

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Melbourne—Wednesday, 1 July 2020

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Dr Samantha Ratnam

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WITNESSES

Ms Emma Dawson, Executive Director, and

Ms Abigail Lewis, Research Associate, Per Capita (*via videoconference*).

The CHAIR: I declare open the Standing Committee on Legal and Social Issues Inquiry into Homelessness in Victoria. Thank you to everyone who has been watching online today. I think it has been an incredibly informative session and hearing today. We have Emma Dawson and Abigail Lewis from Per Capita joining us today.

All evidence taken at this hearing is protected by parliamentary privilege, and that is provided by our *Constitution Act* and our standing orders of the Legislative Council. So this means that anything that you say to us during this hearing is protected by law, but if you were to repeat those comments outside the hearing, they may not be protected. Any deliberately false evidence or misleading of the committee could be considered a contempt of Parliament. So after that very fierce introduction to you, again we welcome you here. We would love it if you could perhaps make some opening remarks, and then we will open it up to a more general committee discussion. Thank you.

Ms DAWSON: Thank you, Chair. My name is Emma Dawson. I am the Executive Director of Per Capita, and I am here today on the Boon Wurrung land of the people of the Kulin nation. I work with Abigail Lewis, who was the lead author on our submission, and I am going to throw to Abigail now for her opening remarks.

Ms LEWIS: Thank you, Emma, and thank you, Chair, and good afternoon to you and to the committee. I would also first like to acknowledge that I speaking to you today from stolen land. The land on which I live, work and play belongs to the Wurundjeri people of the Kulin nation, and their sovereignty was never ceded. I would also like to acknowledge their elders past and present as well as any Aboriginal and Torres Strait Islander peoples that we have in the online audience today. We really cannot have a discussion about housing and homelessness without first acknowledging that Aboriginal and Torres Strait Islander peoples have historically experienced much higher rates of homelessness and housing insecurity or without acknowledging that those experiences are a result of the lasting impacts of colonialism. That is certainly something I am going to keep in mind as we have this conversation today.

So my name is Abigail Lewis, and I am a Research Associate at Per Capita as well as a PhD candidate in the RMIT Unison Housing research lab. I was a lead author of Per Capita's submission to the inquiry, under the support and supervision of Emma Dawson, who is also here today. The submission was written before the COVID-19 pandemic confined many of us to our homes for extended periods of time. Over the last few months I think the public and policymakers alike have become increasingly aware of both what a privilege it is to have a home to be confined to and what a necessity it is for us to seriously tackle the issues of housing insecurity and homelessness in our state.

The Victorian government and the housing and homelessness sector responded quickly and flexibly to the serious potential of a COVID-19 breakout within the homeless population. By collaborating to house rough sleepers in hotels and motels quickly, such a breakout was prevented. And prior to COVID-19 the Victorian government had also committed significant funds to the Homes for Victorians plan. Per Capita welcomes this investment and acknowledges the substantial work done at both government and sector level to begin to tackle homelessness in Victoria.

Per Capita welcomes this investment and acknowledges the substantial work done at both government and sector level to begin to tackle homelessness in Victoria. Per Capita also welcomes the opportunity to highlight to the inquiry the areas where gaps in policy do continue to fail Victorians in need of housing. Much of this is contained in our submission, and I will not rehash all of it here. Per Capita is also not a service delivery organisation in this space, and we absolutely defer to those organisations' expertise, but what I would like to do is reiterate some of our submission's key messages and key recommendations, picking up on some of our own research that might bring something new to the inquiry.

First of all, we believe that we can end homelessness in Victoria in our lifetime. The scale and severity of our homelessness problem is not such that a future where everyone in Victoria is safely and securely housed is

unimaginable. We also believe that in the aftermath of COVID-19 there is a unique moment of political and public will to invest in a more significant and sustained way to achieve this goal. So I want to imbue our testimony today with a sense of hope.

