

# **TRANSCRIPT**

## **SELECT COMMITTEE ON THE 2026 COMMONWEALTH GAMES BID**

### **Inquiry into the 2026 Commonwealth Games Bid**

Melbourne – Friday 29 November 2024

#### **MEMBERS**

David Limbrick – Chair

Joe McCracken – Deputy Chair

Melina Bath

David Davis

Jacinta Ermacora

Michael Galea

Sarah Mansfield

Tom McIntosh

Rikkie-Lee Tyrrell

**WITNESSES**

Michelle Twigger, Regional Homelessness Network Coordinator, Uniting (Victoria and Tasmania);

Adam Liversage, Chair, Wimmera Homelessness Alliance; and

Jerry Ham, Chair, Central Highlands Homelessness Alliance.

**The CHAIR:** We will now resume the committee's public hearings for the Inquiry into the 2026 Commonwealth Games Bid. Welcome.

All evidence taken today is protected by parliamentary privilege as provided by the *Constitution Act 1975* and provisions of the Legislative Council standing orders. Therefore the information you provide during the hearing is protected by law. You are protected against any action for what you say during this hearing, but if you go elsewhere and repeat the same things, those comments may not be protected by this privilege. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

All evidence is being recorded, and you will be provided with a proof version of the transcript following the hearing. Transcripts will ultimately be made public and posted on the committee's website.

For the Hansard record, can you please state your name and the organisation that you are appearing on behalf of.

**Michelle TWIGGER:** My name is Michelle Twigger. I am the regional networker for the Central Highlands and the Wimmera homelessness alliances, and I am employed by Uniting.

**The CHAIR:** Thank you.

**Adam LIVERSAGE:** Good morning. Adam Liversage from Uniting Vic.Tas but based in Ballarat, also the Chair of the Wimmera Homelessness Alliance.

**The CHAIR:** Thank you.

**Jerry HAM:** Thanks, Chair. I am Jerry Ham. I am employed by Uniting as a group manager, and I am also Chair of the Central Highlands Homelessness Alliance.

**The CHAIR:** Thank you. I will just briefly introduce the present committee members. I am David Limbrick, Chair of the committee.

**Joe McCRACKEN:** Joe McCracken, Deputy Chair.

**David DAVIS:** David Davis.

**Melina BATH:** Melina Bath, Eastern Victoria Region. Hello.

**Michael GALEA:** Good morning. Michael Galea, South-Eastern Metropolitan Region.

**Jacinta ERMACORA:** Good morning. Jacinta Ermacora, Western Victoria Region.

**Tom McINTOSH:** Tom McIntosh, Eastern Victoria Region.

**Sarah MANSFIELD:** Sarah Mansfield, Western Victoria Region.

**The CHAIR:** Thank you. I would welcome you to make your opening comments, please.

**Michelle TWIGGER:** Thank you. We are here to represent the Central Highlands Homelessness Alliance, the CHHA; the Wimmera Homelessness Alliance, the WHA; and collectively the CHWHA. We represent 11 agencies funded by the Department of Families, Fairness and Housing, the DFFH, to support those people experiencing or at risk of experiencing homelessness and family violence. We facilitate cross-agency collaboration and advocacy to address homelessness across the regions. We collectively adopt the Housing First principles that every person is equally entitled to a home and should be supported to sustain that home. We

acknowledge that a home is a fundamental human right and that in a country as rich as Australia experiences of homelessness should be temporary and non-recurring – that no-one should experience the trauma of long-term homelessness.

The CHWHA agencies are Uniting, the Salvation Army, CatholicCare, Wintringham, Grampians Community Health, Berry Street, CAFS, Ballarat Community Health, McAuley, WRISC Family Violence Support and Ballarat and District Aboriginal Cooperative and representatives from the DFFH and the Orange Door. We liaise closely with local councils, police and other alliance stakeholders to collectively find solutions within our community to the housing and homelessness crisis.

When we presented to this inquiry in February, CHHA and WHA agencies were unable to keep up with the demand for services, and there were limited or no options for crisis, let alone long-term, housing for the vulnerable families and individuals experiencing or at risk of homelessness that seek our support daily. Since then, Reid's, the boarding house owned and operated by Uniting in Ballarat, has closed, removing 50 rooms from the accommodation available to those at risk of homelessness. Staff offered psychosocial support to residents and assisted them to find long-term homes and independence.

Both the Central Highlands and the Wimmera are desperately in need of crisis and transitional accommodation and long-term affordable and social housing. Neither of these regions has adequate safe accommodation for women and children escaping violence and there are very few youth accommodation options. All the existing crisis and transitional accommodation is full of people who cannot find homes, with many staying for years. As a result, when women, children and young people present to services, they are placed in hotel and motel accommodation or caravan parks by agencies with no other option. This is not an adequate response and does not provide the facilities or amenity of a safe home. In many regional towns there are no motels. Where there are hotels and motels, they are used by and are well known to the perpetrators of violence and predators of vulnerable women, children and youth. If you are a male on a low income in housing crisis, agencies have even less to offer. You are at the end of a very long line. As such, agencies hand out tents, swags and sleeping bags to families and individuals. We advocate with police and local councils to respond kindly to community calls to move on people sleeping in their cars or in a swag or tent down by the river, lake, oval or park, because where are they to be moved to? The lack of housing means we support people for longer periods of time with limited funding to provide additional support hours and fundamental emergency provisions.

We are here today to express disappointment in the allocation of the first 1000 Regional Housing Fund homes. According to the Homes Victoria website, the Central Highlands will receive 34 homes and the Wimmera, combined with the south-west, 98 homes. Assuming half of those will be in the south-west, this leaves the Central Highlands and Wimmera areas combined with a total of 83 from 1000 new or refurbished homes, only 8 per cent for a geographical area that constitutes around 20 per cent of the state's regional areas, a population of over 260,000 people and includes the state's second largest regional city with over 120,000 residents. Homes Victoria has announced some of the 1300 dwellings are refurbished old stock and renewed existing social housing stock will constitute 500 of the recent allocations. The funding commitment of \$1 billion for 1300 homes equates to \$800,000 per property, more than would be needed to restore an existing home. We ask: will the funds saved on the refurbished properties be used to increase the number of homes provided to more than 1300? Further, we inquire: what was the decision-making process undertaken to determine the location of these allocations and the composition in terms of the type and size of dwellings? We also would like to know: what was the overall increase in the total amount of social and affordable housing stock from the Regional Housing Fund commitment?

