

# TRANSCRIPT

## LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

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

Melbourne—Wednesday, 9 September 2020

*(via videoconference)*

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Mr Tim Quilty

Dr Samantha Ratnam

Ms Harriet Shing

Mr Lee Tarlamis



**WITNESS**

Ms Katelyn Butterss, Manager, Policy and Communications, Victorian Public Tenants Association.

**The CHAIR:** Good morning, everyone. I declare open the Standing Committee on Legal and Social Issues public hearing for the Inquiry into Homelessness in Victoria. I know it goes without saying, but if people could just make sure that their mobile phones are turned to silent and possibly just keep yourself on mute while you are not speaking.

I would like to begin this hearing by respectfully acknowledging the Aboriginal peoples, the traditional custodians of the many and various lands that we are meeting on here today, and pay my respects to their ancestors, elders and families. On behalf of us all, I particularly welcome any elders or community members who are here today to impart their knowledge or who are watching this broadcast via the World Wide Web. I would also like to welcome anyone who is watching this broadcast today. Thank you for your interest in this most important subject.

Today joining us I have Deputy Chair Tien Kieu, Wendy Lovell, Rod Barton, Kaushaliya Vaghela and Lee Tarlamis. We are very lucky to have Katelyn Butterss from the—what is the full title, Katelyn?

**Ms BUTTERSS:** We are the Victorian Public Tenants Association.

**The CHAIR:** The Victorian Public Tenants Association, thank you. Katelyn, just to let you know that all evidence at this hearing is protected by parliamentary privilege as provided by our *Constitution Act* but also the standing orders of the Legislative Council. Therefore any information that you provide to us today is protected by law. However, any comment repeated outside the hearing may not have the same protection. All evidence is being recorded. You will be provided with a proof version of the transcript following this hearing, and those transcripts will ultimately make their way onto our website and form an important part of this inquiry.

Katelyn, if you would like to make some opening remarks—we have all got your submission as well—and then we will open it up for questions. Thank you.

**Ms BUTTERSS:** Certainly. Thank you, Chair. As the Chair just mentioned, I am from the Victorian Public Tenants Association, or the VPTA. We are the voice of public housing in Victoria. As the peak body representing existing public housing tenants and those on the waitlist our goal is to provide advice to tenants and to improve and expand the public housing system in Victoria. Although it is not formally a part of our role, we do also assist people who live in community housing, where it is possible to do so. We undertake systemic advocacy, provide policy advice to the Victorian Department of Health and Human Services, undertake community engagement work and operate a free and confidential telephone advice service. Often I will just refer to ‘the department’, but when I am doing that I am generally referring to the DHHS here in Victoria.

In the 2019–20 financial year we assisted 564 residents with in-depth advice and assistance. Time and again what our experience tells us is that we have a critical shortage of public housing in our state. Here in Victoria we are fortunate to live in one of the most traditionally prosperous states and one of the most prosperous countries in the world, but yet many of us are struggling to find a secure home where we can afford to keep a roof over our heads. In 2015–16 roughly 1 million Victorians were in housing stress, meaning they spent 30 per cent or more of their income on housing costs—and that is not right.

As a society we pride ourselves on looking after one another and on pulling together in the face of adversity. Allowing the number of people waiting for access to housing and the number of people experiencing homelessness to continue to grow goes against everything we say we stand for. The housing crisis is a man-made problem. Our economy and our housing market were designed many years ago, when the world was a very different place. Now this design has evolved to see low and stagnated wages. We are seeing increasing insecurity of work and casualisation of industries and skyrocketing living costs. The price of everything—electricity, food, transport and housing—seems to be going up and up, and there is not really any end in sight.

Everyday people are finding it harder than ever before to make ends meet, and this impacts on housing assistance. As prices rise, what the majority of people can afford gets pushed down, and eventually we see more and more pressure on our already constrained housing stock as a result. Fewer younger people today own

their own home, and a growing number do not believe that this traditional milestone will ever be available to them, as the costs of purchasing a home are likely to remain out of reach for many median and average income households into the future. So renting in the private market is therefore becoming more and more competitive too. With prices in locations that are close to jobs, schools and important community facilities like hospitals and public transport also becoming unaffordable for everyday families, the way our economy works is locking people into poverty and out of the housing market—which brings us to 2020, which was always going to be a difficult year for many Australians. That was before the bushfires and the pandemic.