Having said that, we also want to stress—as has been stressed to this inquiry by multiple organisations already—that at the root of homelessness in Victoria is a fundamental lack of housing. No amount of policy change to tinker around the edges of the system will solve homelessness without a significant program of investment in house building. We note that Victoria continues to spend considerably less than other states on social housing. Per capita in fact Victoria spends less than half the national average on social housing, and this is no longer something that we can or should accept in Victoria. Sector peak organisations have called for the government to build 6000 new units per year for the next 10 years to bring Victoria's proportion of social housing up to the national average of 4.5 per cent—and at Per Capita we support that call.

But in this unique opportunity that we have to build housing we should make sure that we are building the right type of housing, because safe and secure housing is about more than just supply. As the committee will be aware, social housing in Australia includes public housing and community housing. Most social housing in Australia is still public housing, but over the last decade Australia has lost 6 per cent of its public housing while the community housing portfolio has doubled. Growth in the community housing sector is a good thing. Community housing is an important component of a robust housing sector, and all growth in affordable housing is to be welcomed. However, we do believe that the growth of the community housing sector at the expense of the public housing sector is problematic. Investing in public housing should be the priority for the Victorian government as we rebuild from COVID-19. That is because the evidence, some of which was presented to this committee by my PhD supervisor Guy Johnson before Christmas, shows that public housing is by far the strongest preventative factor against homelessness. It is also the only tenure that is truly accessible and secure for tenants facing the most severe housing insecurity or who are most at risk of homelessness. If the government commits to building more public housing, it also has control over what types of units are built. We need housing that is universally designed and suitable for an ageing public housing population as well as accessible for people with disabilities or other mobility needs.

Almost all experiences of homelessness are connected to experiences of poverty. In particular we have seen a concerning rise in women over the age of 55 experiencing both in Victoria. Innovative policy solutions are required to address this emerging issue, and we hope that some of our research co-designed with older women can help in this regard. In particular we advocate for grants to trial or pilot the kind of large-scale co-housing model that older women have told us they might prefer even to home ownership as they age.

Another issue of particular concern to us is that a weak regime of tenants rights in Victoria means we see significant numbers of evictions into homelessness. No-one should be evicted from social housing into homelessness, and it should not be so easy for private landlords to evict their tenants either. The COVID-19 pandemic has shown us that we still have a lot of work to do to adjust the power balance between landlords and tenants in Victoria. We need to strengthen safeguards against eviction and ensure that tenants who are facing difficult circumstances are supported to access the services they need without risking or losing their housing.

Victoria has established a reputation as a progressive state and a leader when it comes to human rights, but we are not doing enough to enshrine a right to housing in our policy. We should take advantage of this unique opportunity post-COVID to commit to a significant program of building public housing that is universally designed and embedded in communities, to protect against eviction into homelessness and to address the commodification of the housing market, which encourages high vacant property rates.

Our full list of recommendations is included in the submission, and we are very happy to take questions on those recommendations or on any other aspect of our submission. Thank you very much.

The CHAIR: Thanks, Abigail, and thanks, Emma, and again thank you for making the time. Thank you for your very thoughtful and quite broad-ranging submission; I thought that was very good. Given the time that we have got, and we have got about 20 minutes, could I ask you about the co-housing model for older women. Certainly I think at events with the Women's Property Initiatives these have been raised. Are you aware of any models that we could look towards that provide us with a blueprint for such a model?

Ms DAWSON: Abigail, do you want to respond?

