

# TRANSCRIPT

## LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

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

Melbourne—Thursday, 10 September 2020

*(via videoconference)*

#### **MEMBERS**

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Dr Samantha Ratnam

Ms Harriet Shing

Mr Lee Tarlamis

**WITNESSES**

Mr Rodney Carter, Group Chief Executive Officer, Dja Dja Wurrung Clans Aboriginal Corporation; and  
Ms Hazel Hudson, Family Services Manager, Njernda Aboriginal Corporation.

**The CHAIR:** Welcome back, everyone. Thank you for joining us. We are, as I am sure you know, the Standing Committee on Legal and Social Issues, and this is our public hearing for the Inquiry into homelessness in Victoria.

We are incredibly lucky to be joined today by Rodney Carter from Dja Dja Wurrung association and Hazel Hudson from Njernda Aboriginal Corporation. Joining me today on the committee are Rod Barton, Tania Maxwell and Kaushaliya Vaghela, and I am Fiona Patten, the Chair.

Rodney and Hazel, I just have a couple of words I need to say to you. All evidence taken at this hearing is protected by parliamentary privilege. That is provided by our *Constitution Act* as well as the standing orders of our Legislative Council. This means that anything that you tell us today is protected by law; however, if you are to repeat those same comments outside of this, they may not have the same protection. Any deliberately false evidence or misleading of the committee could be considered a contempt of Parliament.

As you may have seen earlier, we are backed up by a great team from Hansard and from the committee. They will be hanging on to every word you say, and that will provide you with a transcript of today's session. I encourage you to have a look at that to make sure that we did not misrepresent you in any way, because ultimately that transcript will go onto our website and of course it will form part of this very important inquiry. I really welcome you to make some opening comments and then we will open it up to a committee discussion. Thank you again for joining us. Who would like to go first?

**Ms HUDSON:** I will leave it up to you, Rodney.

**Mr CARTER:** Thank you very much, Hazel, and it is good to see you again. Thanks for the invitation, Fiona, and in particular to Parliament for being invited today.

I just want to pay my respects to the traditional owners, the First People of Victoria, before I begin—in the utmost respect for my ancestors and the world that changed for them so many years ago. I have got some notes, and if it is okay I want to read from them, because it helps me not to waffle and be a bit more focused.

**The CHAIR:** I know the feeling, go for it.

**Mr CARTER:** Today I want to impart some cultural mindfulness upon homelessness. For my people it is to be without homelands. There is no Larni Murrup, Bap Djandak, which is the spirit of home for us as our Mother Earth.

We believe that the existing programs and services have been unable to meet the need of addressing social disadvantage faced by people. The word holistic is being used again in many discussions, but as we see with many social-type services, disconnect creates compounding problems for the affected person and family. Put simply, for each disconnect, services must be held to account, constructively challenged, and adaptive measures undertaken to improve outcomes.

For the last two decades the notion of holistic approaches to wellness of individuals and families for them to create a sustainable home needs an integrated solution. We were recently involved in discussions regarding the Aboriginal housing and homelessness forum, and though we had a vision for a long-term approach, we were not able to implement those ideas as the resourcing was limited to housekeeping of improving existing stock to be habitable, and to look at forms of transportable and temporary housing structures to meet current needs, which are significant. We support this forum and appreciate the challenges they face for the immediate needs, and we commend the many homelessness providers of support, but more must be done.

Our traditional owner group entity for the Dja Dja Wurrung and approaches we have taken for the last seven years on country with our recognition and settlement agreement outcomes with the state are not fully appreciated by others, and we would enjoy the opportunity to share the challenges and these successes with this

inquiry. Homelessness is a result of a simple event in a chain of events which have challenged the person or person's ability to have a safety net for dealing with life's challenges.

This simple event now for most can be traumatic. For those in our communities that are less fortunate and less prosperous, this is even harder, but the more capable in our communities are not immune. An example is of a couple that at love and at the beginning of a relationship, when with our support more intimately could be stronger, and any loss of the collective strength sees a person become victim to trauma. Culturally, it is the woman and matriarchy that is the strength of families and community.

We even need consciousness about those that will not ask for help, do not want to be dependent on others and are not sure of the path that they will take and where it will lead. We cannot be at every home, and if statistics suggest that problems have worsened the many programs servicing social needs must be adaptable and collaborate for improved outcomes.

