Examining the intersectionality of housing needs for the LGBTIQA+ community across the City of Sydney









We **acknowledge** the traditional owners of the lands on which we stand - those past, present, and emerging.

We **value** the First Nations People - their history, stories, customs, and continuing relationship to country.

We **commit** to treading softly on this land - as we work to deliver housing for all.

Acknowledgments and Author's Notes

Having worked in housing policy and delivery for many years, there has been times when I have assessed the outcomes and not felt my experiences as a member of the LGBTIQA+ community represented. With the support of Mark from WelcomeMat, I approached John Engler as the CEO of Shelter NSW near on two years ago with the concept for this study, and I thank him and his team for their support and time in bringing these findings to life.

This Project would not have been possible without the grant funding from the City of Sydney through the Innovation and Ideas Grant in 2023-2024. It is appropriate that this Project is centred on the City of Sydney, given the extensive support for the LGBTIQA+ community and the forward vision that the Council takes towards housing policy and delivery.

I have many individuals, Community Housing Providers, housing advocates, researchers and businesses that I will thank personally. This was far from a solo effort.

Applying intersectionality to housing policy and delivery is relatively new, but it is growing in momentum. This approach will allow us to focus firstly on the needs of the resident and then providing the built form and services to match. Specifically, this report aims to examine the intersectionality of housing needs for the LGBTIQA+ community across the City of Sydney, using the term LGBTIQA+ as an inclusive and respectful way to refer to people of diverse sexual orientations, gender identities and sex characteristics. However, I acknowledge that not all people who belong to this community identify with or use this term, and that the acronym itself may not fully capture the diversity and complexity of lived experiences. Therefore, where relevant, we have maintained the language and terminology used by the original sources of research and data, in order to preserve the accuracy and integrity of the information presented.

One of the most valuable recommendations from this Project is the establishment of a Community Housing Provider (CHP) that will specifically address the needs of LGBTIQA+ people. This model has seen significant benefits elsewhere in the world and I am excited to work collectively to establish the first LGBTIQA+ CHP in Australia.

I have learned so much through this Project, and this report is but a summary of the current needs of our community and the opportunities that are ahead.

To all involved, thank you and I look forward to the next chapter of this work.

I trust it was worth the wait.

La Ju Fred

Kath Buden Principal TEREMOK

7 August 2024



Message from Shelter NSW

Shelter NSW has been operating since 1975 as the State's peak housing policy and advocacy body. Our vision is to create a sustainable housing system that provides secure homes for all. We provide systemic advocacy and advice on policy and legislation for the whole NSW housing system to resolve housing inequality.

We have a diverse membership, ranging from community services organisations, other peak bodies and individual members who are generally academics, renters (public & private), or other people with lived experience in housing precarity. We are especially concerned for low-income households which struggle to afford good-quality and well-located housing in the private market

At Shelter NSW, we believe that all people deserve to live in housing that delivers these priorities and objectives. We believe the housing system should deliver safe, secure, and affordable living outcomes for all, regardless of tenure type.

This project is especially important, in our 50th year of operation, as it reflects both our proven past commitment and lights the path forward of new areas of secure housing need.

We extend our heartfelt gratitude to Kath, her team at Teremok and the City of Sydney for the opportunity to bring an intersectional lens to the housing needs of a severely underrepresented community within the Sydney area. This report sheds light on the pressing issues faced by the LGBTIQA+ community and puts forward five strong recommendations aimed at fostering positive change. These recommendations include;

- To formalise and support the further development and publication of the draft Toolkit
- To implement resident-centred housing policy that identifies the specific needs and requirements of the LGBTIQA+ community
- To establish a LGBTIQA+ Housing Service and Foyer and;
- To support and funding for the creation of an LGBTIQA+ Community Housing Provider

We welcome comments and discussions regarding our findings and are eager to see the impact this report will have. We look forward to the next steps in this journey towards creating a more inclusive and supportive environment for all members of the Sydney LGBTIQA+.

John Engeler

Executive Summary

There is no such thing as a single-issue struggle because we do not live single issue lives.'

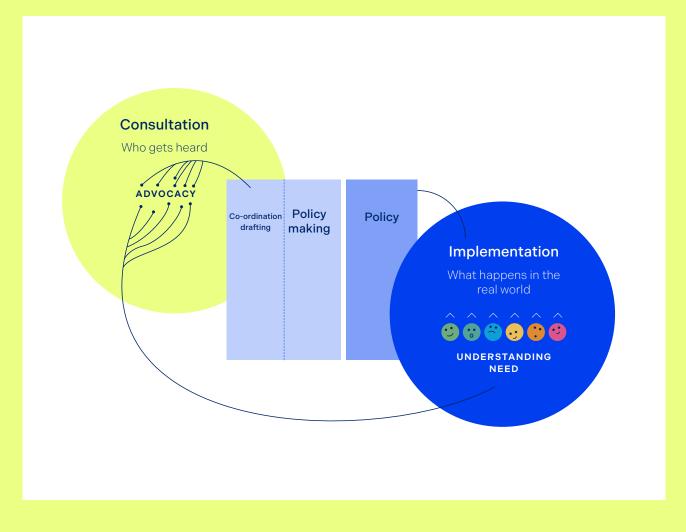
When Audre Lorde spoke these words in 1982 as part of Black History month, she was speaking to an audience who had seen the benefit of anti-racist legislative gains ignited by the civil rights movement of the 1960s. Drawing a connection between a web of vulnerabilities from poverty, gay shootings to violence against women, Lorde reaffirmed the complexity and multiplicity of identities faced by individuals, and the compounding challenges faced.¹

Lorde's statement remains relevant today. People who are marginalised as a result of one attribute are often disadvantaged by other identities they hold – a scenario faced by many people in the LGBTIQA+ community today, whose sexual orientation, gender identity, or intersex status heightens the impact of other attributes such as age, socioeconomic status or race. This contributes to their exclusion from adequate, affordable, and secure housing, at greater levels than those who are not LGBTIQA+.

Using intersectionality as a tool for critical analysis of LGBTIQA+ advocacy, legislation and policy, (Figure 1) we can navigate the complexity of systems that impact intersections of disadvantage to amplify the voices of those who might not otherwise be heard, to establish inclusive policies and equity of outcomes that give people more direct control over decisions that affect their lives.



FIGURE 1: RELATIONSHIP BETWEEN INTERSECTIONALITY, LGBTIQA+ ADVOCACY AND POLICY CREATION



Project Objectives

Delivered on behalf of Shelter NSW and funded through the City of Sydney's Innovation and Ideas Grant Program (Section 1.1), this Project aimed to increase the visibility and importance of delivering housing equality for the LGBTIQA+ community through housing and economic policy and advocacy.

This paper provides an overview of the current housing needs of the LGBTIQA+ community in the City of Sydney and presents policy and operational opportunities to address the identified gaps, moving away from a 'one-size-fits-all' approach by adopting an intersectional lens. Figure 2 sets out the core values of the Project that informed the scope design and the approach to the deliverables and recommendations for the City of Sydney.

This Project also recognises the challenge of crafting inclusive policies that consider the unique needs of LGBTIQA+ individuals who navigate multiple marginalised identities. To support the work to be done in this space, an outline of an Advocacy Toolkit (Toolkit) has been prepared to offer practical guidance and tools for those providing housing services to LGBTIQA+ people, firstly to access and maintain safe and suitable housing, and secondly to articulate areas of legislative and policy change that are required to improve the delivery of inclusive and responsive housing services and support (Section 9.2).

The City of Sydney Findings

(a) The Affordable Housing crisis

Equitable access to safe, affordable, and appropriate housing is a fundamental determinant of health, well-being, and economic opportunity for all.

Australia is currently facing a chronic shortage of affordable and diverse housing outcomes (Section 2). To address this, the Australian Federal Government has committed through the National Housing Accord to a target of 1.2 million new homes across Australia over five years from mid-2024 (Treasury, 2022). This will include the supply of up to 40,000 Social and Affordable Homes over this period (Section 2.2) through both the Housing Accord and the Housing Australia Future Fund (HAFF) (Department of Finance, 2024). Even these initiatives, however, may well fall short: Australian Housing and Urban Research Institute (AHURI) has estimated that to address the systemic under supply of Social and Affordable Housing at a national level, all layers of government need to support the construction of 950,000 new Social and affordable rental dwellings by 2041 (Benedict et al. 2022).

(b) Duality of Sydney's Housing Market

This housing crisis impacts the City of Sydney, whose experience is not the City of Sydney dissimilar to the wider metropolitan experience across Australia. However, the Sydney housing market has a duality (see **Figure 3**) that presents a significant challenge for policy makers and legislators when working to design housing outcomes for all residents.

Sydney's liveability is driven in significant part by its rich culture, which in turn reflects the diversity of its community.

This diversity is supported in the City of Sydney's 'Housing for All: City of Sydney local housing strategy' (Housing for All) (City of Sydney, 2020) (see Section 3.2), which provides a structural framework and commitment for the delivery of housing outcomes across the City of Sydney. Adopted in February 2020, some of the key measures include: the recognition of the diverse housing needs across the City of Sydney, identification of the anticipated need for an additional 56,000 dwellings by 2036 and addressing complex housing issues and liveability indicators. Yet whilst Housing for All supports housing outcomes which will positively impact LGBTIQA+ individuals but is not targeted to specifically address their needs.

Separately, The City of Sydney has long been recognised both nationally and internationally as a leader in supporting the LGBTIQA+ community and promoting diversity and inclusion. Going beyond local government's conventional role in determining land use controls, the City of Sydney has supported initiatives such as:

- the Oxford Street LGBTIQA+ social and cultural place strategy (City of Sydney, 2023);
- the support for the establishment Qtopia (Qtopia, 2024):
- delivery of the outcomes included in Resilient Sydney (Resilient Sydney, 2021); and
- the funding of Sydney's first dedicated affordable housing for transgender women (see Section 8.3).

Additionally, the City of Sydney has consistently advocated for the recognition of LGBTIQA+ rights at the state and federal level of government and has collaborated with other local governments and stakeholders to share best practices and learnings.

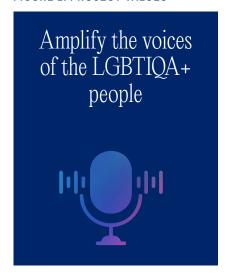
The City of Sydney's support of the LGBTIQA+ community materially contributes to Sydney as a culturally safe space, seeing the progressive realisation of adequate housing for a marginalised sector of society – or, in other terms, Sydney's liveability. Accordingly, there are real drivers to make the case for viewing affordable housing policy through the lens of its impact to LGBTIQA+ individuals.

(c) What approach to change? An intersectional, resident-centred view

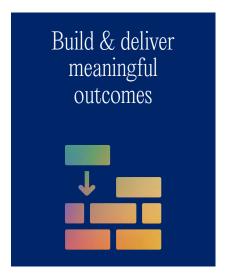
Australia's widespread housing crisis has been compounded by inflationary impacts to cost of living and many years of ongoing political indecision regarding meaningful and decisive housing policy. Traditionally, housing policy and legislation in Australia has focused on economics of supply, rather than centring on the needs and requirements of the resident and the development of diverse and accessible communities.

As a result, Australia is facing increasing supply bottlenecks at different points of the housing continuum. This in turn raises the cost of housing delivery and has created a critical market imbalance, incentivising typologies of housing which do not match community needs.

FIGURE 2. PROJECT VALUES







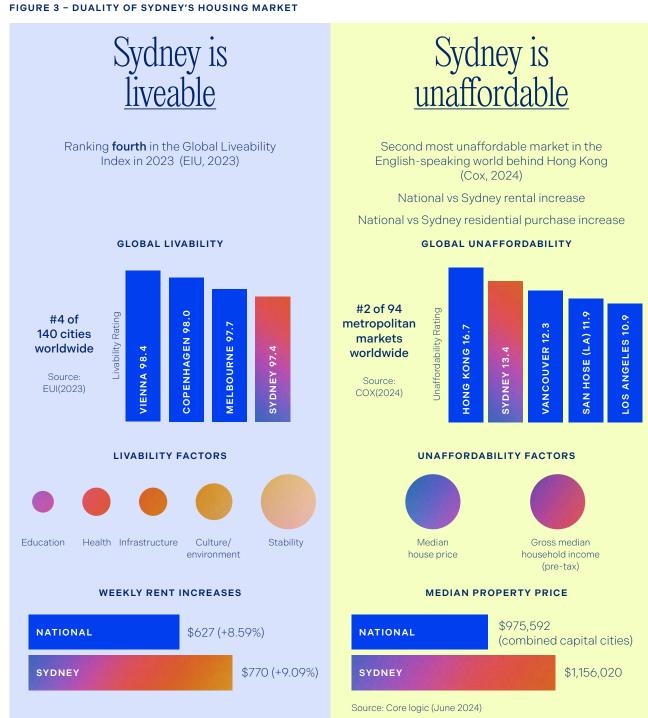


FIGURE 6: RECOMMENDATIONS FOR THE CITY OF SYDNEY

Recommendations for the City of Sydney



TOOLKIT

Formalise and support the further development and publication of the draft Toolkit (Section 9.2)



POLICY

Implement residentcentred housing policy that identifies the specific needs and requirements of the LGBTIQA+ community (Section 9.3)



FOYER

Establish a LGBTIQA+ Housing Service and Foyer (Section 9.4)



HOUSING PROVIDER

Support and provide seed funding for the creation of an LGBTIQA+ Community Housing Provider (Section 9.5)

Community Benefits



TOOLKIT

Accessible resources tailored to the LGBTIQA+ community and providers



POLICY

Introduction of intersectional methodology to the creation of all future housing policy



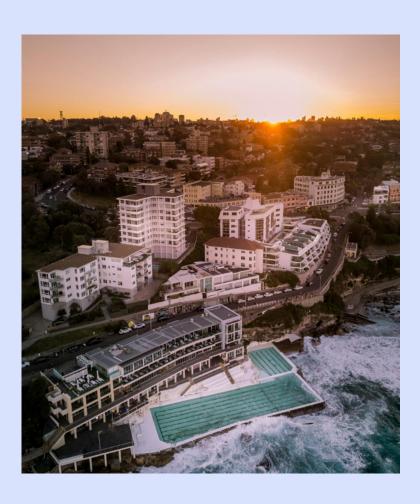
FOYER

Leadership in advocacy for LGBTIQA+ housing support



HOUSING PROVIDER

Creation of Australia's first LGBTIQA+ Community Housing Provider



A counter approach to considering and designing housing policy and legislation is to utilise an intersectional framework that centres on the resident, which asks the question – is this housing adequate for these individuals?

By applying this resident-focused, intersectional lens to assessing housing policy, resources can be optimised to activate those levers available to each level of government and have the most impact in addressing equity and disadvantage. Focus can be applied to the most vulnerable - those on low or unstable incomes, older persons, single parent families, those with disabilities, and those who identify as culturally diverse, LGBTIQA+ and Aboriginal and Torres Strait Islander persons.

This paper applies LGBTIQA+ specific intersectional theory as relevant to the needs and supply of adequate and appropriate housing outcomes across the City of Sydney. This is further explored in **Section 4** of this Report, where an examination of the development of housing policy is provides insight into the value of applying an intersectional lens, particularly when considering the responsiveness of that policy to the LGBTIQA+ community.

Unfortunately, there is still a lack of comprehensive and tailored housing policy and programs that address the specific needs and challenges of LGBTIQA+ community across the City of Sydney. The existing housing policy frameworks tend to overlook the intersectionality and diversity of the LGBTIQA+ community, and do not adequately capture the impacts of discrimination, stigma, and trauma on their housing outcomes. Moreover, there is a scarcity of data and research on the housing experiences and preferences of LGBTIQA+ people, especially those who belong to multiple marginalised groups, such as Indigenous, culturally, and linguistically diverse, older, younger, or disabled LGBTIQA+ people (Saxby, K., 2022).

The Project adopted participatory and collaborative approaches, involving the work of Shelter NSW, engagement, and consultation of LGBTIQA+ community members, organizations, and experts, as well as the City of Sydney, and other relevant stakeholders. The Project drew on the existing literature and evidence from local, national, and international sources, as well as the successful initiatives and models of other jurisdictions and sectors.

The value of this Project to the City of Sydney aims to demonstrate the milestone efforts of the City of Sydney and the wider community in providing housing solutions and security for the LGBTIQA+ community. Furthermore, it is an opportunity to expand on those learnings to similar local governments, other layers of government, and the wider housing sector. The Project will also contribute to the City of Sydney's strategic objectives and commitments, such as Sustainable Sydney 2030-2050 Continuing the Vision (City of Sydney, 2023) (Sustainable Sydney), and Housing for All.

Recommendations

The Project's recommendations aim to address the current and future housing needs of the LGBTIQA+ community in Sydney, as well as promote their inclusion, diversity, and wellbeing (Figure 4). The Recommendations identify the benefit to the City of Sydney and the wider community through the application of an intersectional approach in the development of housing policy and the provision of resources and funding. When intersectionality is applied specifically to the determination of housing needs for the LGBTIQA+ community it became apparent that:

- Resourcing and support for persons facing housing inadequacy and homelessness was largely silent on the specific lived experience needs of members of the LGBTIQA+ community,
- The City of Sydney has the opportunity to be a leader in the continuing support of the LGBTIQA+ community by ensuring that the housing strategy is responsive, inclusive, and equitable,
- A distinct gap exists in the delivery of homelessness services, as well as transitional, social and affordable Housing that is representative of the needs of the LGBTIQA+ community from the City of Sydney and the surrounding areas.

This report demonstrates the significant value to the City of Sydney by advancing its social, economic, and environmental goals, as well as enhancing its reputation as a leader and innovator in housing solutions.

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1 LGBTIQA+ in the City of Sydney

KEY TAKEAWAYS

- Sydney has had a long and rich history as a haven for the LGBTIQA+ community, which in turn has made significant contributions to the vibrancy and liveability of the city.
- Housing affordability and adequacy has presented real challenges, particularly to the LGBTIQA+ community.
- We can drive housing equality for the LGBTIQA+ community in Sydney by taking an intersectional approach to policy development.
- Underpinned by values of amplifying LGBTIQA+ voices, collaborating with the community, and delivering meaningful outcomes, four main recommendations are made for the City of Sydney:
- Develop, finalise and publish a draft Toolkit to inform intersectional advocacy of LGBTIQA+ housing issues
- 2. Implement resident-centred housing policies tailored to LGBTIQA+ needs.
- 3. Establish a dedicated LGBTIQA+ Housing Service and Foyer.
- Support and provide seed funding for a LGBTIQA+ Community Housing Provider.

1.1 Introduction to the scope and value of the Project

Delivered on behalf of Shelter NSW, this Project is focused on improving the visibility and importance of delivering housing equality for the LGBTIQA+ community across the City of Sydney. Using the foundational principles of intersectionality as a measure of addressing inequality and disadvantage, this Project focuses on delivering clear policy recommendations and resources for the City of Sydney to directly support the housing needs of the LGBTIQA+ community. The Project Values (Figure 5) have ensured that this summarising paper considered the following:

- Assessment of current direct and indirect housing policy that impacts the City of Sydney
- The current housing affordability and access crisis across Australia, and the specific requirements and impacts for the LGBTIQA+ community
- Intersectionality of needs across the LGBTIQA+ community in respect to housing needs
- Consideration of lived experience
- Economic and social return on investment models that can be applied to validate the integration of specific LGBTIQA+ requirements into direct and indirect housing policy
- The value of applying a resident-centred and lived experience model to the delivery of housing outcomes for marginalised community groups
- Research of industry best practices.

