

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Wangaratta—Thursday, 12 March 2020

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WITNESS

Ms Jaime Chubb, Director, Community Wellbeing, Rural City of Wangaratta.

The CHAIR: Hello, everyone. I now declare open the Standing Committee on Legal and Social Issues public hearing into homelessness in Victoria. Welcome to everyone here. I am sure it goes without saying, but I know everybody, including the Committee, has their phones on silent. I am glad you are all checking.

I would really like to begin this hearing by respectfully acknowledging the Aboriginal peoples, the traditional custodians of this land which we are meeting on today and pay my respects to their ancestors, elders and families. I particularly want to welcome any elders or community leaders who are here to impart their knowledge today. This has been a really interesting Inquiry so far. We were in Shepparton yesterday. It is great to be in Wangaratta. It is great to be in these regional areas.

All evidence taken at this hearing is protected by parliamentary privilege, and that is provided by our *Constitution Act* and by the standing orders of the Legislative Council. Therefore any information you give today is protected by law, but if you repeat it outside, you may not have the same protection. Any deliberately false evidence or misleading of the Committee could be considered a contempt of Parliament.

As you can see, we are recording this for Hansard. You will receive a transcript of today. I encourage you to have a look at it and make sure that we have not misrepresented you in any way. Ultimately it will go up on our website and it will form part of our Inquiry and I suspect part of our recommendations and solutions. So we encourage you to make a few opening statements and then we will open it up for questions.

Ms CHUBB: Great; thank you. Firstly, thank you very much for coming to Wangaratta as well. It is always really lovely for us as regional communities to have the chance for our stories to be told as well in our own community, so I really appreciate it.

Obviously as a council we play a slightly different role in the challenges of housing and homelessness for our community. Our role is much broader in terms of supporting the general health and wellbeing of our community. That brings with it challenges in that we cannot always have a direct impact and work to necessarily solve problems, but what we can do is look at things through a very different lens and see things differently. So some of the things I was hoping to discuss with you today are that broader challenge and opportunity that faces our community.

The social and economic environment of our community can be both supportive for some and isolating and challenging for others. That is the reality of living in a regional place. As a council, like I said, we do not provide direct services to people who are homeless or facing the risk of homelessness. What we do provide is a range of services that work either directly or indirectly with every single person who lives in, works in or visits our city and our regional towns. Our focus on health and wellbeing for all residents allows us to see things differently and to see the variety of challenges that face people at certain stages of their lives.

One of the things that we understand is that, like many regional places not only within Victoria but within Australia, our growth rates and the demographic of our population is one of the biggest challenges that we face. We have a rapidly ageing population, and with that, the only growth in our community is actually happening in the proportion of our community which is older, so over the age of 65. One of the other challenges with that is that proportion of our population actually have some of the biggest financial challenges facing them. So we are not attracting people who are financially sustainable in that age group; we are attracting people who are reliant on government pensions and the like to be able to live. They are coming and they are living in our community, which is brilliant—and we love having them here—but they are not bringing with them the kind of financial contribution to our community that other people in that age group may contribute. That has a whole range of social impacts on our broader community, but the biggest impact for us is on our economy and the amount of contribution that is happening within our sector. That brings with it a whole range of social issues, most importantly for us around the economic sustainability of our community. As a council we focus a lot on trying to build the economic sustainability particularly of our CBD but also of our rural communities as well.

Compared to Victoria 66 per cent of our population over the age of 65 receive the pension, as opposed to 59 per cent as a state average, so we are well above the average in terms of the number of people who receive the

pension. The higher proportion of our ageing population, combined with the financial instability of this age group, impacts them as individuals and their capacity to access housing but also their capacity to contribute to our economy.

I guess one of the other really important things that as a council we know is important is that there are a whole range of factors that contribute to the health and wellbeing of people within our community and therefore their capacity to work, generate an income and access safe and affordable housing. We have a range of health challenges, and in terms of the quality of life for people who live here, it is really important for us to start to address these. We are more obese; we have lower life expectancy at a significant level; we face a range of increases in illnesses, most particularly asthma and the amount of strokes that happen here; and we present at the emergency department 152 per cent more than the state average.

