

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into the Rental and Housing Affordability Crisis in Victoria

Melbourne – Wednesday 23 August 2023

MEMBERS

Trung Luu – Chair

Ryan Batchelor – Deputy Chair

Matthew Bach

Michael Galea

Joe McCracken

Rachel Payne

Aiv Puglielli

Lee Tarlamis

PARTICIPATING MEMBERS

Melina Bath

John Berger

Moira Deeming

David Ettershank

Renee Heath

Wendy Lovell

Sarah Mansfield

WITNESSES

Jenny Davidson, Chief Executive Officer, and

Jacqui Ng, Support Services Coordinator, Council of Single Mothers and Their Children; and

Sarah Gafforini, Director, Office of the Chief Executive Officer, Victorian Aboriginal Child Care Agency.

The CHAIR: Welcome to any members of the public who are with us here today and those watching the live broadcast of our sixth session for the day of the Inquiry into the Rental and Housing Affordability Crisis in Victoria. In this session we have representatives of the Victorian Aboriginal Child Care Agency and the Council of Single Mothers and Their Children. Just for the record, could you please state your full name and your role in the organisation.

Sarah GAFFORINI: Sarah Gafforini. I am a Budawang woman of the Yuin nation. I am also Director of the Office of the CEO at VACCA.

Jenny DAVIDSON: Jenny Davidson, CEO of the Council of Single Mothers and Their Children.

Jacqui NG: Jacqui Ng, Support Services Coordinator at the Council of Single Mothers and Their Children.

The CHAIR: Welcome, panellists. Welcome to our session. Before continuing I will quickly introduce the committee. I am Trung Luu; I am Chair of the committee. On my left is Mr Joe McCracken, Member for Western Victoria. To my right is Mr Aiv Puglielli, Member for North-Eastern Metropolitan Region; Dr Sarah Mansfield, Member for Western Victoria; and Ms Rachel Payne, Member for South-Eastern Metropolitan Region.

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

All evidence will be recorded. You will be provided with a proof version of the transcript following the hearing. The transcript will ultimately be made public and posted on the committee website. For the Hansard record, before we can answer your questions, we just ask for your name, please.

And for the committee members, just quickly again, keep questions to about 5 minutes. If we have got any extra time, we will open that to the rest of the committee. Would you like to start, Ms Payne?

Rachel PAYNE: Would you like me to start? Sure. Hello, everybody. Thank you so much for coming today and not only sharing your experiences but going through the process of the submission and a public hearing. We really appreciate you being here today. I guess I just want to open it up to the panel more broadly. There have been a lot of recommendations around requirements around meeting the minimum standards and how much of a power imbalance there is between the landlord and those agents representing them and tenants. We have discussed the idea that penalties need to be implemented, but do you think there is also just a lack of understanding and education within the real estate sector, or do you think they are just getting away with it? That would be my question.

Jacqui NG: I think it is a bit of both actually. We hear from single mothers every day about what is going on in their rental properties. They have dealings with the real estate agent who should know what the minimum standards are, and I can cite many stories about things. I think it is a bit of both.

Jenny DAVIDSON: Do you want to go ahead, Sarah?

Sarah GAFFORINI: Well, I would just like to start by acknowledging that we are on Aboriginal land today. We are on the lands of the Wurundjeri people, bordering on Bunurong country as well, so I want to knowledge ancestors and elders past, present and emerging.

I would say from our cohorts, being Aboriginal, it is often a box that we would encourage people not to tick, because when it comes to minimum standards and what you can expect from treatment from a landlord you are automatically on the back foot. I definitely think minimum standards for women fleeing family violence, especially if they have kids, do not exist – we need to put our women in motels, those sorts of things, while we try and find housing that is safe. Safety is definitely not a standard that is looked at. I think as well from our community we have overcrowding – we have multi generations in one house, so the minimum standards there in terms of bedrooms and just facilities. We also have large families, so trying to find a rental that fits everybody in a multi-generational family, and blended families, is almost impossible.

But I think as well, minimum standards when it comes to our young people leaving care – they are such a vulnerable cohort. I know that I heard other questions, so you will probably get to them later, but things around bond, what you can and cannot take from the clients and how you treat them. I think that landlords definitely know, and so do the real estate agents, but when a profit is what is looked at first, vulnerability does not come into the question.