1.2 Project Values

The Project Values are:

1. Amplify the voices of the LGBTIQA+ people

- Step beyond and be a voice for the LGBTIQA+ community especially those in need
- Address layers of intersectional inequality and the lack of systems that exist to support the community
- Increase awareness and understanding of the housing needs and challenges of LGBTIQA+ people in the City of Sydney and across Australia

2. Collaborate with the Sydney community

- Strengthen collaboration and partnership between the City of Sydney, the LGBTIQA+ community, and other stakeholders in the housing sector
- Contribute to the City of Sydney's vision for a diverse, inclusive and sustainable city for all

3. Build and deliver meaningful outcomes

- Build diversity across the City of Sydney and the surrounding areas,
- Enhance capacity and empowerment of LGBTIQA+ people to access and maintain safe and suitable housing
- Improve quality and accessibility of housing services and support for LGBTIQA+ people
- Deliver informed and evidence-based housing policy and advocacy for the LGBTIQA+ community.

This summary report presents four key milestone recommendations for the City of Sydney (Figure 6):

- 1 Formalise and support the further development and publication of the draft Toolkit (Section 9.2);
- 2 Implementation of resident-centred housing policy that identifies the specific needs and requirements of the LGBTIQA+ community (Section 9.3);
- 3 Establishment of a LGBTIQA+ Housing Service and Foyer (Section 9.4); and
- 4 Support and provide seed funding for the creation of an LGBTIQA+ Community Housing Provider (Section 9.5).

1.3 LGBTIQA+ Community across the City of Sydney

The LGBTIQA+ community in Sydney extends beyond local residents, attracting visitors from across Australia and internationally to iconic areas like Oxford Street, Darlinghurst, Surry Hills, and Newtown. With a rich history spanning over a century, Sydney has long been a welcoming haven for LGBTIQA+ individuals. This diverse community has significantly shaped the city's social, cultural, and political landscape, fostering inclusive spaces, organizing events, and spearheading movements that champion LGBTIQA+ rights and visibility.

(a) The Sydney Gay and Lesbian Mardi Gras - the Legacy

The Sydney Gay and Lesbian Mardi Gras has its origins in the gay rights movement that emerged in Australia in the 1970s. Inspired by the Stonewall riots in New York, a group of activists organised a protest march on 24 June 24 1978, to demand an end to discrimination and violence against homosexuals. The march was met with police brutality and mass arrests, sparking public outrage and solidarity. The following year, the march was repeated with a larger turnout and less resistance from the authorities. Over time, the annual march evolved to focus on the message of pride and celebration of the LGBTIQA+ identity and culture, attracting participants and spectators from all walks of life.

The Sydney Gay and Lesbian Mardi Gras is more than just a parade, however. It is also a platform for social change and community empowerment, as it raises awareness and funds for various LGBTIQA+ issues and causes, such as HIV/AIDS, mental health, marriage equality, and human rights. The festival also showcases the artistic and creative talents of the LGBTIQA+ community, through events such as film screenings, musical performances, comedy shows, and exhibitions. The Sydney Gay and Lesbian Mardi Gras is an inclusive and diverse event that welcomes people of all genders, sexualities, ages, ethnicities, and backgrounds, as well as their allies and supporters.

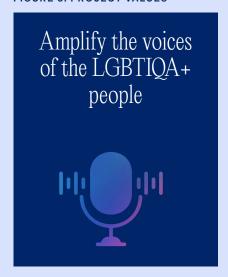
As a significant cultural event across Sydney and Australia, it reflects the history, struggles, achievements, political needs, and aspirations of the LGBTIQA+ community. The festival is also a major tourist attraction that boosts the local economy and enhances the City of Sydney's reputation as a progressive and cosmopolitan destination. The Sydney Gay and Lesbian Mardi Gras is a testament to the city's spirit of openness, acceptance, and celebration, as well as its commitment to social justice and equality for all. The festival is a source of pride and joy for the LGBTIQA+ community and the city as a whole.

(b) City of Sydney as a globally recognised ally for the LGBTIQA+ Community

The City of Sydney is recognised globally as an ally to the LGBTIQA+ community across the world, as it has demonstrated its commitment to diversity, inclusion, and human rights for over four decades.

The City of Sydney is a recognised leader in supporting the rights of the LGBTIQA+ community for decades, especially during the HIV/AIDS crisis and the marriage

FIGURE 5. PROJECT VALUES





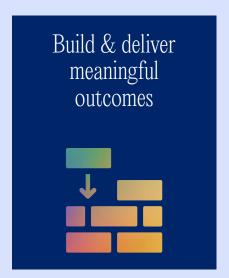


FIGURE 6: RECOMMENDATIONS FOR THE CITY OF SYDNEY

Recommendations for the City of Sydney



TOOLKIT

Formalise and support the further development and publication of the draft Toolkit (Section 9.2)



POLICY

Implement residentcentred housing policy that identifies the specific needs and requirements of the LGBTIQA+ community (Section 9.3)



FOYER

Establish a LGBTIQA+ Housing Service and Foyer (Section 9.4)



HOUSING PROVIDER

Support and provide seed funding for the creation of an LGBTIQA+ Community Housing Provider (Section 9.5)

Community Benefits



TOOLKIT

Accessible resources tailored to the LGBTIQA+ community and providers



POLICY

Introduction of intersectional methodology to the creation of all future housing policy



FOYER

Leadership in advocacy for LGBTIQA+ housing support



HOUSING PROVIDER

Creation of Australia's first LGBTIQA+ Community Housing Provider equality campaign and has the City of Sydney supported and celebrated the LGBTIQA+ community through various initiatives, such as funding community organisations, providing grants and sponsorships, hosting events and exhibitions, flying the rainbow flag, and advocating for policy changes at the state and federal levels. Examples of the City of Sydney's support have been seen in:

- the establishment of the Sydney Gay and Lesbian Holocaust Memorial in 2001, which commemorates the victims of Nazi persecution;
- the establishment of QTOPIA; and
- the overwhelming support of the Equality Campaign which resulted in the legalisation of same-sex marriage in 2017.

In 2023, Sydney hosted the WorldPride festival, the first time this event was held in the Asia-Pacific region. WorldPride is a global celebration of LGBTIQA+ culture and social justice, which attracts millions of visitors from around the world. The city won the bid to host WorldPride in 2019, with the support of the NSW Government, Destination NSW, Tourism Australia, and other partners. city showcased its vibrant and diverse LGBTIQA+ community and amplified the voices and stories of LGBTIQA+ people in the region, especially those who face discrimination and oppression.

(b) Duality of Sydney's Housing Market and its implications

Sydney's culture, of which the LGBTIQA+ community forms a significant part, is a key attractant for those who choose to reside there. This creates a paradoxical situation, with the City of Sydney considered 'liveable' by global standards due to its rich, diverse and inclusive culture, but the City of Sydney then being rendered unaffordable due in significant part to housing competition (Figure 8).

Whilst the City of Sydney has been instrumental in supporting the social and cultural aspects of LGBTIQA+ expression, in terms of policy making for housing, its primary role is in the realm of land use planning controls, which are not typically framed as matters relevant to the expression of an individual's sexuality.

However, the conundrum posed by the nurturing of LGBTIQA+ culture and the reality that many LGBTIQA+ individuals are increasingly unable to find adequate housing in the location where they make a material social contribution, presents both a challenge and an opportunity for the City of Sydney to re-cast its approach to assessing and developing housing policy. Potential approaches will be explored throughout this paper.

1.4 The call to action

(a) Prevalence of the LGBTIQA+ Community in the City of Sydney

Sydney's LGBTIQA+ population is significant. Whilst complete data, particularly with respect to gender diversity, is not available:

- 21.3% of respondents to the City of Sydney's 2018
 Community Wellbeing Survey identified as being part of our diverse LGBTIQA+ communities (City of Sydney, 2019);
- 9.5% of residents in the City of Sydney are part of a same-sex couple, which is the second highest number among all local government areas in Australia (ABS, 2022)²

This compares to 9.5% of all Australians identifying as sexuality diverse, and 0.1% as gender diverse (Higgins, et al., 2024) (**Figure 7**).

The high proportion of those who identify as part of the LGBTIQA+ community presents the demand for the City of Sydney to respond to the specific needs of this demographic cohort. However, and notwithstanding the significance of the LGBTIQA+ population numbers, LGBTIQA+ are not conventionally included as a specific sub-group in the development of strategies such as homelessness (Equality Australia, 2023).

² It is expected that the forthcoming 2026 Australian Census, by including more expansive questions in relation to gender identity and sexuality, will provide the City with more insights into the nature of its LGBTIQA+ constitutions, as it is recognised that the statistics regarding the LGBTIQA+ community as presented in the Australian Census are insufficient. Dr David Gruen in his roles as the Chief Statistician for the Australian Bureau of Statistics has committed to the including of more expansive gender identity and sexuality questions being included in the 2026 Australian Census (Davis, 2022). The inclusion of these questions will present a more accurate measure of the LGBTIQA+ population across Australia, as such provide greater evidence and support for the development of specific policies and legislation that address the needs of the community.

FIGURE 7: COMPARISON OF SAME-SEX COUPLES, AUSTRALIAN CENSUS 2021

Percentage of population in same-sex couples: Sydney vs Australia (2021 Cencus)



FIGURE 8 - DUALITY OF SYDNEY'S HOUSING MARKET



Sydney is unaffordable market

Second most unaffordable market in the English-speaking world behind Hong Kong (Cox, 2024)

National vs Sydney rental increase

National vs Sydney residential purchase increase

GLOBAL UNAFFORDABILITY

#2 of 94
metropolitan
markets
woncouver 13.4
SAN HOSE (LA) 11.9
LOS ANGELES 10.9

UNAFFORDABILITY FACTORS



MEDIAN PROPERTY PRICE

\$975,592 (combined capital cities)

SYDNEY \$1,156,020

Source: Core logic (June 2024)

2 Housing Affordability and Access

KEY TAKEAWAYS

The LGBTIQA+ community is a group that has faced structural discrimination, both in terms of violence and harassment and in the form of negative unconscious attitudes that shape social expectations towards LGBTIQA+ people and impact their lived experience.

As a result, LGBTIQA+ individuals can have particular and complex housing needs. They may face difficulty:

- finding housing that is safe and secure, particularly in circumstances where they have been faced with family violence and/or rejection, or where their difference is visible;
- accessing housing-related services where they do not fear discrimination due to their sexual or gender identification;
- finding housing that is affordable, noting the higher prevalence of rates of poverty within the LGBTIQA+ community as compared to the general population; and
- finding housing that is in locations that are free from stigma, discrimination, harassment or violence connected to the expression by LGBTIQA+ individuals of their sexual and/or gender identity and where the LGBTIQA+ community is included and visible (for example – being able to live in a city which has employment with organisations that have LGBTIQA+ inclusive policies and attitudes); and
- living near amenities which meet specific needs of the community (for example – LGBTIQA+ specialised health services (such as ACON), dedicated LGBTIQA+ community centres and legal centres (e.g. services provided by the Inner City Legal Centre).

One of the main causes of the housing affordability and accessibility crisis in Australia is the mismatch between the demand and supply of housing, especially in the major metropolitan areas. The demand for housing in Australia has been driven by population growth, immigration, household formation, income growth, and changing preferences and expectations.

However, the supply of housing has not kept pace with the demand, due to various factors such as land availability, planning regulations, infrastructure provision, construction costs, and taxation policies. As a result, the housing market in Australia has become increasingly competitive, with prices and rents rising faster than incomes and inflation (Ong et al., 2017).

The housing affordability and accessibility crisis has significant social and economic impacts on individuals, households, and communities. For many Australians, housing costs consume a large proportion of their income, leaving them with insufficient resources to meet other basic needs and aspirations. This situation, known as housing stress, affects about one in four lower-income households who are renting or paying a mortgage (Australian Institute of Health and Welfare, 2019). Moreover, some Australians are unable to access adequate and appropriate housing at all, and experience homelessness or marginal housing conditions. According to the 2021 Census, there were about 116,000 people experiencing homelessness in Australia, an increase of 14% from 2011 (ABS, 2024). Homelessness and housing stress can have negative effects on people's health, well-being, education, employment, and social participation (Foster et al., 2011).

The City of Sydney, as the most populous city in Australia, faces particular challenges and pressures in relation to housing affordability and accessibility. Known for its liveability (EIU, 2023), Sydney attracts a high number of workers, students, tourists, and migrants, creating a strong demand for housing. However, with a natural geography comprising its harbour and surrounding national parks, the city has limited land and space for new housing development, which also faces competition from other land uses such as commercial, industrial, and recreational activities. As a result, the city has some of the highest housing prices and rents in the country, as well as the lowest vacancy rates and the longest waiting lists for Social Housing .

2.1 Housing Needs for the LGBTIQA+ Community

Table 1 articulates that as a group, the LGBTIQA+ community face additional challenges and barriers in accessing safe, secure, and suitable housing.

With these additional factors at play, the housing crisis has had a disproportionate impact on the LGBTIQA+ community.

The LGBTIQA+ community is not a homogeneous group, but rather a diverse and intersectional population with varying housing needs and preferences. Drawing on learnings from both Australia and internationally, understanding housing needs of the LGBTIQA+ community shown that as a group, the systemic discrimination facing LGBTIQA+ individuals has impacted access to housing in the following ways:

(a) Security of tenure

Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.

Many LGBTIQA+ people experience discrimination, abuse, or rejection from their families, peers, landlords, or service providers because of their sexual orientation, gender identity, or intersex status. This can result in homelessness, precarious housing, or forced relocation to less desirable areas (McNair et al., 2017).

(b) Accessibility, including availability of services, materials, facilities and infrastructure

Housing is not adequate if the specific needs of disadvantaged and marginalised groups are not considered.

Significant determinants of need for at risk members of the LGBTIQA+ community include:

- Family violence / rejection: Family rejection, gender presentation, domestic, family and intimate partner violence, discrimination, trauma, conversion practices each of which are notable drivers for homelessness
- Mental health issues: LGBTIQA+ youth are five times more likely than the general population to attempt suicide, and this number rises to nearly 15 times more likely for gender diverse and transgender youth (Hill et al., 2021)
- Inability to self-determine expression of identity:
 Growth in the rates of conversion practices occurring amongst the aging LGBTIQA+ community members,
- Actual or perceived lack of understanding from housing service providers: Notable gaps amongst the mainstream homelessness, and housing service providers as to the specific needs and requirements for the LGBTIQA+ community (McNair et al., 2017, FEANTSA, 2023)

Many LGBTIQA+ people feel unwelcome or unsafe in mainstream housing services, shelters, or aged care

facilities, where they may encounter heteronormative or cisnormative assumptions, policies, or practices. Some LGBTIQA+ people also avoid disclosing their identity or seeking help for fear of negative consequences, leading to their underrepresentation and marginalization in housing data and research (Hillier et al., 2010).

(c) Affordability

Members of the LGBTIQA+ community will experience homelessness and housing stress at more than twice the rate of other sections of the population (ABS, 2015, Fraser et al, 2019). Trend data from the Australian Census since 2014 (**Figure 9**) indicate that 13% of heterosexuals have been homeless, compared to 21% of bisexual people and 34% of lesbian and gay people (ABS, 2014). This data is supported by the qualitative information received through engagement across the Community Housing sector

A key element of this relationship between LGBTIQA+ individuals and housing stress is the increased incidence of LGBTIQA+ individuals being less financially well off than the broader population. The Private Lives 3 study, by way of example, found that 22% of LGBTQ+ participants reported living below the poverty line, which is higher than the general Australian poverty rate of 13.4% (Hill et al., 2020).

(d) Location

Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas (OHCR, n.d.).

Whilst finding housing in locations that meet an individual's needs is common to many, LGBTIQA+ individuals have additional challenges. Rural/regional or outer urban areas may be perceived to have a lack of services available to LGBTIQA+ individuals (McNair et al., 2017). Further, LGBTIQA+ individuals may feel the need to seek out environments that are supportive of their LGBTQ+ identities (Quilty, 2022), a situation compounded when seeking housing in competitive markets, where LGBTIQA+ individuals may feel the need to conceal aspects of themselves that are visibly queer in order to 'fit in' with expected values of landlords and flatmates (Fraser et al., 2021, FEANTSA, 2023).

(e) Exclusion and invisibility

The safe expression of identity and the ability to participate in and contribute to cultural life without discrimination is a human right (OHCR, 2023), and housing is not adequate if it does not respect and or consider the expression of cultural identity (OHCR, n.d.).

For LGBTIQA+ individuals, culturally adequate housing allows the free and visible expression of their identities, without fear of discrimination or violence – and beyond this, allows the creation of community connection that supports belonging.

Many LGBTIQA+ people feel unwelcome or unsafe in mainstream housing services, shelters, or aged care facilities, where they may encounter heteronormative or cisnormative assumptions, policies, or practices (McNair et al., 2017). Some LGBTIQA+ people also avoid disclosing their identity or seeking help for fear of negative consequences, leading to their underrepresentation and

TABLE 1: LGTBIQA+ DISCRIMINATION FORMS RESPECT TO HOUSING. *(MCNAIR, 2017, HILL ET AL., 2021, ABS, 2015, FRASER ET AL, 2019)

LGBTIQA+ INDIVIDUALS FACE HOUSING CHALLENGES DUE TO DISCRIMINATION, IN THE **FORM OF:*** Element of housing Example adequacy Violence, harassment and Safety and security of LGBTIQA+ youth may find themselves on a pathway to explicit discrimination tenure homelessness due to family violence and/or rejection LGBTIQA+ individuals may fear being placed in accommodation that exposes them to violence due to visible differences Implicit discrimination LGBTIQA+ youth may fear unequal treatment when Accessibility accessing housing services (especially within faith-based organisations) Affordability LGBTIQA+ people are likely to experience homelessness and housing stress at more than twice the rate of other sections of the population Location LGBTIQA+ individuals may be limited in the span of the locations that are suitable for them due to the absence of certain services (e.g. trans-affirming care) in regional or outer urban areas Lack LGBTIQA+ people may feel that when seeking out housing options, they have a diminished ability to be free to express themselves, and are less able to participate in housing-related decision making

FIGURE 9: REPRESENTATION OF HOMELESSNESS ACROSS THE LGBTIQA+ COMMUNITY

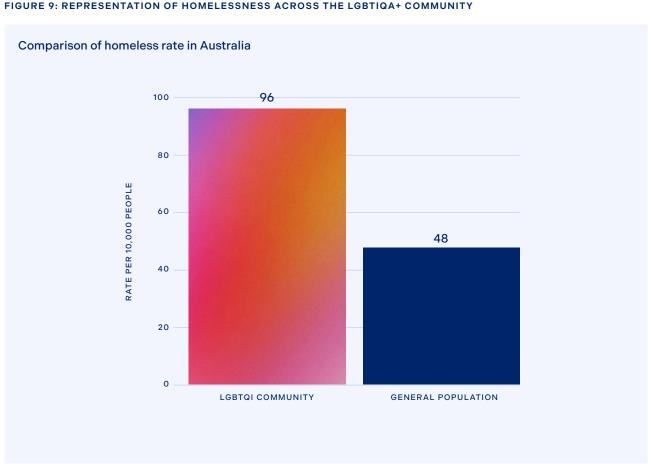




FIGURE 10: HOUSING CONTINUUM



GOVERNMENT INTERVENTION RATIO

HOUSING TYPE	DESCRIPTION
Shelter	Short term and temporary housing in response to homelessness. Delivered by government and or specialist housing providers.
Resilience	Emergency housing, specific to response and recovery housing post fire, flood, natural disaster
Transitional	Housing outcomes that transition from a homelessness response to a permanent housing outcome.
Supported Housing/ Social Housing	Social housing- being Public (Government delivered) and Community (housing provider delivered) housing.
Subsidised Affordable	Housing provided based on regulated affordability criteria that required a government subsidy to deliver, generally delivered by Government or in close partnership with same.
Institutional Affordable	Housing provided based on a regulated affordability criteria, that includes limited to no government subsidy to delivery. Market or NFP delivery models.
Private Occupation	Open market housing solutions including institutional rental, private market rental and ownership.

marginalization in housing data and research (Hillier et al., 2010).