Now these events have left many people exposed and less financially secure than they would have previously thought possible for them, perhaps. And for others who were already struggling, as we have heard often in the past few months, unfortunately life has become even more difficult. The Australian Bureau of Statistics April labour force data found that month on month the youth unemployment rate alone has increased to 13.8 per cent, the under-utilisation rate increased to almost 10 per cent and close to half a million people have abandoned the labour market altogether. Statistics also tell us that the median job search in Victoria is around nine weeks, and for someone who has been long-term unemployed it is more than two years, at 106 weeks.

But why is it that I am talking about unemployment to a homelessness inquiry? Recent modelling that was undertaken by Equity Economics has found a correlation between increasing unemployment and increasing numbers of people experiencing homelessness. Nationwide 37 per cent of the Australian workforce have no access to paid leave entitlements. They would be completely reliant on savings in the event of an unexpected job loss. Many of these people are thought to be working in industries that are particularly vulnerable to closure as a result of prolonged periods of lockdown or isolation. So how many people in the communities that you represent would have sufficient savings to maintain their housing for more than two months if they unexpectedly lost their job tomorrow?

This is not a problem that is going away. Deloitte Access Economics have forecast that the unemployment rate will not return to pre-pandemic levels until 2024. So, given the links between unemployment and experiences of homelessness, we believe the priorities for the Victorian government should be action on the long waiting list for housing and the creation of jobs. Constructing additional social housing is a form of stimulus that has proven effective in the past. We believe it can be effective again and that we can address both jobs and homelessness with this one action.

There is a huge need for public housing in Victoria. In late 2019 we estimated that 100 000 individual Victorians were covered by an application on the Victorian housing register, or VHR, which, as I am sure you know, is the joint public and community housing waitlist here in Victoria. The most recent figures were released for the end of the June quarter, and they indicate that the need for housing assistance has not abated. There are 53 120 applications for housing assistance, of which more than half, or 28 340, fall into a priority category. So that is 28 340 applications from people who right now are living in seriously insecure housing, are at risk of or currently experiencing homelessness or are in another housing situation that is not safe for them. Of those applications, many will be on behalf of a family or a household, meaning that the actual number of Victorians living with this level of stress and precarity is much higher, and it includes children.

The experience of the Black Saturday fires suggests that the areas affected in last summer's bushfires are likely to see a greater increase in the number of people experiencing homelessness compared to other areas in the coming years. So we undertook a comparison of changes in the number of people experiencing homelessness nationally with areas that experienced losses on Black Saturday. We found that between the 2006 and 2011 census the number of people experiencing homelessness increased by 14 per cent nationally but by 27 per cent in Black Saturday-impacted areas, and between the 2011 and 2016 census that the number of people experiencing homelessness increased by 13.6 per cent nationally but by 16.7 per cent in Black Saturday-impacted areas. So this suggests that homelessness will continue to be a significant issue in bushfire-affected areas for at least the next decade and drive demand for social housing that, were it not for the bushfires, may not have existed.

While the full extent of how the COVID-19 pandemic will impact housing security for Victorians, I think it is fair to say, is yet to be seen, we know that many people are doing it tough. The ABS reports that that close to one-third of people nationally have reported a negative impact on their household finances and 7.5 per cent of people have reported difficulty paying bills. When we come to the end of the year and the rate of JobSeeker reduces, many recipients are going to be unable to make ends meet. Calculations by the Council to Homeless

Persons show that the situation will significantly tighten for a JobSeeker recipient living in Melbourne renting privately. So we could expect that they would receive the \$408 payment per week plus roughly \$70 in commonwealth rent assistance. The average rent in Melbourne is around \$370 a week, which leaves the recipient with just \$15 a day left over to pay for everything else. I think we can all agree that it is cruel and unrealistic to expect that they be able to sustain a tenancy and feed themselves and pay their bills on just \$15 a day.

At the beginning of September Anglicare released their most recent *Rental Affordability Snapshot*. As always it shows that almost no properties are affordable for a single person receiving income support. Now, obviously the state government cannot force the federal government to increase income support payments, but Victoria can act to ensure that there are housing options available for people who have low or very low incomes, and that housing option is public housing.

