

PROOF VERSION ONLY

LEGISLATIVE ASSEMBLY ENVIRONMENT AND PLANNING COMMITTEE

Inquiry into the Supply of Homes in Regional Victoria

Melbourne – Friday 4 April 2025

MEMBERS

Juliana Addison – Chair

Martin Cameron – Deputy Chair

Jordan Crugnale

Daniela De Martino

Wayne Farnham

Martha Haylett

David Hodgett

**Necessary corrections to be notified to
executive officer of committee**

WITNESSES

Judy Line, Chief Executive Officer,

Kate Ogilvie, Operations Manager, and

Daniel Milentjevic, Project Manager, Women's Housing Ltd.

The CHAIR: Thank you for joining us today at this public Inquiry into the Supply of Homes in Regional Victoria. I will just run through some important formalities before we begin. All evidence taken today will be recorded by Hansard and is protected by parliamentary privilege. This means that you can speak freely without fear of legal action in relation to the evidence you give. However, it is important to remember that parliamentary privilege does not apply to comments made outside the hearing, even if you are restating what you said during the hearing.

You will receive a draft transcript of your evidence in the next week or so for you to check and approve. Corrected transcripts are published on the committee's website and may be quoted from in our final report.

Thank you for making the time to meet with the committee today. My name is Juliana Addison. I am the Chair of the Environment and Planning Committee, and I am the Member for Wendouree, representing central Ballarat.

Martin CAMERON: Martin Cameron, Member for Morwell. I am Deputy Chair of the committee.

Wayne FARNHAM: Wayne Farnham, Member for Narracan – about West Gippsland region.

David HODGETT: David Hodgett, Member for Croydon.

Jordan CRUGNALE: Jordan Crugnale, Member for Bass. I take in the Bass Coast shire, a bit of Casey and Cardinia.

Martha HAYLETT: I am the Member for Ripon, Martha Haylett, taking in the outskirts of Ballarat and then Ararat, Beaufort, Maryborough, St Arnaud and lots of different rural communities further afield.

The CHAIR: Would you please introduce yourself and make any remarks that you wish to?

Judy LINE: I will set off. I am Judy Line. I am the CEO of Women's Housing Ltd. I really thank you for taking the time to really inquire into regional housing, because it is such an important area and it has its own issues, and there are advantages and disadvantages to building in the regions, as you have probably heard. I know that you have already met down at Colac as well, so you would have heard a lot about it down there.

We have recently just about finished our building program in the regions. We were funded through the Victorian state government under the big build program to be able to do this. The way that works is that the state government gives us around 75 per cent of the total cost of the project and we come up with the other 25 per cent of the total cost of the project, which we borrow. And at this point we have just refinanced, and we will be getting that through TCV, the Victorian Treasury finance fund.

Just to give you an idea of where we have been building and what we have been doing, and I am interested to hear from our regional members as well, we have built all up in the regions around 135 units, of which we have got 20 in Pakenham; 12 in Winchelsea; 13 in Camperdown; eight in Warrnambool; two projects down at Portland – one is 20, one is 31, and Daniel and I visited those projects yesterday – two projects down at Hamilton, one with 17 units and one with seven units; and another one in Ballan, which was seven turnkey units that we bought there. So it was a pretty big building program, but it really has added to the housing shortage in the regions. However, we have learned a lot through that experience as you could possibly imagine, particularly through the COVID period with the shortage of supply, those sorts of things, and how we managed to get through our building program to get these units finished.

With that, I suppose the key points that we want to cover today are around the cost and availability of domestic building insurance in the regions. That is a really big thing for small builders. Skill shortages, the new social

housing planning processes – that would be around the building side, which Daniel is going to cover for us, being our project manager down there – and Kate, our operations manager, is going to talk to you about community engagement and support and some of the renter issues. We figured that we would start off with that, and then I would be really keen to hear your questions. I will hand to Daniel first, if you would not mind just going through the key issues that you come across as project manager building these things.

Daniel MILENTIJEVIC: Thanks for taking the time and for this inquiry. I am a Morwell boy as well. The three issues that we thought about presenting today are home owner warranty insurance, or domestic builders warranty insurance, skill shortages in the regions – I am sure you have heard all about those – and the third issue was planning, which, just to touch on it, was generally a positive experience having regard to social housing at least.