These findings validate the recommendations detailed in **Section 9** of this Report, specifically the urgent need for more inclusive policies and services to support appropriate housing outcomes for the LGBTIQA+ community.

2.2 The current Housing Landscape in Australia

A limitation of the current approach to housing policy in Australia is that it assumes a one-size-fits-all approach to the diverse needs and preferences of the residents. By focusing primarily on increasing the supply of new dwellings, many housing polices deprioritise concepts of adequacy, quality, affordability, accessibility and suitability when considering outcomes. Application of a supply first approach to housing policy and legislation reinforces the view of housing only as a commodity and an asset, rather than a human right and a social good. The cyclical outcome of privileging the interest towards the value of the asset, rather than firstly observing an intersectional approach in assessing the needs of the resident results in increasing unaffordable, inaccessible and insecure for many low-income and vulnerable groups, such as the LGBTIQA+ community, who face discrimination, stigma and violence in the housing market.

This is reflected in mainstream housing policy. From the National Housing Accord, which is aimed at achieving construction of 1.2 million new homes over five years (Treasury, 2024), tax policies, first home buyer schemes and rent assistance, broad based approaches have been adopted. However, supply is only one approach to address the adequacy of housing.

Beyond shelter, individuals should have security of tenure, be in locations where services and infrastructure are available for their needs, have access to suitable employment opportunities and be physically and psychologically safe.

To explore housing in Australia it is important to first understand the housing continuum (**Figure 10**) and how it represents a framework that describes the range of housing options available to all people, from the most affordable and secure to the most expensive and precarious. The housing continuum typically includes the following categories:

- Crisis accommodation: This is temporary housing provided to people who are homeless or at risk of homelessness, such as shelters, refuges, hostels, and motels. Crisis accommodation is often funded by governments and delivered by non-government organizations.
- Social housing: This is subsidised housing provided to low-income and vulnerable people who are eligible for government assistance, such as Public Housing, Community Housing, Aboriginal housing, and cooperative housing. Social housing is regulated and funded by governments and delivered by public or non-profit providers.

- Affordable housing: This is housing that is affordable to low- and moderate-income people who are not eligible for Social Housing but struggle to access market housing, such as key workers, students, and seniors. Affordable housing is usually provided by non-profit or private providers, with some government support or incentives.
- Market rental housing: This is housing that is rented from private landlords or agents at market rates, without any government subsidy or regulation. Market rental housing is accessible to people who can afford the rents and meet the conditions of the tenancy agreements.
- Home ownership: This is housing that is owned by the occupants, either outright or with a mortgage. Home ownership is the most expensive and secure form of housing, but it also involves costs and risks, such as maintenance, taxes, and interest rates.

The housing crisis in Australia has significant social and economic impacts, such as homelessness, overcrowding, displacement, segregation, poverty, inequality, and reduced productivity and competitiveness. Driven by several factors, such as population growth, income inequality, urbanisation, land scarcity, speculation, taxation, and regulation the housing crisis creates further inequity across the society and imbalances between the demand and supply of housing. This results in escalating housing prices and rents, low vacancy rates, long waiting lists, and limited choices. According to the Housing Australia report by the Committee for Economic Development of Australia (CEDA), the median house price in Australia increased by 412% between 1995 and 2015, while the median household income increased by only 156%. The report also found that the proportion of households in rental stress (spending more than 30% of their income on rent) increased from 35.4% in 2007-08 to 37.1% in 2013-14 (CEDA, 2017).

2.3 Social and Affordable Housing Delivery in NSW

Several challenges, both current and emerging face the Social and affordable housing sector both in NSW and nationally. Ranging from the supply of adequate housing, increasing socioeconomic pressures and the impacts on cost of living, along with a range of government policies that either act to support housing delivery or support individuals facing homelessness or housing insecurity. Aspects of housing policy levers are further explored in **Section 3.1**.

Social Housing production has stagnated across NSW since the mid 1990's as demonstrated in **Figure 11**. It demonstrates that there has been a significant decrease in the total number of Public Housing dwellings over the ten years to 2022, and while this is reflective of the 2018 NSW Government policy to expand the Community Housing sector, there has only been a net increase in Social Housing stock of 9% or approximately 14,000 dwellings in the same period. Acknowledgement must be given to the Minns Government 2024-25 Budget commitments that include \$5.1 billion to be spent over four years for the creation of 8,400 new (including 2,200 replacement) Social Housing dwellings, with a

further \$1.5 billion to be spent on maintenance, enabling the Aboriginal Housing Office and the provision of homelessness services (NSW Treasury, 2024). However, given the ever growing demand for Social and Affordable Housing, even when combined with the funding opportunities provided through Housing Australia these dwelling uplift numbers will not have a significant impact on the housing shortfall.

2.4 Community Housing Sector and Response to Need

The Community Housing sector in NSW is a vital part of the Social and affordable housing system, providing housing and support services to low- and moderateincome households, people with disabilities, seniors, and other vulnerable groups. The sector has a significant economic impact across NSW, both directly and indirectly. According to the latest data from the NSW Community Housing Industry Association NSW (CHIA NSW), the sector manages over 54,000 properties, worth more than \$12 billion, over 170 registered CHP's and houses over 100,000 people (CHIA NSW, 2023). In 2020 CHIA NSW calculated that the Community Housing sector employs over 2,000 staff and supports over 10,000 jobs in the construction and maintenance industry. Leveraging private and public funding to deliver new and upgraded housing, generating a multiplier effect of \$1.30 for every \$1 invested.

The sector also needs to adapt to the changing needs and preferences of tenants, such as responding to the intersections of need for the individual, increased demand for disability and aged care services, and more diverse and complex household types. The sector also needs to respond to the environmental and technological changes, such as climate change, energy efficiency, digital inclusion, and innovation.

Adapting to the changing demographics and intersectional needs of the tenants means that the Community Housing sector must continue to evolve and present an agile and tailored housing response. Consideration is given to the outcomes of community engagement (Section 7.2) in respect to the housing services required by LGBTIQA+ individuals in and around the City of Sydney, with opportunities outlined in Section 9.

2.5 Impact of the housing crisis on the LGBTIQA+ community

Given the greater housing needs experienced by the LGBTIQA+ community (as discussed in **Section 2.2**), it follows that inequity generated by the housing crisis is likely to be amplified for LGBTIQA+ individuals.

Quantifying the extent of this impact presents a difficult task in and of itself.

One of the challenges in developing direct and indirect housing policy for the LGBTIQA+ community is the lack of reliable statistical data and limited categorisation throughout ABS data collection. The ABS does not collect this information in its census or surveys, except for a voluntary question on sex at birth and current sex in the 2016 and 2021 Census Surveys. This means that the ABS data does not capture the diversity and fluidity of the LGBTIQA+ community and does not reflect the experiences and needs of people who identify as bisexual, transgender, intersex, queer, asexual, or other sexual and gender minorities (Davis, 2022). Without this robust data, policy makers cannot fully understand the complexities of ensuring housing policy meets the needs of those who identify as LGBTIQA+.

Another challenge is the heterogeneity and complexity of the LGBTIQA+ community and their housing situations. The LGBTIQA+ community is not a homogeneous group, but rather a diverse and intersectional one, with different backgrounds, characteristics, preferences, and aspirations. For example, LGBTIQA+ people may vary in their age, income, education, ethnicity, disability, family structure, migration status, and cultural identity. These factors may influence their access to and choice of housing along the housing continuum, from homelessness to home ownership – and compounds the difficulty in obtaining data for those whose needs intersect with other attributes (for example, the notable lack of research data on experiences of older LGBTIQA+ people and housing (Walton & York, 2020).

Moreover, LGBTIQA+ people may face multiple and intersecting forms of discrimination and disadvantage in the housing market and society, based on their sexual orientation, gender identity, and other attributes (Grant et al., 2023, HREOC, 2007). These barriers may affect their housing stability, quality, affordability, and satisfaction.

Most significantly is the lack of recognition and inclusion of the LGBTIQA+ community in the housing policies and programs at the federal, state, and local levels. The housing policies and programs in Australia tend to assume a normative and binary view of sex, gender, and sexuality, and do not adequately address the specific and diverse housing needs and issues of the LGBTIQA+ community. For instance, there is no explicit mention of LGBTIQA+ people as a target group or a priority population in the National Agreement on Social Housing and Homelessness (Australian Government (DSS), 2024), the National Housing Accord (Treasury, 2022) or in the City of Sydney's Housing For All strategy (City of Sydney, 2020). Similarly, there is no comprehensive and coordinated strategy or action plan to improve the housing outcomes and well-being of LGBTIQA+ people in Australia. This adds to the challenges of setting genuine intersectional direct and indirect housing policy that is responsive to and respectful of the LGBTIQA+ community.

FIGURE 11: GROWTH OF SOCIAL HOUSING IN NSW, 2022



Source: Productivity Commission, Report on Government Services 2023 – Part G, Section 18, Housing, Data Table 18A.3, accessed 1 July 2024.



3 LGBTIQA+ Housing Policy

KEY TAKEAWAYS

- Housing policy is made in an ad hoc way, with varying objectives:
 - Crisis response (homelessness)
 - Promotion of home ownership (through First Home Ownership programs (FHOG)
 - Value capture for the State (Developer Contributions, taxation policy)
 - Preservation of amenity and community (planning / land use policy)
 - Incentivisation of supply (taxation policy)
- In response to the housing crisis, housing policy continues to evolve. In July 2024, the National Affordable Housing Agreement and the National Social Housing and Homelessness Agreement as agreed by the Federal Government, State and local governments will take effect. Priorities have not yet been set.
- Housing policy does not directly address LGBTIQA+ housing needs.
- The City of Sydney's development strategy in 'Housing for All' includes measures within the City of Sydney's remit to promote the development of affordable, diverse housing, which supports LGBTIQA+ needs but does not take a LGBTIQA+ specific lens.
- A more nuanced approach, which actively encourages the engagement of the LGBTIQA+ community in developing housing solutions, could lead to more effective housing outcomes for all.

As identified by AHURI, '(t)here is no template for a national approach to policy. Making a strategy is itself a strategic process of engagement and constituency building' (Martin et al., 2023). With this in mind, this section explores the status quo, and the opportunity to frame housing needs from the perspective of significant parts of the City of Sydney population, including the LGBTIQA+ community.

3.1 Making and influencing housing policy

The remit of the City of Sydney in determining housing policy has typically been within the space of planning and land use, consistent with broader State policy. Increasingly, the City of Sydney has also taken a key role in housing advocacy at State and Federal levels of government, and in local service provision for the most vulnerable members of its community.

- The City of Sydney is responsible for building and development approvals, which influence supply and dwelling diversity, and collects rates and charges, which impact affordability.
- The State is responsible for legislation that establishes the framework for property tenure (including land ownership, residential tenancies and Public and Community Housing). The State also provides leadership for housing policy, provides housing-related emergency support, collects land ownership duties and levies which impact affordability, and provides infrastructure policy which directly impacts the delivery of housing.
- The Federal Government leads national housing and homelessness policy (including Indigenous housing policy), provides income support and rental subsidies, and determines immigration and settlement policy and programs. It also determines taxation settings that impact affordability and supply and provides national infrastructure.

Beyond this federalist allocation of responsibilities, housing policy has evolved in an ad hoc and reactionary way, leading to a patchwork of legislation and policies to address various issues across the housing continuum:

(a) Homelessness – a crisis response

With its impacts to Australia's most vulnerable populations, policy in this area requires a crisis response and seeks to assess individuals and best determine what assistance can be provided to them, with specialist housing services funded by State and Federal Government governments.

The Federal Government contributes 84.6% of homelessness funding to all services (Dobrovik, Boddy & O'Leary, 2024); hence, collection of data in this cohort is of vital importance.

Notwithstanding the source of homelessness funding, the City of Sydney has actively sought to address homelessness and in 1984, was the first council to establish a homelessness unit, to link people experiencing homelessness to housing and support services (City of Sydney, May 2024). The City of Sydney also has a homelessness action plan (City of Sydney, September 2020) and collects vital data through its street counts (City of Sydney, n.d.).

Cth: National Agreement on Social Housing and Homelessness (July 2024)

NSW: Housing Pathways, NSW Homeless Strategy 2018-2023* (as per NHHA)

City: Homelessness Action Plan, Homelessness Unit, Street Counts

(b) Social and Affordable Housing – funding pathways and developer contributions

Targeting ways to provide secure housing to vulnerable populations, Public Housing policy has long-established processes in relation to eligibility and assessment. Given that frameworks such as the Public Housing Register are well understood, combined with very long wait times for access, the focus of much Public Housing policy is upon ways to fund and deliver more stock.

Whilst Social and affordable housing policy and funding decisions are made at federal and state levels, the City of Sydney works with Community Housing Providers(CHP's) to deliver projects, and critically, requires developers to make contributions to Social and affordable housing, either through delivery of dwellings or cash payments, as part of new developments (City of Sydney, June 2023). The City has set a target for 7.5% of all private dwellings to be affordable housing by 2036, which equates to approximately 11,000-12,000 affordable dwellings.

Contributions collected by the City of Sydney are distributed to not-for-profit housing providers to provide affordable housing in the local area (City of Sydney, March 2024).

Cth: National Agreement on Social Housing and Homelessness (July 2024)

NSW: Eligibility for Social Housing Policy, Future Directions for Social Housing

City: City of Sydney Affordable Housing Program (City of Sydney, June 2023)

(c) Private Rentals - reactive policy

Policy addressing the needs of private tenants has often reflected government interventions to address Australian expectations in respect of the adequacy of rental housing. Residential tenancies legislation has prescribed minimum standards (including rights in respect of tenure); this has been shaped further through legislation and regulations around building standards, disability discrimination and anti-discrimination. Most recently, with affordability taking the spotlight, policy has made provision for certain income groups to access rental properties at a 20% discount to market rent.

The City of Sydney has utilised the planning and land use levers available to it to facilitate the delivery of affordable rental housing in the local area.

Cth: National Affordable Housing Agreement (July 2024)

NSW: Affordable Housing Ministerial Guidelines, 2023-24; NSW Rent Report

City: Affordable Rental Housing Strategy (City of Sydney, February 2009)

(d) Home Ownership – stimulus and incentives

With many Australians using residential property ownership as a key pathway to wealth creation, home ownership is a common aspiration, and government policy has reflected this. As such, housing policy in this area was delivered by way of economic stimulus packages that incentivised people to get onto the property ladder most notably, through the First Home Owner Grant (FHOG), which was a one-off payment to first home buyers introduced by the Commonwealth in 2000 to offset the impact of the GST on home ownership.

Now, with property prices beyond the reach of many seeking to own their own home, governments are seeking to make pathways to ownership more accessible through both assistance programs (for example, NSW's Shared Equity Home Buyer Helper (closed on 30 June 2024) and the Commonwealth Government's Help to Buy Scheme (commenced 2024), which each provide up to 40% of the purchase price of a brand new home) and increased supply.

Cth: Help to Buy Scheme (2024), First Home Guarantee, Family Home Guarantee

NSW: Frist Home Owner Grant, First Home Buyers Assistance Scheme, Shared Equity Home Buyer Helper (now closed)

(e) Delivery of housing stock – limitations, incentives, value capture

Governments' approach to the delivery of housing stock have varied significantly with the prevailing objectives of the time. In this respect, housing policy has included:

- Value capture for the State (in the form of City-led developer contributions)
- Preservation of amenity and community (planning / land use policy)
- Incentivisation of supply (Housing Australia Fund, taxation policy)

3.2 Housing Policy from an LGBTIQA+ / City perspective

There is no specific government policy that directly targets LGBTIQA+ housing needs. Rather, there are polices which address aspects of vulnerability and policies which support housing and cultural diversity, which support the LGBTIQA+ community.

(a) Key policies: National Affordable Housing Agreement, National Social Housing and Homelessness Agreement and NSW State Government Funding

The National Affordable Housing Agreement (NAHA) and National Social Housing and Homelessness Agreement (NSHHA) (both in force from 1 July 2024) have been entered into by the Federal Government, the States and Territories, and the Australian Local Government Association on behalf of local government.

Under the NAHA and the NSHHA, the parties will



FIGURE 12: HOUSING FOR ALL STRATEGY DELIVERABLES

Housing for All - Key Targets

The strategy sets the following key targets to be achieved by 2030:

10%

At least 10% of all dwellings in the local area are Social Housing, and at least 15% are Affordable Housing, delivered by not-forprofit or other providers. 50%

At least 50% of all dwellings in the local area are suitable for different household sizes and needs, and at least 15% are rental properties with secure and long-term tenure.

30%

The median rent and sale prices for dwellings in the local area are no more than 30% higher than the Greater Sydney average.

50%

The number of people experiencing homelessness or housing stress in the local area is reduced by 50%.

collaboratively develop national policy for develop national policy for housing, homelessness, and Indigenous housing. This includes setting joint priorities for evaluation and research. The State governments will also receive funding, and also make contributions from State budgets to the support and delivery of affordable housing.

Key funding details for NSW are as follows:

- Federal Funding (NASHH):
- General Funding \$482.2 million, Homelessness Funding: \$33.4 million
- State Funding (NSW Budget 2024-25):
 - Total Investment: \$6.6 billion
- New Social Homes: 8,400 homes
- Maintenance and Repairs to Social Homes: \$810 million
- Frontline Homelessness Services: \$527 million
- Aboriginal Housing Maintenance: \$202.6 million

Whilst there is no specific reference to the LGBTIQA+ community in the NAHA and NSHHA, there is an opportunity to advocate for LGBTIQA+ needs as an element for consideration in policy development associated with these key documents.

(b) Key policy: City of Sydney's 'Housing for All'

First released in 2020, Housing for All (City of Sydney, 2020) provides both a technical report and overarching strategy for a 20-year framework for housing supply, priorities, and objectives. The technical report examines the quantitative and qualitative evidence including demographic and economic needs for the community and assesses the forward determinants of strategic priorities for the City of Sydney. Separately the Housing for All strategy provides a grounding for the actions, and the approach that should be taken to achieve the priorities and targets by 2030 (**Figure 12**).

The Housing for All strategy is aligned with the broader vision and goals of the City of Sydney, as well as the state and federal policies and frameworks that shape the housing sector. The strategy recognises the role of housing in delivering social, economic and environmental outcomes for the city and its diverse communities. It also acknowledges the challenges and opportunities that the city faces in addressing the housing needs and aspirations of its current and future residents. One of the key objectives of the Housing for All strategy is to ensure that the city's housing supply is inclusive and responsive to the diversity of its population, including the LGBTIQA+ community.

The strategy identifies four key measures to monitor and evaluate the progress and impact of the City of Sydney's housing actions. These are:

- The number and percentage of dwellings that are social and Affordable Housing within the local area.
- The number and percentage of dwellings that are diverse in size, type and tenure within the local area.
- The median rent and sale prices for dwellings within the local area.
- The number of people experiencing homelessness or housing stress within the local area.

Given that the City of Sydney's primary role is in establishing land use policy and associated planning controls, Housing for All does not directly address the impact of housing on specific marginalised groups such as LGBTIQA+ people. It does, however, note the impact of the declining population of Indigenous Australians, identifying issues in respect of displacement, higher rates of housing insecurity, and advocates for dedicated, culturally adequate housing, demonstrating how the City of Sydney advocates for priority community groups and potentially housing targets - a model which could be adopted to advocate for housing needs for the LGBTIQA+ community. Inclusive housing strategies within the broader Housing for All plan, ensuring that future housing developments are accessible and culturally appropriate for all community members.