Rachel PAYNE: I guess just leading off that discussion around vulnerability and making sure that people are safe, you mention in the submission around personal data and the collection of personal data. How much is that impacting, particularly those that you are representing?

Jenny DAVIDSON: Look, it does not seem like there is a lot of onus on real estate agents to be responsible around the use of data. It is the same with implementing minimum standards. I mean, they are obviously inspecting properties regularly and would be very cognisant of the fact that minimum standards are not being applied or are not applicable to anyone with a lease that was signed prior to 2020, which is obviously a massive issue for families who have tenure, and yet tenure is something that people desperately need on their housing. I mean, the amount of information you have to upload to the apps and then the fact that there does not seem to be any process to, say, remove it, is a glaring oversight.

Rachel PAYNE: Yes, and it can put people at risk.

Jenny DAVIDSON: It absolutely can.

Sarah GAFFORINI: Sarah here. I think as well that the burden of evidence with ID is definitely something for kids leaving care. We have an amazing state-funded program called Better Futures, and we have a checklist, with ‘Do you have your birth certificate? Do you have the required ID?’. They just do not have that, so that is something that we try to set them up with – let alone, how you upload that and know the questions to ask. That is definitely there. But I think, as well, if you reach out and say you are experiencing family violence and you are fleeing from that – perpetrators of violence are very resourceful in finding their victim-survivors, especially when there is that coercive control element. So if you want to stay in the area so your kids can stay in the same school, it is very easy to track people down. I think as well there is always this thing of a blacklist – that you are on the blacklist – and that is something that –

At VACCA we pay bonds, and we try and take some of that risk out of the equation, so that our kids and families do not end up on these blacklists and can actually have a house and somewhere to call home.

Rachel PAYNE: Thank you. Thank you, Chair.

The CHAIR: Aiv.

Aiv PUGLIELLI: Sure. Hi. Aiv here. Thank you for coming in and thank you for the work that you do out there in the community. I will begin with the scenario that we are seeing right now, where in Victoria rents can increase once per year but there is no limit as to the amount that increase may be, in terms of the cost. So what we see is a variety of scenarios where that places immense pressure on people who rent here in our state. I will go along the panel. Do you think that the current system that we have, wherein that unlimited amount of increase is currently legal, is fair or sustainable for renters in Victoria?

Jacqui NG: Look, I definitely do not think it is sustainable at the moment, particularly for our cohort of single mothers. You know, I was looking at median rents today, and for Melbourne it is \$500. For a single parent on a parenting payment, that represents 65 per cent of their income, and that is way above the 30 per cent that we would like people to have. We are already in this state at the moment, so to then have yearly unchecked

increases just means women cannot even find affordable properties. If they are on a JobSeeker payment, it is even more dire. The consequences, you know, are great, because it is not just about not having a shelter, it is about having to move your children to a different school because you are going to where the cheaper properties are, and it is about losing your community connections. You might have a court order that keeps you in an area, and you cannot fulfil that court order because you cannot find affordable accommodation. So I think unchecked increases are not going to be sustainable. Look, I do not know if a rent freeze would be the answer, but already right now properties are unaffordable for single parents.

Aiv PUGLIELLI: Given that view, perhaps not a freeze per se but rent controls as a measure to ensure that there are not unchecked increases at each turn – is that something that you would be supportive of?

Jacqui NG: I think so – rent controls or even some sort of subsidy. I know that the NRAS program – well, it is still operating but it is due to end – was a good middle ground for people who maybe would not qualify for social housing but would still be able to access rentals at a lower rate. So something like that would be good.

Aiv PUGLIELLI: Sure, thank you. I might go along the panel. Do you have anything to add, Jenny?

Jenny DAVIDSON: Yes. In our submission we quote Brian Howe, a former federal minister, talking about a fairness formula – a methodology that might track rental increases to CPI or average wage increases or something along those lines. Because of the highly fractured nature of home ownership in this country, where most people own one or two properties, they are trying to absorb these increases in mortgages. Because there is no corporatisation of home ownership, there is no way to absorb those costs across a number of properties, and it is actually in the government's interest to keep people in their homes – security of tenure. Keeping people in homes is a lot cheaper for individuals and government than homelessness, and there is a lot of cost, as Jacqui was saying, to moving, to moving into temporary housing, to storing your goods. There are costs to being homeless, and there are costs to not being homeless anymore. We keep hearing from families throwing out everything and then having to repurchase it all.

