TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Melbourne—Monday, 13 July 2020

(via videoconference)

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Mr Stuart Grimley

WITNESSES

Ms Betti Chapelle, Manager, Access and Housing, and

Ms Bernadette McCartney, Executive Manager, Access, Support and Family Services, Bethany Community Support.

The CHAIR: I declare open the Standing Committee on Legal and Social Issues Inquiry into Homelessness in Victoria. As we did earlier, we would like to respectfully acknowledge the Aboriginal people, the traditional custodians of the many lands on which we are meeting today and pay our respects.

Thank you to Betti Chapelle and Bernadette McCartney from Bethany Community Support. We very much appreciate you making the time to meet with us. Just a couple of official words to you: all evidence taken at this hearing is protected by parliamentary privilege, and that is under our *Constitution Act* but also under the standing orders of the Legislative Council. Therefore the information you provide to this hearing is protected by law; however, any comment repeated outside the hearing may not be protected. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

As you would know from the opening, this is being broadcast live, which is fantastic, but it is also being recorded by our Hansard team. They will provide a transcript to you following the hearing. I would encourage you to have a look at that. It will ultimately end up on the committee's website. So, again, welcome and thank you for your submissions, but also thank you for making the time to meet with us. If you would like to make some opening remarks, then we will open it up for committee discussion.

Ms McCARTNEY: I will start. First of all, I too would like to acknowledge where I am. I am meeting on the lands of the Wadawurrung people. So I pay my respects to elders past and emerging. I am not sure where all of you are located, so I will not even attempt that. Secondly, I would just like to say thank you very much for giving us the opportunity to present just a little fraction of the information from the Geelong and Great South Coast areas. It is a really fantastic opportunity for our organisation, and we really appreciate it.

I will start, and then I will hand it over to Betti, who will provide a little bit more about the specific issues relating to the Geelong area in particular. So just a really quick overview: Bethany is a community service organisation. We are based in Victoria, obviously, and we provide a broad range of prevention, intervention, support and educational services to children, young people, individuals and families in the Barwon South West area of Victoria. More specifically, our housing services collaborate with other housing and homelessness services in the area under the Opening Doors framework, which I am sure you are all familiar with, to provide a mix of homelessness and housing services.

We provide a continuum of services for people who are experiencing homelessness or who may be at risk of homelessness through our Homelessness Support Program; the Tenancy Plus program, which used to be the SHASP program; the Intensive Case Management initiative; the Support for Families at Risk of Homelessness program; Housing Direct; A Place to Call Home; and the Private Rental Assistance Program.

As I said, Betti Chapelle, who is the manager of our housing services, will provide a little bit more contextual information around our local area. But I did just want to leave the committee members with some lasting knowledge of the impact of homelessness for one of our service user groups that we frequently work with. Across Australia every day and night women and children are forced to leave their homes as a direct result of domestic violence. The statistics will tell you that 55 per cent of folks that seek homelessness assistance do so because of their direct experience of domestic violence. Every night in a small beachside hamlet near Geelong a local church community open the gates to a pasture and allow 50 to 80 motor vehicles to enter and park in the field. The occupants of the vehicles are mostly women and children. They are fed and they are supported, and the men from the church community stay at the gate overnight, protecting those that sleep in the cars, a bit like shepherds over a flock. In 2020 this should not be happening. We should not have women and children sleeping in vehicles, worried for their safety with little alternative for shelter.

The Royal Commission into Family Violence promised in 227 recommendations to overhaul the family violence system and have delivered on many of those recommendations. There were eight recommendations—numbers 13 to 20—that specifically focused on safe housing, with priority for women and children to remain at

home and receive financial assistance to access and/or maintain their housing. But, alas, some of the recommendations to rapidly rehouse victim survivors and to quantify the numbers of social housing units to be made available to victim survivors have fallen short. In the Geelong area we have seen a handful of social housing properties made available to victim survivors, and women and children are still jumping on and off the crisis THM long-term housing carousel, much to their frustration and, I might add, to the service sector's frustration.