I heard the previous speaker touch on the delay from planning permit to commencement of construction. That has certainly been our experience, and a lot of that has been in relation to the availability of domestic building insurance for smaller regional-based builders. The builders' capacity to buy home and warranty insurance of course goes to their balance sheet, and when you are talking about regional builders, even though they might be a franchise of a larger builder they are still a man in a shopfront, their balance sheet is their own family home and they cannot deliver volume. That has been a major challenge, and there might be a role for the VMIA to explore ways where they can support regional multi-unit or volume building in the regions, particularly where a project is government funded through either Homes Victoria or Housing Australia. That has been a major challenge, and it has held back the speed of our program. When you are relying on Melbourne-based builders to go out into the regions, it comes with all sorts of costs as well.

The next item of course is skill shortages, so you would have heard all about that. On our projects in Portland and Hamilton we have got bricklayers coming from Adelaide, framing gangs from Ballarat, plasterers from Geelong, from all over, and you can just watch the convoy of trucks going down the highway with things out of Melbourne. Every truckload is a thousand bucks; it just adds another thousand dollars to the cost of the project. I am not sure what the answer to that is. That is just a fact of building out there. There is no nice big pipeline of work that supports ongoing workload. The third point we would just leave you with is the new social housing planning provisions – or not so new, a few years old now. Clause 52.20 in particular we have had a really great experience with, and we have been able to get planning through the system for nine projects in less than six months largely. It has been a pretty efficient process.

The CHAIR: Terrific to hear.

Kate OGILVIE: Hi, my name is Kate Ogilvie. I am the Operations Manager at Women's Housing. My role is more about the tenanting of the properties, so not so much the development side, and some of the experiences we have had developing as a new housing provider in the south-west region. I think we did have a lot of concern from the local communities about what was being brought into the local community, and potentially they were concerned about antisocial behaviour and things that might be associated with I guess a stereotype of renters who might be accessing social housing. We have been talking to local groups. I think we have had the benefit of two staff members out there who are based out in Warrnambool and know the local community very well. They have been able to speak to people and dispel some of those myths. It is an ongoing dialogue within the local community. We are trying to raise the profile a little bit of community housing and what it means.

We also are very much focused on trying to provide housing for the local community. I know that one of the concerns, and also what we have also found in some of the referrals, is that people who might be struggling in metro Melbourne or outside areas are thinking it might be a really good opportunity for change. What we have also found is that often tenancies do not sustain in that case: it is different; they are further away from their usual supports. I know from the local community that is also something that they are worried about: lots of people coming into the community. That is very much a focus and a very deliberate decision of ours to try and target local communities and thinking about how the local communities with the little housing builds work together as a small community as well, because they are quite close together – individual dwellings but quite close together. It takes one or two issues that might affect the whole community. Also these developments are very public. Everybody in the local community knows where they are and they know who it is. So that is also just a factor that we need to make renters aware of in terms of setting up successful tenancies and things like that. On the whole, we have had a really good experience. All the tenanting has been going really well.

Hopefully just through a process of good tenancing and good property management we can help also just practically dispel some of the myths about what happens in social housing.

Judy LINE: We would be really interested to hear any questions that you may have about our projects, even from funding if you wanted to talk about that. Obviously that is changing a little bit now, also the issues around building and working in the regions. I think that sort of gives a general overview of where we are at at the moment. We are very proud that we have nearly finished, although there have been some real challenges in building some of the projects as well.

The CHAIR: Can I say thank you for the work that you do. We know how vulnerable women, particularly women over 55, are to homelessness for so many reasons, whether it be family violence, irregular work, raising children, being out of the workforce and stuff like that. The work that you are doing, and particularly in these communities, just makes my heart sing. It is really great. I am so pleased to hear that you have been able to be so effective. This is my analysis and social commentary. It is a real shame that we have still got stigma around social housing. I think Michael was saying that because we have only got 4 per cent, as opposed to in other countries there is 25 per cent, it really does change the dial. That is giving me a lot to think about. But there is my analysis. Who would like to start?

Wayne FARNHAM: I will go. Thank you for coming in and thanks for the submission. In my area of Baw Baw shire you have constructed 135 units, and my assumption is these are brand new units. Is that correct?

Judy LINE: Yes. And they are all detached units. They are not apartment buildings or that sort of thing.