(c) Other Positive Impacts

Whilst Housing for All does not address LGBTIQA+ needs directly, other policies of the City of Sydney have had positive impacts on housing outcomes for the LGBTIQA+ community, by contributing to Sydney as a diverse and inclusive place:

- **Community surveys** to gather data and drive advocacy for LGBTIQA+ housing needs.
- Oxford Street LGBTIQA+ Place Strategy: developed by the City of Sydney, this focuses on inclusive planning for the LGBTIQA+ community in the Oxford Street area, a historic and cultural hub for the LGBTIQA+ community. This strategy includes actions to increase visibility and support for LGBTIQA+ individuals.
- Public Art and Visibility: The City of Sydney has installed permanent public pride flag artworks, such as rainbow crossings, to promote inclusivity and celebrate the LGBTIQA+ community.
- Community Engagement and Support: The City of Sydney supports various events and programs, such as Wear it Purple Day, Transgender Day of Visibility, and Intersex Awareness Day, to raise awareness and celebrate the LGBTIQA+ community.
- Partnerships: The City of collaborates with community partners like ACON, Inner City Legal Centre, Twenty10, and The Gender Centre to deliver programs and support services for the LGBTIQA+ community.
- Dedicated Affordable Housing project for transgender women in Darlinghurst: developed in partnership with Common Equity New South Wales and All Nations Housing Co-operative, this aims to provide safe and Affordable Housing for a particularly vulnerable segment of the LGBTIQA+ community.

(d) Challenges and Opportunities

The use of an intersectional approach to design LGBTIQA+ specific housing policy in the City of Sydney is likely to face some challenges and limitations, including:

- · Limited funding and resources,
- Lack of available data to support or validate the community need,
- Resistance and discrimination from some aspects of the community,
- Commentary intimating that this approach will add to the complexity and fragmentation of the housing system, and
- Difficulty of reaching out and engaging with the LGBTIQA+ community.

Furthermore, the limitations include the insufficiency and inadequacy of the policy to address the diverse and complex needs and issues of the LGBTIQA+ community, such as homelessness, domestic violence, mental health, ageing, disability, and migration.

(e) Environmental Scan and Gap Analysis

Housing policy and legislation in Australia is disparate. Seeking to understand what levers regulate, facilitate, or allows government intervention in the housing market is not straightforward.

Analysis of key housing legislation requires a multifaceted approach to addressing housing challenges across various dimensions. Beyond supply and affordability, working to create a more inclusive, sustainable, and responsive housing system that supports the health and well-being of communities must go beyond supply to consider security of tenure, accessibility (including availability of services, materials, facilities and infrastructure), affordability, location, exclusion and invisibility. This is considered in the table below.

KEY POLICIES AND LEGISLATION

IMPACT ON HOUSING NEEDS FOR LGBTIQA+ INDIVIDUALS

Continuum: Experiencing Homelessness | Crisis Accommodation | Transitional Housing

NAHA (July 2024 – previously the NHHA to June 2024) Cth / NSW, NSHHA

Agreement between the Federal Government and the states and territories and provides funding and policy direction for housing and homelessness services.

Objectives of the NAHA include ensuring that:

- people who are homeless or at risk of homelessness achieve sustainable housing and social inclusion; and
- people are able to rent housing that meets their needs.

The NHHA requires the states and territories to develop and implement housing and homelessness strategies that address priority cohorts, such as the LGBTIQA+ community, and report on their outcomes and performance. The NHHA also supports the delivery of Social and Affordable Housing through Housing Australia – previously known as National Housing Finance and Investment Corporation (NHFIC) and the National Rental Affordability Scheme (NRAS).

Supports:

Security of tenure

LGBTIQA+ individuals may be at risk of homelessness due to social exclusion (e.g. rejection from family)

Affordability and accessibility

LGBTIQA+ people experience poverty at higher rates than others in the population which impacts their ability to afford and access appropriate housing

Location

LGBTIQA+ individuals may need access to services available in larger cities, which are experiencing an under supply of appropriate homes

Continuum: Rental - Public Housing

Structural Framework:

Community Housing Innovation Fund | Community Housing Providers (Adoption of National Law) Act 2012 (NSW) | Housing Act 2001 (NSW)

Continuum: Private Rental

Residential Tenancies Act 2010 (NSW)

NSW

Continuum: Home Ownership

First Home Owner Grant and Shared Equity Act 2000 (NSW)

Real Property Act 1900

KEY POLICIES AND LEGISLATION

Continuum: Supply

NSW Housing Strategy 2020-2036

a framework for the NSW Government to plan, fund, and deliver housing across the state. The strategy outlines the vision, principles, objectives, and actions for housing in NSW, and covers four key themes: supply, diversity, affordability, and resilience. The strategy recognises the housing needs and challenges of diverse groups, such as the LGBTIQA+ community, and commits to supporting their access to safe, secure, and appropriate housing. The strategy also proposes to reform the planning system, increase the supply of Social and Affordable Housing, and enhance the quality and sustainability of housing.

Greater Sydney Region Plan

A strategic plan for the development and growth of the Greater Sydney region, including the City of Sydney. The plan sets the vision, directions, objectives, and actions for land use, transport, infrastructure, environment, and social and economic development in the region. The plan acknowledges the importance of housing diversity and affordability, and sets targets for delivering more housing choices, increasing the share of Social and Affordable rental Housing, and improving housing design and liveability. The plan also identifies collaboration areas, such as the Eastern City District, where the City of Sydney is located, and prioritises the delivery of housing and infrastructure in these areas.

City Local Environmental Plan 2012 (LEP)

regulates the development and use of land in the City of Sydney. The LEP sets the zoning, objectives, controls, and provisions for different types of development, such as residential, commercial, industrial, mixed use, and special purpose. The LEP aims to promote the economic, social, and environmental wellbeing of the city, and to provide for a range of housing types, sizes, tenures, and locations. The LEP also contains incentives and mechanisms for the provision of Affordable Housing, such as floor space bonuses, density bonuses, and contributions schemes.

The City of Sydney Inclusion (Disability) Action Plan 2021-2025

guides the City of Sydney's actions and initiatives to support the inclusion and participation of people with disability. The plan outlines the vision, goals, outcomes, and actions for inclusion in the city, and covers four key areas: liveable city, inclusive city, engaged city, and employer of choice.

By recognising housing issues and barriers faced by those members of the LGBTIQA+ community who live with disabilities, the plan contributes to the housing needs of the LGBTIQA+ community.

Environmental Planning and Assessment Act 1979 (NSW)

3.3 Why do LGBTIQA+ specific housing approaches matter?

The LGBTIQA+ community in the City of Sydney is diverse, vibrant, and culturally significant. However, as demonstrated in **Section 3.2** it also faces various housing challenges that are not directly considered by the current housing legislation or policy from any tier of government. As a result, the unique expressions of discrimination, harassment, violence, homelessness, displacement, affordability, accessibility, and isolation that are faced by the LGBTIQA+ community remain unaddressed.

The benefit to the LGBTIQA+ community of the City of Sydney developing housing policy that uses a resident-centred and intersectional approach would be recognised in several ways.



'I have hidden my gender and sexual orientation to get housing, and to keep a job; there are times I feel invisible in plain sight. Because I feel invisible, I don't feel that my experiences of discrimination are understood by my [housing] provider.'

4 Intersectionality of Housing Needs

KEY TAKEAWAYS

Intersectionality allows you to thread together who you are (Crenshaw, K 1989).

LGBTIQA+ housing needs are diverse because the LGBTIQA+ community is diverse. This presents an issue in formulating effective policy to meet these needs.

Intersectionality is a way of considering policy that recognises the fact that those who face issues as a result of one part of their identity may also be impacted by issues arising from other parts of their identity.

A specific example of how this might be applied is in considering LGBTIQA+ identity and older age. Given experiences of past discrimination, older LGBTIQA+ individuals may fear accessing residential aged care housing as a result of their sexual orientation or gender identity and working to create LGBTIQA+ specific supports for this sector of the community can lead to greater efficiency and better housing outcomes.

By considering these intersections of need, policy makers can take a holistic approach to marginalisation, and deliver outcomes that consider the resident, rather than a supplyfocused approach.

SEXUALITY

INDIGENOUS IDENTITY

CULTURAL IDENTITY

GENDER IDENTITY

RELIGION

EDUCATION

MARITAL & PARENTING STATUS

FIGURE 13: DEMONSTRATION OF INTERSECTIONS

4.1 Introduction to the Intersection of Needs

Where systems of race, gender, and class domination converge, as they do in the experiences of battered women of colour, intervention strategies based solely on the experiences of women who do not share the same class or race backgrounds will be of limited help to women who because of race and class face different obstacles (Crenshaw, 1991).

Intersectionality of needs is a term that refers to the complex and interrelated nature of the housing needs of LGBTIQA+ people, who face multiple and overlapping forms of disadvantage and discrimination in the housing market and society at large. According to Hancock (2007), intersectionality of needs is "the recognition that individuals have multiple identities that are not mutually exclusive but rather intersect and create unique experiences and expressions of oppression and privilege" (p. 64). Therefore, intersectionality of needs acknowledges that LGBTIQA+ people are not a homogeneous group, but rather have diverse and varying housing needs depending on their specific identities and circumstances.

The concept of intersectionality of needs is derived from the theory of intersectionality, which was originally developed by Black feminist scholars, such as Crenshaw (1989), Collins (1990), and Hooks (1984), to challenge the dominant and exclusive frameworks of feminism and anti-racism that failed to address the experiences and perspectives of women of colour. Intersectionality theory (**Figure 13**) argues that gender, race, class, and other social categories are not separate and independent, but

rather interconnected and mutually constitutive, creating a matrix of domination and oppression that shapes the lives of marginalized groups (Collins, 1990).

Intersectionality theory has been widely adopted and applied in various disciplines and fields, including sociology, psychology, law, education, health, and human rights, to analyse the complex and multidimensional realities of social inequality and injustice (Cho, Crenshaw, & McCall, 2013).

(a) Importance of Intersections to the LGBTIQA+ community

For the LGBTIQA+ community, intersectionality is crucial because it reveals the true nature of marginalisation. It shows that discrimination is not experienced in isolation but is interconnected, affecting individuals simultaneously across multiple aspects of their identity. For example, a person may face homophobia, racism, and economic oppression all at once, which compounds their marginalisation and creates unique challenges that cannot be understood through a single-axis framework.

By not centring of sexual identity as the sole aspect of identification meaningful to all LGBTQ people, applying an intersectional lens helps to avoid the harmful unintended outcomes of ignoring the diversity within the LGBTIQA+ community (Hagai et. al, 2020). It is an approach that could ensure that policies and programs address the specific needs of different groups, such as transgender individuals, LGBTIQA+ people of colour, or older members of the LGBTIQA+ community may experience distinct types of violence and discrimination. This approach is essential for creating inclusive and effective housing and support initiatives,

LIVED EXPERIENCE QUOTE:

'I hid in the closet in the 1970's and 80's until I found my partner. We have had a wonderful life in our community and with our chosen family. But I am terrified that Aged Care will be one giant and drab closet!'

as it acknowledges the varied experiences of LGBTIQA+ individuals and tailors services to meet their specific needs.

Moreover, intersectionality empowers the LGBTIQA+ movement by amplifying marginalized voices and challenging systemic inequalities. It builds coalitions with other social justice movements, recognizing shared experiences of discrimination and fostering solidarity. This interconnectedness strengthens collective efforts to create a more inclusive and equitable society that uplifts and celebrates all voices within the LGBTIQA+ community (Private Lives 3).

(b) Intersectionality in Housing Policy

The application of intersectionality to housing policy is a relatively new and emerging field of inquiry, which aims to address the gaps and limitations of traditional and mainstream approaches to housing research and practice. Traditionally, housing policy has been informed by a dominant paradigm that assumes a universal and homogeneous model of housing need and preference, based on the nuclear family, home ownership, and the market (Mullins & Western, 2001). This paradigm tends to ignore or marginalize the diverse and specific housing needs and experiences of groups that do not fit this normative model, such as LGBTIQA+ people, who are often rendered invisible or stigmatized in the housing system (Browne, Bakshi, & Lim, 2011).

Intersectionality offers an alternative and critical lens for examining the housing needs and outcomes of LGBTIQA+ people, by recognizing the multiple and intersecting dimensions of their identities and experiences, and how they shape their access to and opportunities in the housing market. Intersectionality also challenges the homogenization and essentialization of LGBTIQA+ people as a single and unified group, and instead highlights the diversity and heterogeneity within and among LGBTIQA+ people, based on their different combinations of social locations, such as gender, sexuality, race, ethnicity, age, disability, migration status, and socioeconomic status. By adopting an intersectional perspective, housing policy can better respond to the

complex and contextualized realities and aspirations of LGBTIQA+ people and address the structural and systemic factors that create and sustain their housing disadvantage and exclusion (Browne et al., 2011).

The origins of the application of intersectionality to housing policy can be traced back to the work of feminist geographers and sociologists, who have explored the connections between gender, space, and place, and how they influence the housing conditions and choices of women and other marginalized groups (McDowell, 1999). Feminist scholars have challenged the genderblindness and androcentrism of conventional housing studies and have highlighted the gendered nature of housing processes and outcomes, such as housing tenure, affordability, mobility, security, and satisfaction. They have also examined how gender intersects with other axes of difference and inequality, such as race, class, sexuality, and disability, to create multiple and varied forms of housing disadvantage and discrimination for different groups of women and men (Watson & Austerberry, 1986). Building on this feminist tradition, queer and LGBTIQA+ scholars have further developed and applied intersectionality to housing policy, by focusing on the specific and unique housing issues and challenges faced by LGBTIQA+ people across different contexts and scales (Doan, 2010).

4.2 Intersectional Housing Needs of the LGBTIQA+ Community

LGBTIQA+ individuals often experience heightened discrimination as a result not only of their sexual orientation or gender identity, but where this intersects with other key aspects of who they are – whether it be their age, marital status, race, physical ability, mental and physical health or socioeconomic status. These areas of overlap are key to understanding LGBTIQA+ housing needs, and specific examples are considered below:



(a) Family formation and qualifying for Social and Affordable Housing

Critical for the LGBTIQA+ community is the recognition and respect of the diverse forms of household and family formation, which may differ from the dominant and normative model of the nuclear family.

LGBTIQA+ people may live alone, with partners, with friends, with chosen families, or with biological families, depending on their personal circumstances and preferences. In doing so, they may have different approaches to sharing accommodation, living expenses and income. These different living arrangements may have different implications for their housing needs and rights, such as access to Social Housing, rental subsidies, inheritance, and property ownership.

Policy for Social and Affordable Housing, such as the NSW Affordable Housing Ministerial Guidelines 2023/24, by contrast, looks at 'households', and assumes pooled resources of the adults in those households as one would expect in a nuclear family. This does not necessarily provide for LGBTIQA+ individuals and chosen living arrangements, thereby excluding LGBTIQA+ people from accessing assistance that might otherwise provide them housing stability.

(b) Fear of discrimination and safe services for older LGBTIQA+ people

LGBTIQA+ people may have decades-long experience of various forms of hostility and discrimination in their housing arrangements, starting with their families of origin rejecting them, as landlords refusing to rent to them, neighbours harassing them, or service providers ignoring them. These experiences can negatively affect their mental health, well-being, and sense of belonging, as well as their earning capacity.

As LGBTIQA+ individuals grow older, they may potentially find these diminished social supports more impactful when facing various health crises or other times of need, putting them more at risk of homelessness or housing stress. Past experience of discrimination then in turn leads to fears that a future of residential aged care – will

mean they are 'forced back into the closet' - in turn creating an additional barrier to accessing services (Walton & York, 2020).

By considering these overlapping aspects of marginalisation – older age and LGBTIQA+ status – housing programs and services can be developed to reflect the specific needs and interests of LGBTIQA+ people, such as LGBTIQA+-friendly shelters, transitional housing, senior housing, and housing counselling.

4.3 International Examples and Best Practice Models

One of the objectives of this Project is to learn from the international examples and best practice models of LGBTIQA+ favourable housing policy and to assess their relevance and applicability to the City of Sydney. By exploring how other countries and jurisdictions have addressed the housing needs and rights of LGBTIQA+ people, the Project can identify the strengths and weaknesses of different policy approaches, the challenges and opportunities for implementation, and the potential impacts and outcomes for the LGBTIQA+ community. The project can also benchmark the City of Sydney's current housing policy against the international standards and norms and propose recommendations for improvement and innovation.

(a) European Union

• **Directive, 2013:** This directive prohibits discrimination based on sexual orientation and gender identity in access to social protection, including Social Housing.

Element of Best Practice: It ensures equal access to essential services and protection for LGBTQI+ individuals, promoting inclusivity and reducing systemic discrimination in housing and social services.

• EU LGBTIQ Equality Strategy 2020-2025: This strategy outlines actions to combat discrimination and promote equality for LGBTIQ individuals across various sectors,

including housing.

- Element of Best Practice: It provides a comprehensive framework for addressing systemic discrimination and promoting equality, ensuring that LGBTIQ rights are integrated into broader EU policies and actions. https://fra.europa.eu/en/publication/2011/homophobia-and-discrimination-grounds-sexual-orientation-and-gender-identity-eu
- Rainbow Welcome! Project: This project aims to improve the reception of LGBTIQ+ refugees in Europe by identifying legal and practical procedures, equipping shelters and reception centres, raising awareness, and advocating for LGBTIQ+ refugee rights.
 - Element of Best Practice: It addresses the intersectionality of discrimination faced by LGBTIQ+ refugees, providing tailored support and promoting a more inclusive and welcoming environment for vulnerable populations. https://rainbowelcome.eu/about/

(b) Canada

- Legislation, 2017 National Housing Strategy: This strategy includes a specific initiative to prevent and reduce homelessness among LGBTQ2S youth, who are disproportionately affected by homelessness.
- Element of Best Practice: By targeting a vulnerable subgroup, this strategy acknowledges the unique challenges faced by LGBTQ2S youth and provides focused resources and support to address these issues, thereby promoting equity and inclusion

https://www.homelesshub.ca/resource/canadasnational-housing-strategy

https://www.cmhc-schl.gc.ca/blog/2022/2slgbtqia-housing-needs-challenges

(c) USA

- HUD LGBTQI+ Youth Homelessness Initiative, 2023:
 This initiative aims to address barriers to housing and shelter access for LGBTQI+ youth, providing technical assistance, training for service providers, and resources to support LGBTQI+ youth.
- Element of Best Practice: It directly addresses the high rates of homelessness among LGBTQI+ youth through collaborative solutions, training, and resource development, ensuring that services are inclusive and supportive.

https://www.hud.gov/press/press releases media advisories/hud no 23 112

https://nn4youth.org/2023/06/15/new-biden-harris-initiative-for-lgbtqi-community/

https://www.usich.gov/news-events/news/hud-launches-lgbtqi-youth-homelessness-initiative

- HUD Fair Housing Toolkit: This toolkit includes resources and guidance for ensuring equal access to housing for LGBTQI+ individuals, focusing on compliance with the Equal Access Rule and best practices for inclusive housing.
 - Element of Best Practice: It provides actionable steps and training scenarios to help housing providers create safe and welcoming environments, thereby

- reducing discrimination and promoting fair housing practices. https://www.hud.gov/lgbtqi
- Advancing Human Rights of LGBTQI+ Persons from Around the World: This policy focuses on promoting and protecting the human rights of LGBTQI+ individuals globally, including through housing initiatives.
 - Element of Best Practice: By addressing human rights on a global scale, this policy promotes international standards of equality and protection, influencing positive change beyond national borders.