We have an increased rate of alcohol-related harm—in fact we have 17.5 per cent more than the state—and we have a 16 per cent increased chance of harm in a single drinking incident. We have over 26 per cent more drug and alcohol clients per head of population and we have significantly increased rates of anxiety and depression. So we know at a regional level, and particularly within our rural communities, we have significant health challenges that impact people's capacity to work and to have health and wellbeing.

The challenges that face our community and the complexity that faces people in their adult life within our community often start in childhood. We focus a lot in terms of trying to support our families and children, and in particular working with our parents. In an ideal world every child would have access to the kinds of services and support and most importantly love that they need. That is not the reality unfortunately. We have 26 per cent more child protection investigations than the state and 10 per cent more of those are actually substantiated. We have 83 per cent greater single-parent payments than the state average, and we have significantly greater reported levels of behavioural problems and bullying within our schools.

In terms of our education, we still have significantly lower year 12 attainment rates, so the number of 19-year-olds living within our community at the moment have lower than the state average completion of high school, and throughout our general population we have significantly less tertiary qualifications.

Despite the challenges we also have a range of opportunities, and as a council this is where we like to see a chance for our community. We have significantly higher volunteering rates within our community than the state average. We also know that the number of young people who feel that they are supported and engaged within their community, within their families and within their school environment is significantly above that of others in the state.

I guess one of the beautiful things about working in local government is that we get to experience the stories. We do not just see the data; we actually live within our community, and a number of these people are our clients. The impact of housing and homelessness for us actually presents in many different ways in terms of how people come to us. We have a number of families within our children's services—we run long day care, family day care and kindergarten programs. We have a number of families who come to us requesting fee waiving because they cannot afford to pay their rent or to pay mortgage repayments. For them it comes down to a choice between housing and essential services like child care, so they are often coming to us requesting that we waive their fees.

We recently did a survey with over 1000 young people who live within our municipality, and the number one area that they requested help from council with was accessing housing. It was not necessarily finding a house but it was questions around, 'How do I even get the money to be able to pay for rent?', 'How do I get the money to be able to pay for a bond?' and 'Who can be a reference for me for rental accommodation?'. They are completely disengaged from the housing sector, and financially it is an enormous barrier for them being sustainable within our own community.

We know that in terms of attracting workers to our region housing is one of the number one barriers. People cannot access affordable housing within our area. It impacts us as one of the major employers. And it is at every level, from our depot team, who would be at the lower end of our staffing structure, right through to the management level. We cannot get people within the housing market here. We also know from conversations with our major employers, so people like Alpine Truss, that attracting employers into the area is incredibly difficult because of the housing market.

We also know that we have a bit of a challenge with our community around the perception of social housing and the role that it plays within our own community. A couple of years ago we had an application here for a boarding house development. It was completely misunderstood within our community, so miscommunication was a major issue. But what it did do was stimulate a very heated conversation with our community around the appropriateness of social housing within a neighbourhood and the kinds of people that people perceived would be appropriate to be living within those kinds of neighbourhoods. Unfortunately for us, the us-and-them divide between people who are financially sustainable and those who may be facing challenges is significant. It is something that our community acknowledges as being an issue. It is something that our young people speak about. There is a divide at a high school level right through to those really important decisions around where people live, the kinds of neighbourhoods they live in and the kinds of people who they socialise with.

We have some other challenges that face our community and the ability for them to access housing—things like public transport, for us a real issue. People need to be able to live near where they work purely because of a lack of public transport. So people cannot live in areas where housing may be cheaper and then access work that is some distance away. It either makes it financially unviable or they physically cannot get there because of the lack of public transport. We also have a number of disadvantaged areas within our community again where there is a stigma that is associated with housing.

As a council we are focusing on a number of things. We are actively working to increase the amount of land that is available. We have gone through the process recently of not only planning but actively working with developers to open up land availability. We focus a lot on economic development—on making sure that we have the jobs available here that support the economic needs of our community.

We provide one of the biggest areas of aged-care services within our municipality. We are one of the few councils that is still a provider of home and community care services and packaged care. We do that because we recognise that our community values that service, but also because there are a number of older people who are very isolated within their homes and the continuation of a service from a trusted provider like council is actually integral to their capacity to stay within their homes longer.