Wayne FARNHAM: My question to you is: do you look at other options? I will give you an example of what happened in my area, and I was a builder before I got this job. We directly engaged with Fairview homes, who had four disused units. Community got behind it. We renovated the four units specifically for women over 55. It was about \$300,000 and in kind. They are single bedroom. But that has actually now serviced, I think, probably about 15 women to give them that transition before something else comes up. Do you look at options like that or even old pubs where you have got the top accommodation of the pub? Do you go in and talk to the owner to look at those to get more bang for buck, which is one way of putting it, to make that money go further and get more accommodation, particularly for women? Have you looked at those options yet?

Judy LINE: No, the reason being that it probably costs you more to renovate in some ways, particularly for our tenants. With increased energy costs and those sorts of things, it is better to build a building that is more efficient than to start with an older building. I think I know the ones you are talking about. Are you talking about those old units that are up behind the Warragul hospital?

Wayne FARNHAM: Yes, that is right.

Judy LINE: I used to clean them in another life, so I know exactly what they are like.

Wayne FARNHAM: It was the ones out the back that they were using as storage. We came in and for 300 grand we renovated all four –

Judy LINE: All four, yes.

Wayne FARNHAM: and they are now single purpose.

Judy LINE: I could see that working there for that particular group because of where it is located. It is a pretty good position; there is no doubt about that. It is the type of units, because they are detached, as well. I think that if you were trying for a pub or something like that – Daniel could talk more about this – it is also like the idea of coming into the city and renovating office buildings. They are just not built for it; it is very difficult to renovate those types of buildings. It can be done. I think they are doing a fair bit of that in Canada. Michael, who has left the room, would know more about that. He would certainly know more about how they are doing a lot of work in Canada and renovating those types of projects. Daniel, talk about renovating older places.

Daniel MILENTIJEVIC: We have got to comply with the Homes Victoria design guidelines. I am just thinking about old weatherboard houses in Hamilton. I know there is a lot of vacant stock in Hamilton, for example. You are probably able to renovate it for less than the cost of new, I suppose, if you are going to bring it up to that kind of level.

Wayne FARNHAM: I suppose the challenge you have now is with new building regulations and 7 stars and all that type of stuff. Part of my mindset is, 'Well, okay, 7 stars is great in an ideal world, but sometimes maybe we have to sacrifice that to get people a roof over their head rather than sleeping in a car or sleeping in a car with their kids.' I think sometimes we may be going too far and may need to sacrifice to do something cheaper to get people in.

Daniel MILENTIJEVIC: There could be something in it. I know the Homes Victoria design guidelines are kind of a step up over and above the general or if you go and buy a Simonds home in the burbs. The design guidelines exceed 95 per cent of what the market is.

Wayne FARNHAM: Do you think there should be a review of that?

Daniel MILENTIJEVIC: Sure. Absolutely.

Martin CAMERON: So your new builds are for long-term accommodation for women over 55.

Judy LINE: Yes.

Martin CAMERON: It is the number one thing that we have come through our door, people looking for somewhere, as Wayne said, to put a roof over their head with their kids, and it is ongoing and getting worse. I think everyone in this hearing would have a similar story. You are in the workspace – and I am probably just touching on what Wayne was saying before – for that interim accommodation and you are building these new fit-for-purpose homes. It is great you have cleaned ones in Warragul. You are a Morwell boy, so I expect you to come into Gippsland on your next build when we get the funding so that we are set up down there. Is there enough supply for that breach between needing the home and the new ones being supplied? Where does that lie?

Judy LINE: I think we have got a strong amount of demand at the moment. We certainly have, and really what we do need is a secure pipeline. In my experience, having worked for Women's a fair while, in 2009, brought on by the stimulus package around that time that was done – the federal government gave all this money to the states and then the states distributed it out – we built our first projects at that time. I think we built about 100 units – or it was around that.

Jordan CRUGNALE: Was Pakenham in that mix?

Judy LINE: No. This was 2009. There was 2009, and then there was this big influx. We built all this stuff and all became quite skilled at what we were doing, and then the funding just went away. There was just zero funding. There was hardly anything between then and when the Victorian government released the Big Housing Build a few years ago. We were very successful in that first round; it was called the rapid round. We just targeted the south-west of Victoria; we did not believe that it was well serviced. We were very successful, I suppose, in terms of our submissions and what we put up. But it is around having a pipeline of projects coming through, because you get these sort of lumpy – you know, it goes up and down. You could be sitting there and you might have a skilled-up development team that you work with – we work with Daniel; he is a consultant to our organisation – but then all of a sudden you lose those contacts and all the rest of it. Then the next one comes in, and you are back to square one again. You have got to start all over again. So a pipeline of projects would be much better.