(d) Scotland

- Legislation, 2019: This legislation requires local authorities to assess the housing needs of LGBTIQA+ people and incorporate these needs into their strategic housing plans.
 - Element of Best Practice: It ensures that the specific housing needs of LGBTIQA+ individuals are recognized and addressed in local planning, promoting inclusivity and targeted support within communities.

https://nlihc.org/resource/14-2-taking-pride-our-work-lgbtq-youth-homelessness-towards-safety-and-acceptance

Each of these policies represents best practices by addressing the unique challenges faced by LGBTQI+ individuals in accessing housing and social services, promoting inclusivity, and ensuring equal treatment and protection under the law.

Summarised in **Table 2** are some of the critical international examples and best practice models that support the validation of the recommendations included in this report.

TABLE 2: INTERNATIONAL EXAMPLES OF LGTBIQA+ FOCUSED HOUSING POLICY AND LEGISLATION

JURISDICTION	POLICY/ LEGISLATION	IMPACT	RECOMMENDATION ALIGNMENT
European Union	Directive, 2013- prohibits discrimination on the grounds of sexual orientation and gender identity in access to social protection, including social housing.	Provides legal protection against discrimination for LGBTIQA+ individuals seeking social housing across EU member states	Adopt similar anti- discrimination protections specifically for social and public housing access
European Union	Rainbow Welcome! project	Supports LGBTIQ+ refugees in Europe, addressing their specific needs and challenges	Develop
Canada	Legislation, 2017 national housing strategy that includes an LGBTQ2S-specific homelessness initiative that aims to prevent and reduce LGBTQ2S youth homelessness.	Targeted support for a vulnerable population, addressing unique needs of LGBTQ2S youth experiencing homelessness	Develop a targeted strategy and funding stream to address LGBTIQA+ youth homelessness in Sydney
USA	Policy HUD, 2023 Launched LGBTQI+ Youth Homelessness Initiative to address barriers to housing/shelter access	Improves access to housing services for LGBTQI+ youth through training, resources, and community partnerships	Implement similar initiative with focus on provider training and developing LGBTIQA+-inclusive housing services
USA	HUD Fair Housing Toolkit	Provides guidance for jurisdictions to conduct fair housing planning, including setting goals to overcome fair housing issues	Implement a similar toolkit for Sydney, emphasizing goal-setting and community participation in fair housing planning
Scotland	Legislation, 2019- requires local authorities to assess the housing needs of LGBTIQA+ people and take them into account in their strategic housing plans.	Ensures LGBTIQA+ housing needs are systematically considered in local housing strategies	Mandate inclusion of LGBTIQA+ needs assessment in Sydney's housing strategy and planning processes

5 Measurement of Current NSW and City of Sydney Policies against the Intersections of Need

KEY TAKEAWAYS

The City of Sydney influences housing outcomes through planning and land use approaches. Beyond this, the City of Sydney has made significant strides in supporting the LGBTIQA+ community through policies and programs such as the Homelessness Unit and Homelessness Action Plan.

This section sets out to identify what types of initiatives and interventions are possible in the housing market:

- namely, governments can create policies and legislation which: supports the individual, by allowing them to maintain or improve their position on the housing continuum; and
- influences the broader property market, through taxation levers, determining land uses and imposing codes of practice.

Existing housing policies and initiatives do not directly address LGBTIQA+ housing needs. They can, however, be assessed for their adequacy, and be seen to support various LGBTIQA+ housing needs with the application of an intersectional lens.

The approach is essential to allow for measurement of any key initiatives made to support LGBTIQA+ housing needs, to allow the City of Sydney to continuously improve its programs to provide effective support for its community.

5.1 What housing initiatives and innovations are possible?

As part of its commitment to creating a fair and inclusive housing system, the NSW government has launched a range of initiatives to address the intersectional needs of the LGBTIQA+ community. These include expanding the availability and quality of social and Affordable Housing options for LGBTIQA+ people, especially those who are vulnerable to homelessness or violence; developing a Housing Diversity SEPP that supports the development of diverse and adaptable housing types and designs; creating a LGBTIQA+ Housing Strategy that guides the development and delivery of housing policies and programs for LGBTIQA+ people; and strengthening the collaboration and integration of housing and other services that cater to LGBTIQA+ people's needs.

Both the New South Wales State Government (**State**) and the City of Sydney can influence LGBTIQA+ housing by implementing strategy and policy which has impact:

- at an individual level, by either improving or allowing them to maintain their position on the housing continuum; and
- on the broader property **market**, by changing investment and funding decisions, determining land uses, and imposing standards and codes of practice.

The State can implement laws and regulations to provide the structural framework that supports housing. The State also collects land-based taxes (such as stamp duty and land tax) and receives funds from the Federal Government for state-related matters, which allows for the State to provide for programs to address specific matters impacting New South Wales residents (such as building programs to deliver more social and Affordable Housing).

Recognising the City of Sydney's

The City of Sydney could consider the following innovations to further support housing policy and delivery:

 Applying an intersectional approach to the development and implementation of housing policy.

An intersectional approach to housing policy recognises that different groups of people experience different forms and degrees of disadvantage and discrimination in accessing and maintaining adequate and Affordable Housing . By considering the intersecting factors of identity, such as gender, sexuality, race, disability, age, and class, an intersectional approach can ensure that housing policy is responsive to the diverse and complex needs of LGBTIQA+ communities. An intersectional approach can also foster inclusion and empowerment of LGBTIQA+ voices in decision-making processes and policy outcomes.

• Expand planning policies to address adequacy as a component of supply,

Opportunities include the expansion of inclusionary zoning and housing delivery uplift mechanisms that preference homelessness services, social, affordable and SDA Housing outcomes as well as the community and social services.

• Improved utilisation of surplus government land,

By continuing to make available surplus government land for the delivery of homelessness services social and Affordable Housing such as those detailed in **Section 8.3** the City of Sydney will continue to support the changing needs of the community and address the specific needs of unique cohorts such as the LGBTIQA+community.

· Advocacy and cross government support,

Recognising the City of Sydney significant influence in hearing local LGBTIQA+ voices, it is well placed to be a leader in implementing an intersectional approach to housing policy as well as advocating for LGBTIQA+ matters within the community and at both State and Federal levels.

5.2 Housing initiatives and interventions

Both the State and the City of Sydney have been active in driving initiatives and interventions which support housing outcomes for the LGBTIQA+ community.

(a) LGBTIQA+ Specific Policies

• State: At the State level, there are few initiatives which directly address housing needs of the LGBTIQA+ community.

From a structural perspective, the Anti-Discrimination Act 1977 (NSW) prohibits discrimination based on factors including sexual and/or gender identity when selecting tenants or buyers. Behaviours mandated by this act are adopted in professional regulations such as the Property and Stock Agents Regulations 2022 (NSW), which require estate agents understand their anti-discrimination obligations in undertaking their duties

• City: Again, there are few initiatives which directly target LGBTIQA+ housing needs. However, to amplify the voices of the LGBTIQA+ community, the City of Sydney has worked to understand issues impacting the LGBTIQA+ community (for example, through the City of Sydney's 2018 Community Wellbeing Survey), which in turn allows the City of Sydney to advocate effectively (for example, through the Advocacy for Diverse Housing committee) and develop inclusive policies ('A City for All - Towards a Socially Just and Resilient Sydney').

The City of Sydney also engages a LGBTIQA+ Social Programs Officer, which allows the City of Sydney to develop social and cultural events which contribute to Sydney being a LGBTIQA+ inclusive city.

• Not-for-Profit Sector: Both the State and the City of Sydney fund and work with various not-for-profit entities which serve a diverse range of need, from information and education (QLife, which provides an online peer support network), to referral and case management (services provided by Twenty10, for LGBTIQA+ youth), to shelters (The Gender Centre shelter for trans women).

5.3 Assessing the impact of City initiatives and interventions

Given the ad hoc development of housing policy, and the diversity within the LGBTIQA+ community itself, assessing the impact of how State and City initiatives progress the support of LGBTIQA+ housing needs requires examination of the inter-relation between:

- the nature of the initiative / intervention considered as against an understanding of the aspect of the housing continuum being targeted;
- identification of the impacted cohort; and
- the element of housing adequacy being supported.

(a) Nature of the initiative / intervention with respect to the housing continuum

To assess the impact of State and City of Sydney initiatives on LGBTIQA+ housing needs, housing legislation and policy has broadly been categorised as follows:

Structural Frameworks

Legislation and regulations enacted by the State or Federal Government governments serve to establish the structures by which rights and obligations relating to all aspects of the housing continuum are realised, and through which the framework of certain minimum standards of tenure, habitability, accessibility and behaviour are made mandatory.

• Policy - Community Impact

Budgets, strategies and policies established by the State and the City of Sydney may identify how governments intend to address various aspects of need along the housing continuum.

Development of these budgets, strategies and policies are often iterative and require inputs from the broader community; consequently, the State and the City of Sydney may expressly provide for working groups and various forums for consultation to ensure that legislation and policy best addresses need within impacted communities.

Policy – Individual Impact

Initiatives and interventions may be designed to directly impact individuals, in terms of:

- improving their position on the housing continuum (e.g. funding specialist homeless services to ensure a case managed individual can find stable housing);
- maintaining their position on the housing continuum (e.g. programs to provide rent assistance to individuals experiencing a temporary crisis);
- screening individuals to identify who in the community requires support (e.g. the Social Housing Register); and
- providing information and education about housing options (e.g. Ask Izzy).

Policy - Market Impact

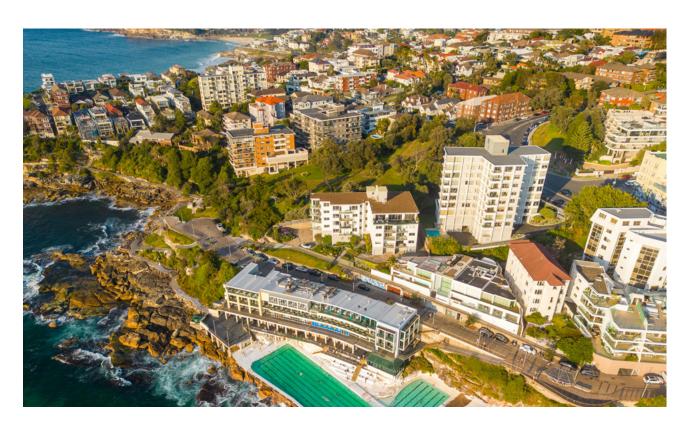
Initiatives and interventions may function to influence:

- investment and funding decisions with respect to property development which in turn may contribute to increased supply (e.g. the HAFF);
- the manner in which land is developed (e.g. Affordable Housing requirements, developer contributions to community infrastructure); and
- the standards and codes of practice which must be adhered to when delivering housing.

(b) Assessment of the cohort

As noted, the LGBTIQA+ community is not homogenous; accordingly, for the purpose of evaluating legislation and policy impacts, an intersectional approach has been taken, that is, to consider impacts for members of the LGBTIQA+ community based on:

- · youth / older age;
- · homelessness / housing insecurity;
- · ability / health;
- nationality / race / ethnicity;
- education status; and
- culture / religion.



(c) LGBTIQA+ community needs

With an intersectional lens, State and City legislation and policies will be considered as against how they address LGBTIQA+ concerns around:

- · security of tenure;
- · accessibility including services;
- · affordability;
- location;
- · cultural adequacy.

5.4 Matching the benefits to the cohort

By considering the cohort and the community need, current policies and programs can be assessed to recognize and reflect the diversity and complexity of the LGBTIQA+ community.

By considering the cohort and the community need, current policies and programs can be assessed to recognise and reflect the diversity and complexity of the LGBTIQA+ community. This is important because LGBTIQA+ people face multiple and intersecting forms of discrimination and disadvantage that affect their access to safe, secure, and Affordable Housing.

To address these aspects of housing disadvantage, an intersectional approach and lived experience are essential tools to support the LGBTIQA+ community in meeting their housing needs. Lived experience, on the other hand, refers to the knowledge and expertise that LGBTIQA+ people have from their own personal and collective histories and realities. Lived experience is a valuable source of information and insight that can inform and improve the development and delivery of

housing policies and programs for LGBTIQA+ people. Noting that the use of the lived experience voice is a critical component of all recommendations of this Project (Section 9).

Having policies that support the specific needs of unique cohorts in the delivery of housing diversity is crucial for ensuring the well-being and inclusion of LGBTIQA+ people. Housing diversity refers to the availability and accessibility of a range of housing types, tenures, sizes, locations, and designs that cater to the different and changing needs and preferences of different groups of people. Housing diversity can benefit LGBTIQA+ people in many ways, such as by providing them with more choice and control over their housing options; by enhancing their affordability and security of tenure; by enabling them to live in supportive and affirming communities; by accommodating their specific health and support needs; and by allowing them to express their identity and culture.

Potential housing supply opportunities can also be considered in the same way. These opportunities include expanding the availability and quality of social and Affordable Housing options for LGBTIQA+ people, especially those who are vulnerable to homelessness or violence; developing a Housing Diversity SEPP that supports the development of diverse and adaptable housing types and designs; creating a LGBTIQA+ Housing Strategy that guides the development and delivery of housing policies and programs for LGBTIQA+ people; and strengthening the collaboration and integration of housing and other services that cater to LGBTIQA+ people's needs.

The question remains: are these actions sufficient?

6 What difference do we want to make? Considering the Economic and Social Return on Investment

KEY TAKEAWAYS

- Developing LGBTIQA+ Housing Policy for the City of Sydney is not just about providing shelter; it's about creating transformative change.
- By employing a Social Return on Investment (SROI) analysis, we can quantify the policy's far-reaching impacts across social, economic, and environmental domains.
- SROI goes beyond traditional financial metrics, capturing the full spectrum of value created for the LGBTIQA+ community and the broader society. This approach allows us to:
- Demonstrate the policy's tangible benefits in financial terms
- Highlight improved outcomes in health, education, and social inclusion
- Quantify cost savings for government services
- Measure increased community well-being and social cohesion
- SROI has been applied to other successful LGBTIQA+ initiatives like Pride in Health and HOPWA, to build a compelling case for the housing policy's potential impact. This evidence-based approach not only justifies the investment but also inspires stakeholders by showcasing the policy's power to create a more equitable, vibrant, and inclusive Sydney for all.

6.1 Outcomes of LGBTIQA+ Housing Policy

A key focus of this paper has been the potential of LGBTIQA+ housing policy to address needs within the LGBTIQA+ community – that is, to ask the question – is this housing adequate for these individuals?

One direct way to reframe this question is to consider what outcomes are sought. To use the language of housing as a human right, LGBTIQA+ housing policy seeks the outcome of progressively providing for LGBTIQA+ individuals to live in **adequate housing** (OHCHR, 2009)³, that is, housing which:

- has security of tenure: where residents are legally protected against forced evictions, harassment and other threats, and have certain control over their tenure;
- has amenity, with access to services, materials, facilities and infrastructure, including financial, physical and mental health supports;
- is **affordable**, where its cost does not compromise residents' enjoyment of other human rights;
- is **habitable**, providing physical safety, adequate space and protection of the resident against cold, damp, heat, rain, wind;
- is accessible, including for those with specific needs;
- is located in areas with access to appropriate employment opportunities, health-care services, schools, childcare centres and other social facilities, in environments that are not polluted or dangerous; and
- is **culturally adequate**, and respects and consider the expression of cultural identity, allowing residents to meaningfully participate in the social life of their community and pursue a sense of belonging.

The determinants of housing adequacy can then be tested using both progressive realisation methods and an assessment of the Social Return on Investment (SROI).

6.2 AssessmentMethodology – Social ReturnOn Investment

To identify how developing an LGBTIQA+ focused housing policy will produce the outcomes set out above, and to articulate what benefit this will have for the City of Sydney, it will be beneficial to demonstrate the value and impact of such a policy on the economic and social outcomes of the city and its residents.

A SROI analysis is a useful tool to measure and communicate the benefits and costs of the policy intervention from the perspectives of different stakeholders (Social Value UK, 2015), especially the LGBTIQA+ community and their advocates.

By applying a SROI framework, policy makers and evaluators can identify and quantify the inputs, outputs, outcomes, and impacts of the policy intervention, and assign monetary values to benefit where possible. This allows for a comprehensive and holistic assessment of the policy intervention that goes beyond the conventional cost-benefit analysis and captures the intangible and long-term effects of the policy intervention – in short, answering the question of 'what difference does this make?'

A SROI analysis can also help to highlight the importance of addressing the specific and diverse housing needs and preferences of the LGBTIQA+ community, and the potential risks and challenges of not adequately representing or excluding them from the housing policy. By involving the LGBTIQA+ community and their representatives in the SROI process, the policy makers and evaluators can gain a deeper understanding of the issues and opportunities facing the community, and ensure that the policy intervention is relevant, appropriate, and effective. Moreover, by communicating the SROI results to the wider public and stakeholders, the policy makers and evaluators can raise awareness and advocacy for the LGBTIQA+ community and their housing rights to foster a more inclusive and supportive environment for the community.

6.3 Practical SROI examples for establishing LGBTIQA+ policy

SROI analysis has been utilised to communicate the value of implementing LGBTIQA+ specific policy in a number of areas of government service.

(a) Pride in Health

Assessment of the Pride in Health project was conducted by the University of Queensland and the Queensland Council of Social Services (Cooper, D et al 2019]. The report aimed to evaluate the social and economic value of creating inclusive and welcoming communities for LGBTIQA+ people in regional Queensland, Australia. The project involved conducting surveys, interviews, and focus groups with LGBTIQA+ residents, service providers, community organisations, and local government representatives in four regional towns including Gympie, Roma, Rockhampton and Cairns.

The project found that by investing in LGBTIQA+ inclusion initiatives, such as community events, awareness campaigns, training programs, and support services, the regional towns could generate significant social and economic benefits; such as improved mental health and well-being, increased social capital and cohesion, enhanced civic participation and volunteering, and boosted local tourism and business activity. The project estimated that for every \$1 invested in LGBTIQA+ inclusion initiatives, the regional towns could expect a return of \$6.58 in social and economic value.

³ The author notes that these outcomes align with the AHURI criteria for an outcomes-based framework, which includes an assessment of housing as secure and stable, providing access to financial security, health and wellbeing, social and community participation and identity and empowerment (Duff, C., et al, 2024).

(b) Housing Opportunities for Persons with AIDS

The Housing Opportunities for Persons With AIDS (HOPWA) program, was implemented by the U.S. Department of Housing and Urban Development (HUD) (US HUD, 2024). The program aimed to provide housing assistance and related supportive services to low-income persons living with HIV/AIDS and their families. The program involved providing grants to state and local governments, non-profit organisations, and community-based organisations to deliver a range of housing options and services, such as rental assistance, emergency shelter, transitional housing, permanent supportive housing, case management, health care, and mental health counselling.

The program found that by providing housing assistance and related supportive services to persons living with HIV/AIDS, the program could generate significant social and economic benefits, such as improved health outcomes, reduced viral load and transmission, increased access to care and treatment, decreased hospitalisation and emergency room visits, enhanced quality of life and dignity, and reduced homelessness and housing instability. The program estimated that for every \$1 invested in HOPWA, the program could expect a return of \$3.87 in social and economic value.

6.4 Applying an SROI assessment to LGBTIQA+ Housing Policy

Exploring the determinants of social value can be seen in improvements to well-being, inclusion, and participation in various aspects of life. Access to adequate housing is not only a human right, but also generates outcomes of social status, identity, and belonging.

For the LGBTIQA+ community, who often face discrimination, stigma, and violence in their housing situations, having access to safe, secure, and supportive housing can enhance their mental and physical health, self-esteem, and resilience. Furthermore, by providing housing outcomes and support services tailored to the specific and diverse needs and preferences of the LGBTIQA+ community, can foster a sense of community, solidarity, and empowerment among the LGBTIQA+ residents and their allies.

