

# TRANSCRIPT

## LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

### **Inquiry into Homelessness in Victoria**

Melbourne—Monday, 13 July 2020

*(via videoconference)*

#### **MEMBERS**

Ms Fiona Patten—Chair

Dr Tien Kieu—Deputy Chair

Ms Jane Garrett

Ms Wendy Lovell

Ms Tania Maxwell

Mr Craig Ondarchie

Ms Kaushaliya Vaghela

#### **PARTICIPATING MEMBERS**

Dr Matthew Bach

Ms Melina Bath

Mr Rodney Barton

Ms Georgie Crozier

Dr Catherine Cumming

Mr Enver Erdogan

Mr Stuart Grimley

Mr David Limbrick

Mr Edward O'Donohue

Mr Tim Quilty

Dr Samantha Ratnam

Ms Harriet Shing

Mr Lee Tarlamis



## WITNESS

Ms Rebecca Callahan, Homelessness Network Coordinator, Barwon South West Homelessness Network.

**The CHAIR:** I declare open the Standing Committee on Legal and Social Issues public hearing for the Inquiry into Homelessness in Victoria. I am sure everybody does not need reminding, but for the committee members please make sure that your phones are on silent and keep your background noise to a minimum if you can. Let us first begin this hearing by respectfully acknowledging the Aboriginal people, the traditional custodians of the many and various lands on which we are gathered on today and pay our respects to their ancestors, elders and families. I particularly welcome any elders or community members who are here today to impart their knowledge on this issue to the committee and who are watching the broadcast of these proceedings. I think we would all agree that whenever we are looking at issues around disadvantage and homelessness in particular, our Aboriginal brothers and sisters have been more dramatically affected.

So welcome to anyone watching this live broadcast out there on the worldwide internet. We really have been overwhelmed by the public interest in this inquiry and this issue. I would also like to acknowledge all my colleagues who are here today. We have Rebecca Callahan from the homelessness network of Barwon South West. Rebecca, I just need to give you some formal statements. As you can see, this is being recorded. All evidence taken at this hearing is protected by parliamentary privilege, as provided by our *Constitution Act*, but also subject to the provisions of our Legislative Council standing orders. Therefore any information you provide during the hearing is protected by law. However, any comment repeated outside the hearing may not be protected. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament. All evidence, as I mentioned, is being recorded—we have got a Hansard team in there—but also it is being shown live. You will be provided with a proof version of the transcript following this hearing. Those transcripts will eventually end up on our website. Rebecca, if you would like to make some opening remarks, maybe for 5 to 10 minutes, then we will open it up to committee questions.

**Ms CALLAHAN:** Thanks, Fiona. My name is Rebecca Callahan. I am here in my role as the Barwon South West Homelessness Network Coordinator. I would like to begin by acknowledging the traditional custodians of the land, the Gadubanud people whose land we are meeting on, and to pay my respects to elders past, present and emerging that might be joining the hearing today. Thank you for the opportunity to speak at the hearing. I have provided a written submission to the homelessness inquiry. It is number 294. My role is one of nine funded by DHHS across Victoria. The homelessness networks have a unique role to play in building evidence data and communicating the impacts of homelessness to both government and the broader community. Each network is made up of members from homelessness and family violence agencies funded through the specialist homelessness services, SHS. The Barwon LASN, which is the local area services network, consists of membership from Colac Area Health; Wathaurong Aboriginal cooperative; Barwon Child, Youth & Family; Barwon Salvation Army homelessness; Bethany Family Services; Towards Home+ Neami National; and the Sexual Assault & Family Violence Centre. The South West LASN has membership from Wimmera South West Salvation Army homelessness, Emma House Domestic Violence Services, Brophy, Gunditjmara Aboriginal Cooperative and Bethany.

The region is a large region. It extends from Lara through to the South Australian border. It includes the local governments of Greater Geelong, Queenscliff, Surf Coast, Colac Otway, Corangamite, Warrnambool City Council, Moyne, Southern Grampians and Glenelg.

In relation to the changing scale and nature of homelessness, the core reason for homelessness is a lack of affordable housing options. It is critical that people are able to access social housing that is affordable, is secure and has tenure. Around 3.5 per cent of occupied units in Victoria are classed as social housing, which is well below the national average of 4.5 per cent. The number of social housing units as a proportion of all housing has fallen in Victoria in the past decade.