Our recommendations to this committee therefore fall under three broad categories. Firstly, we must drastically increase the availability of social housing. The Victorian Housing Peaks Alliance, which we are a member of, produced the report *Make Social Housing Work: A Framework for Victoria's Public and Community Housing 2020–2030*. In that report we call for the government to add 6000 new properties each year for the next 10 years to Victoria's social housing stock, with 300 each year earmarked for Indigenous housing. As the VPTA, we would further recommend that at least two-thirds of those new properties be public housing.

The second theme is that we must prioritise public housing, because between public and community housing we believe that public housing is the form of tenure that is best suited to addressing homelessness, and that this is largely due to differences in allocation rules and around setting policies. Public housing allocations must always be made to the person highest on the priority list that has the greatest need for whom the property is suitable. If that applicant for whatever reason does not accept the property or cannot be contacted, the property would be then be offered to the person with the next greatest need for whom the property is suitable. This ensures that those with the most urgent of needs are placed as soon as possible.

Community housing providers, though, have more discretion when offering their properties, and this can result in allocations being made to people whose need is less urgent than others. Community housing providers have to make 75 per cent of their allocations to people who fall within a priority category on the waitlist, but when we consider that more than half of the waitlist falls into a priority category, that is a pretty wide discretion still. And our understanding is that the remaining 25 per cent of allocations into community housing do not necessarily need to be made from the waitlist at all.

Then we can also have a look at rent setting. So rent and public housing is capped at 25 per cent of household income. Rents in community housing, however, are generally more expensive. Community housing providers often charge a least 30 per cent of household income as rent, with some providers charging more than that. Now, the 30 per cent includes the commonwealth rent assistance payment that people who live in public housing are not entitled to receive. But that does not account for the fact that some community housing providers take a wider view of what counts as assessable income than the department does, which means that proportionally it can be greater than 30 per cent of income or it is more than a 5 per cent gap between public and community housing rents because community housing providers are calculating their rent off a larger base of income. It is often said that the additional 5 per cent in community housing rent is just the commonwealth rent assistance. That is not always the case.

Rent-setting policies differ from provider to provider, but in the past we have assisted tenants who have been at risk of homelessness and been on the priority category of a waitlist for being at risk of homelessness, despite being housed already in a community housing property, because their rent was unaffordable. We also have a set of recommendations, finally, around increasing existing support mechanisms to ensure tenancies are sustained and people do not yo-yo in and out of experiences of homelessness.

We are aware that addressing homelessness overall will be about more than just building homes. It will involve interventions and programmatic supports for cohorts of Victorians that have particular needs. However, for any of these policies to be successful, we must at the end of the day still have homes for people to live in, homes that currently we do not have. Shelter is a basic human need, and everything else flows from the stability that a home provides. Thank you for having me with you today. I am happy to take your questions.

**The CHAIR:** Thank you so much, Katelyn, and thank you for that very good snapshot of the situation and your recommendations. I will start. Probably for someone like me who has not had a great background of knowledge in housing, it is very interesting to learn more and more about the differences between community and public housing and how sometimes they do get lumped together in a lot of our conversations about this. I am just wondering if you could expand a little bit more on the one-third, two-third ratio of one-third community housing, two-thirds public housing. Is that where we are now and we should maintain that, or is it that we kind of lost that ratio?

**Ms BUTTERSS:** I would say it is roughly where we are now. I could very happily go away and look at the most recent figures and work out precisely where we are, but it is more or less where we are now. I think something that is a great concern to us is the existing policy to transfer 4000 properties from public housing to community housing, because we see that as something that further constrains the housing that is available for the people with whom this inquiry is concerned—people who are experiencing homelessness or will be experiencing homelessness in the future. So currently we are roughly, I would say, probably at that one-third, two-third split, and that is not to say that we do not think community housing should grow. Community housing has an important role, I think, to play in addressing the waitlist. We just do not want to see community housing grow at the expense of public housing, so we think the two forms of tenure need to grow together.

**The CHAIR:** Just in my 1 minute that I have got left, we have been told that quite a considerable amount of the stock is larger homes that do not meet the needs of the current waitlist. Does VPTA have any suggestions on how we might address that, that the stock we have got is not meeting the needs of the people who need it?