Martin CAMERON: Do regions contact you to say, 'Hey, we've got a housing crisis here in the Latrobe Valley as such, and we need you to come with your next round of funding and build here,' or do you target certain areas?

Judy LINE: In our case we targeted the south-west of Victoria because we looked where other housing associations were working, and there was already a big one in Morwell and in Warragul as well – Community Housing Limited was there. The south-west of Victoria did not really have a big focus. There is another big regional one that does Wangaratta and all up the north-east of Victoria. Then you have got a big one in Bendigo, which is Haven Home Safe. But they did not cover down in that corner where we went to, and that is why I think were quite successful in that in that area. We worked with local councils. Daniel and I spent a fair bit of time at Camperdown council and also at Hamilton because we wanted to reassure the community that we were there to build these new units and that we would be there to manage them and we would be there for the

longer term. As Kate said, we wanted to house local people from the local community, which is interesting in itself – which Kate is probably experiencing as well. We know these women are there, but they can be hard to find because, particularly in places like Camperdown and even Winchelsea, they look over at the old public housing stock that has been there since the 1940s and 50s, around that time, and they do not perceive themselves as belonging in that type of housing, without understanding what we are doing.

Yesterday I had to go down and see the project there in Hamilton. It is honestly the best project on the best site in Hamilton. It looks at over the lake. It is just beautiful. For anybody that ever wants to go to any of our projects, I am happy to take you there. At Portland yesterday we met a politician, Dan Tehan, and he went and had a look through. It has been really successful.

Jordan CRUGNALE: That is terrific.

The CHAIR: Martha.

Martha HAYLETT: I am just going to ask about that point, Judy, about tradespeople. That has been a really big problem in my neck of the woods as well around Ararat and Maryborough and places like that where it is really hard to come by enough skilled tradespeople. How did you source the skilled tradespeople for your projects, and how much more expensive would you say it was to build in the regions with skilled tradespeople than it was in your metro projects?

Judy LINE: I think that Daniel could just about write the book on that. It was very interesting because we originally had a contract with Metricon that we thought was going to build the whole lot, but obviously that sort of changed little bit. Metricon had a few issues. Metricon built a certain amount, which Daniel will go into more specifics about, but when we had to take our own projects out, that was when we had to deal with it. We employed the local builder. Do you want to talk about the skills?

Daniel MILENTIJEVIC: Our Portland and Warrnambool projects were built by a local Warrnambool-based builder. Just one anecdote – the local bricklayer in Portland is sort of one guy, and one labourer, and we have got 51 units in Portland. You would just be there forever. Just this one anecdote – they brought a gang of guys from Adelaide, who came and camped there in their caravan for a month, and they just knocked out a dozen units in three or four weeks. That is the sort of thing they had to do, otherwise they would still be there laying bricks. And it is typical of most trades; there is a guy and his ute there, but you cannot do volume.

Martha HAYLETT: How do we address that? I do not know if you have got the answer, but yes, how could the Victorian government help facilitate more trades in the regions?

Judy LINE: I think accommodation is helpful to start with. We found that even for support workers. I know particularly in Hamilton they have got a new program for a support worker down there and it does not go anywhere because the support worker has got nowhere to live. I think partly it is around that.

Daniel MILENTIJEVIC: Systematic or programmatic kinds of work that are not boom and bust would help.

Judy LINE: That goes back to that idea about a project pipeline. Certainly, Warrnambool would probably benefit from more social housing. I read an article in the paper on the weekend about Winchelsea as well, the local Winchelsea community saying that –

The CHAIR: We went and visited it.

Judy LINE: Yes.

The CHAIR: We were in Winchelsea three weeks ago.

Judy LINE: Okay. We have got a project down there, behind the old hospital. That is another story. It was interesting, because when we first went into that community a few years ago and we met with – what do they call them? Winch 100, I think they are – a big business group as well, and they were all really concerned but really involved in what we were doing and all the rest of it. But now they have taken it to another level and are really lobbying hard for more housing.

Martha HAYLETT: Can I just ask a question, sorry, to your point about I guess the nimbyism or the fear and how social housing residents are somehow all branded a certain way. I am just keen to hear a little bit more about how you did address that in some of the regional projects, and were there actually particular tactics that you used to be able to dispel some of that and to make people much more comfortable with the women coming into these properties?