I think a model like NRAS is one thing, as opposed to having properties managed by somebody, where the government, for a certain set of income, actually contribute to the cost of rent above a certain amount. Then it would be in the government's interest to make sure that rents are not going up, because obviously the more people that are able to access it, the more it costs government. It is that difficult interface between private and public.

Aiv PUGLIELLI: Yes, I absolutely hear what you are saying, and just so that I have definitely heard you correctly: the fairness formula as a model is something that you would support – is that what you said earlier on?

Jenny DAVIDSON: Yes.

Aiv PUGLIELLI: It is good. We have heard it come up a few times today, so it is interesting to see the different perspectives and models that are in play. Sarah, did you want to respond to the question?

Sarah GAFFORINI: Yes. I agree with reasonableness and fairness. I think that there has to be some sort of accountability built into the system of: why are you increasing the rent? If costs have gone up, then that is a valid reason. I was a very long-term renter myself, and I knew every 12 months it would go up, but it would go up by like \$5 or \$10 a week, not what we are seeing now. So I do not think it has to be a given that it goes up if the costs are not actually increasing.

I think it is the difference between landlords and real estate agents as well. Real estate agents think, 'Well, they've been in for 12 months now; we'll put it up,' whether or not the landlord needs that. I am not going to say no to free money, so why would anybody else, I suppose. So I think there needs to be some sort of accountability into that process once you go past that 30 per cent, with the stress that happens in a family.

Funnily enough, VACCA is the largest Aboriginal homelessness provider in Victoria. We have 3½ staff, and we are seeing more and more women and families becoming homeless because of the rent increases. They may have been in a house for 10 years, and now, because of rent, they are all of a sudden an unsuitable tenant. They will move in with family, which creates overcrowding, and they might be in a rental as well and that puts all

that pressure on. So I think without those accountability measures, the compound effects flow on. In Aboriginal communities you go and live with family, so it definitely impacts on more than one family at a time.

Aiv PUGLIELLI: Definitely. Something we have also heard raised which relates to rent increases is that rent increases at times have been used as a means to evict a tenant. Is that something that you are aware of in your work, Sarah?

Sarah GAFFORINI: I think that has happened to me personally. Definitely, especially for young people, it is a way of moving them on to try and, I do not know, get a more desirable tenant. Again, if you mention family violence, then, you know, there is a real risk that you will lose your house. But yes, I just think, you know, if you start complaining, ask for maintenance, it is often used as a way of moving you on for someone who is more compliant, I suppose.

Aiv PUGLIELLI: Thank you.

Jacqui NG: I would concur with that. We hear stories every day from people who are too scared to report breaches. I just heard from someone the other day who had just moved in to a property. She walked out into her garden to find someone in her garden mowing the lawn, found out it was the landlord – and there has been family violence in her situation – and just asked, ‘Are you able to just let me know when you want to come to mow the lawn? That’s fantastic that you are doing it,’ and immediately she got a call from the real estate agent asking for an inspection. It was not even three months, so it was not even within the time frame, and she was terrified. She thought, ‘What should I do? I’m really scared. I’ve just moved in.’ So of course, you know, she is just going to comply with this inspection because she wants to stay in the property.

Aiv PUGLIELLI: Thank you.

The CHAIR: Joe, have you got a question?

Joe McCRACKEN: Yes. Thanks very much for your submissions and contributions so far. It has been appreciated. Are you guys happy if I use your first names and we just make it conversational? The collection of data and the retention of that data I am very interested in, and my understanding is that the data, once it is collected, can be used for other purposes as well. What would be the ideal setting for you guys in terms of the collection, retention and disposal of that data? What do you think the ideal situation would be?

Jenny DAVIDSON: I mean, certainly once somebody is on a lease, you do not need any of their ID on file.

Jacqui NG: No, that is right.

Jenny DAVIDSON: I mean, they use the same apps to collect rents, so you are going to need somebody’s bank account details, but you should not be retaining their ID once they have demonstrated and signed a legal document as to who they are.

Joe McCRACKEN: Just on that issue of the use of an app in order to facilitate renting, basically, are you aware of any circumstances where there have been extra costs associated with getting on an app which requires you to pay rent and that is the only way you can pay rent?