**Ms BUTTERSS:** Yes, absolutely. Can I just clarify, are you wondering in terms of management of existing stock or in terms of how a build commitment might ask looking toward the future?

**The CHAIR:** I think more existing stock, so looking at those three-bedroom dwellings that may only be housing one person, or that the demand for three-bedroom dwellings is not as great, but we still have quite a large stock of three-bedroom dwellings, for example.

**Ms BUTTERSS:** Under-utilisation is definitely something that happens in public housing, and it is a really contentious issue. It is a very fraught question. The principle of public housing in Victoria, and I think one of the reasons that it is so successful in delivering security of tenure for people, is that it is a home for life. You have similar security of tenure as if you owned the property yourself, apart of course from being able to deal with it in a will as you might if you owned the property, and things like that, but you have got a very similar level of security. So to enforce a policy that would ask people to downsize when maybe their children have moved out of home and they no longer require that much space is very difficult, because it takes away from that principle, and people very much feel—because it is—that this is their home. They have maybe buried a lot of family pets in the garden, the children's cubbyhouse is there. It is their home. I do not think it would be right to force people to move. What we could do, however, is potentially look at incentivising the idea of downsizing into a smaller public housing property. The barrier then is that we also do not have many smaller public housing properties for people to downsize into, so it just becomes a bit of a vicious cycle. I think we probably could do more to address under-utilisation, but any incentivisation that could be provided to people who live in public housing to downsize if they no longer need the same size of property is going to be constrained by the fact that we do not have ready smaller properties for them to go to either.

**The CHAIR:** We have nowhere for them to go. Thank you, Katelyn. Tien?

**Dr KIEU:** Thank you, Chair. Thank you, Katelyn, for your submission today. This is a very dire situation and is even going to get worse with COVID and the bushfires recently. I have two questions. The first one is following up from the Chair's question about downsizing. What is the typical length of time before people in public housing would move out because they could afford better or maybe the family gets in a different situation, so that we can have some vacant properties for some of the new people on the priority waiting list to move into? That is my first question.

The second one is: there is a very, very big demand out there, and it would require a lot of investment from different levels of government and also the private sector as well. Are there, in your view, any preventive measures so that people will not get into homelessness in the first place rather than to just supply housing when

people come up the queue, who we have to help, of course. What would be the preventive measures that you have for people moving out and becoming homeless in the first place?

**Ms BUTTERSS:** Absolutely. To go to your first question around time lines for how long people are generally spending in public housing properties, I am not able to give you a precise answer to this, because this is not something that we have got data on from the Department of Health and Human Services. I am not sure if they actually collect that data. They may, but if they do, they do not release it publicly, so I am limited to making anecdotal comments. And anecdotally, probably what we would find is that the vast majority of people, once they enter public housing, stay in public housing. It is, as I kind of indicated before, seen as a home for life. For many people this is their first in a long time or their first ever secure home; people consider it to be their home and often do not consider leaving.

AHURI have done some very interesting research that came out late last year about pathways for people who live in social housing. A lot of the lived experience feedback that they got from people was very much along the lines of, 'This is our home. I feel safe here for the first time ever. The private rental market seems really intimidating and very scary; we hear lots of bad things about it'. There is not a lot of confidence, I think, that if they exited public housing into the private rental market, they would necessarily be able to sustain the tenancy long-term if something happened. So leaving public housing I think is something that feels very scary to a lot of people, and it seems like they have got fair reason to feel worried. But in terms of answering your question specifically, I am afraid it is not data that we have access to.

In terms of prevention and preventing people from entering homelessness in the first place, this is not an area that the VPTA claims to have expertise in. We tend to assist people with their tenancies once they are in public housing or with their applications while they are on the waitlist. Through that, we kind of experience working with a lot of people who are on the waitlist, and they are struggling. In terms of prevention, I think probably the best organisations to look to would be organisations like Council to Homeless Persons, who specialise in this area. But I am aware of a number of programs that are helping people, like the PRAP funding, which seems to be very effective. A lot of the organisations that we speak to say that they are able to get people into private housing and help them stay there by using PRAP funding. Any kinds of interventions, especially, for example, the emergency measures that are in the private rental space at the moment, things like the moratorium on evictions, changing the eviction process—things like that that give people who rent privately and might be in a precarious position more of an opportunity to claw themselves back from a precarious position and maintain their private housing—are the kinds of things that I would suggest would prevent homelessness.