Mindfulness is also knowledge healing. Traditional owners such as us are restoring and reclaiming knowledge and the knowledge systems associated with good values and the behaviours needed to have resilience in your life. We can observe others and mimic behaviours, but we may not know the purpose of what we are doing. Alternatively, and more beneficially, we can discuss and increase allocation to engagement to be better and more completely understand the purpose of what we do. Knowledge healing gives power to traditional owners. It recognises the provenance of knowledge associated with culturally valued traditions and practices, the reclaiming and strengthening of that knowledge by First Nations. Knowledge healing also speaks to the deeper cultural connections that inform Indigenous epistemology, ontology and axiology. They are ways of seeing, being and accountability and its role in strengthening a nation, people and its community. This is not just needed for my people but is transferable to the community as a whole. It is greater community wellness. By rejecting the colonial mentality and continued ways of sameness, we adapt, and through adopting knowledge healing, traditional owners and those less fortunate can connect to their knowledge systems and community strength. Traditional owners by greater recognition are already reclaiming their knowledge through various methods and programs.

However, a comprehensive approach through integrated programs is needed. With sustained funding to activate leadership and direction by traditional owners, it will avoid fragmentation and inequality. It will also enable traditional owners to reconnect, strengthen and heal by reclaiming their knowledge in culturally and ethically appropriate ways. There is an urgent need for action because Indigenous knowledge and practices are being hindered, and support is needed for creative solutions.

We have had some discussions with industry in central Victoria and they are conscious of the need for those affected by homelessness and are prepared to play their part for the creation of a home—and it is groups such as the Dja Dja Wurrung—a place to support the family's life challenges to make their own lives better, and their achievement and improved wellness give back to the community as a whole. Thank you.

**The CHAIR:** Thanks very much, Rodney. That was inspiring. Hazel, did you want to speak at all to Njernda's work here?

**Ms HUDSON:** I will, but I will say that I will not be as eloquent as Rodney has been, because I only got the notification at 9 o'clock.

**The CHAIR:** Yes, you are a last-minute but very welcome addition.

**Ms HUDSON:** Yes, so it is going to be really short and sweet. Look, I have been in this position for three years, and what I have found since working in Njernda's family services is that homelessness has been impacted by the continual government interference going back to First Australia, where your statutory policies have had major impacts on how Aboriginal people live their lives, back to the removal of children, the stolen generation. All those have impeded the ability of Aboriginal people to actually create sufficient wealth to maintain their own home. I am getting very nervous; I have never done this before. So all those have had a significant impact on Aboriginal people and how they live.

The other aspect that we have to be mindful of is that the European style of living is not indicative of how Aboriginal people live, and so your homes are not designed to meet Aboriginal families generally; they are all set up for the nuclear family rather than a family that might have several different generations living under the

one roof. They are not designed for also the geographic location of different families. If you go up to the Northern Territory, they would prefer to have a place that had a roof with walls that were free and could be enclosed when they required it, and I am sure that in the highland countries where there is snow they would prefer to have an enclosed structure. So there needs to be a review of the types of structures that are provided for homelessness.

And what we have seen is that a lot of our people are homeless because they have been impacted by government through the different legislation that has been created over the years. That has impacted on the fact that we then have children who have been removed, so they have not had a good foundation created for them around how to have loving relationships, how to look after their children, how to get a job. Their education has been disrupted, and their health is disrupted. Until you look at the social and emotional wellbeing as a holistic approach, as Rodney was saying, you are never going to advance. And homelessness is one of those.

To have a home is one of the critical aspects of anyone's right in Australia, and it is so sad to see Australia—you are supposed to be an affluent community—having a number of people that are homeless and do not have anywhere to go. Until they are able to address their needs, they are never going to be able to address any of the other needs that they may have, and we are going to have an increased number of children that are constantly being removed from their families. So, I am sorry. That is about all.

**The CHAIR:** Look, thank you, Hazel. I think you really eloquently put that incredibly vicious circle that we are in, but particularly amongst Aboriginal communities that dates back to hundreds of years ago.