The link between housing outcomes and the generation of a positive economic outcome for the resident and wider community is well accepted. However, when an intersectional view is taken of this principle, with a specific LGBTIQA+ lens applied to housing initiatives, it is expected that further assessment will show that the economic impact is accentuated. By providing tailored housing and societal policy positions that address the inequality faced by intersections of the LGBTIQA+ community, we find a greater impact to the economic value for residents.

To support the implementation of recommendations outlined in this paper, it is proposed that the following SROI analysis (**Figure 14**) is conducted:

- Define the scope and stakeholders of the analysis;
- Map the theory of change and the impact value chain;
- Test and validate outcomes and impacts;
- · Categorise value;
- · Establish impact; and
- · Calculate SROI.

(a) Determine the scope and stakeholders of the analysis

This involves identifying the main objectives and intended outcomes of the four Project Recommendations, as well as key stakeholders who are affected by or involved in the implementation of the policies. For example, the stakeholders could include the LGBTIQA+ residents, the City of Sydney, the housing providers, other government agencies, the local community, and other relevant groups or individuals.

(b) Map the theory of change and the impact value chain

This involves describing how the inputs and activities specific to each Project Recommendation led to the outputs, outcomes, and impacts for the stakeholders, and how these are aligned with the City of Sydney's strategic goals and values. Inputs include the funding, resources, and partnerships for the establishment of the Community Housing Association (Section 9.5), the activities could include the provision of safe, affordable, and inclusive housing options and support services for the LGBTIQA+ community, the outputs could include the number and quality of housing units and services delivered, the outcomes could include the improved well-being, inclusion, and participation of the LGBTIQA+ residents, and the impacts could include the enhanced social cohesion, diversity, and economic vitality of the city.

(c) Test and validate the assumptions and the outcomes

Testing and validating the assumptions utilised to determine the impact value chain for the LGBTIQA+ housing outcomes involves engaging with the relevant stakeholders, such as the City of Sydney, the housing sector, the LGBTIQA+ community, and wider government agencies, to verify the causal links and the attribution of the outcomes and impacts to the project activities. It also involves conducting a sensitivity analysis to assess the robustness and reliability of the data and the monetary values used in the SROI calculation.

(d) Categorise the outcomes and assign monetary values

This involves collecting and analysing data and evidence to quantify and assign monetary values to the outcomes and impacts of each Project Recommendation. A critical step in this process will be the validation against other similar SROI tests and or market assumptions.

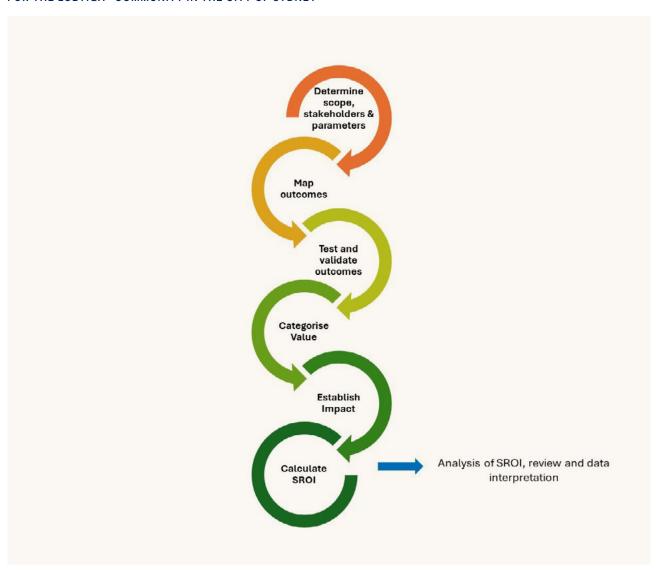
(e) Establishing the Impacts

By choosing appropriate indicators, methods, and sources of data to measure the changes in the well-being, inclusion, and participation of the LGBTIQA+ residents and other stakeholders, as well as using suitable techniques and tools to estimate the financial proxies and values of these changes.

(f) Calculation of the outcomes and determination of the SROI

Applying the SROI formula to compare the total present value of the benefits (outcomes and impacts) with the total present value of the costs (inputs) of each Project Recommendation. It also involves conducting sensitivity analysis to test the reliability and validity of the results and the assumptions behind each. For example, the indicators could include the level of satisfaction, safety, and belonging of the LGBTIQA+ residents, the methods could include surveys, interviews, and focus groups, the sources of data could include the housing providers, the residents, and the City of Sydney, and the techniques and tools could include the well-being valuation approach, the social value principles, and the SROI calculation.

FIGURE 14: SROI METHODOLOGY FOR THE DETERMINATION OF SUITABLE HOUSING OUTCOMES FOR THE LGBTIQA+ COMMUNITY IN THE CITY OF SYDNEY



7 Critical Housing Needs of the LGBTIQA+ Community

KEY TAKEAWAYS

Reimagining housing for Sydney's LGBTIQA+ community goes beyond providing shelter noting that it encompasses emotional, material, spatial, and temporal elements that interact in complex ways to empower lives.

An intersectional approach to housing policy for the LGBTIQA+ community in Sydney recognises the diverse experiences and needs shaped by factors such as gender identity, sexual orientation, race, disability, age, culture, religion, and migration background. This approach also addresses systemic barriers like heteronormativity, cisnormativity, racism, sexism, ableism, and or ageism.

Strategies could include:

- Trauma-Informed Care: Integrating trauma-informed practices to create safe and supportive housing environments.
- Lived Experience: Valuing and incorporating the insights and stories of LGBTIQA+ individuals to inform policy and service delivery.
- Advocacy for Policy Reform: Pushing for changes in indirect policies and legislation that impact housing access and quality.
- Addressing Conversion Practices: Recognizing and mitigating the harmful effects of conversion practices on housing stability and mental health.

This holistic approach doesn't just build houses—it builds a more compassionate, equitable Sydney where every LGBTIQA+ individual can truly feel at home.

LIVED EXPERIENCE QUOTE

You feel shame when you are the victim of domestic violence. But I felt violated every time a police officer, emergency service provider or housing support worker looked surprised when I said I was a lesbian and my female partner was abusing me. I just needed one queer person who could be there for me and say that they understood.'

7.1 Identification of Areas of Critical Need

Housing goes beyond physical shelter and is 'a bundle of affective, material, spatial, and temporal elements that interact in complex ways' (Taylor, S., et al., 2023).

Part of that complexity can be met by applying an intersectional approach to housing policy and delivery for the LGBTIQA+ community. For the City of Sydney, this could be realised through the recognition that different groups and individuals within this community have different experiences, needs, and aspirations, and that these are shaped by the interplay of multiple factors, such as gender identity, sexual orientation, race, disability, age, culture, religion, or migration background. Furthermore, an intersectional approach should acknowledge the systemic and structural barriers that create and maintain inequalities and oppressions for the LGBTIQA+ community, such as heteronormativity, cisnormativity, racism, sexism, ableism, and or ageism. Applying the methodology and the recommendations of this report challenge and transform these barriers and promote equity, inclusion, and empowerment for the LGBTIQA+ community in all aspects of housing across the City of Sydney.

(a) The use of Trauma Informed Care

One of the key elements of an intersectional approach to housing policy and delivery for the LGBTIQA+ community is the provision of resources and services that use trauma informed care. Trauma informed care is a framework that understands, recognises, and responds to the effects of trauma on people's lives, especially those who have experienced violence, abuse, neglect, or discrimination based on their LGBTIQA+ identity (Pallotta-Chiarolli,

M et al 2021). Trauma informed care emphasises the importance of creating safe, trusting, and respectful relationships between service providers and clients, by empowering clients to make choices and exercise control over their own recovery. This can be achieved by recognising the need for cultural competence and sensitivity, and the need to address the root causes and impacts of trauma at individual, interpersonal, and systemic levels.

(b) Recognition of Lived Experience

A critical aspect of applying an intersectional approach to housing policy and delivery for the LGBTIQA+ community is the involvement and consultation of people with lived experience. Lived experience refers to the firsthand knowledge and insights that people have gained from living through a particular situation or issue, such as homelessness, housing insecurity, or discrimination. People with lived experience are experts in their own lives and have valuable perspectives and contributions to offer to the design, implementation, and evaluation of housing policies and programs. By engaging and listening to people with lived experience, the City of Sydney can ensure that its housing solutions are relevant, appropriate, and effective for the LGBTIQA+ community, and that they reflect and respect their individual diversity, dignity, and agency.

(c) Advocate for Reform of Indirect Policy and Legislation

One of the key policy reforms that would advance the housing rights and inclusion of the LGBTIQA+ community across the City of Sydney is the proposed Equality Legislation that is currently before the NSW Parliament. The Equality Legislation aims to amend the Anti-Discrimination Act 1977 (NSW) to include

LIVED EXPERIENCE QUOTE:

I am a transgender woman with complex mental health issues, I found that the process to change my gender and name on my government (sic) ID was hard. I had so much anxiety about using my dead name on rental applications, that I ended up couch-surfing and living in my car until I was given a case worker who was also transgender and was able to help me.'

sexual orientation, gender identity, and intersex status as protected attributes, and to harmonise the NSW law with the federal Sex Discrimination Amendment (Sexual Orientation, Gender Identity and Intersex Status) Act 2013 (Cth). This would provide a consistent and comprehensive legal framework to protect LGBTIQA+ people from discrimination and harassment across various areas of public life, including housing.

The Equality Legislation will benefit the LGBTIQA+ community in several ways, including but not limited to:

- Recognise and affirm the dignity and diversity of LGBTIQA+ people and their right to equal treatment and opportunity,
- Empower LGBTIQA+ people to challenge and seek redress for any discrimination or harassment they face in accessing or maintaining housing, whether from landlords, real estate agents, neighbours, or service providers,
- Create a positive duty for housing providers and policymakers to proactively eliminate discrimination and promote inclusion and accessibility for LGBTIQA+ people,
- Foster a culture of respect and awareness among the general public and the housing sector about the issues and needs of the LGBTIQA+ community.

The role of the City of Sydney in regard to the progress of this critical legislation is to provide advocacy and allyship to of the LGBTIQA+ community. Recognising the importance of the passage of the Equality Legislation is a vital step towards ensuring safe, affordable, and inclusive housing for all LGBTIQA+ people in NSW.

(d) Impact of Conversion Practices

Passed by the NSW Parliament on 22 March 2024, was the Conversions Practices Ban Act 2024 (NSW), that aims to protect individuals from practices intended to change or suppress their sexual orientation, gender identity and or gender expression. These practices are based on the false and harmful assumption that LGBTIQA+ people are broken or abnormal and need to be fixed or cured Pallotta-Chiarolli, M et al 2021).

The legislation recognises the serious psychological and physical harm that these practices can cause, especially to young and older LGBTIQA+ people who may be more vulnerable to coercion, manipulation, or abuse. The legislation also empowers survivors of conversion practices to seek redress and support, establishing an independent commissioner to monitor and enforce the law. By banning conversion practices, the legislation affirms the dignity and diversity of LGBTIQA+ people and sends a clear message that they are valued and respected members of the NSW community. Whilst not identified directly through the primary qualitative research conducted for this Project, there is mounting evidence of the presence of late in life and or palliative conversion practices.

The City of Sydney has a critical, yet indirect function in supporting the implementation of this legislation through ongoing advocacy, education of housing service providers and more importantly members of the LGBTIQA+ community in understanding their rights as regards to these harmful practices.

7.2 Evidence from Community Engagement, Case Studies, and Personal Stories

To complement and validate findings from the literature review, this Project also collected and analysed evidence from community engagement, case studies, and personal stories. Using a variety of methods and tools

LIVED EXPERIENCE QUOTE:

'Presented as transgender to a CHP when I was in desperate need and facing homelessness, and was strongly advised to utilise my birth gender to 'speed up the approval process'

to engage with the LGBTIQA+ community and other relevant stakeholders, such as surveys, interviews, and online platforms. The Project captured the diverse voices and perspectives of the LGBTIQA+ community, and in this section highlights the success stories and best practices of individuals, groups, or organizations that have implemented or participated in innovative and inclusive housing solutions for the LGBTIQA+ community.

Separately, dialogue was held with various CHP's that operate in and around the City of Sydney to understand the manner in which tenancy services are provided to the LGBTIQA+ community.

(a) Resident Survey Outcomes

An online (via Survey Monkey) and in person survey that was conducted between January to May 2024 (n=128), the purpose of which was to gather first person experience from LGBTIQA+ community members as relating to their past, and current housing situation A breakdown of the key survey results are provided in **Appendix 11.** The survey responses were from a diverse range of people across different age groups, gender identities, sexual orientations, and housing situations. The survey revealed some of the challenges and barriers that LGBTIQA+ people face in accessing safe, affordable, and inclusive housing.

The Resident Survey data has been grouped into the following categories:

- General demographic data,
- · Response to Housing and Homelessness,
- Intersectional Responses to Housing Needs, and
- Housing Affordability.

A significant proportion of respondents (32%) reported having experienced housing insecurity and/ or homelessness at some point in their lives (**Figure 26**). Moreover, of those who had experienced severe

housing insecurity and/or homelessness, 47% had their first experience before the age of 25 (**Figure 25**) which supports the research evidenced in this paper suggesting that LGBTIQA+ youth are particularly vulnerable to housing instability.

Concerningly, of those who were currently experiencing housing insecurity and/or homelessness, more than half (52%) were not seeking any support from housing services or agencies (**Figure 29**). This was reflected in some of the lived experience commentary that indicated a lack of tailored support from the existing housing system, as well as a possible lack of awareness of available resources and options for LGBTIQA+ people.

The survey findings reveal the multiple and intersecting forms of discrimination and disadvantage that LGBTIQA+ people face when seeking housing outcomes in the City of Sydney and the surrounds. According to the survey, 16% of respondents experienced discrimination based on their gender identity and 22% based on their sexual orientation when accessing housing services or applying for tenancy (Figure 30). Moreover, 16% of respondents reported delays in seeking housing support services due to their gender identity and 26% due to their sexual orientation (Figure 31). These barriers reflect the lack of awareness, sensitivity and inclusivity of mainstream housing providers towards the diverse and complex needs of LGBTIQA+ people. As a result, 42% of respondents felt the need to hide their gender and/or sexuality to receive housing support, compromising their dignity, safety and wellbeing.

The survey results also indicate the low level of confidence and trust that LGBTIQA+ people have in mainstream housing providers to meet their specific needs. Only 36% of respondents felt that their housing provider could meet their individual needs as an LGBTIQA+ person (Figure 33), and only 23% believed that the housing support service could offer appropriate service to support their gender and/or sexual orientation (Figure 32). This suggests that many LGBTIQA+ people are not receiving adequate or tailored support from

their housing providers, which may affect their housing stability, quality of life and mental health. Some of the factors that contribute to this gap include the lack of LGBTIQA+ training and education for housing staff, the prevalence of homophobic and transphobic attitudes and behaviours among staff and other tenants, and the absence of LGBTIQA+ inclusive policies and practices within the housing sector.

When considering housing affordability, the survey results show that of the respondent group many LGBTIQA+ people struggle with housing affordability and insecurity in the City of Sydney and the surrounds, with 9% currently homeless, 19% in social housing, 46% in market rental, 19% home ownership and 7% in aged care (Figure 37).

The proportion of respondents who spend more than 30% of their gross household income on housing costs has increased significantly from 18% in 2022-23 to 57% in 2023-24. Conversely, the proportion of respondents who spend less than 30% of their income on housing costs has decreased sharply from 82% to 43% over the same period. The most vulnerable group are those who spend more than 41% of their income on housing costs, which rose from 2% in 2022-23 to 20% in 2023-24, indicating a high risk of homelessness and financial hardship (**Figure 15**). Additionally, 71% of all respondents expressed concern for housing affordability, reflecting the lack of affordable and appropriate housing options for LGBTIQA+ people in the area (**Figure 39**).

Respondents were asked to rank their preferred housing solutions for the LGBTIQA+ community across Sydney (Figure 36). When presented as a weighted average score out of 10, the need for additional social and affordable housing that is appropriate for the LGBTIQA+ community along with the provision of a dedicated LGBTIQA+ Community Housing Provider both presented as the preferred solution to support the needs of LGBTIQA+ persons.

These findings highlight the urgent need for LGBTIQA+ focused solutions across the housing continuum that respect and affirm the identities and experiences of LGBTIQA+ people.

7.3 LGBTIQA+ focused solutions across the Housing Continuum

It is critical that recommendations present a holistic approach to achieving housing equality for the LGBTIQA+ community within the City of Sydney and the surrounds: the policies must be based on the principles of human rights, economic sustainability, social justice, and intersectionality.

The LGBTIQA+ community is not a homogenous group, but rather a diverse and dynamic one, with different housing needs and preferences depending on their individual and collective circumstances. The diversity of housing outcomes and supporting services that is needed for the LGBTIQA+ community across the housing continuum is extensive and multidimensional (**Figure 17**). The policies and legislation that will be needed to support the LGBTIQA+ community must be flexible and adaptive and allow for the changing needs, concerns

and requirements of all. Whilst recognising that the economic measures and constraints that are limiting the necessary supply of housing stock across the City of Sydney are significant, they are also not unique to the location. Where the City of Sydney can support unlocking the supply bottleneck is through the use of policies and practices that centre on the needs of the resident as the primary consideration, and then by addressing the mechanisms for supply.

(a) Responding to Homelessness and Housing Insecurity

One of the most urgent and pressing housing issues for the LGBTIQA+ community is homelessness. According to a 2016 study by the University of New South Wales, LGBTIQA+ youth are 2.6 times more likely to experience homelessness than their cisgender and heterosexual peers, and 22% of transgender Australians have experienced homelessness at some point in their lives (McNair et al., 2016).

Homelessness can have devastating effects on the physical and mental health, safety, and social inclusion of LGBTIQA+ people, who often face discrimination, harassment, and violence in shelters, on the streets, or from family members. Through the implementation of a LGBTIQA+ Housing Service and Foyer (Section 9.4) and the supporting of an LGBTIQA+ Community Housing Provider (Section 9.5) the City of Sydney will be proudly supporting and advocating for the provision of safe, inclusive, and culturally appropriate homelessness services for the LGBTIQA+ community. It is recommended that this will be done through the implementation of specialist outreach, case management, transitional housing, and referral pathways. Additionally, the formalisation of a Toolkit and Resource Guide (Section 9.2) will provide a useful mechanism to provide fast, equitable and accurate information regarding housing services and support outcomes to the members of the LGBTIQA+ community across the City of Sydney.

(b) Safe and Secure Community and Affordable Housing

Many LGBTIQA+ people struggle to find and maintain rental housing that meets their needs, preferences, and budget, due to factors such as low income, unemployment, discrimination, eviction, or domestic and family violence. For the City of Sydney to support the establishment of a LGBTIQA+ Community Housing Provider, it would not only be a national first, but it would directly respond to delivering a lived experience centred response to community and Affordable Housing . The Community Housing Provider would act to support the provision of all housing forms including a housing first approach to the provision of a homelessness response and Community Housing, and also work to advocate for the housing needs for the LGBTIQA+ community.

