TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Melbourne—Thursday, 2 July 2020

(via videoconference)

MEMBERS

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

Ms Wendy Lovell

PARTICIPATING MEMBERS

Dr Matthew Bach Mr David Limbrick

Ms Melina Bath Mr Edward O'Donohue

Mr Rodney Barton Mr Tim Quilty

Ms Georgie Crozier Dr Samantha Ratnam
Dr Catherine Cumming Ms Harriet Shing
Mr Enver Erdogan Mr Lee Tarlamis

Mr Stuart Grimley

WITNESSES

Ms Bronwyn Pike, Chief Executive Officer, and

Ms Jenny Smith, Senior Manager of Homelessness Services, Uniting (Victoria and Tasmania).

The CHAIR: Welcome back, everyone. This is, as you probably all know, the Legal and Social Issues Standing Committee's public hearing into homelessness in Victoria. Again, just to recap, we have got a subcommittee here this afternoon. We are welcoming Jenny Smith and Bronwyn Pike from Uniting (Victoria and Tasmania).

For you, Bronwyn and Jenny, I just have a statement to make as part of these proceedings. All evidence taken at this hearing is protected by parliamentary privilege, as provided by the *Constitution Act*, as well as the standing orders of the Legislative Council. This means that anything that you say to us today is protected by law; however, if you were to repeat those comments outside this hearing, they may not have the same protection. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

As you can see, we are broadcasting today, and this has been one of the positives of COVID—that we have been able to broadcast a lot of these very important discussions on issues such as homelessness. We are also being recorded, so you will receive a transcript from Hansard from today's proceedings. I encourage you to have a look at that, ensure that we have not made any gaffes or errors, and ultimately that transcript will make its way to the committee's website. We have got your submission. Thank you very much, and we really encourage you or welcome you to make some opening comments, and then we will open it up to more of a committee discussion.

Ms PIKE: Thanks very much, Ms Patten, and good afternoon, everyone, and thank you so much for the opportunity to appear today in this really important committee in the life of the Parliament talking about a really important issue. I am on Wurundjeri land today, and I acknowledge the First Peoples and traditional owners of the lands we all meet upon, and I pay respects to elders past and present. As you know, I am here with Jenny Smith today. Jenny is the Senior Manager of Homelessness Services for Uniting and is someone with a very, very long and committed career working with people who are homeless in our community. I know that Jenny will be very able to answer many of your questions as we move into this session.

For those of you who do not know, Uniting Vic.Tas is the community services organisation of the Uniting Church in Victoria and Tasmania. We have 3700 staff and well over 2000 volunteers who deliver nearly 600 programs in the areas of child and family services, mental health, emergency relief, financial wellbeing, alcohol and drugs, aged care, disability, early learning, employment, and of course, most importantly today, homelessness and housing. We are the result of the merger of all of the UnitingCare agencies that were previous separate agencies in Victoria and Tasmania. We have got 13 dedicated homelessness services across Victoria in rural and metropolitan areas and are the intake and assessment point for government-funded services in south-east Melbourne, Sale, Horsham, Ballarat and Stawell. On top of that, we do provide a lot of emergency relief: food, tenancy assistance, transition housing and accommodation, loans and case management and mental health support to clients who really need it most.

Last financial year we supported 12 111 people here in Victoria who were at risk of homelessness, with about 126 000 separate occasions of providing assistance. So it is a really, really big enterprise for us. Of course we do this in partnership with the government because we know and believe that access to affordable and safe housing is an essential part of social participation, a human right, and does underpin people's capacity to actually lead a dignified, healthy, meaningful and contributing life in our community.

I think we all would know and affirm that Australia is a very wealthy nation, a very developed nation and a nation with a lot of resources. We can use those resources very wisely I think to ensure that everyone who is experiencing homelessness, which can happen to people at all sorts of times in their lives, can be assisted into secure and longer term housing.

I just want to talk about three areas, quickly, and then of course there is a lot more material in our submission. First of all, you would be very aware and you would have heard a lot of submissions regarding the people who

are in temporary accommodation at the moment because of the COVID-19 crisis. We think that that is something that has been a very positive outcome for people who are on the streets in Melbourne. We often say too that Melbourne is a very modern and sophisticated city as part of a modern and sophisticated state and that Victorians do not like the idea of people sleeping rough on our streets for a whole range of reasons—for their own sake but also for the sake of the community's sense of its own public safety and wellbeing. So this is a fantastic opportunity. Now, there is not much good that has come out of COVID-19, but if this can be an opportunity that we grab hold of to actually now support these people into longer term and more secure housing, then that is a great outcome. It also shows I think that right around the country when you have a really big challenge we can all rise to the occasion and fix things pretty quickly. Things that often seem pretty long and very, very challenging and entrenched issues can actually find their solution often in a time of emergency. So we need to bottle that I think and grab hold of the opportunity.