If I could just start some of the questions, I think in some ways while housing is so important what I am hearing is quite often homelessness is a symptom of many other effects. I was really impressed in reading about the Yakapna centre—I am so sorry; that is a very bad pronunciation—that was really looking at bringing that cohesion and taking that holistic approach to families and coming into families. I am wondering if you could speak more about that program. Is that something that you would think that we as a committee should be recommending—an expansion of programs like that that work with the families to create cohesion within families?

**Ms HUDSON:** I am not familiar with that program. Rodney, are you?

**Mr CARTER:** Yes. If I could just add, Fiona, I think that program is a form of solution for those immediately affected by homelessness—not having the abode. What I was trying to say when I crafted those words for you in a significant position of authority and leadership was how do you govern and influence existing good policies and programs to do better? I think the demands for the people that have to implement it are extremely challenging.

I was fortunate for the last four years to be a community member in one of the stronger regions on a committee for Loddon Campaspe. You cannot do it all at any one time, so I took the approach that we have seen the disadvantages faced just broadly by the wider community in a prosperous economy here and are seeing an increasing divide between the haves and have-nots. It does not make sense when you think, 'Well, actually, we're principally a prosperous community and economy, so all that disadvantage that my people are a part of statistically is increasing'. So I took it upon myself to challenge department heads and regional directors and managers—that they cannot stay in their safety zone around their programs. They need to celebrate their wins and achievements, but if it means there is sense in diverting and transferring resources to other policy program areas, I think that is good, because that is sharing for the purpose of trying to create community wellness and health. It is extremely difficult for leaders to see that actually their resources would be better fit for purpose somewhere else. But I think that is a form of influence that this inquiry and you in your leadership could explore and suggest and then challenge the bureaucracies that are the implementers of your policy.

**The CHAIR:** With both of your organisations, certainly it is a very holistic approach. Rodney, I think you spoke a lot about that, and certainly from what I have been reading about Njernda as well is that you are looking at health, wellbeing, family, culture, land—a whole range of areas. Is housing intrinsic to that? And do you receive housing funding, or does that sit separately from your organisations? Is that problematic? Should it sit within this much bigger picture that both of your organisations represent?

**Mr CARTER:** If I could just jump in first, Hazel. I think that there are brilliant housing providers, and for homelessness, but I think if that is a policy-type stream, how do you diversify and allow other community-

based groups and organisations to be a contributor to their known and their membership? I think that is probably a technique way of getting a greater effect of outcomes. It would challenge the community organisations that they need to have some efficiencies around their delivery—so it is not a rabbit hole and money just falls down it—but they could then collaborate with an experienced housing provider to learn how to do it. So I see that as forms of adaptive management and delivery.

**The CHAIR:** Yes. Thank you.

**Ms HUDSON:** Look, we have a small list of housing per se that are allocated to community, when they become available, or to staff—staff are community members as well. But the majority of our work is around crisis and assisting community members to apply for housing, but when you have got a three-year waiting list for a family or a two-year waiting list for couples—and single people housing has over a 10-year waiting list—there are just not enough resources out there to adequately house people appropriately and within a timely manner.

We have tried the private sector, but unfortunately the private sector, as soon as they see an Aboriginal person apply for the job, say that the property is no longer available. You would think that that would not occur but it does. And I can understand to some degree why that would happen if we are looking at long-term people that have never had housing and do not know how to look after properties, but they deserve a chance. As far as Njernda is concerned, when it is crisis accommodation the most that we can offer at any one time is two days or three days. During COVID we are able to offer a lot more, which is two weeks, but still that is a limit.

**The CHAIR:** And it is expensive, and it is self-defeating. If you could somehow get that money to provide longer-term, anyway that is—

**Ms HUDSON:** Yes, and if you are looking at homelessness too, if you are looking at long-term homelessness, there needs to be attached to that piece of work a caseworker that builds up the capacity of those long-term homeless to get a budget and—I hate doing this, because it is so disrespectful to people—set routines. You have to get up in the morning and go around and clean the house, setting those different routines. You have got to make your bed or go shopping, things like that, because when they are long-term homeless and they are sleeping rough down on the river they do not have to do that. So there needs to be a caseworker that supports them moving from the river into a home and makes sure they are fine.

The biggest problem that we have with homelessness is, what we see is, when a community member gets a house, they no sooner get the house and then other people are knocking on the door. So they do not know how to control that front door. I do not know if you have seen that, Rodney? We are always taught to share as Aboriginal people, and if we have got something, then we open the door and let someone else have it. But that then creates problems around the condition of the house. The house might not have the capacity to take 10 additional people in it, but they can with other homeless people who are looking for somewhere to sleep.