Ms LEWIS: Yes, absolutely. I guess just to initially define what we mean when we are talking about co-housing and what older women have told us in our research about co-housing, we are talking about a model of shared accommodation and care in which older women live in independent accommodation on the same property and have access to shared communal areas. They also share responsibility for the day-to-day running of the property, and that facilitates mutual support in older age. We did a research project last year or maybe two years ago called *Mutual Appreciation*. In that project we spoke to a number of older women who told us about the triple threat of housing insecurity, increasing care needs and social isolation that they felt they were facing as they aged, and they really expressed support for that kind of co-housing model. In terms of specific examples, I might have to take that on notice, unless Emma has a—

Ms DAWSON: I can jump in with a few suggestions, Chair. Certainly we would be happy to send to the committee the work that we have done on that *Mutual Appreciation* research but also some research that we are releasing, and have released, with the Australian Centre for Social Innovation. We have looked at models in the UK and in Germany that have started to invest in this kind of co-housing, and it is driven very much at a local municipal area in the UK, which is a little similar to our state government funding arrangements. They are very community focused, so they are designed in partnership with the people that are going to use them. They use different innovative funding models such as bond funding and cooperatives, and there is a mix of properties. So some of the projects are—as Abigail said, they are independent units in a single property, some of them are independent properties in a community and it is the sort of thing that harks back to the model worker village that was very popular in the middle of the 20th century but with a retirement focus. We would be very happy to send on some of those examples from overseas.

Dr KIEU: Thank you for submitting. I have two questions, but I will only pose one, and if we have time, we can come back to the second question. I am interested in the co-housing model that you are talking about for older women. Given that women are very disadvantaged—because their salary on average is lower during their working life and they may have to take time off to look after their children and their families, and also that their superannuation accordingly is lower on average, much lower, than their male counterparts—is that the main reason why older women would like to have co-housing? Why isn't it supported or nominated by some other cohort like older men or some other cohort?

Ms DAWSON: If I can take that one, Abigail?

Ms LEWIS: Yes, absolutely.

Ms DAWSON: I have done a great deal of work into the situation of women as they enter retirement. One of the reasons co-housing models are attractive to women is the higher proportion of women in retirement that are single and live alone compared to men. So 53 per cent, now, of Australian women over 65 are single; they are either widowed, divorced or have never been married, and a third of those women are living in permanent income poverty, primarily due to the cost of private rental.

We also have almost 800 000 single older women that live on the full rate of the age pension—so they do not have any superannuation or very little superannuation and they are living alone—whereas there are significantly fewer older men living on their own. So the co-housing model tends to appeal to women on that basis but also because they have tended to be more open to living with other people. One of the reasons that it is of particular interest to women in our model is that the co-housing comes along with co-care. So they will care for one another, which is typically something women tend to take the primary responsibility for in our society, but also they will be able to access perhaps shared provision of care through home help and so on. It is certainly still of interest to men and to other groups, but we have focused particularly on that cohort because of the unique demographic challenges of them retiring in greater numbers, living alone and, as you noted, with much less income as they enter retirement.

Ms LEWIS: I would just like to supplement as well what Emma said with some quotes from some of the women that we interviewed just to bring that lived experience to the inquiry. The main attraction to the co-housing model that they expressed was, as Emma has explained, the social organisation. One older woman said:

I would love to do something like that in my older age. I don't want to be lonely. I do want my own space, but I do want to be part of a group ... they all have their own little units and shared facilities. I think that's wonderful.

And another said:

The whole idea of people sharing resources, having their own place but being in a community where they don't feel lonely or isolated, where there are other people who can look out for each other, where they can share skills and feel useful and valued.

Ms DAWSON: And I would add, just before we move to the next issue, that it was not only women in low-income situations or in private rental that expressed an interest in co-housing. In fact some women that we interviewed that were home owners found it attractive as well because of the social aspect and the social support. So it is certainly not a model that can replace the need for public housing. It is more at that next level up, where people are in the private market but they want a more secure arrangement and they want that social benefit as well as the roof over their head.

Dr KIEU: It would be interesting to do the same research with men, because they are human beings after all. Nobody wants to be lonely, particularly in old age.

The CHAIR: Thank you, Tien. That is very true.