We provide youth services, so we actively work with our young people, and housing is one of the major issues that they face. We also work with our children's services. For us that is around having the capacity to support our families and make a difference at a very young age so we can start to address some of the complex issues that we know face our adults. Also, like I said, we have the capacity to support our families with some of the financial needs that they have because we can provide a more affordable service, and council has recognised that that is an important contribution that we make.

That is us in a nutshell. I know that there are probably a number of questions, but what I would say is that one of the best examples for us as a council recently has been around working with housing authorities. We have recently gone through the process of transferring some land that council had in its ownership to BeyondHousing to be able to develop an affordable housing neighbourhood. For us it is in one of those neighbourhoods that would be deemed as a really fantastic opportunity for anybody to live in. The good news for us is that it has really been embraced by our community as well. So there is the opportunity to do things differently, and for us it is around building a neighbourhood as opposed to building social housing or affordable housing. I think the change of language and the change of approach that both council and BeyondHousing have taken with that project has really made a difference in how people have seen it. What we have also managed to do is communicate to our community that it is about looking after ourselves and being sustainable as a community.

The CHAIR: Thanks, Jaime. That was a really great bird's-eye picture. I think that is really interesting, the change of language. Do you think it is also that there has been a change of attitude and people are seeing that their kids cannot afford houses in the area and that affordable housing is obviously not what they thought it might be?

Ms CHUBB: Yes. I actually think it is quite a layered change that has happened in our community. We have had a few things happen here. We had probably a period of a year where we had some pretty horrific things happen within our community. We had some very high-profile family violence incidents that resulted in deaths. We also had some very high-profile suicide incidents as well. And we have had a lot of media around drug and alcohol abuse, family violence, gambling—those kinds of social challenges. I think what that has done has

actually opened up the view that our community has around how it is actually happening to everybody. We cannot assume that those people who are lower income and living in social housing are the only people being impacted by these perceived negative social issues. So it really broke down some of the barriers that our community had around how they perceive people who may need to access housing.

I think the national conversation around the price of housing and the affordability of housing has absolutely made a difference. And I think the fact that some of what is happening is actually being presented as best practice—so some of the housing developments that are happening around collaborative living and neighbourhoods that are more environmentally sustainable as well as financially sustainable—has actually completely changed the lens around how we want to live in neighbourhoods. And I know that some of those developments—the Nightingale developments and things—have really changed the conversation at a local level. In fact we have had some older people here who would like to live in that kind of model and have publicly started to have conversations around how they can build that kind of neighbourhood development themselves. That has translated into a different conversation around affordable housing and what those kinds of social housing neighbourhoods might look like.

The CHAIR: Is your council supportive of inclusionary zoning? I know that is not your area, so sorry, Jaime.

Ms CHUBB: I was going to say, ‘My mayor’s here’.

Ms LOVELL: Put him on the spot!

Ms CHUBB: I could not answer that with any level of—

The CHAIR: That is fine.

Ms MAXWELL: Thanks, Jaime. Thank you so much for being here. You mentioned before about people being disengaged in regard to housing and not knowing how to access housing. What can we do to strengthen that, to upskill people so that they are provided those opportunities, so that they can confidently go out and plan and purchase or rent? How do you think we can empower them?

Ms CHUBB: We have had a number of conversations about this with our young people. We have got a brilliant youth council that has worked a lot with us, but we have also got some fantastic schools that have allowed us to come in and have some conversations. When we talk to our young people about, ‘How can we actually play that role?’ and ‘How can we help you become more independent both in employment and housing?’, which are the two areas that they are saying they need the most support in, for them it is around starting the conversation early. When they get to the point where they need housing it is too late to turn around and say to them then, ‘You need \$1000 for bond. You need to have some references. You need to have all of these different things lined up for you to be able to even enter at a base level into the housing market’. I think the other thing as well is that we need to acknowledge that many young people actually want to stay within their own communities. The fact that we do not have many appropriate housing options for young people and that, rightly or wrongly, there is a perception around what young people are like as renters, does limit the kinds of housing options that exist for young people here. So I think having those conversations and supporting development as well as property owners and real estate agents around supporting young people to access the housing market would also make a huge difference.