Jacqui NG: I have not heard that, but – I mean, I rent myself – I did have a repairman say to me that it cost the landlord to use the app. And all the information is collected. So they want you to go through the app to request a repair; they do not want you to email them, the real estate agent, directly. So then you have got all this information collected, and I am not quite sure what happens to that – whether then if the next real estate agent that you use uses the same app, they can see that you asked for multiple repairs because they are going through the same app. I am not quite sure how that works.

Joe McCRACKEN: The reason I ask is I rent as well and I refuse to download the app that they told me to download. I said, ‘Oh, we’ll just call you, and whether you like it or not, I’ll hound you.’ But I know that some people might feel pressured into signing up to an app which then might have additional on-costs. I think if you are trying to pay rent, you should be given options as to whether you want to pay it in person or whether you want to direct debit or whichever way you want to do it. Have you ever heard of any people being forced to pay via an app?

Jenny DAVIDSON: Well, yes, and definitely there is a lot of using apps to pay rent. I mean, if you think about the digital divide, certainly with the families we support – I am sure the families that VACCA support as well – lots of people often do not have laptops. They may not have data. They may have limited data. They do not have wi-fi in the house. So there is a cost to them just to use an app as well. And then of course you did not even get into being able to be tech-savvy – you know, speak the language and all of those additional barriers that people may face.

Joe McCRACKEN: So do you think it is worth, I guess, us looking more into the way that people have options to pay rent so there is parity around that?

Jenny DAVIDSON: Yes.

Jacqui NG: There definitely should not be a cost to pay rent. I do know that some real estate agents force you to use a particular system and then they ask you to provide a whole heap of information just so you can set yourself up with that bank, and then each time you pay rent you pay extra on top to go through that system. I know personally I have gone through this where I have asked the real estate agent, ‘Can you please provide me with an alternative method to pay my rent?’ and it took a very long time before we were able to find something. But they did not want me to do that. They wanted to go through another system and to pay that extra to go through their system.

Joe McCRACKEN: I think that is rubbish. It should not happen.

Jacqui NG: It should not happen.

Jenny DAVIDSON: And you should not have to have that ability to negotiate on your own behalf. A lot of people would not have that. So if it is a fight to get it for both of you, then imagine somebody who –

Joe McCRACKEN: I could not agree with you more.

Jenny DAVIDSON: feels very disempowered in the system, that is right.

Sarah GAFFORINI: You are going to agree to anything, aren’t you, because you just want a house.

Joe McCRACKEN: Yes. We have heard a lot about the rules that are in place. The 2021 legislation set a number of minimum standards that properties have to meet. They go from things like mould to the condition of bathrooms, cookware – all that sort of stuff. It is not so much a matter in my humble opinion that the regulations and laws are in place, it is a matter of enforcement. Do you guys have a view on that?

Jenny DAVIDSON: Absolutely.

Jacqui NG: My view is that actually the minimum standards should be met before people move in, because right now the onus is on renters to ask for the repair. You assume that when you are moving into a property that property will be up to standard, and then of course with our cohort of single mothers, they are too scared to ask for repairs. They do not want to be kicked out, they do not want to be seen as troublemakers. So then they just live with the hot-water system that is not working or the mould. Or there is a case where I spoke to a woman yesterday: she is actually paying for half her own motel costs because there is something wrong with the plumbing and she cannot be in the house when they do the repair. She has called us for financial assistance because she cannot afford to pay the rent as well as motel costs. I mean, why is she wearing the cost? Why isn’t the landlord wearing that cost of not having his property or her property up to the minimum standard?

Joe McCRACKEN: I know when I moved in I had to do a condition report, and basically that asserts that the rental provider says this and the renter either agrees or partly agrees or disagrees. Have you had the experience in supporting people that you work with in that space as well to try navigate that? Because that goes to the condition of the property before you move into it and all that sort of thing.

Jacqui NG: I have had my own personal experience. I know that when I applied for the property one of the questions on the app was: are there any repairs that you want done on the property? This was even before I got the property; I was just applying for the property. Of course I am going to say no, because they are not going to give me the property if I have already listed a whole list of repairs.

Joe McCracken: But how would you know anyway?

Jacqui NG: And then they make you sign something that says ‘I accept the property in the condition that I viewed it’.