**Dr KIEU:** Do I have any time left, Chair?

**The CHAIR:** You have no time left, but—

**Dr KIEU:** Next round.

**The CHAIR:** Great. Rob Barton.

**Mr BARTON:** Thank you, Chair. Hi, Katelyn. One of the things that repeatedly comes up is that we have got to come up with 6000 properties a year. No doubt you are familiar with the Finnish model. I am always concerned when we say 6000. Yes, I agree—we've got to build 6000; let's do 6000—but how do we fund it? With the Finnish model they have come up with a unique way of funding it. Do you think any part of that Finnish model in terms of how they deal with their homelessness can come here? Are there parts that we could use? Are you familiar with how it works?

**Ms BUTTERSS:** The Finnish model—if you are referring to the Housing First model, then I am familiar with that concept, and I think it is definitely something that we could and should try to use here more. I think it is certainly true to say that a house or a home—the safety and security that comes from the stability of having a home and knowing that your shelter is taken care of—can be the foundation stone upon which anything else comes. I cannot imagine what it would be like dealing with a health issue, trying to find a job, trying to regain custody of your children or fix family relationships if I was constantly worrying about where I would sleep that night—'Am I going to be safe? What's going to happen to me?'. So them having a home and then, once people are established in their home, adding in supports that could assist them to deal with other issues that could be providing difficulties in their life I think is the most sensible way to go about it.

In terms of 6000 homes, I know that that is a number that feels scary. It is a lot. You are probably already aware that it is based off the idea that between 2020 and 2030, in order to bring Victoria's social housing stock proportion to an equivalent level with the rest of Australia, we need to get from where we are now to roughly 4.2, 4.5 per cent, and that is how many houses we need to do it, based off the population today. In terms of funding it, that is always going to be I think a difficult proposition for governments. I would be of the view that it is an investment. In the long term there would be, I would say, greater gain from having built the properties than the money that the government would likely spend on supports in other areas if the properties were not built.

**Mr BARTON:** Thank you, Chair.

**The CHAIR:** Yes, thank you. Lee.

**Mr TARLAMIS:** Thank you, Chair, and thank you, Katelyn. Just going back to the existing stock issue, do you think there would be a benefit from having a process within the system where people could voluntarily, if they wanted to downsize, maybe go onto a list to seek to downsize through changes in their circumstances in life? As you said, maybe their kids have moved out and they would be more comfortable in a smaller property, and they could put themselves on a list or have some process where they could seek to downsize to a smaller property. In one circumstance—and this was many years ago now; I am not sure if it is still the case—I know of a case where a family had access to public housing because of their circumstances but their circumstances in life had changed. Both parents had gone into employment, their circumstances had changed financially and the kids had moved out. They wanted to purchase the property because they saw it as their family home, but they were told they were not able to. It was a four-bedroom property. They were told they were not able to purchase that property, because this stock is in high need and they cannot reduce the amount of stock. But the situation was they were never going to leave the property, whereas if they had purchased it the money could be used to buy new stock that could be utilised by someone else on the list. Some programs in those areas might assist.

**Ms BUTTERSS:** Potentially. I might approach this in a couple of different ways. In terms of options for people who may want to downsize or generally transfer now, I would say that it is possible but difficult. You are probably aware there is something called a mutual swap process where existing residents in public housing can swap properties if they find somebody to swap with, effectively. But there is not really a functioning kind of central database for that. So whilst it is possible, it could be managed in a way to make it a lot easier for people, I think, and that could certainly address some of these issues.

A good example is an example that came from the KPMG evaluation of the national Social Housing Initiative that they wrote after the global financial crisis, and they looked at how some of the states used their funding. They provided an example from WA where the government constructed—I am trying not to say a retirement community, but it was that kind of vibe—a combination of smaller units surrounded by green space that were catered towards people in a certain age group. And the way that they built the new properties in that development was by looking at their existing tenants, approaching people who it looked like were in a property that seemed to be underutilised and saying, 'Hey, you know we've developed this in your general area' or 'We're developing this; would you be interested in moving?', and then primarily filling it with people that they knew were in underutilised properties so that they could then backfill the larger properties with families. That seemed to be something that worked, so that is also another type of thing that could potentially be considered.