**The CHAIR:** Thank you. Kaushaliya.

**Ms VAGHELA:** Thanks, Chair. Thanks, Rodney and Hazel, for your presentation today and for the submissions by both of your organisations. It has brought a different perspective because both of those submissions talk about the holistic approach and mindfulness and wellness and happy and healthy lifestyles, so I quite liked it—very, very interesting reads, both of those. And especially I read about the Yakapna centre—very nice. I would like to ask both of you, and Rodney you have answered it a little bit while answering the Chair's question, what should the three strategic priorities of the government be—in your view, Rodney and Hazel—to address the issue of homelessness, particularly in Aboriginal communities?

**Mr CARTER:** I think there is probably some data collection and an analytical approach to do the preparatory work that could be undertaken, and I think in a normal process we would be doing that anyway. And I would probably suggest that demand far outweighs our ability to immediately address it. So for my mind then you would need to take a more cautious approach to a solution to the problem. How can we address this more calmly in the longer term or medium-term approach? And I think Hazel has touched on this idea of behavioural and maybe cultural ways of being and doing things. If somebody comes to your door in a homeless fashion, culturally, it is because they do not necessarily know any better. They have got nowhere else to go. And founded upon that is a reasonable belief system that others will afford care to me and look after me, and that can be very challenging.

I just want to add: I think the approach is to put the influence on other social services. And we do not see that. We use the word holistic, and I mentioned it earlier. It does not happen, because for effectiveness we need forms of silos and our own blinkers and focus on what we do. But I think we also need some form of guardian that looks across those silos and challenges them in their effectiveness. And I think it is okay to do those things because we need to be challenged, we need to be pushed, we need to be efficient and be within our means. And if we do not come out with different ways of doing things, I think we are destined to see statistics and percentages increase. Sorry, I waffle a lot—

**Ms VAGHELA:** Not at all.

**The CHAIR:** No, we could listen to you all day.

**Ms VAGHELA:** It is interesting because you are saying to collect enough data [Zoom dropout] to help in decision-making and policy-making, and if you have enough data [Zoom dropout]—

**Mr CARTER:** Sorry, I only got half of that.

**The CHAIR:** Yes, you were a little bit hard to hear there, Kaushaliya.

**Ms VAGHELA:** Okay. What I was saying is that one of the things that you mentioned was about data. So you were saying that by capturing the data that will help in decision-making and policymaking.

**Mr CARTER:** Yes, always.

**Ms HUDSON:** Yes.

**Ms VAGHELA:** Yes, and I would like to hear from Hazel what she has to add, if she has anything to add.

**Ms HUDSON:** Well, I agree with Rodney that data will give an image around what is required and what is needed and where it is needed. It will decide where your hotspots are. I will say from a rural perspective I think there needs to be a concentration on doing some of that work in the rural areas. You know, historically what I find is that metro seems to get a lot more of the work than what rural does and a lot more of the resources than what rural communities get, yet we still have a similar demand if you look at a pro rata perspective. Housing, by virtue of the infrastructure of housing, is something that does not move fast, yet when you have got people who are homeless you need to have solutions that can be implemented relatively fast. So maybe we need to look at what that looks like as far as housing is concerned, and it may mean that we have a look at some more temporary structures or, you know, I have been asking Njernda to actually look at—we have got blocks of land that are vacant. What will it cost us—I know this does not sound right—to get people off the riverbank when it is 3 degrees or 0 degrees? What would it cost us to get shipping containers and get them out so that we can put homeless people into shipping containers? You say that is horrible, but you can actually fit them out to be really nice properties.

**The CHAIR:** That is right.

**Ms HUDSON:** And it is a cheap and affordable way of doing that. You just need the other resource, which is land to implement them on. Then I suppose, as part of that, when we are looking at that, we have to make sure that the infrastructure includes a cultural aspect of it. So it is like living in a village for the community, in that they are able to respect each other and respect each other's properties, but you can then put a holistic approach in and put lots of surfaces in there that go out to those set-ups.