Moving forward we must see a more coordinated and systemic response to women and children rendered homeless as a direct result of domestic violence. A systemic response includes a strong family violence risk assessment at the homelessness entry point and in fact at other entry points; a low level of reliance on crisis accommodation. This should be the exception; it should not be the rule. These options are often unsafe. They are expensive, they are often out of area and they are inconsistent. A bevy of social housing options that make longer term housing affordable, accessible, safe and achievable. These options need to be accompanied with support from organisations that understand the dynamics of domestic violence and the risks associated with domestic violence. Finally, and somewhat controversially, housing options for perpetrators that hold the potential to remove them from the home as opposed to always removing women and children. This should be strongly considered. This is something that our specialist men's family violence service has been recommending for some time now, and we have only recently received brokerage funding to support this proposal.

I would like to hand it over to Betti Chapelle, who will just unpack some of the more nuanced local area issues in terms of homelessness. Thank you.

Ms CHAPELLE: Thanks, Bernadette, Chair and panel for this opportunity. In addition to the issues around family violence there are other intersecting issues such as poverty, mental health, trauma and substance abuse. This is highlighted in the statistics, and I am sure that you have heard about them throughout the inquiry. For example, 47 per cent of people seeking assistance from specialist homeless services did so because of financial issues, 32 per cent of those accessing social housing services had a current mental health issue, 10 per cent had a problematic drug and alcohol abuse issue and 50 per cent of people come from 6 per cent of the postcodes across Victoria—and in the Geelong region we have two of those postcodes. So in this region these issues are compounded by the fact that the number of people waiting for social housing is three and a half times more than the number of affordable houses. No doubt the affordability and availability of housing add to the significant issues that people feel and experience, and potentially add to the intersecting social issues they also experience.

In the Barwon and South West region a total of 780 people were homeless on census night in 2016. This was an increase from the previous census, which highlights that homelessness is increasing in Geelong and across the state. However, public housing stock is diminishing, and the system is congested as a result of this demand. In this region individuals make up the majority of the homeless population, and this is reflected in the entry points waitlist. Also, as Bernadette highlighted, 65 per cent of the homeless population in the region are women and many of these women are escaping family violence. This is significantly higher, I think by about 12 per cent, than the national data. In comparison, 38 per cent of the homeless population were men. But I think the entry point would say that even those men are also there because they are from family violence situations. Only 15 per cent are rough sleepers, which on census night was double the national average.

Geelong, as I said before, has the highest percentage of people exiting the prison system, and it is commonly known that on leaving prison it is difficult to find accommodation. Often the people accessing these services are vulnerable and are not always understanding how to access the right service at the right time and how to get their needs met. There are multiple tiers to the homeless service system and this tiered approach is aimed at enabling access to services and providing people with a level of stability, but unfortunately this does not result. With crisis accommodation, they are expected to have that for three months, but this is often extended to about nine months. For transitional housing, it provides for about six months but often this is extended to 18 months to 24 months before they get public housing. Hence the reality is very different from how the system is intended to work, and it is a reward system requiring people to demonstrate stability before they acquire longer term housing. However, without stability people find it hard to address the issues that might be contributing to their homelessness.

In one of the stories we shared in our submission, a woman who was escaping family violence had her children in care and she was homeless. She did not have a rental history and therefore was not the first to be considered when competing for other rental properties, so she couch surfed. But she soon wondered if people were tiring of her, and so she stopped doing this and began to sleep in her car. This meant she depended on pools and other public facilities for showers and other things, which further impacted her ability to find a private rental or to get her children back. These issues further impacted her ability to cope, to stay positive and to find solutions. Even so, when housed, people like her are so vulnerable that it is difficult to sustain their housing. Other people that we have provided support to have also had disabilities like acquired brain injuries or mental health issues and that may be expressed through things like hoarding. This makes it difficult to sustain their accommodation, so they can often cycle through the system once again.

It requires us to have a really deep understanding of what homelessness is. It is not just not having a home because many couch surf. It means having a sense of security, stability, privacy, safety and an ability to control their living space. Hence, we believe in and support the Finnish Housing First principle, which states that solving social and health problems is not a prerequisite for arranging housing, but instead housing is a prerequisite that also enables solving a person's homelessness problem. So ending homelessness should be the goal, and the response needs to shift from a crisis-driven one to a preventative one. To end this, we need to firstly increase housing stock, we need to ensure that people are supported to maintain their home in the first instance, we need to ensure that the system is based on providing a home for the duration of need rather than moving from crisis to transitional to longer term housing, and once they have a place that they can call home we need to provide wraparound support services to ensure that they are able to maintain their house and to deal with their many issues that intersect for them.