In terms of tenants purchasing their properties, I am aware that that is not something that the department is currently engaging in. I am not personally aware of the particular example that you gave, Lee, so I am in a little bit of a difficult position because the VPTA does not have an agreed policy position on this. But it seems that if the department were able to then acquire an alternative property in a similar area of a similar size to effectively balance out the books, then that might be okay, but without knowing the full scenario I suppose it is difficult for me to comment, sorry.

**Mr TARLAMIS:** No worries. Again, that is the sort of thing where you then have a situation where the money from the sale did not go into consolidated revenue and actually went back into purchasing new housing stock so that it could actually—

**Ms BUTTERSS:** Yes, and then equivalent stock in an equivalent area so that the situation was balanced.

**Mr TARLAMIS:** Yes. Thank you.

**The CHAIR:** We are sort of doing that on a bigger scale, aren't we, by selling half the land to developers and then in return them rebuilding some of our housing plus 10 per cent. Wendy?

**Ms LOVELL:** Thanks. I have been wanting to answer most of the questions. I will talk to both Lee and Fiona later about things like the selling of properties and also the under-utilisation of some of the rooms. I was wanting to jump in there and just answer them. Katelyn, thanks very much for the presentation. I have had a long association with the VPTA and Margaret Guthrie in particular, so please pass on my regards to Margaret.

**Ms BUTTERSS:** I certainly will.

**Ms LOVELL:** I was interested in your comments about the tenure of public housing. We all understand that concept of housing for life and the security of it, but do you think that it should be housing for life regardless? Obviously we do have some problems occasionally with some tenants, whether that be not paying rent or whether that be because they are problematic. One of the main things that the VPTA board used to lobby me on when I was a shadow minister and a housing minister was the amount of problematic tenants and how they made it unpleasant for the other tenants around them, really wanting a policy where you could move those tenants on. So I am just wondering, your comments are very 'housing for life'—and we understand its importance—but it just seemed a little bit out of step with what the board actually also lobbied for. So what are your thoughts in those situations?

**Ms BUTTERSS:** A really difficult balancing act. I think this is one of the incredible tensions that exist not just in public housing but in housing everywhere. I think having a neighbour that you do not get along with or that you feel makes your life difficult is not something that is unique to social housing; I think that happens everywhere. But what is unique to public housing is that both people have the same landlord, which kind of opens up opportunities and therefore this tension about what to do about that.

I think it is incredibly difficult to consider talking about moving on somebody who is being difficult to live near, particularly when they are living in social housing, where the likelihood is that if they were to go through an eviction process they would eventually be evicted and they would re-enter homelessness to then rejoin the public housing waiting list, and they would likely be housed next to someone else and potentially repeat the cycle all over again. Also I do not think that evicting people is necessarily going to solve the problem. I think it moves the problem elsewhere.

One of the issues I think at the moment is that we have got housing staff who are looking after 300 tenancies each, and not only do they have very limited time to deal with these complex and generally time-consuming deeply personal issues, they also do not necessarily I think have the tools at their disposal to do anything other than move through a kind of 'breach, breach, breach; we're off to VCAT; compliance order; breach, breach; eviction procedure' process. So I think what we probably need is something else in that gap that helps housing officers make sure that tenants are accessing the services that they need to address their behaviours, but also that tenants have to engage with those services and address their behaviours so that they can stay housed and also so that it is relatively pleasant for their neighbours to live around them. Whilst I do not think we should be evicting people out of public housing unless it is the very last resort, because that is a terrible outcome and overall I think does not help the community at all, we also owe it to the people who live near them to ensure that they are able to live quietly in their home and take the full advantage and the opportunity that having a home can provide without that being challenged by a difficult relationship with a neighbour or difficult behaviours coming from next door.

**Ms LOVELL:** So in answer to that, one of the things that the housing officers would say is, 'We don't want you to give them tenancies for life', because if they do have a tenancy that is a three-year, five-year tenancy or whatever, they know that they have to comply to have that tenancy renewed, and it makes it much easier for them to deal with the tenant because the tenant knows that if they do not comply then they are going to lose their tenancy. Rather than having to go through the other way, of the tenant having every right to stay there and having to go through the eviction processes, the housing officers would actually say, 'No, limit their tenancy. That helps to control their behaviour as well as ensure that we can give their neighbours quiet enjoyment of their home'.