FIGURE 15: GROSS HOUSEHOLD INCOME 2022-23 VS 2023-24

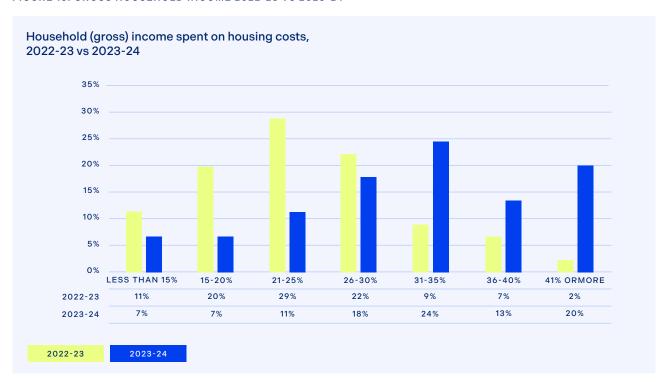


FIGURE 16: PREFERRED HOUSING SERVICES FOR LGBTIQA+ COMMUNITY



FIGURE 17: HOUSING CONTINUUM



(c) Home Ownership Outcomes

Home ownership is another important housing option for the LGBTIQA+ community, as it can provide a sense of stability, security, and autonomy. However, home ownership remains out of reach for many LGBTIQA+ people, who face barriers such as lower incomes, higher debt, limited savings, and discrimination from lenders or real estate agents. Implementation of an intersectional approach to housing policy that allows for the identification of services and policies that could preference the LGBTIQA+ community (Section 9.3) the City of Sydney will be advocating for policies and programs that facilitate access to home ownership for LGBTIQA+ people, such as low-interest loans, grants, shared equity schemes, and financial literacy education.

(d) Recognising the Ageing LGBTIQA+ Community

As the LGBTIQA+ community ages, it also faces specific housing challenges related to healthcare, and isolation. Older LGBTIQA+ people may have complex and chronic health conditions, disabilities, or cognitive impairments that require appropriate and accessible housing and care services (Jones, J et al 2018). They may also experience social isolation, loneliness, or depression due to the loss of partners, friends, or social networks, or the lack of contact with other LGBTIQA+ elders. Supportive housing policy and delivery would include preferencing the supply of LGBTIQA+ aged care outcomes and or practices that encourage ageing in place such as home modifications, home care, and or in community care services.

"Home ownership is not even on the table for me. I have seen my rent increase in the last year to be more than 40% of my income, so even starting to save for a home is a dream. I faced homelessness when I came out to my family when I was 19, so I dropped out of uni[versity] to get a job and now have mental health issues. I am so far behind my straight friends.'

8 National Approach to Housing Policy Development

KEY TAKEAWAYS

Housing policy in Australia has focused on mainstream solutions, aiming for broad approaches and is largely focused on supply mechanisms (for example – first home buyer schemes, Commonwealth Rent Assistance, the National Housing Accord).

These strategies do not address the intersectionality of needs for the Australian community, and they largely do not target specific subpopulations, which in turn can often fail to account for diverse and complex housing challenges faced by LGBTIQA+ people.

An intersectional, LGBTIQA+ specific approach to identifying need can inform responsive Housing Policy development at a local, state and national level.

FIGURE 18: INTERSECTIONAL ANALYSIS OF LEGISLATION AND POLICY



8.1 Addressing the Intersections of Need and Existing Housing Policy

Housing policy is a broad term that encompasses both direct and indirect policies that affect the availability, affordability, accessibility, and adequacy of housing for different segments of the population. Direct housing policies are those that explicitly target the provision and regulation of housing, such as subsidies, grants, tax incentives, planning rules, and Social Housing programs. Indirect housing policies are those that have an impact on the housing market and outcomes, but are not primarily designed for that purpose, such as macroeconomic policies, income support, antidiscrimination laws, and health and education policies.

Developing housing policy that considers the intersectionality of need of the resident is crucial for ensuring that the diverse and complex needs of the LGBTIQA+ community are met. Intersectionality is a framework that recognizes that people experience multiple and overlapping forms of oppression and discrimination based on their identities and social positions, such as gender, sexuality, race, class, disability, and age. For the LGBTIQA+ community, these factors can create compounding barriers and challenges to accessing and maintaining safe, secure, and Affordable Housing , while increasing their risk of homelessness, violence, isolation, and poor health outcomes.

However, developing housing policy that considers the intersectionality of need of the resident is also challenging, especially in the Australian context, where the housing market is characterized by high prices, low supply, and insecure tenure. The current housing system tends to favour homeownership and private rental over

social and Affordable Housing, which excludes many low-income and marginalized groups from accessing adequate and stable housing. Moreover, the existing housing policies and programs often do not adequately address the specific and diverse needs of the LGBTIQA+community, either by ignoring, excluding, or stigmatising them, or by applying a one-size-fits-all approach that fails to capture their heterogeneity and intersectionality.

A multi-dimensional assessment of available direct and indirect housing policy that applies across the City of Sydney was completed as part of this Project. The assessment tested over 200 pieces of Commonwealth, NSW, and City of Sydney Legislation and policy, against the parameters of the housing continuum, intersectionality of need, the human rights determinants of housing adequacy, and the type of intervention provided (Figure 18).

Of the Commonwealth, State and City of Sydney legislation and policies assessed for demonstrating intersectionality of need highlighted that only:

- 4.56% meaningfully applied consideration to sexual orientation,
- 5.02% meaningfully applied consideration to gender, and
- 2.28% meaningfully applied consideration to both sexual orientation and gender.

The City of Sydney policies do not meaningfully address sexual orientation and gender, and whilst general policies do support and help members of the LGBTIQA+ community, none addressed the multiple intersections experienced by LGBTIQA+ persons.

8.2 LGBTIQA+ Housing Initiatives across Australia

There has been a growing focus on direct initiatives across Australia that address the needs of the LGBTIQA+ community, where there is a distinct absence however is the translation into permanent policy and or legislative guidance. Whilst not an exhaustive list, consideration will be given to the following initiatives:

(a) LGBTQ Housing and Homelessness Projects,

In 2015, the Pride Foundation of Australia (PFA), (then the Gay and Lesbian Foundation of Australia) commenced a series of academic work under Dr. Ruth McNair at the University of Melbourne to address the specific housing needs of the LGBTQ community that are experiencing homelessness and housing insecurity. A result of this collaboration was the establishment of the LGBTQ Housing and Homelessness Project within the Department of General Practice at The University of Melbourne. The work of the LGBTQ Housing and Homelessness Project included the development of the LGBTIQ+ Inclusive Practice Guide for Homelessness and Housing Sectors in Australia (Andrews, C and McNair, R. 2020). The Practice Guide was authored in partnership with the National LGBTI Health Alliance and continues to be a critical tool for the housing sector in assisting in responding to the unique challenges faced by LGBTIQA+ persons experiencing homelessness and housing insecurity.

(b) Pride in Place Initiative, and

Established in partnership between Drummond Street, Queerspace, VincentCare, Uniting, and Family Access Network (FAN) and funded by the Victorian State Government, Pride in Place works to provide support to LGBTIQA+ persons who are homeless, and or facing significant housing insecurity. Acknowledging the direct link between homelessness and poor general health outcomes, the Victorian State Government provided funding for a specialist housing service (SHS) that has the functionality of the housing foyer model and that can operate as a wholistic services that can treat and manage the issues that caused and brought the individual to homelessness. As a SHS applying an intersectional and trauma informed approach, Pride in Place has been successful in addressing the inherent invisibility of the challenges faced by the LGBTIQA+ community when accessing housing support services.

(c) Rainbow Ageing Project by National LGBTI Health Alliance.

The Rainbow Aging Project was supported through La Trobe University between 2019-2021and the research outcome 'Reducing Health Disparities for Older LGBTI Australians' (Lyons, e. et al 2021) was a research and advocacy project that aimed to improve the health, social and housing situations, along with the overall wellbeing of older LGBTI people in Australia. The research specifically addressed the barriers and challenges in accessing appropriate and inclusive housing and aged care services. The project conducted a national survey of over 2,000 older LGBTI people, as well as interviews and focus groups with key stakeholders, to explore their housing

preferences, experiences, and needs. The project also produced a series of resources and recommendations for policy makers, service providers, and community members, to enhance the awareness and understanding of the housing issues and solutions for older LGBTI people.

8.3 Transgender Housing Pilot- Common Equity NSW

The City of Sydney's partnership with Common Equity NSW and All Nations Housing Co-Operative Housing is a demonstratable example of a successful initiative that supports and addresses the housing needs and challenges of the LGBTIQA+ community. In 2024, the City of Sydney and Common Equity launched a pilot project that aims to provide safe, secure, and supportive housing for transgender and gender diverse people who are homeless or at risk of homelessness. The pilot aims to empower the residents to live independently and with dignity, while also providing access to tailored support services and community connections.

The pilot project consists of 12 self-contained studio apartments in a refurbished building in the inner city, owned by the City of Sydney and managed by Common Equity. The apartments are fully furnished and equipped with modern amenities, and the building has a communal laundry, garden, and meeting room. The residents are selected through a referral and assessment process that considers their housing and support needs, as well as their willingness and ability to participate in the cooperative model. The residents pay 25% of their income as rent, which covers the maintenance and operational costs of housing. The residents also form a co-operative committee that is responsible for making decisions about the management and governance of the housing, such as setting house rules, resolving conflicts, and planning events.

Common Equity provides the ongoing training and mentoring to the co-operative committee, as well as linking the residents to external support services, such as health, legal, education, and employment providers. Common Equity will also be working closely with the City of Sydney and other stakeholders to monitor and evaluate the project and to advocate for the rights and interests of the transgender and gender diverse community.



9 What can we do? Recommendations for the City of Sydney

KEY TAKEAWAYS

- Sydney's vibrant diversity is both its strength and challenge, especially when addressing housing for the LGBTIQA+ community.
- To maintain its status as one of the world's most liveable cities, Sydney must overcome significant barriers in housing affordability, adequacy, and inclusivity for this diverse group.
- The City of Sydney has a unique opportunity to lead transformative change through four key initiatives:
 - Draft Toolkit: Develop a guide for policy makers and advocates in moving beyond one-size-fits-all approaches and applying an intersectional approach to policy development
 - LGBTIQA+ Focused Housing Policy: Implement direct and indirect policy reforms recognizing the unique requirements of the LGBTIQA+ community, enhancing both value and benefits.
 - LGBTIQA+ Housing Service and Foyer: Establish a dedicated advocacy and support resource to help individuals navigate the complexities of the housing system.
 - LGBTIQA+ Community Housing Provider: Consider supporting and seed-financing a specialized Community Housing Provider to address the specific needs of the LGBTIQA+ population.
- By embracing these opportunities, the City of Sydney can create a more inclusive, respectful, and sensitive housing landscape, ensuring all residents can fully enjoy the benefits of this world-class city.
- This approach not only addresses current challenges but also sets a precedent for progressive urban planning and social equity.

9.1 Exploring the Barriers and Challenges for the City of Sydney

Sydney's diversity is one of its greatest strengths. As described in Section 1.3(b) of this Report, the City of Sydney's commitment to inclusivity and diversity is a key factor in why Sydney is consistently ranked as one of the most liveable cities in the world.

The City of Sydney must ensure that its housing policy and service delivery for the LGBTIQA+ community are inclusive, respectful, and sensitive, in order to ensure that all residents can enjoy the benefits of living in this vibrant city.

However, addressing housing affordability, adequacy and inclusivity, especially for the LGBTIQA+ community presents significant challenges.

Aside from suppling adequate and Affordable Housing solutions across the City of Sydney, the greatest barriers to the development of appropriate housing policy positions which are focused on the LGBTIQA+ community are:

- Diversity of housing needs, support and associated health and welfare services
- Lack of quantitative data
- Community perception and competing policy and funding requirements

(a) Diversity of housing needs, support and associated health and welfare services

LGBTIQA+ individuals often hold multiple marginalised identities, which in turn generate very different needs that do not translate into singular policy responses (see discussion in Section 2.1); for example, young LGBTIQA+ individuals may be dealing with the immediate consequences of family rejection leading to unstable living conditions; older LGBTIQA+ individuals may be dealing with fear of stigma and discrimination as they attempt to secure positions in aged care facilities.

As proposed by this Report, an intersectional approach is key to developing policy responses that address this diversity of need.

(b) Lack of quantitative data

Policy makers may find themselves unable to quantify need, given inaccurate and or unavailable data regarding the demographic and economic needs of the LGBTIQA+ population.

As discussed throughout this report, there is a substantial lack of quantitative data that supports and recognises the diversity and complexity of the LGBTIQA+ community and their housing needs. This includes limited comprehensive and reliable data on the size, composition, and characteristics of the LGBTIQA+ community in the city. These limitations hinder the development of evidence-based and targeted policies and programs. The absence of significant quantitative and longitudinal data, specifically ABS census data, means that demonstrating the difference and specific intersectional need for the LGBTIQA+ community is largely silent in the assessment and creation of complex

housing policy. The absence of data relating to the inherent diversity of the LGBTIQA+ community in turn compounds recognition of the disadvantage experienced as it becomes empirically difficult to evidence; the impact of inequality, the complex history of visibility and acceptance, intersections, and current societal issues and ongoing discrimination.

As a result, there is no simple pathway to designing housing policies and frameworks that address the specific housing needs.

Relevant Australian studies regarding the demographics and community needs of the LGBTIQA+ community are focused on health needs rather than housing outcomes (for example, work undertaken by the Australian Government's Australian Institute of Health and Welfare (AIHW, 2024). Most of the data and research gathered that assess the needs of the LGBTIQA+ community is qualitative and can be described as research that is a 'snapshot in time' (for example, the Private Lives series (Hill et.al, 2020). It also often fails to capture detail on gender diversity, and generally does not allow comparison to non-LGBTIQA+ populations (Saxby, 2020).

(c) Community perception, competing policy and funding requirements – the case for LGBTIQA+ specific housing policy

The housing interests of many groups within the community are presently competing for attention, both in terms of policy responses and funding demands. Often, housing initiatives targeting the LGBTIQA+ community are met with significant challenges, including:

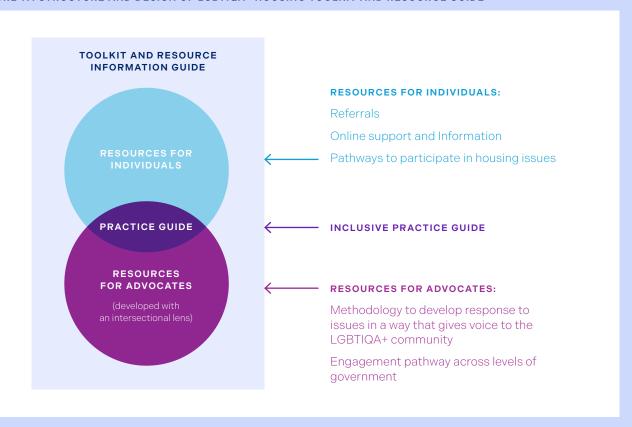
- Limited and inconsistent funding: Financial support for LGBTIQA+ housing services is often sporadic and insufficient. For example, while some programs receive government grants or private donations, these funds are typically not enough to meet the high demand for services. This inconsistency can lead to interruptions in service provision and limit the ability to plan long-term solutions (McNair, et. al., 2017).
- Competing priorities: Housing policies must balance various competing priorities, such as addressing homelessness, Affordable Housing for low-income families, and specific needs of marginalised groups. This competition for limited resources (for example, VGLR, 2020) can result in the underfunding of specialized LGBTIQA+ housing programs.

When these funding challenges are considered together with the widespread unaffordability of housing in Australia, alongside significant advancements in LGBTIQA+ rights such as the legalisation of same-sex marriage and anti-discrimination laws, some might argue that housing policies specifically aimed at assisting the LGBTIQA+ community are redundant. They may believe that general housing policies and inclusive legislation are sufficient to address the needs of all individuals, including those from the LGBTIQA+ community.

However, as noted through this Report, challenges in securing adequate and Affordable Housing are heightened for LGBTIQA+ individuals. Generalised housing policies have not addressed the unique challenges faced by the LGBTIQA+ community, which is reflected by the experience of higher rates of homelessness, discrimination, and lack of safe housing options (see **Section 2.1**).



FIGURE 19: STRUCTURE AND DESIGN OF LGBTIQA+ HOUSING TOOLKIT AND RESOURCE GUIDE



To further validate specific housing needs, a qualitative survey was conducted to determine lived experience needs of the LGBTIQA+ community that reside within, and of those who engage with the boundaries of the City of Sydney (Section 7.2).

The analysis of the survey data showed that:

- housing inequality amongst the LGBTIQA+ community is significant and growing;
- a support for recognition of the voice of the LGBTIQA+ community in the development of housing policies; and
- the establishment of LGBTIQA+ specific housing services within the City of Sydney, including a foyer service and Community Housing provider would be well supported.

As described by this Report, there is substantial evidence demonstrating the ongoing challenges faced by the LGBTIQA+ community, including societal disadvantage, bigotry, and discrimination.

While Australia has made legal and social progress in LGBTIQA+ rights and acceptance, problems persist. Systemic issues of stigma, prejudice, and even violence continue to affect LGBTIQA+ individuals. Consequently, members of this community may face limitations in securing housing and comfortably using housing services and facilities. This evidence, along with qualitative data, is instrumental in supporting and validating policy and legislative reforms aimed at improving the situation for LGBTIQA+ individuals.

9.2 Opportunity - Draft Toolkit of Resources and Information Guides

(a) Overview- Preparation of the Draft Toolkit and Resource Guide

A key challenge for policy makers and advocates is moving away from a one-size-fits-all approach to policy and legislation development – which is essential to accommodate the needs of a community as diverse as that of the City of Sydney's LGBTIQA+ community. The Toolkit and Resource Guide is designed to provide practical and user-friendly guidance on how to create and sustain safe, secure, and supportive housing for transgender and gender diverse people, as well as other subgroups within the LGBTIQA+ community who face similar housing challenges (Figure 19).

To assist in navigating this space, this Project has prepared a toolkit to assist in navigating the unique needs and lived experiences of LGBTIQA+ individuals which adopts an intersectional approach to advocacy in this space. The Toolkit is designed to provide practical and user-friendly guidance on how to advocate for policy that meets the needs of the LGBTIQA+ community in creating safe, secure, and supportive housing for transgender and gender diverse people, as well as other subgroups within the LGBTIQA+ community who face similar housing challenges.

(b) Activating the Toolkit and Resource Information Guide

The Toolkit will empower CHP's and advocates to develop culturally sensitive policies that address the unique challenges faced by LGBTIQA+ individuals. By taking an intersectional approach, this resource will:

- facilitate advocacy that addresses Increase availability of housing that addresses LGBTIQA+ needs and preferences;
- enhance LGBTIQA+ empowerment, self-determination, and sense of belonging by enabling advocacy groups to listen to the concerns of diverse LGBTIQA+ individuals;
- assist raise awareness of LGBTIQA+ housing issues among policymakers and the public; and
- promote broader social inclusion and recognition of the LGBTIQA+ community.

The Toolkit provides essential knowledge and skills to create responsive housing solutions for marginalized LGBTIQA+ people, ultimately leading to more equitable outcomes and greater social justice. The critical next steps for the design and implementation of the Toolkit include:

- Review and consultation with relevant stakeholders from the City of Sydney, and Shelter NSW;
- Alignment with other on-line resource guides and training platforms such as the training modules currently under development by Drummond Street through Pride in Place.
- Validation of the mechanism for publication, and ongoing maintenance and review of the Toolkit information and resources, and
- Confirmation of the communication strategy for publication.

9.3 Opportunity - LGBTIQA+ Focused Housing Policy (Direct and Indirect)

It is critical that the City of Sydney participates in direct and indirect housing policy and legislative reform that recognises the unique requirements of the LGBTIQA+ community.

Fundamental to the successful application of this housing policy reform will be a shift from a primary focus on supply based mechanisms to the application of an intersectional approach that considers the needs and requirements of the resident. By applying intersectional theory to the development of housing policy, policy makers and legislators can better understand and address the specific and varied challenges and inequity faced by the LGBTIQA+ community in accessing adequate and Affordable Housing outcomes across the City of Sydney.