The 2021 ABS census identified 760 people who were homeless in the Ballarat LGA, at a rate of 5.8 per 1000 people, compared with 4.7 for the state. Across the Central Highlands the number of homeless people was 1160. In the rankings of most disadvantaged localities in the socio-economic index, two Central Highlands areas were in the top 20 disadvantaged suburbs and another scored a decile of one – the lowest indicator in the index of relative socio-economic advantage and disadvantage. Research by the University of New South Wales analysed the estimated number of households not living in appropriate housing on census night to be 4600 people, or 7.2 per cent of households, in the Ballarat electorate, 1300 in the Lowan electorate and 1400 in the Ripon electorate, indicating that housing needs were not met and they were living in severely overcrowded homes or spending over 30 per cent of their income on rent, with 70 per cent experiencing rent stress.

People experiencing homelessness are difficult to locate, identify and count. On census night 100 people identified as homeless across the Wimmera LGA, but that is only a portion of the true number. We know from a six-month outreach project that Uniting funded to June 2024 a part-time worker located and supported 143 people who were homeless across the Wimmera and he was unable to reach everyone. Fourteen of these people are now securely housed; however, the government funding we had hoped for to continue and expand this assertive outreach role has not eventuated despite the evident and growing need. In the Wimmera at the entry point in Horsham up to 30 September this year 505 people have been supported: 24 were children aged under 15, 108 were youth aged 16 to 24 and 18 were aged over 65. Workers could not assist 556 people on the day they presented because they were already overwhelmed. The team regularly run out of brokerage dollars to pay for crisis accommodation, such as for the family of five with children aged two, three and four staying in a caravan park in a local regional town or the mother and 12-year-old daughter who fled family violence living in a motel. There is no exit plan from these accommodation options because there is no housing available for these people.

In the Central Highlands there is a funded assertive outreach team, and since July they have assisted 122 people experiencing rough sleeping, including five children aged under 14 and 19 young people aged between 15 and 25. They have housed 13 people in long-term stable accommodation. The supportive housing outreach team has supported 102 people to establish and maintain housing since July this year. Both of these teams' funding is due to end in June 2025, and we have no idea whether that is going to be continued. The entry point in Ballarat has supported 990 people since 1 July this year: 17 aged 15 to 17 years, 95 aged 18 to 20 years and 91 aged over 56. There are 88 families waiting for housing support. The team supports a growing number of people in crisis daily, and in the last financial year there were over 1200 people they could not support on the day those people presented. Emergency or short-term accommodation of 2553 bed nights was paid for with the small amount of brokerage that we have.

At 30 June 2024 there were 3016 priority applications for housing on the VHR waitlist for the Central Highlands and 2164 in the Wimmera and South West. In 2024 the DFFH reports the average waiting time for public rental housing for those receiving a priority access housing allocation or transfer is 19.8 months, while two years ago it was 15.2 months. It is over 19 months if you are escaping family violence.

We are here today, we reiterate, to express our disappointment in the allocation of the first 1000 Regional Housing Fund homes. That the Central Highlands will receive 34 homes and the Wimmera 98 homes shared with the South West is concerning. We ask: will the funds saved on the refurbished properties be used to increase the number of homes provided to more than 1300? We would also like to know what the overall increase in the total amount of social and affordable housing from the Regional Housing Fund will be.

In closing, the CHHA and WHA urgently request that Homes Victoria review the allocation of regional housing funded homes in both our regions and allocate a substantial number of the remaining 300 homes to these two regions. We also request that the government provides ongoing funding for those assertive outreach workers to agencies to ensure that we can reach those people experiencing rough sleeping and that people receive support to sustain their housing once housed. Thank you.

**The CHAIR:** Thank you very much. And thank you for your evidence and the work that you do. You made a few astute observations there. You mentioned a rough calculation of the amount per home that the government was spending of approximately \$800,000. Even in metro areas you could buy a decent unit or townhouse or certainly a very nice apartment for that price. What would you consider is a reasonable number? If you were given the option or given the funding to buy a house that was suitable for one of these people that is struggling with homelessness, what do you think would be a reasonable number in your area to accommodate someone?

**Michelle TWIGGER:** You mean the price range of a house?

**The CHAIR:** Yes.

**Michelle TWIGGER:** You could certainly secure a nice three-by-two or four-by-two home in, for example, the suburbs of Ballarat for \$500,000 or \$600,000.

**Adam LIVERSAGE:** I think even less. I am in the market myself at the moment. You can buy a one-bedroom unit anywhere from probably \$250,000 in Ballarat quite easily and have a shot, like Michelle said, at a

three-bedroom house anywhere from sort of \$300,000 to \$350,000 upwards. But certainly when you are talking around \$800,000, that would buy you an extremely nice house in an extremely nice suburb in Ballarat. You are more or less talking the best of the best properties in Ballarat for \$800,000.

**Michelle TWIGGER:** And in the regional towns it would be much less.

**The CHAIR:** Yes. And for someone experiencing homelessness a unit would be fantastic, right?

**Michelle TWIGGER:** Well, yes.

**The CHAIR:** They do not need an \$800,000 house. When they are talking about this allocation of only 132 homes in this area, according to this, if we were going to have a more reasonable number allocated and a more reasonable price range that they would be looking at per home, you could effectively triple that, right?

**Adam LIVERSAGE:** Absolutely.

**Jerry HAM:** That is correct.

**The CHAIR:** Yes.

**Michelle TWIGGER:** Yes.

**The CHAIR:** That might be a good question for the government, on why that is so high.

**Joe McCracken:** I can tell you why.

**The CHAIR:** Well, yes. Look, I am sure there are administrative costs and things like that, but nevertheless it is still a very high number.

**Jerry HAM:** Chair, sorry to interrupt.

**The CHAIR:** Yes, certainly.

**Jerry HAM:** I would also like to make the point that a lot of our figures show that the need is amongst a number of single people as well. So that notion of a one-bedroom unit, for example, at the lower price point is also a part of the supply need that we have.

**The CHAIR:** Absolutely. Yes.

**Jerry HAM:** Obviously there is a spread and three- and four-bedroom homes are needed for families, but there is a high percentage of these people experiencing homelessness who are single, so the single-unit accommodation at the lower price point would fit.

**The CHAIR:** Yes, and Ms Twigger, in your evidence before, you were saying a lot of these were young people –

**Michelle TWIGGER:** Yes.

**The CHAIR:** and that they probably would not have families and potentially not be married, so that type of accommodation would be suitable.

