TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Bairnsdale—Monday, 2 December 2019

MEMBERS

Ms Fiona Patten—Chair Ms Tania Maxwell
Dr Tien Kieu—Deputy Chair Mr Craig Ondarchie
Ms Jane Garrett Dr Samantha Ratnam
Ms Wendy Lovell Ms Kaushaliya Vaghela

PARTICIPATING MEMBERS

Ms Melina Bath Mr Stuart Grimley
Mr Rodney Barton Mr David Limbrick
Ms Georgie Crozier Mr Edward O'Donohue
Dr Catherine Cumming Mr Tim Quilty

Mr Enver Erdogan

WITNESS

Ms Chris McNamara, Coordinator, Gippsland Homelessness Network.

The CHAIR: Chris, did you hear the dire warnings about—

Ms McNAMARA: I did.

The CHAIR: Great. Excellent. I will not repeat them, then.

Ms McNAMARA: That is okay, thank you.

The CHAIR: Considered noted.

Ms McNAMARA: Thank you. I have got a statement that I would like to present to you. Mel has given you a lot of statistics that I would normally give, so I will try and bring those down a bit because you have already received that information.

The CHAIR: Lovely.

Ms McNAMARA: Thank you very much for the opportunity. I am presenting from a regional perspective. My role is as the Gippsland Homelessness Network coordinator, and I work across this lovely region. I am also going to be providing a detailed written submission to the Committee as well. I have had some questions asked of me to describe what homelessness looks like in Gippsland, the scale of the problem and how do we end homelessness for good.

Mr BARTON: Well, if we could knock that over this afternoon, that would be good.

The CHAIR: Look, if you could do that, actually, that would mean we could leave a bit earlier. Thanks.

Ms McNAMARA: It is a big task, so I will do my best, okay?

The CHAIR: Thank you.

Ms McNAMARA: In terms of what does homelessness look like in Gippsland, I think that maybe a year or two ago people would not have thought that there was a homelessness problem in Gippsland. It has been quite invisible, but certainly in the last probably 12–18 months we are seeing more people coming to the area who are seeking assistance from homelessness services and more people who are sleeping rough, which we have not experienced before. You are more likely to see people who are in cars, caravan parks, overcrowded accommodation—that type of thing. We have recently had people in this town sleeping down at the river, and the local shire people are moving them along.

As you will know, the causes of homelessness are complex and there is no single trigger for homelessness. Individual, interpersonal and structural factors all play a part in homelessness, and the five most common reasons why people seek homelessness assistance in Gippsland are: housing crisis, 27 per cent; family violence, 23 per cent; financial difficulties, 13 per cent; inadequate and inappropriate dwellings, 10 per cent; and transition from custody with Fulham prison, which I would imagine you would have heard about from Robert this morning—that is 8 per cent.

Gippsland has a lack of suitable and affordable accessible housing for people on low incomes. Public and community housing availability is limited, and priority is given to families and victim survivors of family violence. So Melbourne's growth has really placed some pressure on Gippsland, with people moving to Gippsland in the belief that they can secure cheaper rental. This squeezes our local housing supply, driving up housing prices and private rental and making it unaffordable for people on low incomes. Does that resonate?

Mr BARTON: It does with us, yes.

Ms McNAMARA: Okay. Unfortunately, when people arrive here they actually realise that the job prospects are very poor and there are limited public transport options and limited support services as well.

Just a bit more information around housing availability and affordability: so on 30 September 2019 the Victorian Housing Register had 1310 households awaiting priority access for Gippsland and a further 1413 who have registered interest for Gippsland, so a total of 2723 are on the list for Gippsland. Those who have registered interest, I would say they would not have much chance at all of being housed. The demand for private rental is greater than the supply, and there is a fierce competition for private rental properties. There are some really extreme demands, I believe, by the real estate agents of people who are seeking private rental in terms of coming back for a second interview, bank statements, employment statements, quality references. So for people who are on a low income, on welfare payments, really the chances of them—

The CHAIR: They are not getting a look in.

Ms McNAMARA: Yes, right. The Department of Health and Human Services rental report which was put out for the September 2019 quarter gauges the private rental affordability, and only 25 one-bedroom properties were affordable in all of Gippsland. So the one-bedroom properties are really for those people who are on quite low incomes and single people who we find very hard to accommodate because there is no private rental or public housing stock.