The second thing I just want to reflect on is that Victoria's current spending on social housing is lower than other states and territories—around half the national average. I think that as a growing state and one of the stronger states in the commonwealth we can probably do a lot better. We have seen a lot of innovation: use of partnerships, incentivisation of the private sector, inclusion rezoning policies et cetera. We certainly think there is more that can be done in these spaces. We need to really grab hold of the innovation both within and beyond government to actually make sure that we have an increase in the affordable housing stock.

Thirdly, Uniting wants to rise to meet that challenge. We have access to some land, some resources, within the Uniting Church, and there is a lot of willingness in our congregations to be involved in partnerships and to utilise some of our resources to actually increase the supply of affordable housing. We have got a goal to double the number of houses that we have over the next five years, and we will be working really hard to achieve that.

Finally, let me just touch on youth homelessness, because we note that the Homelessness and Rough Sleeping Action Plan is in place, but there are no dedicated strategies in that plan to address youth homelessness. The transition to adulthood, as we know, is a very vulnerable time for people, and experiencing homelessness in one's youth can actually set up a trajectory of insecurity for a whole lifetime. It is really important that we actually have a very strong and dedicated and targeted and committed strategy for young people. I strongly encourage consideration of the education youth foyer model which, as we know, is yielding some very impressive results. Young people exiting Uniting's Karrung Foyer in Ballarat last year all moved into safe housing, mainly in the private rental market, and the majority of those young people are in employment and studying. So we see from that that that tried and true and promising strategy of secure housing with wraparound services can strengthen an individual's journey to independence and in a sense provide the underpinning for them to get a job and to be active participants in the community, which is what we want of everybody.

I know, and I think you know, that the challenge of homelessness can feel overwhelming, but there are some really, really good models and pockets of success and, I think in the sector and in government and amongst all people of goodwill, a can-do attitude, which we have seen come to fore in the COVID-19 crisis. So I am very confident that we have the tools at our fingertips to overcome homelessness in Victoria, and we are very, very committed at Uniting, working with anybody who wants to work with us, to make some really positive steps to achieve that goal. Thank you.

The CHAIR: Thank you, Bronwyn. I should just mention for the people viewing that Bronwyn is a former Minister for Education, Minister for Health and Minister for Housing—

Ms PIKE: That is right.

The CHAIR: and a former Member for Melbourne, encompassing the CBD here. So you bring a wealth of knowledge. And Jenny's experience in this area is longstanding.

My question to probably both of you to start this, and before I let the other former Minister for Housing speak, is: we know this is a whole-of-government issue, we know this covers mental health, this covers gender equity, this covers drug and alcohol use, a whole range of things, and Uniting does cover a lot of those areas and provide services; is there something that you can see we could do so that we better streamline those services, that we get better bang for our buck? We have heard sometimes, probably last year, that some people felt that

services were tripping over each other, particularly in the rough sleeping area. Is there anything that you would recommend we consider in how we could better manage the services that we provide in the sector?

Ms PIKE: Jenny, would you like to have a go at that, and I can chip in if need be?

Ms SMITH: Thank you, Bronwyn. Thank you for the opportunity to speak today. It really is a welcome opportunity. Those that work in the homelessness services area are very, very passionate about what they do, and any opportunity that we get to share the wonderful collaborative work that is happening in that space is a welcome opportunity. I think there are probably a couple of answers to your questions. I think the strength of Uniting is the fact that we are funded to deliver a whole range of services—as you have mentioned, AOD, housing, homelessness services, NDIS coordination, aged and carer services. What we are actually starting to witness now, three years into the merge—this week we celebrated three years of Uniting—is that intersectionality of services. Just recently we have supported a very vulnerable lady who had actually been homeless for many, many years. We worked strongly with our housing team to actually get her some stable accommodation. We worked with the NDIS coordination team to ensure that she was set up. She did not have the psychosocial skills to actually navigate the system. She did not have the knowledge of where to go for service delivery. So we actually worked in partnership with at least two of the other service streams to make sure that that particular client, who was extremely vulnerable, got a great service delivery. She actually got a very accommodating package through the NDIS and now she has actually gone on to her NDIS provider. So there are lots of opportunities to actually be utilising all of the different programs and service streams within Uniting for a holistic service response.