Priority access social housing applications are those households that meet the criteria for experiencing homelessness by an SHS agency. Many more households are eligible for priority housing but have not been able to access case management support due to long waiting lists. The priority access housing waiting list in the Barwon region is 2222 households, and the priority access waiting list for the Wimmera South West region is

628 households. The 2850 households on the priority access list in the Barwon and Wimmera South West regions require housing urgently.

Building additional social housing properties should be the primary priority in the Victorian government's response to addressing homelessness. There are long waiting lists for social housing where the rent is capped at no more than 30 per cent of the household income or 70 per cent of the market value of the rental. Consequently, people who are homeless or at risk of homelessness seek out private rental. Seeking private rental is now a requirement for those experiencing homelessness in order to receive support from an SHS-funded agency. Private rental is often not accessible, affordable or sustainable for many people on low incomes.

The dual highway operations from Colac to Warrnambool and the development of wind farms, solar farms and gas exploration are having a significant impact on the homelessness and family violence agencies in the region. The companies are purchasing houses and taking out head leases on private rental properties for their workers, leaving a marked decrease in the number of affordable private rental properties available for people on low incomes. In Greater Geelong, in the June 2018 quarter there were 428 affordable properties available and in December 2019 there were only 335. In Corangamite, respectively, there were 59 affordable properties available and in December 2019 there were only 36. In the City of Warrnambool there were 133 in December 2018 and 66 only in December 2019.

Companies could use their social investment funds to contribute to building social housing. Company representatives could enter into a build with a number of community housing providers or associations as part of the VRET—Victorian renewable energy targets—process that could then house workers at remote area allowance rental rates. The returns could then build capital for the community housing provider or providers to invest in social housing in the region.

The state government has a current commitment towards 50 per cent renewable energy by 2050. There are a significant number of wind farm developments across the Barwon and Wimmera South West regions that are in the planning stage. The planning applications for wind farms could include a component for building social housing as part of the social investment fund.

Tilt Renewables has given \$500 000 to Women's Housing Ltd for 10 social housing properties to be allocated to women supported by Emma House Domestic Violence Services. This is a precedent that could be adopted by other wind, solar and road construction companies that are building in the region. Once the accommodation is no longer required for workers then allocations for the properties could happen through the Victorian Housing Register—the VHR. There is a particular need for one- and two-bedroom properties.

In relation to the service system, the hotels, caravan parks and motels that provide emergency accommodation across the region can be further traumatising for people experiencing homelessness or family violence. With only a few providers available to specialist homelessness services, it means that people exiting prisons, survivors of violence and young people are placed into accommodation. Due to the limited number of emergency accommodation providers, sometimes young people are placed into the same motel as someone who has exited prison. There are peak times when even these few hotels, caravan parks and motels are not available. In Geelong each time the Geelong Football Club plays at home, a regatta takes place on the Barwon River or a tourism event happens there is no accommodation available. There is a similar situation in Warrnambool over the summer season, as hotels, caravan parks and motels are no longer available to SHS agencies as tourists come to the region.

The youth and adult entry points are receiving more requests for support than at any other time. In the South West region there are three referral points for emergency accommodation and the same for the Barwon region. Emergency accommodation payments are arranged through the Housing Establishment Fund—the HEF. The HEF funding has remained at around \$250 per assist since it was established. The amount of assistance needs to reflect the housing costs in 2020.

The main reason identified by people requesting support from SHS agencies is family violence. The AIHW annual report for 2018–19 shows under key findings that 40 per cent of people have experienced family violence. A spokeswoman from the Sexual Assault & Family Violence Centre in Geelong recently mentioned that over 50 per cent of women supported that have left a violent partner return to the violent partner due to the

lack of affordable housing options available to her and her children. There needs to be a variety of accommodation options for survivors of violence that meet her and her children's needs when she has left the perpetrator of violence.

In relation to the social and economic policy factors impacting on homelessness, the *Planning and Environment Act* now includes a definition of affordable housing. Inclusionary zoning is voluntary at the local government level. Changing the legislation to mandatory inclusionary zoning at a minimum of 30 per cent will provide certainty to the provision of social housing. In 2005 South Australia mandated that 15 per cent of significant new housing builds are for affordable housing, with a provision that 5 per cent of these were for high needs groups. At June 2014 the scheme had delivered 1489 affordable homes, with another 3000 committed.