Transitional accommodation is not working in the manner that it is intended when there are no exit points. With stays in transitional housing around 13 weeks, it is impossible for people to be housed in public or community housing given the waitlist. And private rental is either unavailable, unacceptable or unaffordable for people on low incomes, so people may end up having to rent a farmhouse some way out of town with no access to transport. Consequently, people stay in transitional housing longer than is intended and we do not get the throughput that we would hope we would from a transitional property. Again, we need more public housing, more community housing.

Caravan parks provide the marginal and emergency crisis accommodation. One example in particular from Bass Coast is the Miners Rest Caravan Park and the Capital Motel—I am not sure if you have heard about this—in Wonthaggi. It has been utilised for emergency crisis accommodation for some time. There are about 60 people living in this facility or these facilities, and the facilities have been sold to Bunnings for a site redevelopment. The residents are going to be given six months notice from February.

Mr BARTON: And a whipper snipper.

Ms McNAMARA: I know. I have been down there recently. We were there last Wednesday meeting with the residents, and Bunnings actually led this. So they have been wonderful people to work with in trying to help, and I personally could not speak more highly of their intervention and their desire to assist, because these people have been living in terrible conditions. Really these facilities should not exist at all. You know, there is violence, there are all sorts of things that go on in this—

Ms LOVELL: It is like the Gatwick. It is a horrible place. None of us endorsed it, but it filled a gap.

Ms McNAMARA: It filled the gap, so now there is a yawning gap here, and we are working with the Department of Health and Human Services, Salvation Army Housing, Salvation Army. Bunnings are involved as well. So there are a lot of organisations that are trying to assist, but there is really no guarantee of housing people by August next year. So we do not know where they are going to go. We will be going in and doing assessments and finding out whether people want to stay locally or whether they have families, relatives, friends that we might be able to direct them to another area.

Ms LOVELL: And it is 60, did you say, need relocating?

Ms McNAMARA: Sixty.

Ms LOVELL: And that is 60 individual households?

Ms McNAMARA: Yes. I think there are a couple with children, but we think that they are okay. They are in the motel.

Ms LOVELL: So more than 60 people—it is 60 individual cases?

Ms McNAMARA: Yes, and Salvation Army are the organisation that use this as their emergency crisis—

The CHAIR: We are speaking to them this afternoon.

Ms McNAMARA: Yes, great. Support services are another area where—this is homelessness in Gippsland. The workers describe the multiple and complex circumstances of consumers who experience homelessness and the need for a multiservice wraparound response to ensure that the person and their children have their needs appropriately assessed and responded to. Workers are saying to us that there is nowhere to refer to—to other services, to other community service organisations—and the waitlists are really quite out of control. The workers then say that every time people come back for service, as they tend to do when their needs are not met—

The CHAIR: It is this churn, yes.

Ms McNAMARA: they are in a worse situation than they were when they first arrived. So they are just bouncing around from service to service.

Family violence: I do not know whether I even should mention this after Mel's beautiful presentation, but in the data I have family violence is the second-biggest contributor to homelessness in Victoria. Inner Gippsland of course has the Orange Door, and we are hoping for something to happen in East Gippsland in the east area as well, but the safety of victim survivors and the wellbeing of children is really the most important priority for all of us, and we endeavour to accommodate people as soon as we possibly can.

Then we come to the young people. I know you met with Ryan this morning and the Nungurra team. In Gippsland one in five people under 18 present as homeless to Gippsland's—

Mr BARTON: How many?

The CHAIR: One in five?

Ms McNAMARA: One in five, 20 per cent of under-18s, present to Gippsland homelessness services. Youth refuges in Morwell and Bairnsdale have a limited capacity to meet the demand for service. With stays of only six weeks, young people have none or very limited accommodation options or means to exit the refuges, and I think you would have heard this this morning: that the services basically get bogged up because there are kids that are ready to go but we have nowhere to send them, and at some of the places that you do send them there are concerns about them being preyed on by other people who might wish to take advantage. So there is a real need for a foyer—that intermediary space, and I will talk a bit about that when I come to my ending homelessness bit. So they have no option but to keep people in a refuge. People who have been through the care system who become homeless before the age of 18 represent the largest group of recurring homeless and recurring incarceration.