But Uniting obviously is across Victoria, which is quite a breadth of service delivery area. Key partnerships are also important with your local area service networks, so there need to be several different approaches when it comes to partnerships and stakeholder coordination to improve service delivery for those that are vulnerable in our community.

Ms PIKE: Can I also add, though, that I think this is a vexed question for government. I think all governments wrestle with the siloed funding and approach that we have to health and human services, but particularly in the human services area. We have a thousand separate contracts with government—local, state and federal—at Uniting. We really would like the opportunity at some stage to sit down with government and say, 'Given that there's such an overlap with these groups—families experiencing family violence, often with mental health issues there, maybe some substance abuse issues, and, by the way, they're homeless as well', and really try to, in a sense, get some targets that can run across the different service stream areas so that you measure outcomes not as much in episodes of care but what is the target. The target is long-term stability and then you are able to bring the other inputs into that as a kind of measure that you are doing the job that you are funded for. I think it is a journey that we are all on. We were talking about it when I was a minister. I am sure Ms Lovell has had that conversation many times as well, as you all have. But we do have to keep persisting. We have tried some models like the Orange Door and those sorts of things, but they tend to be partnership and collaboration models, which are good, but in the end, if you do not link up the funding streams and try and get some single targets—measurable targets—then I think it is a second-best kind of option.

The CHAIR: Thank you, Bronwyn. I agree. That is quite astounding to hear that you have a thousand different contracts. Surely just the expense of managing those contracts, not just at Uniting's level but also at the government level—there must be some significant savings in streamlining how we go about providing those services.

Ms LOVELL: It is great to have Bronwyn with us, because she has referred to me and I have also referred to her in her knowledge of this area and the frustrations that we both have shared, having been the housing minister, and the outcomes we have wanted to achieve. It is often difficult to filter that down through all of the services to get it to the ground to deliver that.

Bronwyn, I am interested to talk to you about the 13-week episode of support for those who are in the homelessness sector and the fact that that really creates that revolving door: they come in the front door, and they go out the back door 13 weeks later; their issues are not solved, and so they are back in the front door before too long. I am interested to hear Uniting's view on what an episode of support should look like—if we have not got more money, would it be better to spend a longer time on a smaller cohort but really provide outcomes for them rather than just providing throughput, because eventually that does stop that churn, and also

how you would feel about recommissioning for the homelessness services and particularly recommissioning for collaboration so that we do get outcomes rather than throughput.

Ms PIKE: Throughput is, I think, in many ways, I agree, a flawed model when it is not connected with the kinds of things that are actually going to stabilise the placement. We see that in drug and alcohol services too, where people will go to a detox program, but of course if they are being released out of that program or leaving that program into homelessness, all the investment that has happened is often on shaky ground because they do not have the structure and system around them to make it real. Jenny, do you want to comment on the 13 weeks and your experience on the ground with that?

Ms SMITH: Yes, most definitely, Bronwyn. I think it is a very interesting point that is raised. Yes, we are for the majority of the services only funded for that 13-week service model. However, what we see consistently on the operational level is the fact that it is extremely challenging and it is virtually unheard of to get housing outcomes within a 13-week model. What we actually see is those that are supported in a transitional housing program can still be supported, four, five, six, seven, eight and nine years down the track because there are a lack of housing exit points, their family composition changes all the time and their income fluctuates. So whilst we are funded primarily for that 13-week service delivery, service delivery really is a lot longer. Our Specialist Homelessness Information Platform, SHIP, which is the national data collection point for homelessness services, gives us really good data on the amount of time that we actually are supporting our clients, and it is very rare to have a support period that is actually 13 weeks. That then leads on to the challenges of the funded service model as well, when you actually have a high number of clients that are well in excess of the 13 weeks but that is what you are funded for. So you are providing a service for a lot longer than what your service is actually funded to deliver.

Ms LOVELL: And do you think recommissioning would be something that Victoria should look at—it is a long time since we have done recommissioning—just to make sure that services are targeted and they are in the right area? Part of that could be mapping of services too.

Ms PIKE: Absolutely. I think we would be very positive about that, because I think things have moved on a lot too and we are much more strongly focused on the wraparound support. So I think the alignment of those things would be an important part of that as well. Jenny?