Ms VAGHELA: Thanks, Jaime. In your *Rural City of Wangaratta: 2030 Community Vision* report it says you will provide access to hostel and support services. Is that in collaboration with BeyondHousing that you mentioned where you will be giving them the land?

Ms CHUBB: Yes. That is one of the projects, absolutely. We had a parcel of land that back in the 80s was developed for residential support services for older people. That building is no longer in use and has not been for almost a decade. We have just negotiated with the Department of Health and Human Services, because they were the original funders of the project, for us to be able to transfer that land to BeyondHousing for them to redevelop as affordable housing. So we have actually transferred that land over to them to be able to do that.

Ms VAGHELA: How many houses will be built on that?

Ms CHUBB: We are hoping that we will get 13 houses on it, and it will be mixed in terms of the number of bedrooms, but there will be a variety of three- and two-bedroom housing. It is in a really lovely neighbourhood with a communal area, and it backs onto the creek. It is in a brilliant part of Wangaratta. For us it is around integrating them into the broader community and making sure that the support is there as well so that they see it as a longer term transition into the community as opposed to a stopgap for a housing crisis.

Ms VAGHELA: Have you done such projects before with BeyondHousing or is this the first one?

Ms CHUBB: This is our first. BeyondHousing already has housing here, but this is the first collaborative project that we have with them. Both our council and BeyondHousing are really excited to see what else could come from these kinds of projects.

Ms LOVELL: Jaime, congratulations, and congratulations to Dean, on at least being part of the solution by partnering with BeyondHousing. When we talk about different levels of housing, we have gone from the old tags of ‘public housing’, then to ‘social housing’ and now ‘affordable housing’, but ‘affordable’ can be very misleading. What is affordable to those of us sitting at the table here is not necessarily affordable to someone on Newstart—

Ms CHUBB: Yes, exactly.

Ms LOVELL: or affordable to even an average worker here in Wangaratta. Do you know at what level BeyondHousing are targeting these properties for rent? Is it to the priority waiting list for public housing, which would be just at 25 per cent of their income? BeyondHousing still have different levels of offers as well where they offer to workers on lower incomes or even to nurses and teachers—

Ms CHUBB: So 60 per cent of the housing will be for people on the priority list and the rest will be opened up to people who need affordable housing options.

Ms LOVELL: Sixty per cent on the priority list?

Ms CHUBB: Yes.

Ms LOVELL: Okay. That is terrific. Also the tag ‘affordable housing’: do you think, as I have just explained about what is affordable to one or another, that the public truly understand that, or is this a way of us putting in more of the public and social housing with people not realising what is being included in their neighbourhood?

Ms CHUBB: I think that the concept of affordable housing, like you said, means something different to everybody, but also on an individual level what is affordable to one family would be completely beyond the realm of possibility to another.

I have worked in local government in the community services sector for about 15 years, and I actually started off working around the Seymour area. We worked then on one of the first projects that was around neighbourhood renewal. We had a mass neighbourhood built there that was all social housing—

Ms LOVELL: The Yarrunga area?

Ms CHUBB: No, this was in Seymour—the Seymour area. We had a large area of the community there that was all social housing, and very well known as social housing. It was designed very old school and it had become quite a dangerous place to be. I think we learned very early then that the design of having mass social housing neighbourhoods all together with very little support and very little integration with the broader community actually perpetuated social challenges. I think the model now around integration of housing—all different types of housing—

Ms LOVELL: Much better.

Ms CHUBB: spread throughout the community creates much better social outcomes. I think one of the biggest challenges is that—and I know this as an ex-youth worker—when you tell a young person, or a child grows up knowing, that there is a ceiling to what they can expect to achieve in life, then more often than not that is what they will achieve. I think one of the most beautiful things around integration in the community is it

allows children and young people to grow up in a community knowing that they can achieve anything that they would like to if they apply themselves and work hard and all of those kinds of things. So it really opens up the floodgates in terms of what we are raising our children in our own communities to see as possibilities. I think segregation based on housing types is a really dangerous approach for communities.