Single people: the only accommodation options for single people are caravan parks, rooming houses and supported residential services. Some supported residential services cost in the vicinity of \$350 a week for a single room with meals provided, and that is really only affordable for people who are on a disability support pension. In outer Gippsland there are only three public housing properties that accommodate singles under the age of 55 between Bairnsdale and the border—

Mr BARTON: Only three?

Ms McNAMARA: Three. Three properties.

Ms LOVELL: There are only three properties with singles in them?

Ms McNAMARA: For single people under 55.

Ms LOVELL: So does DHHS divide them up with what they will give to singles and what they will give to—

Ms McNAMARA: These are properties that are allocated for single people under 55—

Ms LOVELL: I never knew that they allocated properties like that.

Ms McNAMARA: so they would be one-bedroomers.

Ms LOVELL: You mean one bedroom? You can have a single person in a four-bedroom house, but yes, why would you do it?

Ms McNAMARA: So it is one bedroom.

Women who have had their children removed by child protection have their income reduced and can no longer afford private rental. This then impacts on having their children returned, because they do not have stable housing.

In rural and remote communities, so Orbost for example, where a gas plant is being developed, private rentals have increased to more than \$400 a week, leaving no affordable housing options for people on low incomes. The same situation occurred in Wonthaggi when the desal plant was being built. So one of our recommendations would be that in negotiating contracts with developers, it should be written into the contract that accommodation for their workers be built at their cost, and when the development is completed, that the properties remain and are taken up as public housing. So that is their investment. They are coming into a community and so it would be nice to leave something behind.

The CHAIR: And they are going to leave something.

Ms LOVELL: Anywhere we have big government contracts there is the same problem. Bendigo had the same problem with the hospital build.

Ms McNAMARA: I have a colleague in Barwon south-west, and there is a wind farm going down in the Portland area—

The CHAIR: Yes, there is.

Ms McNAMARA: and I think there is some discussion going on about that. I think that would be really helpful and good for the community.

The CHAIR: Yes. Thanks, Chris.

Ms McNAMARA: Aboriginal people account for up to 10 per cent of all specialist homeless service users. They are often living in overcrowded dwellings, experiencing poor health outcomes and are over-represented in parent and child separations, family violence and incarceration—and I have a solution.

Mental health: the defunding of the community-managed mental health sector in the provision of psychosocial rehabilitation support services impacts on people who are either not eligible for the NDIS or who do not wish to participate in the NDIS. So there are no supports or early intervention for people who have a mental health problem.

Prison: Gippsland is the home of the Fulham prison, a medium-security prison, and I am sure that Robert has given you a really good account of what is going on there. But that will soon have capacity for 1100 prisoners. The number of people leaving prison on parole has been reduced because of issues of risk, which means that when they do leave prison there will be no support for them to reintegrate into the community. Just in terms of the scale of the problem, it is big. I have got some bits of data. In 2016 the Australian Bureau of Statistics undertook a specialist homelessness count. Six hundred and ninety-two Gippslanders were found to be homeless. A further 522 were not counted as homeless but at risk of homelessness; they were living in marginal housing, in overcrowded dwellings or improvised dwellings such as tents and caravan parks et cetera. Two hundred and twenty-four people experienced homelessness in the Victorian electorate of Gippsland East—we

have just had Tim Bull, the local member here—38 in every 10 000 as compared to the Victorian regional average of 27 in every 10 000. Gippsland East has the sixth-highest level of homelessness in regional Victoria, and the Morwell electorate was the eighth highest with 202 people experiencing homelessness—31 people in every 10 000. Sixty-one per cent of consumers were women, and one in five, or 20 per cent, were under the age of 18. We had a greater proportion of rough sleepers—10.3 per cent as compared to 7.2 for Victoria—and a higher rate of people exiting prison. A higher proportion of people had no income at all, one in every seven people, and 916 people received no assistance, with two-thirds being women.

So how do we end homelessness for good?

Ms MAXWELL: Bring out that magic wand!