Ms SMITH: I was just about to say that there is an opportunity that arises with the current COVID environment that we actually have. As you probably know, we now have the Homelessness Emergency Accommodation Response Team, the HEART, which has seen a new initiative to support those in purchased accommodation. At the moment there is actually a statewide data collection that is taking place. It is due for submission to the department tomorrow. The purpose of that is actually to map and scope the numbers statewide that are currently homeless in emergency accommodation to assist with future planning and mapping of services but also to actually map what the demand is for housing options moving forward.

One thing that we have seen this year, I am currently chairing the inner- and outer-eastern HEART, and the early evidence in the data is we are actually seeing a whole range of people that we have never actually seen before presenting to homelessness services, a high presentation of single adults. So we obviously need to know what the quantum is of those that are requiring housing to be able to start to work collaboratively at all levels to actually improve social housing stock and build the infrastructure to actually place people in, but look at the service delivery response to make sure that those that are homeless have got wraparound services to make sure that when they are placed in bricks and mortar they have got the resilience and the capacity to maintain that on an ongoing basis.

Ms LOVELL: Terrific. Also, I have visited your youth foyer a few times in Ballarat. Your fantastic facility was part of those first lots of the foyer-like model rather than the larger Education First Youth Foyers. Some of those foyers have now adopted the Education First policy. I just wondered if yours was one of those that has adopted that.

Ms SMITH: Yes, it certainly is not. The service that I oversee the operation of in the eastern suburbs, we really do see a lot of much better outcomes when young people are linked in with education, employment and training opportunities. It really builds their resilience. It helps them to develop their life and living skills, their budgeting skills—all of those whole-of-life skills that they are going to need moving forward. Whilst Uniting is

not funded in the east for an education youth service model, there are those, and we work in partnership with them, and we do find that the young people get a much better outcome when they are linked in, and they are really feeling that their self-worth and esteem and their sense of worth and connection to the community is really elevated, and we get great client outcomes.

Ms LOVELL: Yes, they make me very proud and they often make me cry too, the ones from the foyer in Shepparton.

Mr TARLAMIS: Thank you, Bronwyn, and Jenny. Thanks for coming today and presenting.

Ms PIKE: Hello, Lee, nice to see you.

Mr TARLAMIS: I will not ask you the question of what you would do if you were a minister for the day; I will avoid that one.

Ms SMITH: That is actually really unfair, Lee, because there are a couple in the room who have already been ministers.

Ms PIKE: Yes, you can ask Jenny that one.

Mr TARLAMIS: I was going to ask: are there any programs or initiatives that are delivering really good outcomes that you could identify that could be expanded or rolled out into other areas that they are not currently operating in?

Ms PIKE: Jenny, do you want to talk a bit about that? You have lots of ideas, I know.

Ms SMITH: Look, there are lots of ideas. I think what we really need to be focusing on when we are looking at homelessness is early intervention programs. An outcome really is to make sure that somebody does not have to enter into the homelessness service system. The amount of trauma that is associated with entering into homelessness for families, you cannot place a dollar figure on that. It is the trauma that they will go through and need to recover from for the remainder of their lives.

In the eastern suburbs we have got several co-location sites at two DHS offices as well as several Centrelink sites. And we are working in partnership with local providers to make sure that we can actually identify those that might be headed towards homelessness and whose tenancies are significantly at risk. So really we need to be working in partnership with other services to identify those early warning signs—changes of incomes, changes of household situations, the death of a loved one. There are so many factors that lead to homelessness, but if we can work with a lot of providers, whether it be the primary health network, we need to be on an early intervention model.

We find within our youth homeless programs we have got a couple of programs there which are early intervention. The sooner that we can be working with teenagers and their families—to resolve family conflict, build the resilience in the family network—we find it really does help to keep the young person in the family home. We have also got the Private Rental Assistance Program that we are funded for. We are seeing a lot of people obviously with the current COVID environment presenting to our service where their tenancies are at risk. Once again, we can actually be supporting people in the early stages when things are not quite going as they expected and put supports in place where we need to that are appropriate to that household's needs. So really early intervention is the key to hopefully empowering people and building the capacity and the resilience to manage their situations moving forward.