Jenny Davidson: Yes, it is easy to miss something like black mould or something like that when you are moving in, and then the power imbalance is such that even if the condition report says ‘You didn’t look around and say, “Well, there isn’t a proper heater in this house”’ or whatever the base condition might be, you are so grateful to get the property in the current market that you are not going to say anything. Really, before it went on the market, there would have to be some sort of independent inspection or some sort of process. I mean, it is the same with things like environmental standards that make the cost of living in those properties a lot more affordable. There is no real incentive for home owners who are landlords to do that because the renters get the benefit of the cost savings. The properties should be up to a certain standard before they are put on the market, and then there is a cost to the owner of having it empty while those changes are made.

Sarah Gafforini: I think the benefit for us is that if we have got clients that are case-managed, we are the ones. We have an amazing worker in the north, and she just has these relationships and she just finds houses. But the beauty of the case management is you can go with the person to check out the property and go ‘Ooh, don’t do this one because that’s not going to be right’ or ‘That’s not going to be safe for the kids’. So our case managers are the ones that are going out and doing that kind of second look, because you sort of think, ‘Well, I wouldn’t live here, so why would I want one of my clients to live here?’ I think the other thing is really just knowing what to look for, and that is the benefit that we can do in actually helping our clients do that. But that being said, we are also going to be desperate to find housing. So sometimes you will compromise for a short time frame because you know that is a safer option, but then do not get me started on getting the bond back.

Joe McCracken: I will not even get started on VCAT and all that process. It is a nightmare. One of the other questions I am interested in asking – and let me know if I have not got any time left – is the broader picture of moving from being a renter to a home owner, and there are different models associated with that. We heard from someone this morning about build-to-rent-to-own. Do you guys have a view on whether a lot of the people you work with aspire to be home owners or are they – I will not say comfortable – content with being renters for a period of time? What is your feel on that?

Sarah Gafforini: We have different schemes. So Aboriginal Housing Victoria through Homes Victoria has a home owner aspiration project, and that is really just about helping Aboriginal people – not so much those that are in social housing, but teaching people how to save and then there are incentives for that. So I think the aspiration is definitely there. However, there is also an aspiration for our clients that have been in social housing for 30, 40 years, multi generations, that that is their home, and they feel like when their parents pass, that they should be able to stay in that property. I mean, they are still going to pay rent and everything else. But there is the aspiration to own a house, definitely. But home is a different concept, and that definitely goes to public housing as well, in that that is where all the family has grown up: grandkids, schools, connections. So you have lived there, but then the ‘tenant’ is no longer there and you technically lose the house is another option.

Joe McCracken: I am just thinking off the top of my head here, but some idea might be giving a long-term tenant of a public house the option to perhaps eventually own the place – buy it.

Sarah Gafforini: Well, if you talk about rent to buy, they have paid for it tenfold.

Joe McCracken: Yes. But that could be something, because I know they have done it in the past with housing commission homes and that sort of thing. If someone has been there for a long period of time, maybe the option should exist for them to perhaps purchase it if they feel a big strong connection to it, as you have described.

Jenny Davidson: I think it is quite common in the UK. A lot of the single mothers that we support are paying so much in rent that they would not have any trouble servicing a mortgage. They may have a challenge securing the deposit. If you look at a shared equity model, something where they are looking at paying 60 per cent of the price of the property and they need 60 per cent of the deposit, there is not any question they can service the mortgage, but it is whether they can get the financing. For a lot of women if you have the majority of care of your children, even if the children’s father has them every second weekend or every weekend, you

probably have them the majority of what is a working week. So there is a big opportunity cost there in terms of your earning. As your children get older you are able to earn more, but that may mean that you are aged out of a lot of the financial opportunities with banks, so they do not want to give you a 30-year mortgage if you are over 50, for example. But certainly I think there would be a lot that would like the security that comes from owning their home.

Joe McCracken: Yes, okay.

Sarah Gafforini: There is the added part too – sorry to cut across – of where you have had family violence, where the male has taken out numerous loans and you cannot service one because your credit is atrocious. The other thing in terms of ageing out and becoming homeless: what we are seeing is that it is women over 45. Where are they meant to live? So they have had a house. They have lost the house through family violence or moving out or through divorce. The options for them are really limited, so I think that there needs to be a gender lens across everything, as well as – you know, we are Aboriginal. We aspire, but we are already so far behind because we have been neglected for so long.

Joe McCracken: Thanks very much for your contributions, anyway. We really appreciate it.