Kate OGILVIE: I think we met with some local groups – like, we met with Rotary, and I think that was tricky, and things like this. I think it is just getting projects on the ground. I think it is about leading by example on some of these issues. We also have had to be very clear about what we are looking for to fill the properties. Obviously people are coming off the VHR priority categories, but especially within the family violence sector, there are a lot of people who for good reasons need to move away from areas that they are in. That has taken quite a lot of conversation and supports to try and properly understand what their needs are and if it is appropriate, and while it might sound good to be in a completely different area, it is very different.

I think having, as I said, our staff down there, being in Warrnambool and also knowing quite a few people in the local communities has been a good benefit – and working with agencies to work with them about what we are looking for in our tenancies as well, because we are just a housing provider. We do not have support teams and our two staff there are travelling from Mount Duneed to Portland, so they are doing a lot of kilometres to manage the tenancies at the moment. We do have to be clear in terms of trying to tenant well, because we do not have that support program. So for renters who might have a higher level of need, we have to think about what the supports are for them and how successful it is going to be and what might be the red flags and triggers. It has taken quite a lot of talk and conversation to understand. I know that one of our tenancy officers has been down talking to local bakeries and talking about what we do and being in contact with school committees to talk about what we do, so it is really that local contact and discussion, because there is a lot of ‘It looks good now, but what is it going to look like in two years?’ and all that kind of thing. Renters do not come without their needs. People who have been on the VHR come from varied and diverse backgrounds, and realistically there will be people there who have a higher level of support need, and we need to work out a way to support them. When it is not working, sometimes it is a struggle with VCAT and the RTA to try and address those issues quickly, which poses a whole other set of challenges, but that is what we do.

The CHAIR: Can I just ask, in your submission you talked about how special purpose vehicles such as housing trusts are increasingly being used to raise equity and capital to deliver community housing projects. I know we are running out of time, but could you just elaborate on why they are becoming more popular?

Judy LINE: We could have left that till last.

Daniel MILENTIJEVIC: I could give a whole dissertation on that.

Judy LINE: We could be here for 3 hours now.

The CHAIR: I thought I would let you get one back.

Judy LINE: In a nutshell what it means is instead of the government giving us X amount of capital, they give us 75 per cent and we borrow 25 per cent – job is done, government walks away. That is it, right? That is a very simple way to do it. It is cost effective, and it is much better for us as operators. But the reality is the government has not got that much capital, so what they have done instead is they fund through what they call ‘availability payments’ over a longer period of time. They say, ‘You go and basically borrow the total cost of the project.’ I do not know whether you can do that through TCV with a special purpose vehicle, but you borrow the total cost of the project, and the availability money makes up for the gap that you need because you are housing people from a lower income. So essentially what it means is that you pay the thing off after, say, 30 years.

The idea of a special purpose vehicle is that private investors can invest into our type of housing, affordable and social housing. So you might have, say, 20 per cent coming from them at a higher interest rate. They will need probably about a 10 per cent return over the journey, so they are in there. Then you have us. We might borrow money. We might do that through HAFF – that is the federal government mechanism at the moment – or interest-free loans. There is another one that we are working on at the moment. Do you want to talk about that just briefly?

Daniel MILENTIJEVIC: There is one, the affordable housing partnerships program.

Judy LINE: It is with the Victorian government at the moment.

Daniel MILENTIJEVIC: It is a big process with Homes Vic, essentially structured like a public–private partnership. They are enormously expensive and complex to set up, because you have got private equity investing into a special purpose vehicle that has to generate a commercial return for the private investor, and we pay bank interest. That is all subsidised by this availability payment.

Jordan CRUGNALE: I wonder if the super funds are looking at them.

Daniel MILENTIJEVIC: Yes, super funds invest in these. There are a couple of emerging examples of these. One of the challenges I think the Victorian government could look at is the way those special purpose vehicles are regulated through the Housing Registrar. If that was simplified, that would help. At the moment community housing is obviously governed by the Housing Registrar, but there is confusion about any kind of subsidiaries and how they are administered and governed. We could talk for hours about this, but anyway, it is enormously complex.