Ms PIKE: I just want to point to one model that I think is a very successful model and it is actually in South Australia. It is run by Uniting Communities there and it is called Ruby's house. The whole purpose of this particular program is to identify young people who are basically going through those rotten teenage years and at risk of homelessness because they have been kicked out, basically. They specifically target young people who commit to reunification with their families. The whole program from day one is about the journey to family reunification. Young people can stay for a period of time, but the care and support lasts indefinitely. They can drop in after school, they can be part of the support there—the whole purpose. I think that we are starting to think about that in the child and family and youth and family area. The government has just provided some funding out of the COVID environment to assist in keeping kids out of the out-of-home care system, so these

are younger teenagers. I think that kind of work is very intentionally focused on reunification rather than focused on, in a sense, the out-of-home care end, which is the last resort.

The other group is those kids who unfortunately are in out-of-home care and who are exiting. As we know, we now have a pilot program for young people, from 18 and beyond, to allow them to stay within the out-of-home care system before moving into the private rental or other markets—I think recognising those vulnerable groups and picking them up. Because the evidence of kids in out-of-home care is that their risk of homelessness is incredibly high when they leave the out-of-home care or the foster care or kinship care system. So these are just a couple of our programs but also very vulnerable groups. The problem with the homelessness system is you want to see people before they get there, and you often see them, as I have said, in other programs, like drug and alcohol, like mental health programs—if that is where you are seeing the people. But when you see them in the homeless system, it is never too late, but it is often much harder to remediate than it would have been in the first place.

The CHAIR: It is kind of that ambulance-at-the-bottom versus fence-at-the-top scenario, and if we could build more fences, we would need less ambulances.

Ms VAGHELA: Thanks, Bronwyn and Jenny, for your time and for your submission. What better people can we have other than two former ministers for housing at the public inquiry into homelessness? Bronwyn, you touched base on how it is hard to figure out the positives of COVID-19. But at least one of them is we know that right now the homeless people have been housed. Other than that, the other positive is that we have learnt how to effectively hold online meetings, and the result is today. None of this could have happened, so, yes, there are a few positives of COVID-19. Now, Bronwyn, you also touched base a little bit on the education youth foyer. I have not visited that in Ballarat, and I would love to go and visit that one day.

Ms PIKE: You are most welcome.

Ms VAGHELA: I have visited the one in Shepparton, and that works really well. You also mentioned the other model, which is Ruby's house—I think probably it is interstate. So these are all youth foyers. Do we have other equivalent models for people of all ages or people who are probably 50 years or over? Do we have any models such as these youth foyers?

Ms PIKE: Jenny, we obviously have the—the name has gone out of my head—on Elizabeth Street, I cannot think of it—

Ms SMITH: Common Ground.

Ms PIKE: Common Ground, that is right. So again that it is one model, and then of course there are a number of in-reach models to existing rooming houses and other kinds of accommodation, but Jenny, you might want to expand on some of those.

Ms SMITH: I think it is an interesting thing that you raise, because we really are seeing a high number of single people across all demographics that are becoming homeless. We really need to be innovative in our response, whether that looks at some form of appropriate communal living options moving forward, some share options moving forward, because those that are single, that are homeless, are finding it very, very challenging economically to actually achieve any type of housing outcome.

There are independent living units that Uniting actually have under their portfolio. They are for people on a lower income, and whilst they are not a supported environment, they are an environment where, if the tenancies are slightly at risk, Uniting will internally refer to homelessness services to support those tenancies. So I think it is an area where we do need to be looking moving forward.

I know that there are several initiatives that are looking at building refuge-type facilities. We have a facility that is going to be built in the eastern suburbs that is going to be targeted at over-55 females and helping them when they become homeless in their journey, giving them support and then hopefully getting housing outcomes. But when we look at refuge, refuge really in the homelessness space for our services is for those that are 15 to the age of 25. We do have a youth refuge in the Ringwood area and that works in partnership with all of the homelessness services, but refuge really would be along the lines of the family violence-funded services, which

is not actually within Uniting's remit, but we do take referrals, obviously, for those that are in those environments when they need a housing response.

Ms PIKE: I must say Wintringham has been very successful with the older group around independent living and the kind of models they have for supporting older people. Particularly their initial focus was mainly older men who were ending up in some of these really dingy, horrible rooming houses, and they have really built a whole model utilising the aged-care funding system to be able to provide that.

I just wanted to take the opportunity to raise one thing with the committee, and this is something I would never have had the courage to raise when I was a minister, but now I am not, I am really bold.

The CHAIR: Bronwyn, how often we hear this!