The Chair: Thank you. I do want to follow up on what you said, Sarah, in relation to: there is a program to offer incentive. Can you expand more, that that is an incentive – whether it is just an incentive to help them to save or actually are they able to purchase that premises, or no? Because it is –

Sarah Gafforini: I would have to take that on notice, because that is run through Aboriginal Housing Victoria and I must admit I did not go to the information session, but I did actually contact them beforehand to say, ‘Do you want me to raise anything?’ So Aboriginal Housing would definitely be able to provide you with more information on that.

The Chair: I am not saying it is, but if it is, it is a great incentive to actually get more Indigenous people into ownership. Like you said, it is not the house, it is the home, so they have to be given an opportunity. Whether they want to buy or not is up to them, but if they have the opportunity to purchase down the track – and I know it is something that the government and people are pushing for, more housing for Indigenous communities, but whether that can be some part of an incentive –

Sarah Gafforini: I think the main point there is that as Aboriginal people we have really good ideas about what we need for our communities and families, and Aboriginal Housing Victoria in partnership with Homes Victoria run the Aboriginal Housing and Homelessness Forum, and there is a blueprint. They have mapped out ideas of what could actually happen and help in this space. The home ownership program is just one of their ideas. So I am happy to get them to – I am surprised they are not here with me, because they would have put a submission in as well.

The Chair: But Aboriginal Housing Victoria is run by Indigenous people, not the government?

Sarah Gafforini: No. It is definitely Aboriginal community-controlled, yes.

The Chair: It is something that will benefit the community itself.

Sarah Gafforini: Definitely.

The Chair: I will go to you, Jenny and Jacqui. I totally agree with you that it is in the government’s interests to assist renters to stay in their premises and not get evicted, and I understand you said most of the tenants pay 65 per cent of their income. I know you mentioned that everything else does increase, and I understand that the cost has got to go somewhere. You mentioned about it being in the government’s interest to contribute in relation to subsidising that cost in some way. From your perspective, how would you go about it? Is there a program for people who move into leasing out to single mothers or people in that cohort? Would you get an incentive from the government or assistance from government if the cost goes up? How do you see it? That is all I want to know.

Jenny Davidson: We certainly need some sort of incentives for landlords to rent to single mothers or for real estate agents to be single mother friendly, but I think that there is an issue further underneath that, which is that everybody is trying to compete and there is an algorithm. If you have only one income in your family or

you have got a lower income and you rely on the social security net as your income, those are all disadvantages. They make you non-competitive before you are even a person, so how are our low-income families going to compete? There is a system to apply to get bond, so there could be a system where you also apply to have 25 per cent of your rent paid through a government pot of money. I think that that would still make it hard to compete on paper, because even when you are using that government source of bond I think that can sort of be a bit of a black mark against your name when you are competing with a lot of people for the same properties. But because there is that process for bonds, surely a mechanism not dissimilar could be used for rents.

Jacqui NG: And of course we have rent assistance –

Jenny DAVIDSON: We have rent assistance. It is federal.

Jacqui NG: which has increased slightly.

The CHAIR: Yes, obviously it is good to assist the renters in that perspective, but it is still out of the control of the price increase and the costs. I know the army has a system where home owners can sign up and the management is done by a group. They guarantee a certain income, and the army subsidises the extra. I was wondering: would some sort of similar program work if home owners sign on to an organisation who manage it with a department of government or some other organisation?

Jacqui NG: Yes. What is interesting about that is that it would take some of the pressure off home owners who, when they have one or two rental properties, do not know what they are doing. It would mean that real estate agents sort of need to compete with that body, and it would take some of the power away from real estate agents. I think that is an interesting model. It cannot all be disincentives. Obviously I think there needs to be greater control over home owners and real estate agents for the biases that they have and also for the fact that there just is not enough oversight. But the kinds of incentives that might exist are if somebody chooses to rent to a family instead of Airbnb-ing a property or incentives through some mechanism to roll over rent instead of pulling someone out, doing minor renovations and increasing the rent by 30 per cent.

Sarah GAFFORINI: I think a model like that is great if there are those long-term sustainability measures put in place, because you do not want the incentive that you are doing really well because you have got stable housing at a decent amount and then all of a sudden you might not meet that eligibility criteria. So it is making sure – because I know the defence model as well – that it is really long term. Again, we have this amazing program that supports care leavers up to 21 and then they are out. It is that kind of thing; we can give them long-term stability, but then all of a sudden when the criteria changes, their whole world view changes. So I think that model that you suggest is great because it is long term, it is stable and it does not penalise someone for doing well.