Mr TARLAMIS: Thank you, Emma and Abigail, for coming along and talking to us today. I wanted to talk about the recommendations around the development of a vacant property strategy. You talk about some of the options that are available there in terms of looking at the UK model where local councils can put some I think levies against properties at certain percentages and things like that but also around some taxes for properties, at state or federal government, where for whatever reason they have been vacant for certain periods of time and things like that. Are there any other initiatives or incentives that you can think of to try and encourage land or home owners to basically make those properties available as a way of immediately accessing properties that are there and available in a quick way as sort of a resource?

Ms LEWIS: Yes. One example that we included in the submission was the example of Brighton & Hove City Council in England, which decided to take action after some data showed that they had the highest proportion of empty, unoccupied vacant properties in the country. So they not only introduced the kind of significant premium on council tax that you mentioned there but also launched a strategy to work directly with owners to bring empty properties back into use. So they were reaching out to owners and offering essentially to lease those properties on the owner's behalf for longer term periods of three to five years, for example, and offering a range of incentives to do that, including taking on responsibility for upgrades to the property to make them habitable and that kind of one-on-one localised working with an owner to find out what the owner needed and what the local council was able to provide in order to have the opportunity to lease that property out. So we are really interested in looking at what possibilities there might be to bring local government into the conversation in that respect as well.

Ms DAWSON: And I would add to that to say that at this moment there is I think a unique opportunity to drive something like this forward because we do have many small landlords with one or two properties who have been using the Airbnb model for the last few years and now the bottom has obviously completely fallen out of that. And the attraction of that has been higher rates of return for the rental property, but I think given that we are going to see an ongoing downturn in tourism and in demand for those properties there will be more small investors that will be attracted to perhaps a lower rate but a longer term, more secure income. But they may need some support and encouragement to understand that making those properties available to people that were in tenuous housing situations does not mean a risk and does not have to be an entire risk for them. So there is a role for state government and local government to provide some support, some way of understanding what retrofitting might be needed and what property maintenance might be needed but also to give them an assurance that they are not going to risk their property being damaged or reduced in value.

Ms LEWIS: Yes, that was another of the incentives that was offered in Brighton & Hove, the guarantee of returning the property in its original condition. So, yes, the council kind of acting as a guarantor in that way. Also, the council allowed landlords to bypass the fees associated with the national deposit scheme in England by guaranteeing the deposit themselves.

Mr BARTON: Afternoon, ladies. I am just going to ask the Chair a question first. Did we get any information back about state government-handled properties they are sitting on which are empty around the state?

The CHAIR: We have not yet. We have got the survey out there. We gave them the end of July as the due date for that. And I am hoping that we also asked how many vacant properties may be subject to the vacancy

tax, because that would also give us a good indication of pre-COVID properties anyway that were not ever Airbnb rented out, that were actually sitting empty.

Mr BARTON: When we were up in Shepparton there was a number of properties up there where VicRoads might have taken some houses because they are doing roadworks or whatever the case may be. Now, it may not be forevermore, but it might be like five years at a time. Would that be suitable? Or you do not think that would be worth taking on? What do you think about that?

Ms LEWIS: Sorry, what was the question?

The CHAIR: You dropped out a bit there, Rod.

Mr BARTON: Sorry. When we were up in Shepparton we had a public hearing up there and we raised this issue about the state government owning properties. Now, I have not had it confirmed, but what I was told was we are talking about there are thousands of properties scattered across Victoria belonging to various government departments. And up at Shepp I think it was VicRoads had a number of properties that they have no use for, that are sitting empty, but they may want to knock them down in, say, five years time. Is it worth taking those properties on for five years or is it not really worth taking that, putting that effort into it?

Ms DAWSON: If I may, it depends very much on the nature of the property, its situation. Sorry, I have just been joined by a little person.

The CHAIR: Hello, little person.

Ms DAWSON: It depends very much on the nature of the property, so if they are residential buildings or if they are mixed-use residential and commercial, there is some value in looking at whether those properties could be repurposed, perhaps not for long-term accommodation but for crisis accommodation and pop-up shelters and so on. There was a really interesting example in South Melbourne a couple of years ago of a former aged-care home that was turned into a pop-up shelter for women over 55 at risk of homelessness. Certainly I think the best use for those government properties that may only have a three-to-five-year availability is probably in that crisis level of accommodation.