**Ms BUTTERSS:** Yes, absolutely. It is not a comment that I have heard personally from housing staff or that our tenant advocates have raised with me that housing staff have said. I take your point. It could be helpful in that respect, but I think that the overall advantage of public housing is the security of tenure it provides—

**Ms LOVELL:** Absolutely.

**Ms BUTTERSS:** and that the reason it can be so successful for people is linked in with that security of tenure. So I would not want to see a policy change because a small number of people in public housing can be difficult. That potentially limits the benefits of public housing to I think the much greater group of people in the cohort that do not do anything wrong.

**Ms LOVELL:** And it is a very small proportion of tenants who cause all of the dramas and all of the problems and all of the media attention and take up so much of the housing officers' time in managing it. It is a very difficult balancing act for the housing officers.

**Ms BUTTERSS:** It absolutely is. I really would emphasise—I think you are right—the vast majority of people who live in public housing are good people.

**Ms LOVELL:** Just good people who need some help.

**Ms BUTTERSS:** They are resilient. They do great things in their community, and we would not want to tar everybody with the same brush.

**Ms LOVELL:** Absolutely.

**The CHAIR:** And it probably goes to your recommendation about tenancy assistance programs as well.

**Ms BUTTERSS:** Certainly.

**Ms VAGHELA:** Thank you, Katelyn, for your submission and your presentation. You spoke about the state government—that it cannot force the federal government to increase the stock—but one of your recommendations is that the Victorian government should continue advocating to their federal counterparts to increase allowance payments. My question is regarding the allowance. Has the increase in the JobSeeker allowance due to the COVID-19 pandemic made a difference to people in public housing who rely on income support, and would you support a permanent increase?

**Ms BUTTERSS:** I would absolutely support a permanent increase. I think people who receive income support in Australia often are in a really dire budget situation and do incredible things with the resources they have available to them. So I would certainly support a permanent increase. I would say that the coronavirus supplements have probably made a huge difference to people who are living in social housing and also to people who are on the waitlist—or pretty much anybody receiving them, I think it is fair to say.

When we wrote our submission last year to the inquiry into Newstart and related payments, what we actually did is we put a small survey out, and we asked people who live in a form of social housing about what an increase to Newstart would mean to them and how did they feel that they were limited or what was the impact of the existing level of Newstart, as it was at the time, on their lives. We found overall that rent and food were the two main things that people spent their money on and that, had there been an increase to the payment, they would eat three meals a day and be able to give their child three meals a day, or they would be able to book in and see a specialist and go to an appointment that they had not gone to because they could not afford to, or they would fill both the prescriptions that they needed and not just one of them. So I think a permanent increase would make a huge difference to the quality of life of lots of people.

**Ms VAGHELA:** You mentioned that homelessness or housing issues is a man-made problem and you actually [Zoom dropout]. What I would like to know is: has there ever been time in the economy over here where it was just right and we saw a reduction in terms of homelessness and housing issues? Have we ever seen that before?

**Ms BUTTERSS:** That is a really good question. It is not a terribly informed answer, I have to say, but my gut instinct is that after World War II when we were doing slum reclamations and the postwar housing construction, where particularly the Victorian housing commission was building lots of properties and they

were housing families and workers, that was a time when we were doing really well—or if not really well, then probably comparatively better than we are now. I would have to go and do some more in-depth comparison to know for sure, but I have a feeling that that was probably a time when comparatively you might be able to say that we were doing better than we are now. But again, I would have to check.

**Ms VAGHELA:** Okay, no problem. Thank you.

**The CHAIR:** Thank you, Kaushaliya. We have run out of time, Katelyn. Thank you so much for that. That was really informative, as is your submission. We are getting to the end. This is our last week of public hearings, so it has been great to speak to you today again. You will receive a transcript, as I mentioned. Please have a look at it and make sure that we have not made any misrepresentations of you. Ultimately it will be up on our website. Thanks again.

Committee, we are going to break for about 5 minutes just to reset, and then we will be back at 11.35 am. Thanks very much, everyone.

**Ms BUTTERSS:** Thanks, everyone. Have a good day.

**Witness withdrew.**