Ms McNAMARA: Okay. Ending homelessness does not mean that it is going to suddenly stop. No. We all know that. But what we hope is that the incidence will be rare, shorter and supported—with good support and no recurring. From a sector point of view, I think that that is not a bad way to go. We need to build more public and community housing: one- and two-bedroom properties for singles and couples, and also family housing. Victoria has the lowest percentage of public housing of any state, at 3.5 per cent, and this needs to be brought up to 4.4 to meet the national average. Building more social housing will provide exit points from transitional housing. Building more public housing will lower the cost of private rental. For the total number of new arrival households per annum, build 25 per cent of that number in public housing each year. So if we have got 100 people coming through, we need 25 public housing properties built every year. We should increase income support and Commonwealth rent assistance. You will hear this over and over and over again: \$40 a day on Newstart is not enough to pay rent and utilities and to eat. Early intervention by preventing tenancies from breaking down—that is probably the best way to go. Evictions contribute to approximately 40 per cent of homelessness in Victoria.

Mr BARTON: Forty per cent?

Ms McNAMARA: Yes. This is according to the Australian Institute of Health and Welfare from their specialist homelessness services collection in 16–17.

Ms LOVELL: What was the reason?

Ms McNAMARA: The reason was eviction.

Ms LOVELL: Eviction was 40 per cent?

Ms McNAMARA: Yes. Ninety-five per cent of the evictions are initiated by landlords, and 80 per cent of tenants fail to appear, so they are just going to go straight through VCAT. They are not there to represent themselves or have someone there to represent them. So it is recommended that Consumer Affairs Victoria initiate a public information campaign to educate tenants about their rights and the available advocacy and advice programs, such as Aboriginal Tenants at Risk, the ATAR program, which runs here, and the Tenants Assistance and Advocacy Program, the TAAP program, and employ a tenancy-focused legal support.

Ms LOVELL: There used to be tenancy-focused legal supports. They closed them down in the Bracks Government years.

Ms McNAMARA: What is old might be new again.

Ms LOVELL: Yes, absolutely.

Ms McNAMARA: I have to commend the Private Rental Assistance Program, the PRAP program. It is the most important tool we have in preventing homelessness in Victoria and we are pleased that it is being refunded and extended. So that is wonderful to have that happen.

HousingFirst: HousingFirst, you will probably know, works internationally, and it is really about the housing and support for as long as it takes for that person—so to deliver targeted social housing for those experiencing chronic homelessness. The Victorian rough sleeping action plan includes assertive outreach, intensive case

management and multiservice supports, but we need the social housing to go with those supports and the flexibility to scale service up and down as per need.

We need flexible, tailored, individualised support for those with multiple and complex needs, and this also means tailored in duration: so not the six weeks in youth accommodation or the 13 weeks in transitional housing support; it is really about that person's needs and having that individualised approach.

Young people: we need a system that incorporates the needs of children and young people which includes education, family reconciliation and support, counselling, guidance, living skills and financial support. Out-of-home care should be extended from 18 to 21, and the Home Stretch program should be funded on a needs basis, ensuring that young people leave care with housing and support and/or mentoring linked until they are 25. We need to keep children in schools—it raises their self-esteem, positive social identity and leads to employment. So by extending youth accommodation options such as the youth foyers, we will reduce the number of young people cycling through housing and homelessness systems, increase the number of people completing education and increase the number of young people who are productively employed.

For Aboriginal people we need strong, well-resourced Aboriginal community-controlled health organisations.

Prison and mental health: people should not be exiting or discharged into homelessness.

Planning controls: inclusionary zoning is where a percentage of new developments are dedicated to social housing. This will make a positive contribution to affordable housing.

So that completes my statement. Thank you.

The CHAIR: Chris, thank you. You really did nearly solve everything, and you know, we possibly could go home early! If you do not mind, I will just start off. I know we have sort of got limited time. I think what has been coming through to me is the lack of services for single people and the lack of housing for single people, and we seem to have services everywhere else. Have you got any thoughts about what more we could do there? And just on top of that, does your organisation speak to the NDIS at all?

Ms McNAMARA: The homelessness networks—there are nine of us in Victoria, and we come together as the Victorian Homelessness Networks with the chairs of our local area service networks. We collaborate with the Council to Homeless Persons, and they have a key person who is working with the NDIS. We do not communicate directly with the NDIS, but my belief is that people with mental health problems should never have really been in an NDIS system anyway. From my experience as the CEO of a community-managed mental health service, I think it just will not meet their needs.

The CHAIR: Yes, more intellectual disability and other disabilities, which we saw were over-represented here.

Ms McNAMARA: Yes, it works well.

The CHAIR: Just going forward to the singles.