The CHAIR: That is a really good point, Jaime.

Ms LOVELL: You just quoted my policy when I was the Shadow Minister for Housing and became the Minister for Housing, so there you go.

Ms CHUBB: Wonderful. I think—and I say this as much as a mother who has got children in the school system here—that it should not matter what neighbourhood you live in. I would love our community to be such that, whether you live in a social housing house or you live in the fancy end of town, you still have the capacity to access the same education, the same employment opportunities.

Ms LOVELL: Absolutely.

Ms CHUBB: I think that that is probably going to do more for addressing housing than literally building houses.

Ms LOVELL: But also we should not actually be able to point out, ‘That house is social housing or public housing and that house is not’; they should blend into a neighbourhood. We need those mixed neighbourhoods. The broadacre estates and the high-rise estates that were all disadvantaged, where you had entire families who never saw anyone in their household or their neighbours go to work, did not produce great outcomes.

Ms CHUBB: Absolutely. I can remember being fresh out of uni and walking into these homes in Seymour where there were five generations of people living in a house and no-one had ever gone to work. Then we sit back and wonder why they are not applying themselves at school and why they do not attend.

The CHAIR: You cannot be what you cannot see.

Ms CHUBB: Exactly. And the issue is not how many bedrooms they have in their house; it is so much deeper than that.

Ms LOVELL: Absolutely. And if they can mix with other kids at school and go home with them, see what can be gained from economic participation, actually aspire to something, it gives them so much more in life.

Ms CHUBB: Yes, absolutely.

Mr BARTON: Jaime, you have got some stuff going on.

Ms CHUBB: Yes.

Mr BARTON: I am interested in your comments about the older demographic coming into the area. Could you tell me a bit more about that—what is driving that?

Ms CHUBB: Yes. We are certainly not on our own. Within the north-east region we actually have one of the highest ageing and the most rapidly ageing populations in the state. So the challenge for us in Wangaratta is that we have got local government areas like Alpine, Indigo and Towong that surround us, but we are the service area, so often when older people become heavily dependent on the health services they move into Wangaratta because there is no public transport, so when they need to have consistent medical treatment, here is a logical place to be. That is one of the drivers.

Mr BARTON: And they may be—just may be—taking three-bedroom homes where we do not have the capacity to find a little one-bedroom unit, which might be more suitable for them.

Ms CHUBB: Yes. That in itself is another challenge that faces us. If you have a drive around, we have some of the most beautiful large family homes within our CBD. Many of them are owned by older people whose children have now left, but we do not have appropriate housing within our CBD to downsize into. Lots of our

older people, rightfully so, still want to be walking difference to their friends, they want to be able to walk to the cafes and that.

Mr BARTON: More so at that age.

Ms CHUBB: Yes. And we encourage people. There is a national policy to try and encourage older people to stay within their homes for longer, but when there are not appropriately sized homes in their communities, then they have no choice but to stay in their three- and four-bedroom homes within the CBD. To be blunt, there is not the structure there to support the implementation of policy to support older people to stay within their homes and to stay independent, which means public transport, walkability and access to medical services.

Mr BARTON: Is it the role of the council to perhaps drive some of that?

Ms CHUBB: Yes.

Mr BARTON: For instance, I am looking across the road. There are some beautiful houses just across the road. If a property came up there, and maybe it is ripe for redevelopment, then we say, 'You know what? Let's put three one-bedrooms on there'.

Ms CHUBB: Yes. Look, I would say that actually, more so than most other councils I have worked with, this council is very proactive in diversifying the housing stock we have within our CBD and more broadly within our municipality. They do that with the recognition of the fact that we have a population that needs to have a variety of different housing. We, four years ago, started on a journey of trying to revitalise our CBD, and one of the elements of that was to bring housing into the city. We had a CBD that had not really kept up with what our city needed in terms of population and economics, but really it was also around that we had not been able to bring housing into the city area, and that is something that we are working on—also making it more walkable and having services here.