As others have also said throughout this inquiry, social issues, health, mental health and homelessness are intertwined, and that is why we do need the wraparound support services to help them to deal with those issues. It does require us to have a collaborative approach. It also requires us, as I said before, to have a place that they can call home. So I think to summarise for us: we believe that it requires leadership and a collaborative approach. It requires a joined-up service system, and it needs us to have some guiding principles about how to do this and to achieve that goal of ending homelessness forever. It needs immediate access to permanent housing, listening to service users' voices and supporting them to achieve self-determination, having a recovery orientation, providing individualised and client-driven supports, and enabling social and community integration. That ends my presentation.

The CHAIR: Great. Thanks, Betti. Thanks very much and thank you, Bernadette. I really appreciate you bringing in the voices of your clients. It is so important to have those voices, and yes, it is hard to be housing ready without a house, isn't it?

In your recommendations you talked about you would prefer to see more public housing rather than transfers to social housing, and also you wanted to see more two- and four-bedroom stock. What we have been hearing mainly in the metropolitan areas is that the problem is we do not have enough one- and two-bedroom stock—one-bedroom stock, really, because that is where the crisis is—and there is stock out there that is being underutilised as a result. Is this something that is specific to the south-west area, the lack of four-bed family public housing?

Ms CHAPELLE: I think why I was highlighting that was for two reasons: one that the two-bedroom is still suitable for single people, which is the highest number of people that are homeless, and that allows them to also have their children visit. So they are not individuals; they are single people with children, and so they do need to have a place to have their children visit, but it also allows them to grow a little. The four-bedroom is that in terms of family groups there are large families, but that also enables them to grow with it. We cannot assume that they will stay the same size, and that does allow for that growth. So I think that is why we are advocating for the two- and four-bedroom options.

The CHAIR: That is interesting. Just on the second part of that question—the notion that you want to see more of the stock stay in public housing rather than moving out to social and community housing or community housing—would you like to just expand on that?

Ms CHAPELLE: Yes, in part because I think social housing often is not at 25 per cent of the person's income. It is much higher—it can be 30 per cent and sometimes more—and that is somewhat dependent on the

region that it is in or where it is located. That makes it unaffordable for people really and less stable, so I think that public housing is far more suitable for the people that we support.

Dr KIEU: Thank you for your submission and your time. I have a few questions before other committee members. I want to explore ideas of when domestic violence occurs. Would it be better to remove the perpetrator and not to dislodge and dislocate the victim and the children? What would be involved and how realistically could this be done?

Ms CHAPELLE: I will let you do that one, Betti.

Ms McCARTNEY: Sure. It is a very good question, and I will try and be very brief here. Really the domestic violence service system sector has been not of—excuse me, I just need to have a drink. I have been talking all morning, so I am sorry. They have not been a big fan of providing resources to rehome perpetrators. The Royal Commission into Family Violence probably was the first time it was acknowledged that this would be a useful use of resources to in fact remove that. I think in the past we all just magically thought these perpetrators would just disappear, that the police would come and arrest them and then they would just disappear. Those of us who have worked in the sector for a number of years realise that is fanciful and it does not happen. They go back; they go back home. There are a whole range of dynamics, which is probably 50 PhDs, to go through to explain why couples where there is domestic violence perpetually reconcile and stay in those relationships, so it is a wicked problem.

Essentially for the last couple of years it has been the first time that there has been some openness, willingness to resource perpetrators into being housed. At this point in time there is no real model. There is no model, and as we know all perpetrators are not the same. They are not a homogenous group. They are a very diverse group of people. There is no housing model. The victim-survivors have a housing model that is well established, which is the safe at home model, and so there has been a lot of work and a lot of resource being placed into that model to really fine-tune it over many years, and many people have accessed it and many services are funded to deliver that model. There is nothing for perpetrators. We have two properties. We currently receive referrals for about, I think, close to 3000 perpetrators per annum. I think last year it was 3000 perpetrators and that is just the Barwon area. Now some of those are repeat referrals, and probably we would say a percentage—20 per cent to 25 per cent—of that referral rate are men that more than likely should be removed from the home. But a number of these men do not have a housing option, and we do not have a model. Up until a while ago we did not have funding to actually house these men.