**Michelle TWIGGER:** In fact more suitable. For a lot of young people who leave home it is often because of family violence or trauma in the home, and so for them, they actually need other supports put in place. We would love a youth wraparound model where there is a hub, and obviously we could support that youth to then get back on their feet and have the self-efficacy to continue and have a fulfilling life. So in fact for them shared homes are not necessarily ideal. Independent housing is preferable near those supports, near transport. Obviously they really struggle in the private market because they are not old enough to sign a contract, they do not have the capacity to do that on youth allowance and they do not have the rental history. And that is where the private market is not really satisfactory for many of the people that we support, because they are not the tenants that many in the private investment market would choose to lease their properties to. In fact the same is true of a single parent with a number of children on a part-time income, a limited income. When we have got

rental tenancy vacancies of less than 1 per cent, we need social housing for those people who are going through that vulnerable stage. And that stage of life may well change and they may well re-enter full-time work once children have left home, but it is those children that we need to keep safe and in a home, and right now we are putting them in hotels, motels and caravan parks.

**The CHAIR:** Understood. There are two issues here. One is the overall number of homes and the other is the distribution to your region, and it sounds like you are disappointed with the distribution. You have calculated that 10.1 per cent would be allocated to your area. What do you think would be a more reasonable figure?

**Michelle TWIGGER:** I think this is a difficult question to answer because we do not want to compete with other regional areas that are in exactly the same situation.

**The CHAIR:** Yes, of course.

**Michelle TWIGGER:** I think it is more a larger question, which is: what is a reasonable commitment from a government to a public housing sector that is well under-resourced?

**David Davis** interjected.

**Michelle TWIGGER:** Yes, but we would like proportional representation. And the other thing is that Wimmera figure of 98 is combined with the south-west, which is not in our region. And we suspect there are bigger regional towns in the south-west, so we are not even sure what we will get from that, if anything.

**Adam LIVERSAGE:** Yes, that is right. You compete with Hamilton, Warrnambool, Portland – those other, bigger regional towns.

**Michelle TWIGGER:** And they need it. We are not questioning their need.

**The CHAIR:** Yes, certainly. Thank you. Mr McCracken.

**Joe McCracken:** I have got a heap of questions, so I will try and tear through it as quickly as I can. Look, when I got the government media release about this I was shocked as well to see that Central Highlands only got 34 homes. I went through and actually calculated it in the government media release. They must have had the work experience kid on that day, because it was 1025 houses that it actually added up to in the media release, but they are saying they are only going to do 1000. So I wonder where the extra 25 houses are going to be cut from in order to make it to be 1000? However, that aside, I know there are around about 5500 people on the public housing waiting list in just the Central Highlands region alone but Central Highlands have only been given 34 homes. How do you feel about that?

**Jerry HAM:** Well, I think, as Michelle expressed in our opening address, we are disappointed. We feel it is well under what we were hoping for, absolutely, and it does not meet the demand that is evident from the figures that we have presented.

**Adam LIVERSAGE:** Yes, absolutely. I mean, obviously when the Commonwealth Games was announced and on top of that the Commonwealth Games housing that sat alongside that, as a region we were quite excited about getting the extra dwellings across Central Highlands, and obviously other regions were as well. So it was almost a light at the end of the tunnel for homelessness services.

**Joe McCracken:** Some sort of hope.

**Adam LIVERSAGE:** That is right. We had some hope there and some promise there. But it really has disappointed the sector to a huge degree. It has impacted the workers, and it has impacted those who are experiencing homelessness at the moment, so it is really disappointing.

**Michelle TWIGGER:** And I think the other concern is that it holds back regional development as well, because there are regional areas that cannot house frontline workers let alone people whose income is well below that of a frontline worker. So when you get things like the new solar farm being announced in Horsham – which is fabulous, you know, we need those things to happen – that is 100 to 180 workers. Where will they be housed? So we would say to government, can you partner with these corporations? They need to bring the

construction with them, house their construction workers and then transfer those properties to social housing. We need to be a lot more creative and outward-looking about a bigger solution.

**Joe McCRACKEN:** And it is just placing more pressure on the housing market as it is. You guys probably know in Ballarat near Delacombe there were a number of public housing dwellings that were bulldozed to make way for more dense housing, but that obviously has not been built. I think the land has been sitting there for, what, 18 months, give or take or thereabouts.

**Jerry HAM:** Yes, give or take.

**Adam LIVERSAGE:** Yes. It would be good to have some transparency around what is happening there. The latest I heard was that they had increased the amount of dwellings and they had to go back to planning again, which then pushed out the time they will commence construction.

**Joe McCRACKEN:** I mean, look, 18 months is a long time to be out of a home. I know everyone in that area has been sort of told to go somewhere else in the hope that there will be something back there at some point in the future – we do not know when it is going to be. The grass is long – snakes, fire, leading into summer. I do not know – what is your message to government?

**Adam LIVERSAGE:** Well, (a) get them built as quickly as possible. I think you have got to actually cut that bureaucratic red tape a little bit, don't you, and let us just get it happening. I think the concern for us is – and you touched on high-density housing as well – is high density appropriate? We know that the history of the Leawarra precinct in Delacombe was we had lots of issues with teenage gangs and associated behaviours with youth and everything that was going on there. They changed the demographic of that precinct a few years ago, which worked really well. So it is going to be interesting to see how that development actually finishes up.

**Joe McCRACKEN:** Or starts.

**Adam LIVERSAGE:** Or starts. We talk about affordable housing but appropriate housing and fit-for-purpose housing as well. So how big are the yards for the kids, for example? Can they have a dog?

**Joe McCRACKEN:** I have seen some of the houses there, and there are no yards.

**Adam LIVERSAGE:** Yes, that is correct. So that is a concern as well. And while it is good to have the extra dwellings, absolutely, on the flip side, like you said, it has pushed the construction out. We have no start date, but is it really appropriate housing for families?

**Joe McCRACKEN:** Have you been consulted on any of those developments there at all?

**Adam LIVERSAGE:** No, not as such. I have not, no.

**Jerry HAM:** No, we have not, Joe.

**Michelle TWIGGER:** We are actually in the process of – there has been some research commissioned through the Victorian Regional Housing Fund, and the researchers from AHURI are currently doing an analysis, but they are essentially coming up with numbers of people who will be homeless in the Central Highlands region, and we are looking at very large numbers. I mean, we need 200 to 300 homes a year to be built in the Ballarat LGA –

**Joe McCRACKEN:** And that is not even getting ahead of the game.

**Michelle TWIGGER:** well, in the Central Highlands. They are the kinds of things. What we really want from government is a commitment to return us to the public housing stock levels that we had 20 years ago, and it is across the board. The private market experiment has failed. The private market is unable to, and should not be required to, provide housing for people in need of social and affordable housing; it is a government responsibility. Housing is a human right. As a government Australia has signed up to the human rights charter, therefore the government is obliged to house their population.