You will hear from the City of Greater Geelong later today. The City of Greater Geelong has endorsed a social housing plan. The plan was funded through the social housing investment planning—SHIP—grant from the state government. The plan calls for 675 new dwellings per year, and 42 local government sites have been identified to enter into social housing builds. The plan calls for 30 per cent social housing to be built on these sites that were identified and state government support for the urban renewal of public housing properties in Whittington, Norlane and Corio, where 50 per cent of the total social housing stock is in Greater Geelong.

Local governments are in a position to develop homelessness strategies. Many metropolitan councils do have homelessness plans and strategies. The Barwon and Wimmera South West region local governments do not have homelessness strategies. Housing that is secure, affordable and sustainable should be part of any wellbeing planning proposals developed by local government. Homelessness and housing stress are not included to the same extent as family violence policies.

Nationally there is not a homelessness strategy, and leadership on this issue at the federal government level is required. The federal government provides commonwealth rent assistance—CRA—and ACOSS recommends that the amount should be increased by at least 30 per cent. An increase in CRA would assist people with housing costs, especially as a quarter of the Australian population are renting privately and renting for longer periods. There are 2.1 million households renting, including 6.3 million people.

The recommendations of the Barwon and South West LASNs are: one, the state government commits to building social housing for those households on priority access applications on the Victorian Housing Register; two, there should be a 30 per cent increase in CRA in order to assist those households in housing stress to maintain their private rental properties; three, the state government should adopt mandatory inclusionary zoning at 30 per cent; four, all levels of government should have a homelessness strategy; five, construction, road and wind farm companies should work together with community housing providers to build houses for workers, and when the accommodation is no longer needed this accommodation should be allocated to households on the VHR; six, increase HEF funding to homelessness agencies; seven, a second round of SHIP grants should be offered to local governments that did not take up the opportunity in the first round to develop a social housing plan; and finally, there needs to be a variety of affordable accommodation options for women and children experiencing family violence. Thank you.

**The CHAIR:** Thanks very much, Rebecca, for that. And thank you—we received your submission as well, as you mentioned. We have got a short period of time for questions, and I think each member has probably got about 4 or 5 minutes for questions. I will kick it off. Rebecca, in your recommendation 5 you talked about the partnerships or entering into some partnerships with some of those businesses that are growing. You mentioned wind farms and the like. In your submission you said that you have had conversations with a couple of the companies that were setting up down in your region. What happened, and is there a general enthusiasm for the concept of building houses and then leaving them for social housing when the project has finished?

**Ms CALLAHAN:** Myself and the then chair of the South West LASN—probably in the middle of the year last year—spoke to one of the committees that was involved and being chaired by DELWP and talked about the extent of homelessness and some of the statistics that we have mentioned in the submission and that that could be an opportunity through the social investment funds for something to explore.

I think what has taken place is that workers that are considered to be local are—I think the definition in Australia and New Zealand, and clearly companies would like workers to be within, I suppose—a 1-hour driving distance to on site. Further inquiries need to be made, I suppose, and we will gather specific evidence

around how many houses have been purchased and how many headleases have been taken out on properties. That is something that could be explored in further detail.

So there was interest at the meeting and potentially I guess I am mentioning it today as an opportunity then for it to be revisited in a climate where social housing is the primary impetus, or homelessness, to be considering any sort of business opportunities that are around, because in lots of instances some of those social investment funds might be doing small-scale assists to local football clubs or netball clubs or to existing community groups in a one-off piecemeal instance if you like. But it is seeing social housing as essential infrastructure and an essential build that can be left and have a lasting impact into the future and seeing I guess housing as infrastructure along with roads and wind farm commitments and renewable targets.

**The CHAIR:** Thanks, Rebecca, and it certainly sounds like something that we should make mention of and particularly direct it at DELWP to be considering that when they are looking at these large projects.

**Dr KIEU:** Thank you, Rebecca, for your submission today. Each region has its own uniqueness and in regard to the point that you raised about adjusting to the unique environment, followed up with the question by the Chair about the housing to be left behind by the construction workers, I just want to find out: what is the scale? How many houses would be available? And what is the time length? When do you expect that the construction of renewable energy, wind farms and the like would be able to become available if there is an agreement in place?