We have two properties funded under the national partnership agreement that we can use. They are in the THM model, and that was very specifically that if a man was removed under a safety notice he could be placed in that property. Now, the turnover is tiny. Most of the guys will stay in that property for six to nine months because the exit points are just not available. So I think there are a number of things: the resourcing is not there, the political will or the willingness to fund it appropriately is not there for reasons that I mentioned, there is no established model. There is a model in WA that has been operating quite well for a number of years now by an organisation called Communicare, where they actually house perpetrators and they work with them intensively over a long period of time to actually address their thinking and their behaviour and their belief system in order to change their behaviour. We do not have any of that at this point of time, so it is a really underdeveloped area. Sorry, I tried to be as brief as I could. It is a very tricky issue.

The CHAIR: I appreciate that, and not all that politically popular.

Ms VAGHELA: Thank you, Bernadette and Betti, for your time and your submission. Currently we are facing stage 3 restrictions in the metro region and also the Mitchell shire region. In light of the COVID-19 pandemic, how have the needs of your stakeholders changed? What sort of impact has the COVID-19 pandemic had?

Ms CHAPELLE: In our region, like in other regions of Victoria, we are working under the HEART strategy. We are accommodating those that are homeless in hotels. For others, though, that have been accommodated in crisis and transitional housing, many would say that they are perhaps in a better position than previously, and that is largely due to the fact that for the first time their income has increased to an appropriate level. It is the hope, I guess, of us in our region that this is maintained so it does make a difference to people's lives. It is ensuring that they have the adequate resources that they need to live a more sustainable life.

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Ms McCARTNEY: But I would also add they have done it very tough. This is in the early days of the pandemic, so talking just at that first lockdown for the whole of the state. We have got some very vulnerable people on our homelessness programs who were literally spending two-thirds of their income on taxis to go from supermarket to supermarket to supermarket to just buy their basic needs because of the ridiculous panic buying. So once we started to get an understanding about where the gaps were we were able to fill and meet those gaps. But I think it is fair to say that practitioners have said it was a really scary time, particularly for some of the older folks who just did not have the physical mobility to get themselves out and about and needed quite a lot of support. So we of course stepped in there, and probably the delivery or the service model, we definitely had to change that and become a lot more focused on material aid than what we normally would. Yes, a tricky time.

Ms VAGHELA: So did the number of clients approaching you increase or decrease? And if it was an increase, was it repeat referrals or completely new clients approaching you?

Ms McCARTNEY: Most of our programs have sort of a capped referral, if that makes sense. We are not like an entry point where we just have people coming in to us, so we did not tend to see a major hike in referrals. I think probably what we are communicating is that the needs were really different, and probably the service that gets the most referrals, which is the Tenancy Plus referral, the Tenancy Plus program, given the lower level of activity of the office of housing, i.e. in evictions or that type of thing—that referral base was much more stable as well. So probably we did not experience such a great hike, but we absolutely prioritised those who were most vulnerable and made ourselves available to those who were less vulnerable, if that makes sense. They are all vulnerable, but we did have a number of people—I think it was 30 to 40 people—who were highly vulnerable individuals, yes.

Mr GRIMLEY: Thank you, Betti and Bernadette, for your discussions. Just to expand on what Dr Kieu was saying and what you were commenting on in relation to male perpetrators, in my experience as a former police officer, in particular working around Geelong around four to five years ago, I have been to many, many domestic violence incidents, as you can imagine, and unfortunately it is not a nine-to-five issue. It more often than not happens at 3 o'clock or 4 o'clock in the morning, when the situation, I found, was trying to relocate aggrieved family members, survivors of family violence, to safe locations. Back then it was pretty much a dodgy hotel in the Geelong CBD—I do not know if it still is or is not the case. And that was the option that was available to us, because the perpetrator was not being charged with anything. He was not in breach of any intervention orders. He was very drunk and aggressive and affected in that way and refused to go anywhere. At the time the partner—and her children, mind you, three children—sought to be relocated. So we had to source out the accommodation, which was one room in a hotel, which was just ridiculous. To have two beds for an adult female and three kids was just ridiculous. In your view—this was about four to five years ago—has this changed at all? Has it improved?