**Joe McCRACKEN:** And they have failed at the moment.

**Michelle TWIGGER:** I do not think it is at the moment. I think what we are seeing is a gap. You know, we departed from the line of providing public housing 15, 20 years ago nationally and probably statewide, and we need to return to that 5 to 10 per cent of accommodation being public housing, acknowledging that there will always be a portion of the population that will not be able to meet the expectations of private investors and what they want from a tenant and the rents they want from a tenant. You know, they do not want three kids, a single parent and a family dog in their home, because it is an investment, it is not a home, to them. So I think it is being realistic about what we need from our government in terms of commitments.

**Joe McCracken:** And the market is single-dwelling units.

**Michelle TWIGGER:** Yes.

**Joe McCracken:** Thanks. Anyway, my time is up.

**The CHAIR:** Thank you. Ms Ermacora.

**Jacinta ERMACORA:** Thank you. Thank you for coming along, and thank you for the advocacy that you are doing and the agencies that you bring together. I am from the south-west, Warrnambool, so I am aware of the dynamics a little bit, particularly more the Horsham area, but not that much detail. Thank you for advocating for an incredibly vulnerable group, whether it is young families, whether it is young people or people with mental health injuries or survivors of family violence and sexual assault. They are a really important group of people. I think we can measure ourselves against how we care for those groups of people. In terms of the marketplace, I was really interested in what you said, because it is my understanding that in some regional communities, and I suspect in the cities as well, in the private home construction sector the maximum profit point is your four-bedroom, two living area home for a family, hence this shortage of one-bedroom scenarios. It is rebalancing the housing stock availability across the board, whether it is government or private sector, isn't it?

**Michelle TWIGGER:** Yes.

**Jerry HAM:** Yes, I think it is, and that is why we believe that it is a government policy approach, because as you say, if you look at just private construction and development, you know, the most profitable price point is at a certain kind of configuration of a home, but that does not necessarily meet the broader needs of all of the community that are needing housing. I think that we need policy settings that encourage that proportionally and with percentages to meet the needs of the wider community group who are in need of that housing.

**Jacinta ERMACORA:** I thank you for that data on homelessness in the two regions that you are representing here today. I guess it is a fluid figure in a sense. There are a number of input variables that could cause that data to be in different cohorts, and building houses is a long-term thing. If you look at Haven Horsham, it is an awesome project that has got 14 one-bedroom homes being built under the big build, with 24/7 mental health support. There is a significant proportion of people experiencing homelessness that also have comorbidities around mental health. Is that –

**Michelle TWIGGER:** Yes.

**Jacinta ERMACORA:** Do you have some figures on that for your communities?

**Adam LIVERSAGE:** We could definitely draw that data out.

**Michelle TWIGGER:** We could, yes.

**Jerry HAM:** Yes. I mean, what we can tell you anecdotally – obviously with all the information that is presented, that is included in all those vulnerable cohorts we have talked to. We know through our presentations that many of the people presenting to us obviously have comorbidities. They have some experience of mental ill health, and that may include some addiction issues and other aspects as well. That is really a characteristic of this group, and it is part of their experience. We need to recognise that. There needs to be a housing first approach. There needs to be housing, but there needs to be support as well.

**Jacinta ERMACORA:** I am hearing what you are saying about the Homes Vic website. It sounds to me as if there is a need for a bit of greater clarity, a bit more granular detail at the place-based level. We know that



Wimmera and the south-west are not the same region, because I am from the south-west and we are not your region, so we know exactly how you feel about that. That is bureaucratic paperwork that has got nothing to do with reality. I presume you would be seeking more detail from Homes Vic, because some of those numbers do not add up from what I am thinking is happening in the south-west to what I have seen on the website that you have just quoted from.

**Jerry HAM:** Increased transparency would be greatly appreciated. It is very hard at the public level through the website to get the information specific to the areas and the locations.

**Michelle TWIGGER:** And I guess the other thing is if we are having this investment, there is no women's refuge in the Central Highlands or the Wimmera. Now, women's refuges are not ideal models and they are not long-term models. In the world that we would like to see, they would be one-night-only options.

**Jacinta ERMACORA:** But the Goolum Goolum Aboriginal refuge is funded and coming not too far away, an awesome consultation process addressing and being driven through a self-determination process too, which is again taking time.

**Michelle TWIGGER:** Taking time, and it is First Nations specific. First Nations people are definitely over-represented, and that is a very good thing to see that investment happening. However, it does not address the rest, those who are non-Indigenous. We have CALD women, refugee women who do not have the status to even be eligible for supports and for government supports, so what do they do when escaping family violence, or young people escaping those scenarios?

**Jacinta ERMACORA:** But you are not saying that there are no family violence response services or accommodation services in Ballarat?

**Michelle TWIGGER:** Well, there are responses, but what we do not have are the crisis beds. So for anyone escaping family violence, on the night they are escaping family violence their option is a hotel or motel.

**Adam LIVERSAGE:** That is correct. The homelessness entry point in Ballarat alone, 43 per cent of presentations are those fleeing family violence. We have a PRAP plus program, which is a private rental assistance package program. We have a sort of brief intervention case management component of that, and 63 per cent of the consumers that access that program are also victims of family violence – 63 per cent, which is huge. So the problem with family violence is it is there, and they do provide an interim response, but unfortunately it becomes a homelessness issue and then we have to try and work through that.

**The CHAIR:** Thank you. Dr Mansfield.

**Sarah MANSFIELD:** Thank you. Thank you for the evidence you have presented and for the work that you do in this area. I am interested in understanding, of the housing that has been promised, are you aware – I think in some other areas there have been questions about whether some of the housing that was originally promised under the Big Housing Build has been repackaged under this new allocation, the 1300 homes that have been promised as part of the Regional Housing Fund following the cancellation of the Commonwealth Games. There has been a sort of shifting around of numbers. Is that something that you are aware of that has affected your region?