Ms McNAMARA: So for single people, what I have seen work in terms of mental health is the housing and support program, where the Office of Housing at the time would provide properties, and there would be support going to that individual; they would be provided with assistance in living skills and maintaining accommodation. I think it is a HousingFirst thing, if it is a chronic issue. Also the Mental Health Support for Secure Tenancies program, which was the national housing partnership program that lasted about four years, was really quite a good program, but it stopped. That was a collaboration—

The CHAIR: What was its name again?

Ms McNAMARA: Mental Health Support for Secure Tenancies.

The CHAIR: Great. Thank you.

Ms MAXWELL: Thank you, Chris. That was a very well-presented documentation of not only the issues but also what you see that could be relevant. I guess in a lot of the stories that we have heard today, that lack of social housing has certainly been the key. When you look at Maslow's hierarchy of needs, certainly housing can assist so many of the underlying issues to be supported. For young people—particularly those who have gone into resi care who ultimately come out and often find it very difficult to be placed, whether it is because of their age or their circumstances—what do you see that could be done differently in that particular space? Out-of-home care is usually quite a young cohort. How do you think that we could intervene earlier there to stop that trajectory of them ending up in these homelessness situations?

Ms McNAMARA: So this is while they are still in care?

Ms MAXWELL: Yes.

The CHAIR: Before they get there.

Ms McNAMARA: I think that the longer they stay in care and education, the better the outcome. I think if the Home Stretch program is actually delivered—not to one in 10 or whatever it is at the present, and that it is really a needs-based approach—those young people will do well. In an environment like a youth foyer, where there is education, there is employment, people are productive and are getting on with their lives, I think that there are really good outcomes for young people.

Ms MAXWELL: I guess I am sort of talking more about the kids that we see who have to go in residential care, who will often abscond, who will often not stay there. What better supports can be put in place at that level before they get another few years older?

Ms McNAMARA: So whether it is a mentoring approach or—

You are not talking about the physical accommodation, though, are you?

Ms MAXWELL: Yes, so the residential care buildings that we have, and I know that they are scattered throughout Victoria, often young people come out of there and it is that same lack of maintenance. So they come out of resi care, and if they cannot go home there is often nowhere else for them to go. And often we then see them incarcerated.

Ms McNAMARA: Yes. So refuge is not part of that trajectory?

Ms MAXWELL: No. Normally not particularly for young males.

Ms McNAMARA: Okay. I do not know.

Ms MAXWELL: I just thought you might have had that experience.

Ms McNAMARA: No.

Mr BARTON: Chris, I would like to thank you for scaring me with the enormity of the problem, but also for giving us enormous hope about a clear vision to move forward. Fiona and I were very fortunate to meet a young bloke, David, whose name escapes me—unless Fiona can think rapidly of his surname—from Wales, where they have had great success. I believe it is about an 80 per cent reduction of homelessness in Wales. They have started from a very basic position: 'Let's keep people in their homes; let's get someone in their home, get them stable, and then we will deal with their drug addiction or their mental illness'. Moving forward, I am very keen to explore those areas, and also the other areas where people may have got a few months behind on their rent. I have not wrapped my head completely around how we are doing it here, but maybe sometimes people only need a hand for a couple of months—but they do need a hand, and it is a lot better to keep them in their places than trying to pick up the pieces once they have moved into a car, are living on the street and doing things they should not be doing to try and make a living. Are you familiar with what they have done in Wales?

Ms McNAMARA: No, I am not. I have not heard about this. I guess it is that whole early intervention approach, isn't it, really?

Mr BARTON: Absolutely.

Ms McNAMARA: And that is where I think the Private Rental Assistance Program brokerage can really help people and keep them in their homes and work with that individual, especially the PRAP Plus that we now have, with the support that comes with that. That is something I would go to first—it would be that. But I would be very keen to hear further about this Wales project.

The CHAIR: Yes, Chris, one of us will send it to you, but it went to a lot of what you were saying about really enabling that tenant. In fact they legislated that if there was an eviction notice happening, that people needed to be notified. Then it started that process of being able to put assistance in place to address that 40 per cent eviction.

Ms McNAMARA: I think the worst thing people can do is hand back the keys. That is where things go really badly.

The CHAIR: That is right.

Ms McNAMARA: When the keys go back, there is really nothing anybody can do there. You cannot save anything.