Ms McCARTNEY: To a degree. I would say that it has improved to a degree. Probably the systemic issues are still the same, so we are still facing that. And this is my point from earlier: this kind of reliance on crisis accommodation is not tenable, because you can put people in the best, most beautiful, glamorous motel or hotel, and it is still going to mean the exact same thing. It means they are having to leave home. They are still frightened. They still do not believe that the criminal justice system and the broader system are holding him to account. So the problem is still the same for them. Curiously, the impact of COVID was that we actually had motels contacting our services directly, saying, 'We'll give you a cut-price deal if you want to use us during the COVID period'. We are now at a point where, fortunately, the regional area of Geelong is not shut down. We cannot get people into this accommodation now. They do not want to know these people anymore. So we are dealing with some fairly unscrupulous businesspeople—not all—but we have to work very hard at keeping these relationships.

I have to say, Stuart, it has not changed greatly over those four to five years, except—and this is my point—around creating opportunities and a model to start to remove the perpetrators. The Mildura area actually is a slightly different area geographically with smaller numbers of perpetrators as well, where they have actually resourced the police with cards, debit cards, to provide to a perpetrator so that they can actually go and stay at a motel. So they give the card to the motel, and it is loaded with the amount for a night's accommodation. And essentially they use that to send the perpetrator away for the night. It does not fix the problem long term, but it does alleviate it overnight. So it probably helps the police force immeasurably, but it does not fix it. This is a massive social problem that we actually have to address in terms of accepting that it is not okay to continuously

remove women and children from their homes when the system needs to surround that kind of incident or series of incidents and make it untenable for the perpetrator. I am not talking about shaming them or sending them to Siberia; I am talking about actually giving them really clear consequences.

Mr GRIMLEY: My concern is that all the funding, the millions and billions of dollars over the years that have been forked out towards family violence, really has not made any change at all to this particular situation in over four or five years, which is quite alarming.

Ms McCARTNEY: That was my point, Stuart. I think there was a significant announcement around the investment into rapidly rehousing victim-survivors, and from my experience—and I am speaking to the best of my knowledge here, so there may be some funding that I am not aware of—we have not seen the establishment of more than probably 10 properties in the local area for victim-survivors to be rapidly rehoused. So this is problematic. It sends a really strong message when there is quite a lot of funding for crisis accommodation. I understand the need for crisis accommodation, but I have to say I am not convinced of its merit and I am not convinced that it actually really creates a level of safety for women and children, because I know that women and children feel completely abandoned in substandard, pretty awful motel accommodation. Layer across that the demand on the case management services who are trying to provide an exit point to these women and children—and some of these women are staying in these motels for up to a month. That is just unacceptable in my view—it is completely unacceptable. It is no one's problem and no one's fault, but it is not acceptable, and it makes it very hard for these women and children.

The CHAIR: It is quite an indictment when we have got women and children sleeping in paddocks and in really horrible hotels.

Ms LOVELL: Firstly, Bernadette, I notice you have posters on your wall that include two of my favourite things: Little Audrey, the Skipping Girl, and of course my beloved Richmond Tigers. That is a 2017 premiership poster, yes? Fantastic!

My question is actually for Betti. I was really pleased, Betti, to hear you advocate for two-bedroom properties, because, like you, I believe that it is important that people can have a visitor to their home and a carer if they need it. We should never be building one-bedroom or bedsit apartments; they should be at least 1.5-bedroom, where you can have a divan and somebody can stay in the place. But I was really concerned to hear you say that some of the social housing providers are charging more than 30 per cent of income, because certainly if they are getting government subsidies they are not supposed to be charging more than 30 per cent plus commonwealth rent assistance. Of course public housing is 25 per cent, but those people do not qualify for commonwealth rent assistance. Is that a standard thing in the Geelong area, that we are seeing people charged more than 30 per cent of their income?

Ms CHAPELLE: Probably do not know whether it is a standard but there are occurrences where that happens, and so it does become unsustainable for people, yes.

Ms LOVELL: That is a grave concern. You really should be raising that with the housing minister. If they are social housing properties where they are getting government subsidies, it should not be happening. The level of public housing in Geelong, the waiting lists have increased dramatically over the last five years from 1874 in September 2014 to 3187, but even importantly, the priority housing from 401 to 2140. So it is almost impossible to even get anyone who is given priority status into social housing. What is being done in the local area that you can see to address that? And what should be done, if it is not being done?