**Jerry HAM:** Dr Mansfield, I am not sure directly whether some of this is the Big Housing Build promise that has been repackaged, but as we referred to in our opening presentation, we are aware that there is some refurbishment of existing homes that is included in this. So I think that that is a repackaging of housing rather than what we were hoping for and what we had been led to believe, which is that this would be new build.

**Michelle TWIGGER:** In fact 500. I have been advised by somebody who got that direct from the Premier's office, that in fact 500 of the 1000, or 1035, homes that have been announced are in fact refurbished, so stock that has been returned that needed maintenance that has come back into availability, that was public housing stock, which is why one of our questions is: what is the actual increase to the bottom line?

**David DAVIS:** And it is reconciliation really, isn't it?

**Michelle TWIGGER:** It is an accounting thing. Yes. Absolutely, so yes.

**Sarah MANSFIELD:** Wow. Okay. And are you aware of whether any of that housing was planned to be refurbished anyway?

**Michelle TWIGGER:** I think that is a key question.

**Jerry HAM:** That is a key question, and we would hope that that would be part of an existing program, if you like, for the refurbishment of that stock.

**David DAVIS:** Maintenance.

**Jerry HAM:** Maintenance.

**Michelle TWIGGER:** It is maintenance. Yes.

**Sarah MANSFIELD:** Yes. Okay. And with the housing that has been promised for your region, are you aware of what the breakdown is in terms of public versus community versus so-called affordable housing or other forms of private housing, out of the numbers that you have presented that you are aware of that will be new housing?

**Michelle TWIGGER:** No.

**Adam LIVERSAGE:** No. There has been no transparency whatsoever, so we do not know what is going to be new dwellings and we do not know what is going to be refurbishments or maintenance, as we say. There has been no concrete communication whatsoever around that. We have been asking the question locally of course, but we are not getting those questions answered.

**Sarah MANSFIELD:** Okay. Looking at the government press release related to the Delacombe housing, there is no reference made there as to what type of housing it will be. It does not make it clear whether it will be social housing, whether it will be affordable housing, whether it will be private, market-rate housing. Again on that one, do you have any further information?

**Adam LIVERSAGE:** No. That has gone really quiet. We have got absolutely no idea, Dr Mansfield. We spent a lot of time. Uniting themselves and other community-based organisations did have tenants in that precinct that either were full-on tenancy management and/or support, and then we spent a lot of time removing those tenants into other affordable, long-term accommodation options. But since they have vacated and bulldozed those properties we have absolutely no idea how many dwellings, what kind of dwellings, what numbers they are looking at, what are the demographics – there has been no communication around any of that whatsoever.

**Sarah MANSFIELD:** Do you know what happened to the people who were vacated from those dwellings?

**Adam LIVERSAGE:** Yes. Some were relocated into other social housing properties. Others moved into long-term community housing properties. It was a bit of a joint venture amongst all the community-based organisations with the local departmental office as well, but a majority were transferred into pre-existing social housing properties, public housing properties.

**Sarah MANSFIELD:** All right. Do you have a sense of what the distribution of housing will be of this promised thousand-odd houses? Has that been communicated?

**Adam LIVERSAGE:** No. Absolutely not. We know the original site is no longer an option. We have had no communication as to where – of course because when you are talking Central Highlands, you are talking quite a significant area in terms of Bacchus Marsh, Daylesford, Ballarat, Ararat. It is quite a significant, large area.

**Michelle TWIGGER:** Yes. Ararat.

**Adam LIVERSAGE:** That is right. There are other little community towns across Golden Plains Shire as well, you know. I think there are about six LGAs there. So we do not know, no.

**Michelle TWIGGER:** And our concern is areas like Ararat, which has the unfortunate privilege of having the highest level of family violence nationwide.

**David DAVIS:** And very poor health in general.

**Michelle TWIGGER:** Yes. And very few services are funded to go there. The Uniting team from Horsham go there; the Grampians team, community health, service that area. But when you talk about a town like that and placing women and children in a safe place – everybody knows where the local hotels and motels are. So as I mentioned, you know, we have no options. We have very limited options, but more so the vulnerable people have no options. There is no crisis homelessness service, for example, in Bacchus Marsh, no 24/7, so it becomes a police matter. They are very helpful in supporting us, but what can they do, what can we do, if we do not have a 24/7 accessible refuge for young people or for women and children escaping family violence, for example?

**Adam LIVERSAGE:** That is right. And it is not just about the dwellings and the housing, the support component is just as important. We touched on the housing first principles received in the rough sleeper action plan, which Street to Home is funded under. It is about sustaining those tenancies. So it is not just about the bricks and mortar and moving someone in and leaving them to their own devices, it is also about that long-term support to ensure that those tenancies are sustained. So if you look at the supportive housing team that comes under the Street to Home banner, they have housed over 270 people since that got funded and they have got a 98 per cent tenancy success rate – 98 per cent. So they are the most vulnerable, complex people with a long-term history of rough sleeping. Sustaining that high amount of tenancies is truly incredible. So when we are looking at the housing, we have also got to consider the wraparound support as well as a key component.

**The CHAIR:** Thank you. Mr Davis.

**David DAVIS:** Can I thank the three of you for your submission – your formal submission but also your evidence today. I am going to try and understand where we actually are. There is a shortage in your area of all types of public and social housing. There are waiting lists. They are growing, I think is the truth of the matter, and you might want to reflect on that. This allocation has come. It is not clear that it is all new money and all new. It might be that up to half of it is rejigged maintenance money in some way. But there has been no consultation and no transparency or communication, fundamentally, whatsoever. So we are not sure about the real numbers. We do not really know about the refurbishment component. I am painting a negative picture here, but I am just trying to actually get to the truth. We need some kind of reconciliation of these numbers so that we can actually work out what is rolled over money and what is new money that is actually going in there. And then when we come to actually whatever that component is – that 1300 or whatever it is actually made of – you have got a tiny share in your region which does not seem to equate to either the need or anything else. You have been shortshotted, as it were. Put it into whatever words you want, but you have been duded pretty badly by the share that should have come into the region. Is that a fair summary of where it fundamentally is?

**Michelle TWIGGER:** Yes.

**Jerry HAM:** Yes.

**Adam LIVERSAGE:** Yes. As dire as that sounds, yes.

**David DAVIS:** Have you spoken to the minister or the minister's office about this? Has the minister's office engaged at all?