**Ms CALLAHAN:** I suppose to a certain extent I do appreciate, Fiona, that you mentioned that that is something to explore. So in relation to the number of workers, that is a difficult thing for me to be able to respond to, Tien, but I am told in speaking to the companies and in researching the issue that it is not a boom or bust cycle, that due to the significant planning applications in place currently the works will be undertaken for the next up to 10 years. It is not something that is short-term. There is also not a precedent as such. We have had conversations with—I will not have his title correct—the commissioner for renewable energy, and in those conversations there has not been another precedent. It is not like it is a remote mining response or a remote regional response. But the renewables and the wind farms and the gas exploration—the wind farms in particular—are on a transmission line that basically follows the Princes Highway from Barwon through to the South Australian border. That is the physical site where I believe that the renewable energy then needs to be brought back to the grid. But there is one company that had mentioned—and it is 12 months ago, but I hope I am correct in suggesting—that there were around 15 properties purchased and around the same amount were taken out as head leases for their workers. So that is one company I think between 25 and 30 companies.

**The CHAIR:** Well over 100 houses pulled out of the market from that.

**Ms LOVELL:** Thanks very much, Rebecca, for your presentation. It was terrific. I am just wondering about specific initiatives for Geelong. Geelong has always been a problem with social housing. It has always had a huge waiting list, but it has really exploded over the last five years, going from 1874 on the waiting list to 3187 today. In fact their priority waiting list is even worse. It was 401 in September 2014 and it is now at 2140. Why do you think that those figures have exploded so much in Geelong? At 675 properties a year, it is going to take a long time before we even get through that backlog of the 3187 families who are actually on the waiting list now. What are the specific things that can be done for Geelong in the meantime?

**Ms CALLAHAN:** I suppose I would go back to the fact that there has been a decrease in the overall amount of social housing over the last decade, and I feel that that needs a commitment from all levels of government as a priority in that it is social housing that is providing that housing that is affordable and sustainable. Public housing at 25 per cent of somebody's income does have security of tenure into the future. I guess it is many and varied. I think that Geelong's population or the Greater Geelong population is set by 2046 to be half a million, so with any infrastructure planning and expansion, with which I am sure you are familiar with new developments, in addition to that infrastructure, including public transport and other critical infrastructure, social housing is to be seen as part of that forward planning process.

The origins for Greater Geelong, from being able to talk to the homelessness and family violence agencies, they are still funded at what seems like regional levels in providing direct support that do not reflect metro regions. As you mentioned in relation to the numbers, it is similar to the western metro region. For instance, the adult entry point in Barwon has three part-time workers, and that is not comparable when you look at metro

responses, so it is quite extraordinary that there is that number of people that have received case management support from homelessness and family violence agencies who have submitted those numbers of applications. And there is a proximity, I suppose, to three adult prisons. There is a significant number of those supported by homelessness agencies that are exiting custody. The homelessness agencies were telling me just last week that to the adult entry point there might be three or four that present each week. There is literally a bus that goes out the front of the prisons and collects them and gives them a Myki card. People who exit prison are only given half of their Centrelink income for a fortnight, so people need to choose often between buying medication or getting into accommodation, and as I mentioned, those emergency accommodations are few and far between—the number of providers that will take referrals from homelessness agencies.

So why it is, I think, the number of social housing has increased is due to housing and mortgage stress, expedient developments that have not considered the infrastructure and the needs for meeting those. They are often in areas potentially like Armstrong Creek, that has gone ahead quickly, that does not have the infrastructure—for example, if somebody has a casual job and their car is unable to be maintained or provided with petrol. That is where the rentals are that are affordable, in further outskirts, which means that people are not far away at all from not meeting rental payments and needing to approach the homeless service system, which is already under incredible strain, especially since COVID-19. So I suppose in many ways I would put down the fact that there is that number of people—it is probably not a true reflection of the number who are eligible, and the responses will be many and varied and complicated as to how it is that it has got to that position. But it really requires urgent response.

**Ms LOVELL:** Rebecca, there was a commitment made by the government two or three years ago to build 1000 new homes across the state. The only ones to be built in regional Victoria were in Ballarat and Geelong. Do you know how many of those Geelong actually received?