Judy LINE: I think the key thing is it is enormously complex. The other thing is if agencies do not understand when they set an SPV up; the idea is that it is supposed to immunise the mother company from going broke. Basically what it means, though, is we provide services under the SPV, but agencies also sign up something with the private investor that is in there. There will be things around it, what we call abatement. It will be you are only allowed to have X amount of vacancies or bad debts or whatever, and if it goes over a certain limit then we – Women’s Housing – would have to make up that amount. So there is a lot of risk involved in these. It is very expensive to set up, and a lot of agencies I do not fully think understand it. I feel we have done it to death. We have not set one up yet, but we are thinking about it. It is not an efficient thing to use. I will leave you with this, though: for regional housing, the only way it would have worked in the regions is if we had put all of those different projects into one SPV. It is the only way it would have worked, because they are too small to do individual SPVs. The risk with that, if you put everything in one SPV, is if one of those projects falls over, the rest will get wiped out with it. So it is a difficult mechanism for regional housing.

The CHAIR: Thank you for that nutshell explanation.

Judy LINE: If you want to have a whole lecture on it, we could get Michael in and talk about it for two days.

The CHAIR: We could have a great dinner party, I am sure. Sorry, Hodgey?

David HODGETT: In some of the regional housing – where does the agency sit in terms of having to provide local women first housing as opposed to people outside of the region that might have been longer on the list? I guess my supplementary to that is: if people are coming into a region, are there adequate support services to relocate them?

Judy LINE: That is a very good question. Kate?

David HODGETT: Kate, you sort of touched on it briefly.

Kate OGILVIE: We have to take, obviously, off the VHR priority category, but individual agencies can choose their own allocation processes, I suppose. We are not speciality housing, in the sense that we offer tenancies to women-led households to try and fill that gap between the various reasons why we might find it hard to get into affordable long-term housing. But we are not specialists. We want people to age in place. If they are families, they might repartner, they can have family come and visit. It is not women’s-only housing, if that makes sense. It is a challenge, I think, about ongoing support, because a lot of support agencies are funded to provide up to the point someone moves into accommodation, and then often that funding can disappear. It is very hard. Or sometimes people disengage, because they have got the house, and they do not want to engage anymore. That is a real challenge. It would be great to have funding packages that extend 12 months into a tenancy, for instance, to help them settle down. Also, if people have experienced long-term housing issues, just things about education around how to manage a household. You have got bills to pay. You need to pay your rent, what maintenance looks like – all those really basic tenancy things, which we try and do, but I think it

would be great to help people build into that rhythm of ‘This is what long-term housing looks like’ and things like this. I am not sure if that answers your question. That is a big topic: support in the housing sector as well.

Judy LINE: I think also with family violence, particularly out in the regions, that when women are separated from the violence with their kids, they have got a place to go that is safe, and then they can go on and live really good lives. Family violence is different in the fact that the problem is the problem, which is usually the violence. If you separate women from the violence, then the problem goes away. So that problem goes away. What I am saying is it is sort of different in that way. If we can just get the long-term housing in there. I think the best thing is for us to be a conduit to basically link the women into the local community. They do not need the specialist support person over there or whatever. Sometimes they do. It is better if they are engaged in their local community.

Jordan CRUGNALE: Are you finding that young people are also very at risk of homelessness, like young women? Are you working with young women?

Kate OGILVIE: They are not a specific cohort. We tend to be housing the older end of the spectrum, but I think –

Jordan CRUGNALE: Like mums and older people.

Kate OGILVIE: Mums and older women, yes. I think they do have a different type of support within housing, because they do have different social groups and social needs and things like that, and that can be sometimes challenging. High-density living and things like this are all something to consider – but it is not our gig.

Judy LINE: No. The thing is that the reality is that those areas have an older population. The other thing is that we do not build one-bedroom housing in the region. We build two-bedroom housing, and we still house older, single women. It is a thing about social isolation. They need the spare room, for people to come and stay and that sort of thing. It is a little bit different in Warragul, because it is as not as isolated. It is not isolated like, say, Hamilton or Portland. Do you know what I mean? It is just very different.

Kate OGILVIE: Especially older women have a lot of belongings, and they do not want to have to get rid of them to be able to fit into something small. They have got stuff from life, so it is how you cater for that too.

Jordan CRUGNALE: Wonderful.

The CHAIR: Absolutely. Thank you for making the time to participate in the inquiry. If you would like to provide any additional information or responses to the questions taken on notice, please speak to the secretariat. Thank you for the work that you are doing and for doing the submission as well. I know how busy you are, and we really appreciate it. Thank you very much and thank you Hansard.

Witnesses withdrew.