Jacqui NG: I know the social housing model is a percentage of your income, of the family income, and so you will never pay above that percentage, which works well, because obviously if you have capacity to earn more, then you pay slightly more in your rent. And then in the down times, when you may have lost a job, your rent comes down and you still retain that stability in your housing.

The CHAIR: We have got 2 more minutes.

Rachel PAYNE: Sarah still has not had a go.

Sarah MANSFIELD: I have not had a go.

The CHAIR: Oh, sorry.

Sarah MANSFIELD: That is all right. Thank you. Thank you for your submissions. I might go back to something, Sarah, you raised about public housing, which you mentioned before, and what role that plays in addressing the housing affordability situation that we are seeing at the moment, from your perspective. Then, Jenny and Jacqui, I know that in your submission you talked about public land – or when properties come into public ownership, the role that public housing then might play. I would be interested in hearing your views.

Sarah GAFFORINI: It plays a critical role. When the government announced the big build, we got a 10 per cent target, but we are anywhere between 20 and 50 per cent of the waiting list at any one time. So how do you make a choice out of all those people that have been waiting as to who gets a home? So I think the first thing is

increasing the big build, but it has to be that diversity of housing. It has to be one- or two-bedroom units for elders that are in a safe place, and there have got to be some for bigger families and there has to be the ability to move in between. I think for those that are the seasoned families that stay together and then the next generation takes over, that is great, but there are others where the elder is left in this four-bedroom house. She does not want to leave because it is home, but she cannot look after it, and that house could serve a family of four to six, really. So it is about that flexibility of the move.

I think for us, for an Aboriginal person to get priority on the list, they have to be able to confirm their Aboriginality, which we are not against; however, it is really hard to get documentation. I know we talk about stolen generations like it was this thing in the distant past; it just was not. We had forced adoptions, so there is the legacy of that trauma. But being able to get your records to get on that list to prove that you are Aboriginal is a real challenge as well.

Jenny DAVIDSON: It is great that we are putting properties into the pipeline, but the reality is that even what they are building now does not do anything about the immediate situation. The housing stock is so far below the numbers we need. We know how long people are on the waiting list for public housing. The majority of our service users are competing in the private rental market, and these are low-income families – 37 per cent of single mothers are below the poverty line. Then there are another whole substantial group that are above the poverty line, but there is not a spare cent. We do need more public social housing and community social housing. We need it for different-sized families, as Sarah said. Things like property that is acquired by the Victorian government, for example, for a level crossing thing or something – if that was earmarked for social property, that would accelerate the number of properties that are being put into the system.

I worry about the immediate crisis. I worry about what we are doing for families right now. Families are moving into their cars with their children, and they are going back to violent perpetrators right now because they cannot compete. Jacqui recently put a case study from our last report to DFFH of somebody who had been in crisis housing for 11 weeks and applied for over 100 rental houses and did not get any and then was moved out of that transitional housing – not moved out to anywhere, just sort of ‘Your time is up’.

Then there are short-term solutions – things like Housing All Australians. That is a former developer who is going to developers with properties that sit empty for 10-plus years waiting for planning permits and then uses private money to convert those into housing, which is great. I think a lot of them are single rooms, which do not work for our service users, and there is no security of tenure. But I think we need to be thinking very laterally about what we do for all of these families.

Sarah GAFFORINI: I think short stay too, because we run a refuge – you are meant to only be there for six weeks. Our mums and their children average three to five months at a time, because we cannot move them on anywhere else. So I think that the short-term solution, especially for families in crisis, is another gap in that public system. That is a huge impact for us. We see 600 women fleeing family violence a month just across our six regions, which are mainly metro, so you can imagine the demand.

Jacqui NG: I think design is very important as well. Women want to be in safe properties that are secure and have an outdoor area for their children to play in. I think it is really important that we are thinking about that, so not just diversity and being able to have properties that meet their needs throughout the ages, but it has to be well designed as well.

Sarah MANSFIELD: Yes, thank you.

The CHAIR: Thank you, Dr Mansfield. This brings this panel session to a close. Again, thank you so much for coming in. Your contributions have been valuable for us. Hopefully we will assess them, evaluate them and put a recommendation from that. If you could just forward that to the committee down the track. We will now have a break for half an hour, and the hearing will recommence at 3:30.

Witnesses withdrew.