Ms LEWIS: Yes, particularly in this moment where we have succeeded in housing rough sleepers, you know, short term in hotels and motels and we are seeking ways to keep those people housed, that sounds like a great option for that moment as well.

Ms VAGHELA: Thanks, Emma and Abigail, for your time today and for your detailed submission. I really liked your optimism, Abigail, when you said we can solve the issue of homelessness, and I am sure we are all looking forward to that and addressing the issue of homelessness. My question is: is it usually inequality that leads to homelessness, or does it intersect with other issues like family violence or drug issues or mental health issues or other issues, and to what extent does it intersect?

Ms LEWIS: Yes. I think whether inequality is at the root—I mean, you could argue that inequality is at the root of family violence. Right? Like you could track a lot of these things back to inequality, but we have a really robust housing research space in Australia so we are lucky that we know what the leading causes of homelessness in Australia and in Victoria are—one of those being family violence. Absolutely, that is the number one reason that is reported to specialist homelessness services for accessing that support. Unaffordable housing and then number three, which is an issue that I think does not get quite enough attention is housing crisis. Housing crisis, which encompasses eviction and rental arrears, is the fastest growing cause of homelessness and I think the third most common reason that is reported to specialist homelessness services. So we are really keen to advocate for protections against that kind of eviction causing homelessness, particularly protections against eviction from public housing and from social housing, which we know are almost always evictions into homelessness. That is a big area of advocacy for us, which I can expand on if you would like to hear more about that.

Ms DAWSON: I think it is worth adding here as well that, yes, the intersection of inequality or poverty or disadvantage with all of those issues is very strong. Anyone can be affected by family violence, but the women that we find that we know are fleeing family violence and finding themselves homeless are the ones without additional resources. They do not have income of their own, they do not have savings of their own that they can

access. They may be suffering financial abuse. They also do not have family or other support networks that they can go to. People can fall into homelessness from a range of backgrounds, but people with savings, with access to money do not find themselves suddenly homeless, so there is definitely a very strong correlation between income and wealth inequality, poverty and the risk of homelessness regarding some other causative factors.

Ms LOVELL: I am just interested to explore Abigail's view of no evictions at all, because, as we know, it would be lovely to live in Utopia where every resident takes personal responsibility and fulfils their rights and obligations. They would pay their rent on time, they would maintain the property to an appropriate standard and they would allow their neighbours quiet enjoyment of their homes as well. But being a former housing minister, I live in the real world and I have seen exactly the opposite where in public housing tenants just refuse to pay rent because they know it is very difficult to evict them from public housing. And some of them absolutely terrorise their neighbours. I can tell you of an 86-year-old lady whose neighbour used to chase her with a cold hose in the middle of winter. They do damage to both their neighbours' homes and the government's property that they are living in. So there needs to be, as well as all carrots, some sticks as well. How would you propose that we would deal with that very small—and can I say it is a really small element of people that you have to deal with but who give everybody else a bad name, but there is an element that you need to have those sticks of eviction or some sort of penalty for. How would you deal with that in your world of no evictions?

Ms LEWIS: Absolutely. Well, first of all, let me caveat by saying that the ideal I suppose is no evictions from public housing rather than no evictions full stop. When we are talking about public housing, absolutely the tenant has a responsibility but the department, as the social landlord, has a responsibility to its tenants as well.

In Victoria and in New South Wales social landlords are actually two to four times more likely to apply to evict their tenants than private landlords. While there are cases—as you have acknowledged, the vast minority—the vast majority of those attempted evictions are over rental arrears, and we know that the cohort that is in public housing is struggling economically and will struggle to meet rent. So I just wanted to make it really clear up-front that most of those applied evictions are to do with rental arrears.