**Michelle TWIGGER:** We have not, but I can tell you that the Ballarat council is quite active –

**David DAVIS:** Exercised by this other – I reckon they would be.

**Michelle TWIGGER:** Yes, so they have been quite supportive of us. The person who we liaise with regularly advised me that when the numbers came in they did make a phone call. They were told that there was talk of 'shovel ready', which did not sit well with us because we have the land sitting vacant in Delacombe, but also the council is willing and keen –

**David DAVIS:** To facilitate projects.

**Michelle TWIGGER:** to facilitate that. I know that with the Big Housing Build the Yarriambiack shire CEO, who is fabulous and active in this space, put in multiple submissions for Yarriambiack, which is one of the Wimmera LGAs, to get housing and in the end was able to get two portable houses built in one of the regional towns but did not do so well. There was vacant land earmarked in a regional town that I was living in in the Wimmera 12 months ago which ended up not getting developed. It is sitting there with the promise of homes to come. So we know the land is there if we can get that partnership happening.

**David DAVIS:** And the department of families and so forth – they have an office in your region?

**Michelle TWIGGER:** They are very good and they come to meetings, but they only know what is coming on stream when it comes on stream. So they work with us as quickly as we can to house people.

**David DAVIS:** Yes, I have no doubt that is –

**Michelle TWIGGER:** We have no concerns. We are all here for the same reason.

**David DAVIS:** Are they putting in material to try and move things forward?

**Jerry HAM:** In good faith we obviously do a lot of networking and our advocacy at the local level, and we have good relationships with those representatives in the department and we ask questions. But I think –

**David DAVIS:** They might not know.

**Jerry HAM:** They do not know. So between us we address that and then we ask up the line as appropriate. We look at our local members, and we knew we had an opportunity this morning to present that on a wider platform.

**David DAVIS:** So who do you think does know? Is it the department or the minister's office?

**Jerry HAM:** I would imagine it would be the department and the minister's office or the minister's office directly.

**David DAVIS:** They should come out and meet you and talk. That would be a start.

**Jerry HAM:** Yes.

**Adam LIVERSAGE:** Yes, we would always welcome the minister up to Central Highlands and the Wimmera, absolutely.

**David DAVIS:** Make a foray out of the city and meet some real people.

**Adam LIVERSAGE:** Yes.

**David DAVIS:** Thank you.

**The CHAIR:** Thank you, Mr Davis. Mr Galea.

**Michael GALEA:** Thank you, Chair. I know that this is the second time that you have come to speak before our inquiry, so I very much appreciate that you have come here today. I note the last time we were in Ballarat, so I especially appreciate that you have come into Melbourne to see us today. I know the previous time that we spoke we covered the benefit of being able to have this housing built not just in one athletes village in Ballarat, and other cities around the state too, but across the region. We spoke last time about towns like St Arnaud and other towns and that desperate need right across, not just in the big cities. I have really been appreciating the feedback. I think there are definitely some things that can be taken up as a result of what you have put forward to the committee today.

To you, Mr Liversage, because you have got that Wimmera focus: I know that two projects that have already been announced as part of the Regional Worker Accommodation Fund are in the Wimmera, specifically in Nhill and Hopetoun. In those particularly small communities, can you talk to me a little bit about the impact of employees literally not having anywhere to live and what sort of impact you think that those two projects will have, or in more broad terms?

**Adam LIVERSAGE:** Michelle touched on the Wimmera and the difficulty of workers coming into that particular region. I know, for one, trying to access a motel myself when I go and work up in Horsham is difficult enough, and believe it or not, one or two of the hotels are actually more expensive than they are in Melbourne. So it is extremely difficult. When we are talking about that region up there – you touched on Hopetoun, Horsham and Dimboola and Warracknabeal, those areas – in Horsham alone there are two hotels which we can refer people to who present through our homelessness entry point. One of them you certainly would never, ever refer a single female and/or children or a family to, and in the other one that we may consider sending women and children to there have been several incidents in the past of concerning behaviours. So it is quite stressful for those people unfortunately.

The two projects you are talking about – yes, they will have a massive difference in terms of that particular demographic. I assume you are touching on the Haven Home Safe model.

**Michael GALEA:** That one as well, yes.

**Adam LIVERSAGE:** I think there is a certain cohort that is going to be eligible for that one in terms of – you have got to have the full NDIS package attached to the hundred points or whatever they refer to, so it does not meet the needs of our complex rough sleepers. When you talk about rough sleepers and there is no funded assertive outreach, it is really difficult to get someone onto a full NDIS package to be eligible for that particular project.

And the other one you are referring to is the Goolum Goolum one, which we touched on before, which is Aboriginal specific, which is fantastic I think. There is an over-representation of Aboriginal people experiencing homelessness up in the Wimmera, so that is going to be fantastic. So for Aboriginal women – absolutely brilliant. I think it sits at about 18 per cent at the moment that make up all homelessness numbers across the Wimmera, so that will impact that. So we are looking forward to those two projects coming on, but I still have to stress that the Haven Home Safe model, as good as it is, is still not meeting the needs of our 120 to 130 rough sleepers across that particular region. And it is not a Housing First model either, which is really what we need, you know, when you are talking around the complexities of those that have really long episodes of chronic rough sleeping.

**Michael GALEA:** That is really valuable feedback. Thank you. Just talking about Horsham, as I cover the south-east of Melbourne I was very surprised recently to meet a constituent who actually works in Horsham. He stays in the south-east for family reasons – his family is there – but commutes every week and stays in a motel in Horsham. It is quite the commute that he has every week to do that. I did not think that I would have any constituents that would be up, day to day, in the Wimmera, but apparently I do.

We talked a little bit about the social housing and the new builds as well. I know that where there have been rebuilds, they have been knocking down one build and putting two in its place, and that obviously dovetails with the broader policy announcement of liberalising those subdivision rules to allow more sensible subdivision to happen across Victoria. I know that you guys are really at the front line, but some of these bigger picture policy changes that are being talked about and being implemented now at the state level, such as liberalising rules on granny flats, subdivisions, activity centres and other things to boost housing supply in Melbourne in particular but also unlocking land in regional cities – do you see those in the longer term having that impact on housing availability across your region as well?

**Michelle TWIGGER:** Yes. I think what really is needed to fix what is a problem that has been many years in the making are solutions that look quite different from the policies we have today. I mean, we live in a country where you can get a tax benefit for buying a property as an investment, but you do not get that tax benefit if you are buying a home and it is your first home. So there are some very big, macro questions. So yes, we have got that side of it; we have got all these families in mortgage stress that are now tipping out of home ownership and coming to our services or needing social and public housing. Then we have got very restrictive building practices and high costs of construction. So yes, I think there are a number of things at a policy level that can change. We have now got councils that are prepared to have those conversations with the state government, so I think we could look into what that looks like. In Ballarat five years ago there were 40 homes on the short-stay register; now there are 500. So those homes have come out of the private, low-cost market – and you know, it is logical and rational behaviour of home owners to do that. It is because it is a home that is an investment; it is not a home that is a home.