Ms CHAPELLE: That is a really good question. I do not know if there is a really good answer to that. I do not think we have got necessarily a solution. We do have some social housing providers in the region responding to family violence, as Bernadette was raising. The problem with that, though, often is that they are all in a house together and so, you know, it is not always the best environment for people to be in. It does not allow them to be intermixed with the rest of the population. So grouping social housing, or public housing even, together is problematic. I do not know if we have done anything to really address the need in the area substantially. Certainly through the HEART response we are accommodating people but we do not have access to housing long term, you know, so I do not think we are really changing the situation at all.

Ms McCARTNEY: I think also, Wendy—can I add to it—the problem is we have got a really high population growth in this area. It is one of the highest in Victoria. And we have a newly emerging group of

homelessness, if that makes sense. I am sure you will have the Salvation Army in this inquiry, but some of the data that they are producing for this local area is indicating the housing stress—in areas like Armstrong Creek and Lara, so these are these kinds of areas that have just rapidly developed—is really significant, and they are starting to creep. And I suspect some of these people are people who are now being placed on waiting lists and are registering for the housing register and in fact would be eligible for social housing. So I think it has been pretty interesting to watch the change in the demographics.

Some data that they produced was that something like 50 per cent of people that were housed in the local area into Office of Housing, that tenancy broke down within 18 months to two years. So there is something really significantly wrong with this housing system. Now, whether that is due to a lot of the referrals we get to Tenancy Plus for neighbourhood disputes, that kind of thing. So we know we have got some problems with housing areas. We have got two in particular: 3214 and parts of 3216 we know are significant areas of social disadvantage and high numbers of Office of Housing properties. So we know we have got some problems around those areas. There has been some great advocacy from the likes of G21 housing providers collectively and the City of Greater Geelong more recently around really kind of articulating the needs of these newly emerging populations. But my guess is I think we need to do a lot more kind of research and analysis around what is actually happening because I suspect there is a lot more homelessness out there than what we actually know about.

Ms LOVELL: And about to explode, I think, with the impacts of COVID-19.

Ms McCARTNEY: I agree—I completely agree, yes.

Ms CHAPELLE: And perhaps some of the contribution to the increase in homelessness is also due to decentralisation, so as departments move—you know, we have got WorkCover; we have got TAC, I think, that have moved out here, and I think that increases the demand on housing but it also increases the rental price, which makes it unaffordable for people. So I think that also contributes to the demand and the need for affordable housing in the region.

Ms LOVELL: Yes, you are absolutely right. When you do decentralisation, you need to do population planning as well—an increase in housing and an increase in medical services et cetera. It is not just about moving jobs but about providing the services that are needed.

The CHAIR: Absolutely. I think we have been hearing that certainly with all the new projects down there, the renewable energy projects, as well—that that has put an added strain on the housing sector down there.

Mr BARTON: Most of my questions were answered, ladies, about the previous stuff, but just I wonder whether local governments should be required to adopt a housing and homelessness strategy.

Ms CHAPELLE: Yes.

Mr BARTON: Yes. And how far do you want the councils to get involved?

Ms CHAPELLE: My understanding is that I think the legislation has changed so that they can do something about that, but it is not prescribed. I think if we are looking at more of a collaborative approach and all levels of government being involved, then I think there is a big part to play, where councils can look at the homelessness strategy in their region. I know that Geelong council have done that; they have done consultations around that and they are looking at land that they can identify and put aside for social housing. I do not know how far that strategy has gone, but I think if we put that on other councils too and invite them to develop homelessness strategies, then that really supports the increase in housing.

The other issue with councils is that they often move people on when they are rough sleeping—if you like—so that means that when they are trying to find a place to sleep for the night it puts people in more precarious situations because they have to go and find somewhere else to sleep, so they are always on the move and not having at least that base to sleep from. It is good to hear what Bernadette was saying—at least in terms of having a church ground to sleep in where men do protect them. I guess that is one strategy, but it is not the solution.

Mr BARTON: Thank you, ladies.

The CHAIR: Yes, thank you. Thank you to everyone—thanks to the committee for some really great questions and thank you again for your really fulsome answers. I think we also left you with some homework on that as well, which we will follow up with. I greatly appreciate your submission and generally speaking just the great work that you are doing down there. Thank you. As I mentioned before, you will receive a transcript of this hearing, and I encourage you to have a quick look at it and make sure that we have not misrepresented you in any way. Yes, this is great. This has really been helpful in our deliberations on what we can do and some of the innovative approaches that are happening elsewhere. Thank you, everyone.

Witnesses withdrew.