollover continues the uncertainty, insecurity and instability for homelessness services which "undermines the efforts of those engaged in providing assistance to the homelessness and those at risk of becoming homeless."³⁴ ERA supports a review of housing and homelessness policies and funding systems with a view to improving funding adequacy. However, such processes should facilitate smooth transition and reform. To this end, the proposed review of homelessness policy and funding does not warrant a one year rollover of funding which would cause continuing undue pressure and uncertainty for specialist homelessness services.

Further, an assessment and quantification of the funding required to meet unmet demand is required with a view to increasing funding within the NPAH. The cost per client accessing homelessness services is \$2766.³⁵ According to the Australian Institute of Health and Welfare, there were a total of 100 302 unassisted requests for services over the 2015-16 year (an average of 275 a day).³⁶ Nearly 2 in 3 unassisted requests for service were from women.³⁷

Finally, future NPAH agreements should make specific provisions (with commensurate funding) for older women facing homelessness to ensure that funding architecture supports the service provision that meets older women's needs. Petersen and Parsell have identified that 15% of older women approaching specialist homelessness services are unassisted in seeking support for sustaining tenancy and preventing eviction,

³² C. Parsell, 'Supportive housing is cheaper than chronic homelessness,' *The Conversation*, 27 October 2016, retrieved 18 November 2016

<https://theconversation.com/supportive-housing-is-cheaper-than-chronic-homelessness-67539>

³³ Justice Connect Homeless Law, *Keeping Women and Children Housed- Women's Homelessness Prevention Project*, Melbourne, 2016 retrieved 17 January 2017
<http://www.justiceconnect.org.au/sites/default/files/Keeping%20Women%20and%20Children%20Housed%20web.pdf>

³⁴ The Senate Economics References Committee, *Out of Reach? The Australian Housing Affordability Challenge*, Senate Printing Unit, Canberra, 2015, retrieved 18 November 2016

³⁵ Loc. cit. 9

³⁶ Australian Institute of Health and Welfare, *Unmet demand for specialist homelessness services*, Canberra, 2016, retrieved 13 January 2017

<http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2015-16/unmet-demand/>

³⁷ Op. cit.

40% of are not able to be assisted in seeking short-term and emergency accommodation and only 11% are assisted in seeking long-term housing.³⁸

Recommendation 5: Provide funding for a peak housing affordability and/or homelessness community sector body focusing on housing consumers.

Investment: \$300 0000 in 2017-18

\$300 000 in 2018-19

Housing and homelessness sector peak bodies are vital conduits between government and the community sector, providing policy advice based on expertise, connection to the sector and cumulative experience and knowledge. With proposed housing and homelessness policy reviews in the works, these processes will be strengthened by an equipped and robust civil society.

Recommendation 6: Maintain funding for the Australian Housing and Urban Research Institute

Investment: \$1.3 million in 17-18

\$1.3 million in 18-19

AHURI plays a critical role in delivering high quality research on housing issues in Australia to shape policy development. It is vital that funding for AHURI continues for a continued evidence base.

Recommendation 7: Asses projected demand for the Assistance with Care and Housing for the Aged (ACHA) program to respond to increasing numbers of older people, women in particular, at risk of and experiencing homelessness.

ERA supports the joint call from Housing Action for the Aged, COTA Victoria, Australia Network for Universal Housing Design, Fair Go for Pensioners, Seniors Rights Victoria, Ethnic Communities' Council of Victoria, Wintringham, Elder Rights Advocacy and Carers Victoria for an expansion of the Assistance with Care and Housing for the Aged (ACHA) program (part of the Commonwealth Home Support Program).³⁹ The ACHA model is touted as “a cost effective program that provides prevention and early intervention services.”⁴⁰ The program is operated through approximately 58 outlets, assisting close to 4000 clients a year, at an average cost of \$1000 to \$1300 per client.⁴¹ There program has been identified as “relatively small” with “considerable scope for expansion.”⁴² The last boost for the program was over 2013-15, when an additional \$4.18 million saw a targeted expansion of the ACHA program in regional and remote areas.⁴³

³⁸ Loc. Cit. 18

³⁹ Housing Action for the Aged et al, *A Home for Life: Towards an Older Persons Housing Strategy*, Melbourne, 2016
<http://www.oldertenants.org.au/publications/home-life-towards-and-older-persons-housing-strategy>

⁴⁰ N. Brackertz, M. Fotheringham, I. Winter, *Effectiveness of the homelessness service system- Research report*, 2016,
https://www.ahuri.edu.au/_data/assets/pdf_file/0018/10629/Future-homelessness-reforms-and-funding-AHURI-Research-Report.pdf

⁴¹ M. Petersen, 'Addressing older women's homelessness: service and housing models,' *Australian Journal of Social Issues*, vol. 50, No. 4, 2915, pp419-438