**Ms CALLAHAN:** No. I would be interested, if you were able to explore that. I feel like there are, I think, around 10 properties for Grovedale that might be part of that announcement.

**Ms LOVELL:** Right. So not very many.

**The CHAIR:** We might actually ask the City of Geelong if they know more about that.

**Ms VAGHELA:** Thanks, Rebecca, for your time today and the submission. I agree with the Chair, Fiona Patten, in terms of what you mentioned, with the work out at the construction sites. If the one- or two-bedroom houses are built over there, then that can be later used for allocation to social housing. It is very interesting to hear that. I would like to explore more on that one.

In your submission you mentioned and you also spoke about less properties being available during sporting and tourism events which happen in Geelong and Warrnambool. What happens during that time, when people come to get the services and there are not properties available? What happens to them? Where do they go then?

**Ms CALLAHAN:** So out of region, away from any supports or community, if those crisis accommodations are not available at that time—for instance, the Barwon adult entry point might place people through HEF in emergency accommodation as far as Hamilton, where the HEF allocation, a small amount, can extend further and where the cost of that emergency accommodation is not as great. Through the COVID-19 experience there were a few more providers that had come on board that do not traditionally take referrals from the homelessness and family violence agencies. But as the school holidays approached and as restrictions were recently easing, those providers were no longer available. So yes, the accommodations, the few that are available, are not available at the time due to those events. Sometimes people need to go out of region, which is not at all what anybody is hoping will be the case.

**Ms VAGHELA:** What are the core challenges you see in the industry in your Barwon South West region that you face on an ongoing basis?

**Ms CALLAHAN:** Did you say ‘cultural lens’?

**Ms VAGHELA:** What are the core challenges you face in the homelessness and housing sector?

**Ms CALLAHAN:** The core challenges are many, varied and I guess individualised from each person's experience. You will hear from Emma House shortly, I believe. So I guess it is structural issues, the lack of access to adequate income, the lack of access to adequate housing that is affordable and sustainable, the disproportionate number of Aboriginal and Torres Strait Islander people that make up providing a response to housing and homelessness. It is the distances that people need to travel. For example, if you live in Apollo Bay, it is close to an hour and a half to Geelong, to the adult entry point or the youth entry point, to receive support. Youth allowance is at around \$150 per week, and in mentioning that, there is private rental, which is now seen as an exit point. People who are from CALD backgrounds or from low income or who have survived violence, the stigma that is attached to homelessness means that they are competing against others that have strong rental histories and supports and references. So, yes, there are many and varied reasons, I suppose, the core reasons being lack of affordable and sustainable housing at the time in which people need it, which is at a crisis point unfortunately.

**Mr GRIMLEY:** Thank you, Rebecca, for your submission. I have just got a question. The studies that have been identified include more longer term strategies and processes. I have a question in relation to any viable shorter term strategies that could be employed that would have a more immediate impact on homelessness, in particular with those accessing emergency accommodation.

**Ms CALLAHAN:** Quite recently in this very fluid space DHHS asked the homelessness agencies to undertake a data collection that was returned on 3 July. For the Barwon and South West regions there were 460 households, and I do emphasise households because the number of accompanying children is significant that are in that emergency accomm. So that is the number of households that were placed into emergency accomm. since 16 March, and in that data collection has been asked around a person-centred response around what it is that that household may see as their housing outcome, be it private rental or social housing.

I understand that New South Wales has undertaken a commitment to take out head leases on private rental properties for those people that have been placed into emergency accommodation due to COVID-19, and there are some international responses and precedents that are looking at different models. So that is one option—that the state government could take out head leases and that those households only pay 30 per cent of their income towards the rent, and that way provides a level of sustainability into the future. I suppose there is no easy clear solution. That would then take what available affordable private rental properties there are off the market to those that are looking for them.

In lots of ways I think that there are many creative ideas to solve homelessness but there is no panacea. One of them would be mandatory inclusionary zoning at 30 per cent. That is a leverage that the state government could use in order to ensure that those properties that are then built look exactly the same as the next-door neighbours, but they are one and two bedroom and three, and there is not the accompanying stigma and potentially social challenges that exist in highly concentrated housing. I hope that goes some way to answering that question.

**Mr GRIMLEY:** Just a very quick one: you mentioned COVID-19 and how we have had hotels come on board—and particularly in the Barwon and South West regions—that were not previously involved with emergency accommodation who have since dropped off with restrictions easing. Are there any ways that we could encourage these hotels—or any way whatsoever—to continue that association?