Ms PIKE: I was in New Zealand recently and was hearing about the changes to their eviction policies in housing, and I do not know if anyone has raised this with the committee, but New Zealand is really moving to a no evictions policy in their public housing system. The reason they have gone down this path is because they have found that the cost of actually evicting people, cleaning up the house, removing all their goods and chattels, bouncing them into the homelessness system and the transition system has actually exceeded the potential cost in loss of rent.

So they have taken a very different approach, and I just think it is worth having a look at because it is counterintuitive, I think, but what they have found is there is no increase in arrears. So people are not abusing the situation and saying, 'Well, I'm not going to get evicted, so I'm not going to pay my rent'. There has been no increase in arrears, and they have actually found that they have had a much more stable population by putting in the support, wrapping around services, trying to get people back on track, than going down the eviction path.

I just found it very interesting. I have not gone into chapter and verse, but I do think it is something that is a very different mindset and probably, as I said—and Wendy would probably agree—a courageous move, but it has been very, very effective, I understand.

The CHAIR: Certainly we have been looking at this and had it recommended. The instigator of this inquiry, Rod Barton, has certainly been along this path. I wonder if it is also because of the federal nature of New Zealand that they have got that national approach, so pensions—

Ms PIKE: It is all wrapped up in one budget.

The CHAIR: It is coming out of one budget and one government. Wendy, did you want to comment on this? You have today.

Ms LOVELL: I probably have. As Bronwyn would know, it is extremely difficult to evict anyone from public housing anyway. It really is a very last resort. But there are some. I had one who the department had moved to evict because she was on her fifth eviction because she just did not pay rent. At some point you do have to stand up to some of that. It is very low, the rent in public housing, and it is blocking other people who need access to the opportunity to get into social housing too. It is a big challenge.

Ms PIKE: It is about, I guess, being prepared to try a whole range of things to keep people out of the high-cost end of the system. But I did want to put that on the record.

Ms LOVELL: As you know, Bronwyn, it is such a small percentage of people in public housing that take up so much of our time in management.

Ms PIKE: Absolutely.

Ms LOVELL: The ones that terrorise neighbourhoods and that trash houses and do not pay rent—it is such a small percentage and it gives everybody else such a bad name, because shows like *A Current Affair* just love those stories. But it does not do anything for the housing system as a whole.

The CHAIR: Does anyone have any more burning issues or comments?

Ms LOVELL: No, but I was going to say that we have been to see a youth foyer. But I think when we can get out of the COVID situation it would be good for us to go and see some of those other models. There is Common Ground that is run by Launch Housing in Elizabeth Street, there is the Sidney Myer Haven that is run by Haven; Home, Safe in Bendigo and I think it would be really good to go down and have a look at Wintringham in Port Melbourne—it is a lovely facility. It is good to see some of those models that do provide the wraparound services for people beyond the age of a youth foyer.

Ms VAGHELA: Bronwyn, what should be the three strategic priorities for the government to address the issues in terms of long term?

Ms PIKE: Well, I think it is important to be prepared to invest for the longer term. It is of course much harder for ministers to get money up-front for preventative work, but in the end people are often homeless because they have got very complex issues in their lives and they are not solved very quickly. But in the end, if you can spend the time and invest the resources, the long-term payback is very, very beneficial. That is my first one. Jenny, I am going to give you a couple. What do you think?

Ms SMITH: Look, I think long term we really need to be planning for our future. I think that we are seeing more and more people living on or below the poverty line. I think that we really need to have a structured approach to actually be addressing the affordable housing crisis, and it really is a situation that is across local, state and federal government, so we really need to be building a plan moving forward.

Ms PIKE: Yes, and my last comment is about stock and supply. We desperately need more supply of affordable housing in this state. We need the opportunity to try a range of new models. We need to bring the private sector in on the conversation—they are willing to be part of it—and we need to provide resources. It is an economic stimulus, so it creates jobs, it creates social inclusion and great longer term outcomes for people. That has got to be a priority too.

The CHAIR: Thank you. That is a very positive note to end on. Thank you for that question, Kaushaliya. Thank you all. Jenny and Bronwyn, thank you very much for your time and effort today, but also for your organisation's work. It really is remarkable. Thank you to the committee. Again, on behalf of the committee, thank you very much for your time here today and for your submissions. There will be a transcript on its way to you for you to have a look over. I thank everyone for taking part and watching. I hereby bring this hearing to a close.

Committee adjourned.