**Michael GALEA:** Sorry, Chair. On the short-stay, that is where those policy settings and those other changes that have been announced by the government too will have an impact – making sure that we actually have housing for living in, not just for housing investment – and I know some members might not like that, but I think it is important that we have those tools in place so that these houses are actually lived in by people that need them.

**Michelle TWIGGER:** Yes. And maybe it is not a taxing thing. We know taxes are inefficient. Maybe it is a regulatory framework.

**Michael GALEA:** Whatever that looks like. Yes.

**Michelle TWIGGER:** Yes, and knowing that if there is a taxing regime, all that money is going to public and social housing.

**Michael GALEA:** I think it is. We are straying a little bit now, and my time has expired, so I will yield. Thank you all very much.

**The CHAIR:** Thank you, Mr Galea. Ms Bath.

**Melina BATH:** Thank you very much. Thank you for your commitment to the people who live in your region and who are sleeping in swags and tents. My first question is: do you have enough swags and tents available to you?

**Michelle TWIGGER:** No.

**Adam LIVERSAGE:** No. The Street to Home team, in terms of brokerage, is not really well funded. They really battle to keep up with the demand for tents and swags. I mean, on Tuesday alone I had some staff doing training, and I handed out two tents to people who were sleeping rough myself, just from reception. So you can imagine coming to a homelessness service, and the only answer we have got is a tent and we send them on their merry way. We sit at about \$110,000 of brokerage a year for Street to Home; that is for rough sleepers, but also we provide that brokerage for those who are lucky enough to get into long-term housing. Establishing a tenancy, we know, costs anywhere from \$2500 to \$4500 as well, so it does not go very far. So we are always in need of tents and swags and blankets and pillows.

**Melina BATH:** And you said that over the last two years there has been an increase in the wait times, so it is up to 19 months or nudging almost two years on the housing waitlist in both the Central Highlands and the Wimmera.

**Michelle TWIGGER:** That is statewide.

**Melina BATH:** Statewide?

**Michelle TWIGGER:** That is statewide. Again, we do not have that granular data.

**Melina BATH:** No joy.

**Michelle TWIGGER:** Yes.

**Adam LIVERSAGE:** And we know for rough sleepers as well, I think the backdates at the moment are sitting at around 2014 for getting offers, so you are talking a 10- to 11-year wait if you are a chronic rough sleeper.

**Melina BATH:** Thank you. It is alarming – a word that should have exclamation marks after it. 132 are allocated, but I am just wondering how many of those 132, between the two, are actually shovel ready or have any mortar being put between bricks.

**Michelle TWIGGER:** They might actually be all refurbished – we do not have the breakdown – in which case they already exist. We do not, again, have that level of data. We do know that there are homes coming from the Big Housing Build as well, but as we have said: are they replacing what were existing stock? So it is getting that breakdown of what is the actual physical change in numbers being provided.

**Melina BATH:** We are making recommendations to government right now. So you can make your recommendation to government based on what you have just said. What do you want government to do?

**Michelle TWIGGER:** I think what we need is a housing audit. Would that be what you would say, Jerry?

**Jerry HAM:** I think our recommendation is we really need to prioritise the construction of genuine new stock and dwellings.

**Adam LIVERSAGE:** Not a short-term plan, a long-term plan to keep those dwellings developed.

**Michelle TWIGGER:** And it is a tap. It is actually a tap. We know we have population growth; we know that the population of these regions is growing. We know the population of Melbourne is set to pass that of Sydney. We know that this state has currently got 6.5 million people, but they expect it will be 8 million, I think, by 2032.

**David DAVIS:** It is nearly 7 million now.

**Michelle TWIGGER:** So where are we going to house these people, expecting that some of them will be people who are coming to the state from other places that will need housing.

**Melina BATH:** Also your recommendation is that those 1300 as a start – whatever it is – do not include refurbishment. These are new builds.

**Jerry HAM:** Yes.

**Adam LIVERSAGE:** Absolutely.

**Melina BATH:** You spoke about the lack of transparency, the lack of engagement. I am assuming that is predominantly around Homes Victoria; that is my understanding. You are having good relationships with your local DFFH, good relationships with your local councils and good relationships with your local members as a rule. What is a recommendation back to state government about the transparency you need in relation to more social and affordable housing?

**Michelle TWIGGER:** Well, to understand where those homes actually are going to be located. We do not even know what their composition is. Are they going to be –

**Melina BATH:** Do you want to have a bit more involvement?

**Michelle TWIGGER:** Yes – one bedroom? Will they be purpose –

**David DAVIS:** A mix?

**Michelle TWIGGER:** Yes.

**Melina BATH:** So part of that transparency is a better engagement – this is my question to you – with you, the people on the ground with the service knowledge and connection to those out-of-home people, the people on the waitlist. Just facilitate that discussion a little bit more. What do you recommend?

**Michelle TWIGGER:** We recommend that there is engagement with the local regional areas – each region has a network such as ours – and that it is not just that the housing is put in place but also that there are support funds in addition to that \$1 billion to then help people have workers to sustain that housing. We also need timeframes, and we need an ongoing plan for the future to know that this does not recur, so that we know that we will have a steady flow of public and affordable social housing so that we do not get caught with these numbers ever again; that we can return to the numbers we had five or 10 years ago.

**Melina BATH:** And publication – I am assuming part of this transparency is that it is visible for you and anyone.

**Michelle TWIGGER:** For the community.

**Jerry HAM:** We need that transparency. It is important to point out that we have a lot of connection points obviously with government – Homes Vic on a number of areas. Many of those relationships and the information are good. I think it is on the construction of this development and the rollout that there has been a lack of transparency, so we would really appreciate and seek greater transparency in that area. I think it is important to point out as we are talking there is a collision of paradigms here between construction and development, which we know takes many years and a long time, and a short-term crisis that has built up cumulatively of people seeking homes that our region particularly, as we are representing it, is now really very short of with very overwhelming demand.