As far as getting families—we have families that we cannot house on a regular basis. I have seen some of the housing that they put in. They bring them, and you say, 'A four-bedroom house', but they only take one bed in it, a single bed in it, so it does not really cater for when the kids get teenagers. I do not know about you, but as a teenager, I always needed to break away from my family and my siblings just to have a bit of mental respite from them. As much as you love your family, that needs to happen.

In Aboriginal communities, rather than putting our elders into hostels, we prefer to keep our elders within the family group. So then some of that structure needs to look at having annexes on top of it, where an elder, or an uncle, aunty or grandparent, can actually be a component of that home. That then brings in more of our cultural

values, where we come together as a group more, and you respect the fact that elders and aunties and uncles have as much right to raise the children as the parents do.

That is our safety mechanism, isn't it, Rodney? Our kids are surrounded by a lot of people that take responsibility for the raising of those children, and when that breaks down, because we have got people that are homeless, then that increases the risk of kids going into out-of-home care.

**The CHAIR:** Thank you.

**Ms MAXWELL:** Thank you, Chair, and thank you, Rodney, and thank you, Hazel—very, very interesting discussions. I have been sitting here totally captivated. Hazel, you touched on it slightly, but can you give us some examples of what a typical home would look like for Aboriginal people?

**Ms HUDSON:** Well, from my perspective, normally we have a lot of single-parent families in this area—I am not saying it is across the board, and Rodney can probably speak to other areas—that may have one, two or three children, or could have more than that. Some families go as large as up to six or eight children, so they are quite large families. On top of that you might have an uncle or aunty living in the household, or you could have a grandmother that comes in and lives in the household. If I speak from personal experience, I have currently got my daughter—who should be out and have flown the coop—living with me, and I have got a granddaughter, who said, 'Can I come and stay a night?'. She still has not left, two years later. Sometimes we get nieces and nephews that may need it, so we do not have a stereotypical family really. The concept of European Australian, of having a mother and a father and then two children, does not fit Aboriginal communities.

**Ms MAXWELL:** Just going a little bit further, you talked earlier about some Aboriginals up in the Northern Territory et cetera perhaps not wanting the walls and being able to close it in. What sort of structural facility would be conducive to provide and instil that culture?

**Ms HUDSON:** In Victoria, and I will not speak for all of Victoria, in Echuca or Moama we have lived with non-Indigenous Australia for a long period of time, so our requirements for housing have changed significantly. For the majority you are looking at at least a minimum of a four-bedroom house, a large kitchen, because we have large families and even if we do not have large families all the time, there is usually about—

Rodney, would you say about 40 per cent or 60 per cent of the time our homes are inundated by other family members?

**Mr CARTER:** Yes.

**Ms HUDSON:** So, like anyone, a large kitchen is fantastic. There should be at least two bathrooms in these properties, and you should have the facility for an elder to go in, so have attached to it a granny flat so an elder can go in and live in that space or another member of the family, because we also have lots of family members with disabilities and mental disabilities and usually a family member will step up and take responsibility for that.

Although kids do not identify it and recognise it, and a lot of community members do not recognise it as a disability—because we do not talk in terms of disability; we just talk in terms of people have a difference—it is always nice for them to have their space, so that the children also have their space. I do not know about you, but Aboriginal kids bounce off the walls like little atoms. So if you are not doing too well, it is nice to get away from it. Down this way it is probably stereotypical of a lot of European houses, but we just need to look at size, and the bedrooms really need to be a good-sized bedroom where most families can either put in one, two or three beds for children. And you can convert them into teenager retreats, because teenagers do not accept the single beds anymore, do they? They like the queen-size beds, but they need to have their own chill-out area in there.

**The CHAIR:** When I was a kid there was nothing like that.

**Ms HUDSON:** Yes, when I was a kid I shared a bedroom with my younger brother.

**The CHAIR:** Me too. Thank you so much. Rod?

**Mr BARTON:** Thanks, Chair. Thanks, Rodney and—

**Ms HUDSON:** Do you want to be on the structure, Rod?

**The CHAIR:** Sorry, Rodney. Did you want to add to Hazel's?

**Mr CARTER:** The typical type? I think there is none, because it is based on the dynamics of the people and the behaviour, and it is so different, and Hazel has just done a really good job of describing the diversity. I would like to think that is increasingly becoming a reflection of the wider community.