**Ms CALLAHAN:** Sometimes I wish that I was an economist and I could talk in economies of scale and through an economic lens, but potentially a greater amount of HEF allocation to allow the regional and rural areas to bulk purchase accommodation for up to a month, which is something that has taken place in metro regions. The amount of HEF funding that came to rural and regional areas is not comparable to the metro regions, although the numbers—especially in Geelong—of supports are. So that could be one instance. But ultimately nobody wants to see their home as a hotel, and that has challenges, especially with accompanying children, with lack of access potentially to cooking facilities and to outside space. So that could be one instance—increasing the HEF allocation. Potentially the government could directly take on that responsibility and coordinate those bulk purchasing for longer periods.

**The CHAIR:** Thank you. Excellent questions.

**Mr BARTON:** Thank you, Rebecca. I have just got a couple of quick questions. People being released from prison: are you aware of anybody being released into homelessness or what we define as homelessness?

**Ms CALLAHAN:** Yes, it is a common instance, and as I mentioned, literally this worker had said that people were coming dressed in their prison gear to the adult entry point or the youth entry point for a response. They are given the phone number or place and arrive by taxi or by public transport for a response, so absolutely. And it is a similar situation where people might be exiting from hospital stays far too soon or from mental health and psychiatric support in psychiatric units and those settings.

So the homelessness entry points are seen to be the focal point for providing a solution, and as I have mentioned, those solutions are few and far between when it is into emergency accommodation if that can be accessed, and ultimately it is for one and two nights accommodation if people are able to receive that response. So it is not surprising without sustainable housing options when people are exiting prison that people feel despondent that there is not an option for them and feel unsupported and isolated, and the challenges in accessing house are greater for those that have been incarcerated than for those who have not.

**Mr BARTON:** We are simply setting ourselves up to failure, aren't we, by not having somewhere for them to go?

**Ms CALLAHAN:** Yes.

**Mr BARTON:** Just with the head leases, have you ever known the Victorian state government to step in? Have they ever done that previously? They have?

**Ms CALLAHAN:** I think there is a precedent. Some of the responses are—I was going to say piecemeal— isolated and they are in pockets, and they are trialled and they are not expanded and they are not incorporated into larger scale responses. I believe that through the family violence royal commission there was head leasing and it was called rapid rehousing. So for the South West region maybe around 10 properties, and that was allocated to Haven; Home, Safe, a community housing provider, to take out the head leases on the properties. So for the woman who survives violence with her children the property is in the community housing provider's name for 12 months, and after that 12 months the property then goes into her name, so there is a rental history and support provided to sustain the property.

So that is in response to the head leasing, but another critical issue is the support provision to people that might be required, especially those with high and complex needs. Through COVID-19 there has not been additional funding for support agencies to be able to provide that support to people.

**Ms LOVELL:** I might just add to that. Head leasing by the department is quite a standard thing. They have been doing it for many, many years, and most tenants when they move into a public housing property would not know if it was owned by the state or whether it was a leased property. The state actually report on it each year, how many leases they take on, how many leases they let go, but also it is a common thing that is used when you need to ramp up for a particular emergency, like post the 2009 bushfires there were a number of head leases taken out right across Victoria to rehouse people who had lost their homes in the bushfires. So it is a standard thing that is done.

**Mr BARTON:** You do not know the numbers, do you, Ms Lovell?

**Ms LOVELL:** I could look those up for you. They are publicly available, so it is no problem to look at those, but the minister would be able to give them to us much easier than I could find them.

**Mr BARTON:** Thank you.

**The CHAIR:** It sounds like you set yourself a bit of homework there, Rod. Rebecca, thank you so much for making the time and thank you very much for your contribution and your really fulsome answers to the various questions. As I mentioned before, this has been recorded. Hansard have taken their notes, and they will be sending you a transcript of this session today. I encourage you to have a quick look at that and make sure we have not made any fundamental errors or misrepresented you. Ultimately, as I said, that will be part of the committee's report as well as going up on the committee's website. Thank you again, Rebecca.

**Ms CALLAHAN:** Thanks, Fiona, and to all the members. I appreciate your time.

**Witness withdrew.**