We work on the support side. We are very aware of the people who are waiting on homes needing to be in short-term and emergency crisis accommodation. So I think as well as that transparency, it is actually about bringing those two together to identify and collaborate. Let us look at some creative solutions here in the interim. We know the houses are not going to get built overnight, but we have got a lot of people on the waitlist, as we are hearing, and we have got a lot of vulnerable people who are needing –

**David DAVIS:** How many on the waitlist?

**Michelle TWIGGER:** Over 5000 combined. It is larger than that; that is the priority waitlist.

**Adam LIVERSAGE:** In Ballarat alone we have 212 households over the age of 25, and that is a make-up of 131 singles and 81 families, and we also have a youth priority list that has 86 households. That is made up of 52 singles and 34 families. We have got eight children currently rough sleeping as well at a local lake just out of Ballarat.

**Michelle TWIGGER:** In a tent. And the funding for the teams that go out to that area is ending at 30 June with no news of whether that will be reinstated. We do not have those teams funded in the Wimmera. We do not have outreach, so when people in the community phone us and say, ‘Get that person in a swag away from the Wimmera River. Why is Uniting doing nothing?’ well, nobody in the region is funded to go out to those people. We ran a project, as I mentioned, for six months this year and they located 143 rough sleepers across the Wimmera that they could get to – remembering the distances they are covering. They were part time, and they came across two elderly gentlemen sleeping in their cars who had never before been homeless.

**Adam LIVERSAGE:** And those eight children are sleeping rough in an area that was evacuated last year due to the fires sweeping through as well, so it is a life-and-death situation when you are thinking about it – 29 rough sleepers in that particular area, eight children in a high fire zone. It is incredibly risky.

**The CHAIR:** Mr McIntosh.

**Tom McINTOSH:** Thanks for all being here. There is a big mix of organisations within the alliance, and I want to sincerely say – I said this in my first speech – thanks to everyone within these groups for the work they are doing. We are all here in our nicely pressed shirts and suits or whatever, but it is everyone out doing this work, and something I strongly believe is that the people doing this work need to have the wages and the contract terms to make sure they are not themselves in financial hardship and they can go and get a mortgage. I just want to state that because it is something I really believe in. Sincerely, thanks to everyone doing that work.

Just because of the diversity of the organisations working across the area and different focuses, something I am interested in hearing a little bit about is the demographics, because there has been an identification for some time of women over 55, but I am hearing in other parts of the state there is a bit of a trend towards other age groups, particularly where family violence is at play. What are you seeing? What are the main cohorts that are predominantly in need that you are seeing across your region?

**Jerry HAM:** I think Adam, who manages the entry point, might be able to provide some particular detail, but I think we are seeing women over 55 – we are seeing women generally – women with children across a number of age brackets, and young people particularly are cohorts that we are really experiencing.

**Adam LIVERSAGE:** Yes, I think Jerry has spoken truly there. There is still that trend of over 55s. As I said, women and children and those fleeing family violence still make up that 43 to 45 per cent of presentations as well, but youth is also probably the fastest growing trend that we are definitely seeing across the Central Highlands and the Wimmera as well. There has not been an updated youth homelessness policy in 18 years



now, so it has been quite an extensive period of time since that has been addressed. At the latest homelessness conference I think out of all public housing tenancies youth make up 2 per cent of those tenancies – 2 per cent. So we know that young people are not accessing social, public and community housing, or enough of it. But it is a growing trend. And we have youth assertive outreach in Ballarat as well, and I know we are piloting – it is not funded – a youth assertive outreach role, and I think she has reached out to about 37 young people sleeping rough at the moment, and that is across Central Highlands.

**Michelle TWIGGER:** So you can imagine the importance of early intervention – if we were to prevent those young people from falling into that cycle of homelessness, which then will evolve into the trauma and mental health and AOD use. Imagine if we could divert them, keep them from being homeless and put supports in place to return them to study or work.

**Tom McINTOSH:** I actually grew up in the region we are discussing. I think we have our difficulties that we have got to face and get on. At that point farmhouses were being left to rot into the ground, like literally, and towns were being abandoned, so it was a very different thing. Yes, we have people moving into the regions, but I think we want our ageing population to be able to age in place, we want young families to be able to get child care, so we need workers. In my opinion we need those people to support the populations, to do the work that we have talked about and have our regions thriving. But I suppose where I want to go to is if you zoom out – I was listening to a podcast last night about housing, and we can all listen to a variety of podcasts with lots of experts with different opinions. But I think it comes back to that fundamental point, one that perhaps we need to agree on federally, state and locally, and I think to your point that you raised earlier: how do we view housing? Do we view it as a right and something that we all agree that we need to provide? I am just interested in, I suppose, any points from yourselves with that last little bit of time we have got on the philosophy of that and what it means to people that your organisations are reaching out to, what it means to our communities. I mean, we could dive into a whole lot of policies and whatnot, but from a very high level, like from a government perspective, what sort of key message should drive looking at a whole lot of different policies, I suppose, from a fundamental housing point of view?

**Jerry HAM:** I might jump in and answer that. From that philosophy level, our position is that housing should be regarded as a human right. It should be something where – I think your comment earlier, Ms Ermacora, was that the cohorts that are most vulnerable in our society is where we judge our yardstick of how well we do in community generally. If we are, we should see policy I think at the highest level to address housing as a human right. Because if we can provide the support for the widest group of people across our communities, we will be benefiting all of society and all of community by doing so. If we do not do that, I think that we are at risk of having segregated communities and societies and causing longer term harm and greater costs down the track as well. I think we have to cast the safety net as wide as possible and see this as a health and human approach at a holistic level.

**Michelle TWIGGER:** And there is a dividend. There are numerous studies that show that servicing and supporting people who are on the streets or who are living rough or in their cars – their call on health services, mental health services, their ongoing need for support for – the longer those people are experiencing that homelessness. Those on street are only 6 per cent of the true homeless. Many are couch surfing or living in sheds or tents, as we have mentioned. But there is a social dividend, and there is a financial dividend. Investing in prevention and ending homelessness actually makes economic sense. It is far, far more efficient to have somebody in a home, contributing to their community, being able to participate in work, having children in school. There is definitely an economic argument. As I said, there is research to show that. We believe, and we have to do our jobs, that homelessness is solvable. It is just having the will and the time to invest in finding out how.

**Tom McINTOSH:** Thank you.

**The CHAIR:** Thank you. And thank you all again for appearing today with your evidence and travelling here. You will receive a copy of the transcript for review in about a week before it is published on our website.

The committee will now take a break for about 10 minutes, when we will recommence.

**Witnesses withdrew.**