⁴² AHURI, *Preventing first time homelessness amongst older Australians- Research and Policy Bulletin*, Issue 191, 2015

https://www.ahuri.edu.au/_data/assets/pdf_file/0016/2941/AHURI_RAP_Issue_191_Preventing-first-time-homelessness-among-older-Australians.pdf

⁴³ Department of Health and Ageing, *Department Outcomes –Aged Care and Population Ageing*, Canberra, 2014 p.113

[https://www.health.gov.au/internet/budget/publishing.nsf/Content/2013-2014_Health_PBS_sup1/\\$File/2013-14_DoHA_PBS_2.04_Outcome_4.pdf](https://www.health.gov.au/internet/budget/publishing.nsf/Content/2013-2014_Health_PBS_sup1/$File/2013-14_DoHA_PBS_2.04_Outcome_4.pdf)

Recommendation 8: Establish a mechanism to investigate the feasibility of Federal Government support (through funding, policy etc) for shared equity programs, particularly for mid-life and older women.

The recommendation for a bond loan aggregator from the Affordable Housing Work Group will significantly increase the supply of affordable rental housing. Options for affordable purchase, such as Shared Equity Schemes, were not considered by the Affordable Housing Work Group. Shared Equity Schemes are a mechanism to facilitate the achievement of home ownership for many groups. In particular, a growing body of research demonstrates that Shared Equity schemes are a viable option for single women at mid-life who do not own their own home.⁴⁴

Shared equity schemes operate at the State and Territory level across the country, most recently the South Australian Government has invested \$150 000 into a business case on shared equity for older women.⁴⁵ There have long been calls for a nationally coordinated approach and leadership to shared equity schemes.⁴⁶ The 2015 Senate Inquiry report into housing affordability reiterated the opportunities for the Federal Government in shared equity schemes, recommending further investigation of expanding shared equity programs, including both government-backed and private-sector backed programs.

⁴⁴ See, for example: Women's Property Initiatives, *A Home of One's Own: Shared Equity Housing for Older Single Women*, Melbourne, 2015, <http://wpi.org.au/sites/default/files/Full%20WPI%20Shared%20Equity%20Housing%20report.pdf>

⁴⁵ AHURI, *Ministerial speeches lead AHURI conference – Hundreds of delegates attend second national event for 2016*, 2016, retrieved 13 January 2017 <https://www.ahuri.edu.au/evidence-in-action/news/ministerial-speeches-lead-ahuri-conference>

⁴⁶ Loc. cit 33

ERA Members

Equality Rights Alliance is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together over 60 organisations with an interest in advancing women's equality. The following member organisations endorse this submission in whole or in part.

- 2020Women
- Aboriginal Legal Rights Movement
- Alevi Federation of Australia
- Amnesty International Australia (National Women's Rights Team)
- Australasian Council of Women and Policing
- Australian Baha'i Community – Office of Equality
- Australian Centre for Leadership for Women
- Australian Federation of Graduate Women
- Australian Federation of Medical Women
- Australian Motherhood Initiative for Research and Community Involvement
- Australian National Committee for UN Women
- Australian Womensport and Recreation
- Australian Women's Health Network
- Children by Choice
- COTA Australia
- Enlighten Education
- FECCA Women's Committee
- Fitted for Work
- Gender Equity Community of Practice
- Girl Guides Australia
- Homebirth Australia
- Human Rights Law Centre
- Immigrant Women's Speakout Association NSW
- International Women's Development Agency
- JERA International
- Jessie Street National Women's Library
- Maternity Choices Australia
- Migrant Women's Lobby Group of South Australia
- Multicultural Women's Advocacy ACT
- National Association of Services Against Sexual Violence
- National Council of Churches of Australia Gender Commission
- National Council of Jewish Women of Australia
- National Council of Single Mothers and Their Children
- National Council of Women of Australia
- National Foundation for Australian Women
- National Union of Students (Women's Department)
- Older Women's Network NSW Inc
- Project Respect
- Public Health Association of Australia (Women's Special Interest Group)
- Public Interest Law Clearing House (VIC) Inc
- Sexual Health and Family Planning Australia
- Soroptimist International
- Sisters Inside
- Union of Australian Women
- United Nations Association of Australia Status of Women Network
- Victorian Immigrant and Refugee Women's Coalition
- VIEW Clubs of Australia
- Women in Adult and Vocational Education
- Women in Engineering Australia
- Women on Boards
- Women with Disabilities Australia
- Women's Equity Think Tank
- Women's Electoral Lobby
- Women's Environment Network Australia
- Women's Housing Ltd
- Women's Information Referral Exchange
- Women's International League for Peace and Freedom
- Women's Legal Services Australia
- Women's Property Initiatives
- Working Against Sexual Harassment
- YWCA Australia
- Zonta International Districts 22, 23 and 24