A point I raised earlier, actually I probably did not touch on it, and Hazel made me think of it, is that we are providing forms of a house—and thinking it is a home—to people, but it is still in the realms maybe of a definition of a shelter. It is still serving the purpose of a shelter, which is a form of temporary abode, and the challenge maybe is to redefine what this definition actually is of the home and how you get the people in there to be the occupant within the home and understand what they need to do to keep the home and keep the function of the family.

**The CHAIR:** Interesting idea. Rod?

**Mr BARTON:** Thank you, Rodney and Hazel. The longer I have sat here listening to you I like to think that I understand that homelessness is an incredibly complex topic, and you have just reinforced how incredibly complex it is. My question was going to be, before Kaushaliya asked the question: what would be the number one thing you would want this committee to take to the government? But I just see this now—you have answered many of the things that I was concerned about: the discrimination when Aboriginal people are trying to get a rental property, the need for wraparound services—there are so many areas where we have failed over, let us say, generations. But if you did want us to send a powerful message to the Premier, what would that one message be?

**Mr CARTER:** Can I go first? I think it is untenable. I mentioned matriarchy earlier on, and I do not know how to describe it using a word other than as a segment of effectiveness in this. I just think it is untenable that women, and women with children, should not have an immediate place to go to that is safe, easy and fulfils that immediate need. I think if we can achieve one thing in the state—and maybe to the disadvantage of others—I think you need to take bites of what is achievable, and to my mind, if I am true to my cultural values, that is something that the state should fix tomorrow if it could.

**Mr BARTON:** Attention. Hazel?

**Ms HUDSON:** Look, I agree with that. Yes, I agree that our women and our children should be housed, or our families should be housed because not all of them are single parents. But there is also the number of smaller family groups, like the individuals; they deserve to have a home as well. So I think although we need to get an increased number of housing for families and children to ensure that they are not losing their kids or they are not placing them into an unsafe environment—it is very important and should take priority—at the same time we have got an increasing number of people that are homeless who are individuals. Just because you are single and you are not living with someone or you do not have a child does not mean that you are not entitled to a home. We are an affluent community; why are we saying, 'The best we can do for you is give you a swag and you can go and live on the riverbank'? We should not be doing that.

**Mr BARTON:** No.

**The CHAIR:** No, and it is a good point, Hazel. I loved your idea of these sorts of family homes that have that flexibility of being a home to different generations at different times and to being the right space at the right time for families, but recognising that, when we look at the statistics, it is single people that are homeless right now in Victoria, that are even at a greater level. Some of them probably have experienced homelessness as a child, so if we can prevent children from experiencing homelessness, then we can probably prevent them from experiencing it as an adult.

**Ms HUDSON:** For Aboriginal people in this area, the homeless are the ones that have been stolen generation and they have been in the out-of-home care system, so they have been separated from their family; they do not have that same connection to family.

**The CHAIR:** I certainly think that some of the further work that is being done to try and stop Aboriginal children going into out-of-home care still has a long way to go. But certainly from other inquiries we have done there seems to be a great deal of work actually finally being undertaken to ensure that we stop, that we break that happening. It has been fascinating. I am just wondering if anybody else has any final questions or if you would like to make any final comments? Kaushaliya, and then I will open it up to Rodney and Hazel for some final comments.

**Ms VAGHELA:** Just a quick one, Chair. Rodney, I would just like to know: what sort of impact did COVID-19 have on Aboriginal communities, and what do you think will happen once the pandemic is over?

**Mr CARTER:** COVID-19 has been so strange in that I have seen a form of disconnected connectedness in my mob in central Victoria, more than I ever have, and largely for those that are able to use devices and technology I think against adversity—and Hazel touched on this, the cultural obligation stuff. I have seen people not necessarily step up but be more open to supporting others than they ever have. For my mind I think when COVID-19 goes away and changes the way we go back to this new normal, I would be slightly concerned that if there is any adrenaline in what is going on at the moment, people will come down and might need assistance. But I have been quietly impressed I think with the resilience of people.

**Ms VAGHELA:** Thank you.

**The CHAIR:** Thank you both. This has been really informative. The idea of redefining a home and defining what that is—that it is more than shelter and it is a much more holistic thing—is something that will sit with me for a while and is really important to this inquiry. Thank you both.

**Ms HUDSON:** Thank you. Have a good day.

**Mr CARTER:** Thank you.

**Witnesses withdrew.**