Ms LOVELL: So, Chris, you gave us a pretty good overall on the ending of homelessness in a sort of global environment. But if you were the minister, what are the first three things that you would do to address homelessness in East Gippsland?

Ms McNAMARA: The first three things I would do is I would build more public housing, that would be the first. I would then provide homes first for the chronic homeless people, and that then ensures them support as well as a home, and the services come to that individual. Then I would provide the wraparound supports for others who have multiple and complex needs.

Ms LOVELL: And if you were to have something that could be immediately done—obviously building homes and stuff like that takes time—some initial responses, what would the initial responses be?

Ms McNAMARA: I would probably go for the wraparound support first, for the complexity. I think that that would be the one, because people are quite lost within the system and feel quite disempowered and cannot access—it is quite amazing how, when another worker rings an agency rather than the client having to knock on the door, just what might happen.

Ms LOVELL: And if we were lucky enough that the Government were to expand the youth foyer program, what would be the best location you see in East Gippsland for a youth foyer?

Ms McNAMARA: I would put it in Bairnsdale. I think about those kids up in Mallacoota and Orbost. It is huge out there, and they are quite forgotten; people are forgotten.

Ms LOVELL: And they are right down here on a tip of the state where they are not visible to the majority of the population in Melbourne, so governments are able to perhaps overlook it a little bit, unfortunately.

Ms McNAMARA: Oh, yes. It happens. That is why we keep on knocking on the door and making a noise.

Ms LOVELL: Absolutely, as country communities we have got to make a lot of noise to be heard.

Ms VAGHELA: Thanks, Chris, for all the information that you have provided us today. You mentioned one in five youth experience homelessness in the Gippsland region, which indicates the enormity of this problem. How does this compare with the statewide data, or urban areas?

Ms McNAMARA: I do not have that, but from what I understand it is higher in this area. And I would say that is around things like the lack of opportunity, education, unemployment—those sorts of things. But I can certainly get you that information, yes.

Ms VAGHELA: And also you mentioned about the five triggers which lead to homelessness which are specific to the Gippsland region. Do you think these ones, the five triggers, are more or less in line with what you would see in urban areas, or are they just specific, do you think, to the Gippsland region?

Ms McNAMARA: Look, I think they are pretty indicative, yes. I would say they are pretty indicative, statewide.

Mr BARTON: You have spent about \$27 billion already today. No, there is a question I want to ask you. We quite often get asked about getting developers to build, and I quite like the idea of mandating, a per cent—

Ms LOVELL: Inclusionary zone.

Mr BARTON: Inclusionary zone, but no-one has told me exactly how those numbers would develop. We have heard everything from 5 per cent up to 15 per cent, but how many properties—who has actually come up with that we need 6000 properties per year for the next 10 years?

Ms McNAMARA: Okay. So that is because Everybody's Home was advocating for 3000 properties per year for the next 10 years. From what I understand, it is in relation to Victoria's low percentage of public housing and bringing that up to 4.4 per cent, which is the national average. That is what I understand that it is.

Ms LOVELL: And to keep pace with population growth.

Ms McNAMARA: Into the future, yes. I did not know that that had been announced. You have spoken with the Council to Homeless Persons around this, okay?

Mr BARTON: Yes.

Ms McNAMARA: That would have happened last Friday, then?

The CHAIR: We had a couple of briefings from them, which have been really helpful in setting a bit of a mud map of the sector and of the issues, which has been great.

Mr BARTON: I would just be interested in what the real numbers are, like in terms of how many new properties are we building every year here in Victoria—what the real number is, as opposed to the aspirational number.

Ms McNAMARA: I think that would be a very interesting thing to know. I would—

The CHAIR: Well, we can probably share—we did get some of that data from DHHS in the early sectors.

Ms LOVELL: Well done, Chris.

Ms McNAMARA: Thank you very much.

The CHAIR: Chris, how long have you been working in this sector?

Ms McNAMARA: Just about two years now, but it is a bit of a funny story. When I first moved to Bairnsdale from Melbourne about 30 years ago, I worked for the regional housing council and then moved into mental health, so it is almost like I have done a bit of a circle.

The CHAIR: Yes, right, and they all are interconnected, aren't they?

Ms McNAMARA: And it all starts with housing, so you have got a very, very important job, and good luck with it all.

The CHAIR: Thank you. No pressure. Thanks very much, Chris, for your time.

Witness withdrew.