The CHAIR: Is that something that other councils can learn from? I know when we were speaking in Shepparton that notion of changing planning regulations seemed to be, 'I don't know if we could do that. We need someone to make us do that'. But it sounds like Wangaratta has been really proactive in that regard.

Ms CHUBB: Yes. We did a CBD master plan that very clearly set out one of the priorities around having diverse use within our CBD—so not just housing but having community gathering places, having green places but also having diverse retail and service areas—and we have gone a long way in doing that. Housing is more of a challenge, but there are cities that have done it incredibly well. We look often to Bendigo as an example around how they have diversified the use of their CBD. They have bought a lot of what they refer to as shop-top housing, and it is being taken up by people whose children have left home but who still want a really active lifestyle in the city or people who know that they have a heavy reliance on the city services and that they need to be able to live there. They have also got a real mix of professionals who want to live in the city and have that kind of lifestyle. What it does is create a really vibrant city centre, which is absolutely a major priority of our council. I do think that is something our council has done incredibly well—reactivating our city centre and making it more appealing.

Ms LOVELL: You have been doing that for a long time—

Ms CHUBB: We have.

Ms LOVELL: with the separate residences upstairs. Shepparton had a policy that you could only live above a shop if you operated the business. That has gone a few years ago, and they are now trying to encourage more living in the CBD, but they have not got as many residents above shops either as what they have here.

Ms CHUBB: Yes. I think one of the things our council has done really well, which has created flow-on impacts, is that we have made the city a liveable place. We have been really proactive in on-street dining and redeveloping—

Ms LOVELL: Absolutely—amazing.

Ms CHUBB: our parks and gardens and making it incredibly accessible in terms of walkability and reactivating some of our laneways and things like that.

Ms LOVELL: The river precinct is great.

Ms CHUBB: Yes. It is an incredible place to be, which then means people want to spend more time there.

Ms VAGHELA: Do you have an Indigenous population over here?

Ms CHUBB: We do, yes.

Ms VAGHELA: What sort of problems do they face in accessing affordable housing?

Ms CHUBB: We do not have an incredibly large population of Indigenous people within our community, but one of the challenges that our Indigenous community face is not just around housing but actually around accessing culturally appropriate services. We have some outreach services that are provided here and we have a very active Indigenous network that provides a lot of support, but again we know that our Indigenous community faces challenges that are well above what the broader community challenges are. So it is even more heightened in terms of the challenges of accessing the housing market. What we do know as well is that there are Indigenous people here who do not identify as Indigenous because of some of the stereotypes they face. Unfortunately in rural and regional areas we are not always as open as what we would like to think everybody is.

Ms LOVELL: Do you know the numbers that do identify or the percentage of your population it is?

Ms CHUBB: Not off the top of my head, sorry. It is not very large though.

Ms LOVELL: No, it is relatively small here compared to Shepp.

Ms CHUBB: It is relatively small, yes.

Ms MAXWELL: Just a quick one, Jaime: we have discovered as we have done other hearings in other areas that there can be houses that are vacant over a long period of time. Does Wangaratta have that issue?

Ms CHUBB: Not so much with housing. There is retail space that is empty and has been empty for a long period of time. I spoke to a couple of real estate agents just last week prior to coming here, and housing stock actually moves quite quickly here in Wangaratta. Their view is that that is actually reflective of lack of housing stock, so there is a demand for it, particularly at a rental level but also at an entry level in the housing market, so the purchasing of housing actually moves quite quickly as well. In particular they are saying that over the last six months that has increased even more.

The CHAIR: You mentioned young people preparing to live independently and understanding bond and references. We are going to hear from a number of organisations that run renters programs or education programs. Is that something that council is actively involved in or would you be referring people to those programs?

Ms CHUBB: We refer people to those programs. Our schools run some programs themselves. I think one of the challenges that our young people face is that it is one of those things they do not think about until they are right there in it, so it is more around preparing them to be ready for life than necessarily them, a year out from thinking about moving home, doing it.

The CHAIR: We had some young people suggesting that some sort of course in high school would be helpful, something between home economics and a renters program.

Ms LOVELL: And learning to be a wife!

The CHAIR: Learning to be a wife—that is right.

Ms CHUBB: Yes, there you go. Okay.