Intersectional theory is a framework that recognises the multiple and intersecting dimensions of social identity and oppression, such as gender, sexuality, race, class, disability, and age. It challenges the assumption that all members of a group share the same experiences and needs, and instead highlights the diversity and complexity within and across groups. One of the challenges that the LGBTIQA+ community faces in relation to housing is the lack of safe and inclusive spaces that respect and affirm their identities and expressions. Therefore, housing policy should aim to create and support housing options that are welcoming and supportive of the LGBTIQA+ community, such as those recommended as part of the findings from this Project.

9.4 Opportunity – LGBTIQA+ Housing Service and Foyer in the City of Sydney

(a) LGBTIQA+ Housing Services and Advocacy Resource

The City of Sydney has an opportunity to take a leadership role in the provision of advocacy and support for the LGBTIQA+ community in respect to the provision of housing outcomes. Consideration could be given to providing a community resource that will provide housing advocacy and information services for the LGBTIQA+ community, to support individuals in navigating the complex and often challenging housing system. Functionally, the community resource could provide:

- Providing information, advice, and referrals to the LGBTIQA+ community who are experiencing housing instability and or homelessness,
- Advocating for and representing the interests and needs of the LGBTIQA+ community in relation to housing policies, programs, and practices,
- Developing and implementing education and awareness campaigns and resources to promote the inclusion and respect of LGBTIQA+ community in housing settings, and
- Supporting and facilitating the development and delivery of housing projects and programs that target the specific needs and issues of the LGBTIQA+ community.

(b) Establishment of a Housing Foyer for the LGBTIQA+ Community

Another key opportunity for the City of Sydney is to support the development and operation of housing foyer services that cater specifically to the needs and aspirations of the LGBTIQA+ community who are at risk of or experiencing homelessness. For LGBTIQA+ persons, housing foyers can provide a safe and affirming environment where they can receive tailored support that addresses their specific challenges and barriers, such as discrimination, family rejection, mental health issues, and identity formation. Housing foyers are generally utilised to support youth and young adults experiencing homelessness and are a type of transitional housing that combine affordable accommodation with

integrated support services, such as education, training, employment, health and wellbeing, and life skills. Given the challenges that are experienced by the LGBTIQA+ community in respect to homelessness are significant at any age, this proposed Housing Foyer would not be age restricted.

9.5 Opportunity – The Case for an LGBTIQA+ specific Community Housing Provider

The City of Sydney has the opportunity to take a significant policy step and actively support and offer seed financing for the establishment of LGBTIQA+ specific CHP. As the first CHP in Australia that will focus primarily on supporting the LGBTIQA+ community in providing homelessness response, and Community Housing, this is a critical and long overdue milestone for the representation of the needs of LGBTIQA+ people. The aim of this CHP would be to provide a safe, supportive, and affirming environment for the LGBTIQA+ community that require homelessness, Social and Affordable Housing outcomes, as well as support services through to accessing Aged Care outcomes. Delivered through the lens of lived experience the LGBTIQA+ specific CHP would offer culturally appropriate and sensitive housing and support services that respect and celebrate the diversity and identity of the community and foster their empowerment and inclusion.

Specifically, the LGBTIQA+ specific CHP would address the gaps and barriers that exist in the current housing sector for the LGBTIQA+ people within the City of Sydney. Despite the high prevalence and severity of homelessness and increasing housing service needs among the LGBTIQA+ community, there is a lack of adequate and Affordable Housing options that cater to their specific needs and preferences. As evidenced in this report there are limited direct and indirect policies and or services and outcomes that are tailored to the intersectional needs of the LGBTIQA+ community. An LGBTIQA+ specific CHP would develop and deliver appropriate housing solutions, services, advocacy and support the City of Sydney and wider government agencies that are tailored to the needs and aspirations of the LGBTIQA+ community.

I would love to have a housing provider that understood my needs, because it is the same for them. I want to feel part of my community and I don't have that at the moment.'

10 Conclusion

REPORT CONCLUSION AND FINDINGS

- Sydney's vibrant LGBTIQA+ community faces unique housing challenges that require targeted solutions. This comprehensive report examines the intersectionality of housing needs for LGBTIQA+ individuals in Sydney and proposes innovative strategies to create a more inclusive and equitable housing landscape.
- · Key findings and recommendations:
 - Toolkit Development: Create and implement a comprehensive resource guide for policymakers and housing providers to better understand and advocate for LGBTIQA+ housing needs.
 - LGBTIQA+ Focused Housing Policy: Implement direct and indirect policy reforms that recognize the unique requirements of the LGBTIQA+ community, enhancing both value and benefits.
 - LGBTIQA+ Housing Service and Foyer: Establish a dedicated advocacy and support resource to help individuals navigate the complex housing system.
 - LGBTIQA+ Community Housing Provider: Support and seed-finance Australia's first specialized Community Housing Provider to address the specific needs of the LGBTIQA+ population.
- The report emphasises the importance of an intersectional approach, recognizing that LGBTIQA+ individuals often face multiple forms of discrimination and disadvantage. By adopting these recommendations, Sydney can leverage its diversity as a strength and maintain its status as one of the world's most liveable cities.
- This groundbreaking initiative not only addresses current challenges but also sets a precedent for progressive urban planning and social equity. By embracing these opportunities, Sydney can create a more inclusive, respectful, and sensitive housing landscape, ensuring all residents can fully enjoy the benefits of this world-class city.

FIGURE 20: RECOMMENDATIONS FOR THE CITY OF SYDNEY Recommendations for the City of Sydney



TOOLKIT

Formalise and support the further development and publication of the draft Toolkit (Section 9.2)



POLICY

Implement residentcentred housing policy that identifies the specific needs and requirements of the LGBTIQA+ community (Section 9.3)



FOYER

Establish a LGBTIQA+ Housing Service and Foyer (Section 9.4)



HOUSING PROVIDER

Support and provide seed funding for the creation of an LGBTIQA+ Community Housing Provider (Section 9.5)

Community Benefits



TOOLKIT

Accessible resources tailored to the LGBTIQA+ community and providers



POLICY

Introduction of intersectional methodology to the creation of all future housing policy



FOYER

Leadership in advocacy for LGBTIQA+ housing support



HOUSING PROVIDER

Creation of Australia's first LGBTIQA+ Community Housing Provider

This report applied an intersectional assessment of need when reviewing housing policy and outcomes for the LGBTIQA+ community in the City of Sydney (Figure 18). Evidence has been provided to support the establishment of an LGBTIQA+ specific CHP, an increased role for the City of Sydney in achieving positive housing outcomes and the presentation of a draft Toolkit and Resources for CHP's and members of the LGBTIQA+ community.

The development of an LGBTIQA+ housing policy and tangible outcomes for the City of Sydney is a timely and urgent task, given the growing demand and unmet need for affordable and inclusive housing for this community segment. This report has demonstrated that such an outcome is feasible, desirable, and achievable. However, it also acknowledges that this is not a one-off or isolated project, but rather an ongoing and collaborative process that requires the commitment and involvement of multiple stakeholders, including the City of Sydney, CHPs, LGBTIQA+ organizations and groups, and most importantly, LGBTIQA+ people themselves.

The draft Toolkit and a Resource Guide for CHP's who wish to improve their responsiveness and accessibility to LGBTIQA+ tenants and applicants. The Toolkit provides

practical tools and tips for conducting a self-assessment, developing an action plan, and evaluating the outcomes of LGBTIQA+ inclusive practices. The Resource Guide provides relevant information and links to local and national organizations, services, and networks that can assist CHPs in enhancing their knowledge and capacity on LGBTIQA+ issues.

Committing to the exploration and seed funding of a LGBTIQA+ specific CHP that can cater to the unique and specific needs of this community, would provide a significant opportunity to directly support the housing outcomes for the LGBTIQA+ community. Such a CHP would not only provide safe, affordable, and appropriate housing options for LGBTIQA+ people, but also foster a sense of belonging, empowerment, and solidarity among them. A LGBTIQA+ specific CHP would also serve as a model and a leader for the broader Community Housing sector, and advocate for the rights and interests of LGBTIQA+ people in housing policy and practice.

The City of Sydney has an important role to play in securing adequate housing outcomes for all residents, and especially for those who identify as members of the LGBTIQA+ community. This report hopes to inspire and inform further action and dialogue on this topic and invites feedback and suggestions from its readers. It also encourages the dissemination and sharing of this report and its accompanying resources with those interested or involved in LGBTIQA+ housing issues. Together, we can create a more inclusive, equitable, and vibrant city for all.

11 Appendix: Respondent Data- Consolidated Results

The following represents the summary of an online (via Survey Monkey) and in person survey that was conducted between January to May 2024 (n=128).

(a) General Demographic Data

FIGURE 21: RESPONDENT AGE GROUP

Question: What is your age group?

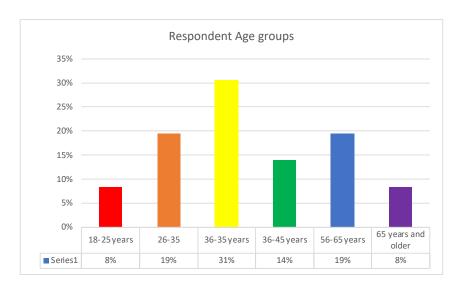


FIGURE 22: GENDER OF RESPONDENTS

Question: How would you identify your gender?

No responses received to the following categories: androgenous, intersex, transgender man, brotherboy or sistergirl.

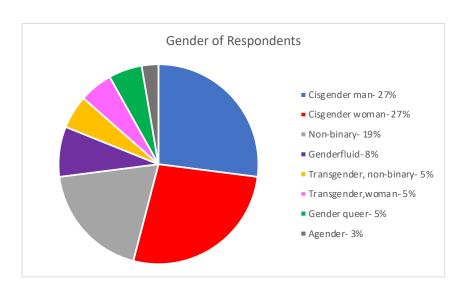


FIGURE 23: SEXUALITY OF RESPONDENTS

Question: How would you identify your sexuality?

No responses received to the following categories: bi-curious, pansexual, aromantic, alloromantic, autoromantic, autosexual, demiromantic, polysexual or omnisexual.

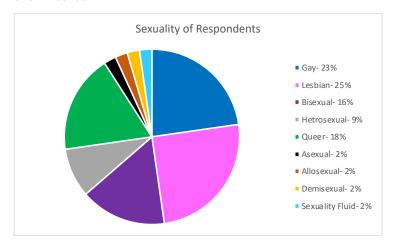


FIGURE 24: INDIGENOUS IDENTIFICATION OF RESPONDENTS

Question: Do you identify as Aboriginal and or Torres Strait Islander?

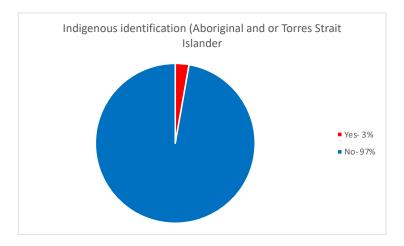


FIGURE 25: RELATIONSHIP STATUS OF RESPONDENTS

Question: What is your relationship status?

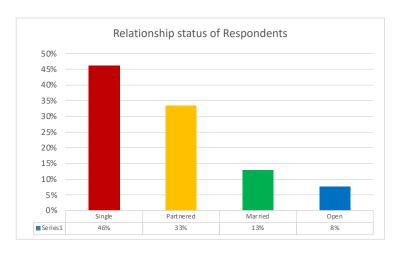


FIGURE 26: HIGHEST LEVEL OF EDUCATION OBTAINED BY RESPONDENTS Question: What is the highest level of education that you have

completed?

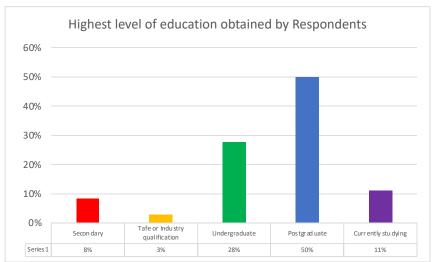
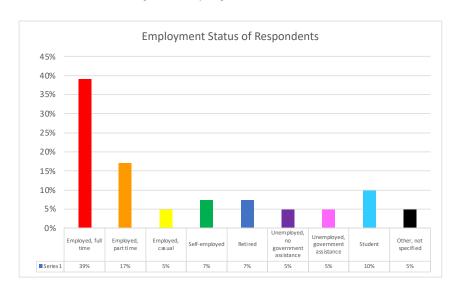


FIGURE 27: EMPLOYMENT STATUS OF RESPONDENTS

Question: What is your employment status?



(b) Response to Housing and Homelessness

FIGURE 28: AGE OF FIRST HOMELESSNESS/ SEVERE HOUSING INSECURITY EXPERIENCE

Question: At what age were you when you first experienced severe housing insecurity and or homelessness?

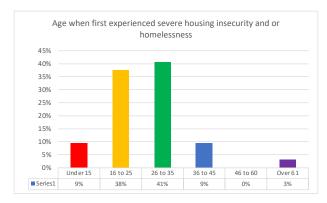


FIGURE 29: PERCENTAGE EXPERIENCE OF SEVERE HOUSING INSECURITY AND OR HOMELESSNESS

Question: Have you ever experienced severe housing insecurity and or homelessness?

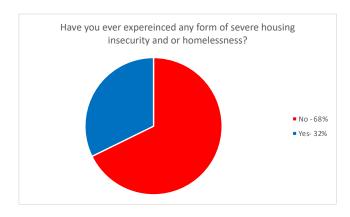


FIGURE 30: SERVICES USED TO RESOLVE SEVERE HOUSING INSECURITY AND

Question: What services and or resources did you use to resolve your severe housing insecurity and or homelessness?

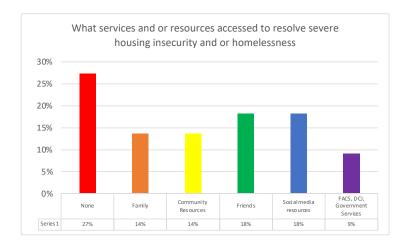
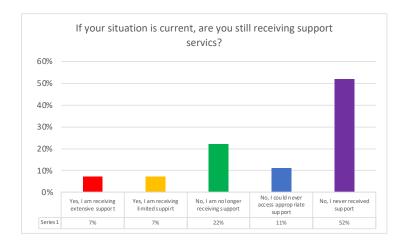


FIGURE 31: ARE YOU CURRENTLY RECEIVING HOUSING SERVICES SUPPORT Question: If your situation is current, are you still receiving

Question: If your situation is current, are you still receiving support services?



(c) Intersectional Responses to Housing Needs

FIGURE 32: INTERSECTIONAL DISCRIMINATION WHEN SEEKING HOUSING OUTCOMES

Question: Have you ever faced discrimination when seeking housing due to any of the following intersections?

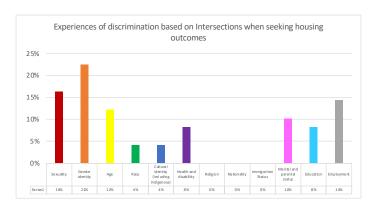


FIGURE 33: DELAYS IN SEEKING HOUSING SUPPORT SERVICES DUE TO INTERSECTIONS OF NEED

Question: Have you ever delayed seeking housing support services because of concern regarding any of the following intersections?

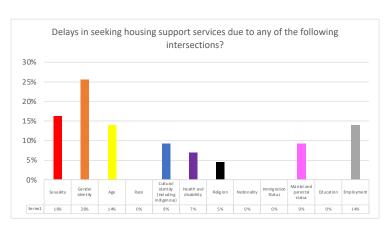


FIGURE 34: HAS THE RESPONDENT CHOSEN TO HIDE THEIR SEXUALITY AND OR GENDER TO SECURE HOUSING SUPPORT

Question: Have you ever felt the need to hide your sexuality and or gender to secure a housing services support?

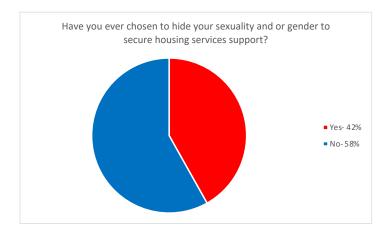


FIGURE 35: HOUSING NEEDS MET BY HOUSING PROVIDER

Question: Do you believe that your specific needs as an LGBTIQA+ individual are met in respect to your housing situation by your housing provider?

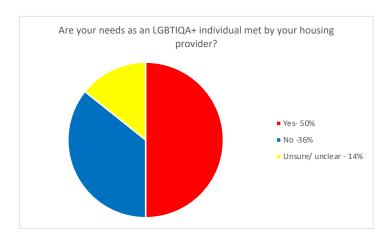


FIGURE 36: APPROPRIATE SUPPORT SERVICES FOR GENDER AND OR SEXUALITY OF THE RESPONDENT

Question: When you have utilised housing services, do you feel they offered an appropriate response to support your sexuality and gender identity?

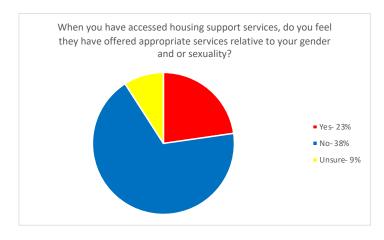


FIGURE 37: RESPONDENTS CHOSEN TO LIVE IN AN LGBTIQA+ FRIENDLY COMMUNITY

Question: Have you chosen to live in around a community that is LGBTIQA+ friendly

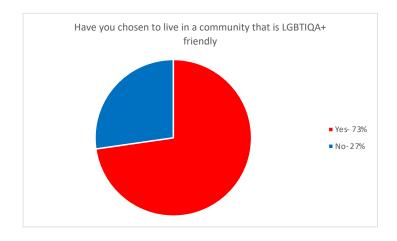
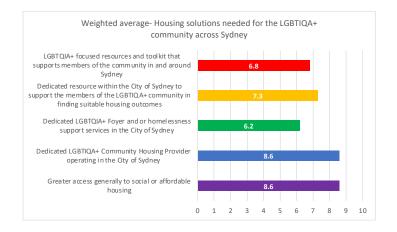


FIGURE 38: PREFERRED HOUSING SERVICES FOR LGBTIQA+ COMMUNITY

Question: Please rank the following solutions from most to least helpful, considering your experience as a member of the LGBTIQA+ community in NSW?



(d) Housing Affordability

FIGURE 39: RESPONDENT'S CURRENT HOUSING SITUATION

Question: What choice best describes your current housing situation?

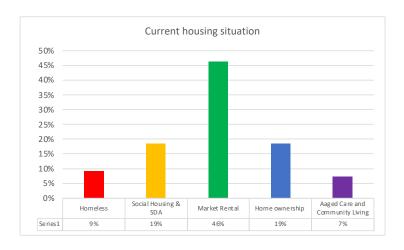


FIGURE 40: GROSS HOUSEHOLD INCOME 2022-23 VS 2023-24

Question: What percentage of your household's gross income does housing represent?

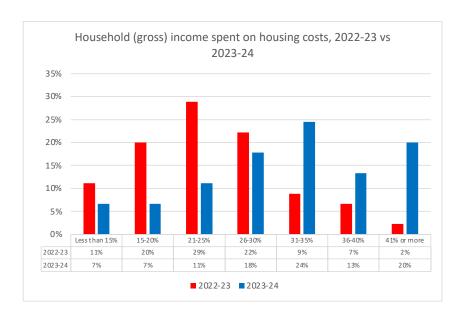
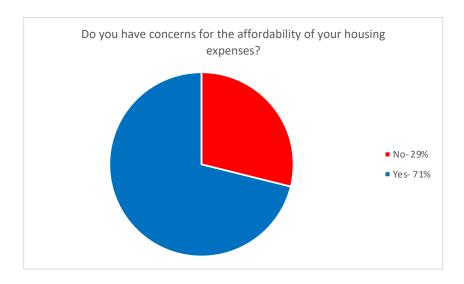


FIGURE 41: RESPONDENT CONCERN FOR HOUSING AFFORDABILITY

Question: Do you have concerns for the affordability of your housing expenses



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