Ms LOVELL: But the rent in public housing is very, very low. It is 25 per cent of your income, and there is a responsibility to still pay something for your home. Now, we know you do not enter into rental stress until you have hit over 30 per cent of your income. The state is only asking for 25 per cent, which is extremely low. These people are getting well subsidised, and it is costing you and everybody on this call and everybody watching this broadcast a tremendous amount of money in your taxes to provide that housing for people, and yet they just refuse to pay, a lot of them. There are some I know of that were up to their fifth time of being evicted, just purely for not paying rent.

Ms DAWSON: I think—if I can jump in here, Abigail—there are broader social issues at play here. Ultimately the public housing sector is the sector of last resort for people that are the most vulnerable and that have no other options. The statistical evidence demonstrates, as Abigail has said, that the majority of evictions are—I will make it quick, Chair—avoidable, and while there are anecdotal stories of problematic tenants and so on, ultimately the question has to be: what is the alternative? And the alternative is evicting them into homelessness. So we are not saying no evictions; we are saying no evictions into homelessness. If we accept that the state has a responsibility and that housing and a roof over your head is a human right, then that becomes the argument. If we keep them in public housing—if the alternative is homelessness, that is not an acceptable alternative. Also, when it comes to the cost, the costs of having homeless people in our community are much greater than the costs of providing a roof over their head. The healthcare costs, the social costs, the impact on other neighbourhoods of people rough sleeping are much greater—

Ms LOVELL: Sorry, Emma. I am not asking for a lecture on all of these things. I know all of these things happen. What I am saying is that these people know that it is very difficult for the state to actually evict them. It takes a very long time before the office of housing moves to evict somebody. So I am asking for the solutions, not to hear all of the problems and all of the reasons why we should not. What is the solution? How can we get these people to actually fulfil their responsibilities? Because equally as the state has social obligations as a landlord, the tenant has the obligation also to fulfil their side of the contract, and there are people who just purely refuse to do that.

Ms DAWSON: In that situation I would suggest that the solution is not within the public housing sector; the solution is within other community and public services, such as mental health support or such as the law and order system. If people are persistently refusing to pay their rent and there is no valid reason for that—they are not suffering from disability or mental illness or an inability to pay for whatever—then there are rules and regulations about that. That is beyond the scope of public housing. But the principle should be that we do not evict people from public housing into homelessness. So if we have a situation like that, it requires us to look much more broadly and more deeply at what is driving that behaviour rather than just pushing them onto the street. That is all we mean by ‘don’t evict into homelessness’.

Ms LEWIS: The solution is connection to services that can support those people to be in a position to deal with alcohol and other drug issues, to deal with mental health issues, to deal with family violence or to deal with property—connection to services.

The CHAIR: Great. Thank you all; that was great. I am sure that conversation, particularly with Wendy, who has had to sign some of those papers, could probably go late into the evening, but sadly we do not have that time tonight.

Ms LOVELL: Fortunately, can I say, the minister never has to sign those papers; it is the director of housing. But I empathise with them.

The CHAIR: Yes, the buck stops with you.

Ms LOVELL: The minister has to answer the questions.

The CHAIR: That’s right.

Look, thank you. This really has just been another great day of public hearings. We are seeing solutions out there. We are seeing really innovative ideas that could really help solve our wicked problem of homelessness, and those opportunities that this pandemic is possibly providing for us, so thank you all. Thanks to everyone who has been watching online. Thank you to the Hansard team, thank you to the secretariat, thanks to everyone who has made today happen.

We will be back tomorrow for more. Thank you to the committee members for playing nice; it has been great working with you each day. And Abigail and Emma, thank you really for the work that Per Capita is doing and the very deep thought that you are putting into this issue. We greatly appreciate it.

Ms DAWSON: Thank you.

The CHAIR: I can now declare this meeting closed until about 10 o’clock tomorrow morning. Thank you.

Committee adjourned.