Ms LOVELL: That is what we all said.

Ms CHUBB: Wow!

Mr BARTON: There is a bit of work to be done there.

Ms CHUBB: There is a whole lot I could say about that.

The CHAIR: Old school.

Ms LOVELL: She was very old school.

Mr BARTON: For such a young girl.

The CHAIR: So council is actually going into schools?

Ms CHUBB: Yes. We do a lot of work in schools. Like I said, we have got a group of 15 young people in our youth council that are incredibly active. They are great young people, but they are incredibly naive. Some of these young people are only a year out of finishing high school. Little things, like many of them have never opened a bank account, they do not have any idea around the cost of living, and I am not sure whether it is a regional—

The CHAIR: Generational?

Ms CHUBB: I am not sure what it is, but in terms of capacity to actually survive, there is a big gap between where they are and where they need to be.

Ms LOVELL: Jaime, over the past five years the applications or the waiting list for social housing here in Wangaratta has increased by 61.3 per cent to 739 families who are now on that waiting list, and of even greater concern, the priority list, which is those who are homeless, are escaping domestic violence or have special housing needs, disabilities et cetera, has increased by 205 per cent to now having 371 families on that application list. Do you think that the State Government is doing enough to support those families who are in need of social housing? Have they provided additional social housing here?

Ms CHUBB: There has been some increase in the provision of social housing. I actually think the support needs to come much earlier.

Ms LOVELL: Absolutely it does.

Ms CHUBB: I think there is a big gap in terms of the support that is being provided to those families before it gets to the point that housing is the primary issue. I think, from what we see in the families throughout all of our different services, that there is always a massive period of time where things could be improved before it got to the drop off the cliff and they need housing. I think that that is where all levels of government could do better in supporting our most vulnerable families. We see it as most pronounced at our children's services centre. We have the lowest fees in our city, and we do that deliberately so that we can support those families most in need. But every week we would be facing a crisis point with some of those families around family violence, child abuse, financial insecurity, custody battles—all of those messy family challenges—where if more support was provided at that point, I think many would not end up on that list.

Ms LOVELL: Are you aware of the STAR housing program, which is run by BeyondHousing—Sustaining Tenancies At Risk?

Ms CHUBB: No.

Ms LOVELL: That would be something that you could refer people to. That works with families to maintain their tenancies. Usually the real estate agents go to BeyondHousing and they start to work with the families when the families start to fall behind in their rent.

Ms CHUBB: Okay.

Ms VAGHELA: In 2017 homelessness grew by 22 per cent. What was the reason? From 2017 until then, what caused that increase? And the demand for housing also almost doubled, so from 25 per cent it became 41 per cent. What was the main reason? What changed from 2017?

Ms CHUBB: Our housing market changed slightly—I do not think it accounts for all of it—so I think rent became harder for people to be able to absorb as part of their living expenses, but to be honest I do not know. It is really hard for us as a council—and we have discussed this around how there is nothing that dramatically changed.

Ms VAGHELA: It is a combination of a few things?

Ms CHUBB: I think it is a combination of quite a few things. I think that it was probably a culmination of a whole heap of challenges becoming too much for a great number of people in our community. We have always, as well, had some parts of our employment sector that are particularly vulnerable. We have had major industries face significant challenges, which has always had a flow-on impact—

Ms VAGHELA: On homelessness.

Ms CHUBB: Yes, and to people who probably have the least financial security. So the lowest paid within our community, who therefore you would assume have the least savings and the least amount of financial buffer, are normally the ones who are impacted when there are changes to our employment sector. So things like that—changes in the housing sector, increased demand for housing—have all culminated to a point where we have had a dramatic increase in the amount of people who need housing support.

The CHAIR: Thank you, Jaime. That was just great. It was great to have you first up as well to get that big picture.

Ms CHUBB: Wonderful.

The CHAIR: You will receive a transcript of this, so please have a look at it. Thanks very much for coming in today.

Ms CHUBB: Thank you for having me, and again, thank you for coming to Wangaratta.

The CHAIR: We have enjoyed it so far.

Ms CHUBB: Great. Thank you.

Witness withdrew.