

# TRANSCRIPT

## LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

### Inquiry into Homelessness in Victoria

Melbourne—Wednesday, 12 February 2020

#### MEMBERS

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Mr Rodney Barton

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Mr Stuart Grimley

Mr David Limbrick

Mr Edward O'Donohue

Mr Tim Quilty

**WITNESSES**

Ms Sarah Davies, Chief Executive Officer, Philanthropy Australia; and Board Member, Kids Under Cover,

Ms Jo Swift, Chief Executive Officer, Kids Under Cover, and

Ms Brittnie Stock-Lopez, former client, Kids Under Cover.

**The CHAIR:** Thank you so much for giving your time today, and thank you for the information you have provided. Before I start, just a little bit of housekeeping. Obviously you are providing evidence for the Inquiry into Homelessness in Victoria. All evidence at this hearing is protected by parliamentary privilege. That is given to us through the Constitution Act 1975 and also the standing orders of the Legislative Council. This means that any information that you provide to us today is protected by law. However, if you were to repeat those comments outside here that protection is not offered. Any deliberately false evidence or misleading of the Committee may be considered a contempt of Parliament. You can see we have Hansard here. They are recording and transcribing the conversation we are going to have. You will be given a transcript of that so you will be able to make sure that you have not been misrepresented or that there has not been an error in that. You will have time to correct that. We are also broadcasting today. You look great. So no pressure, but the world is watching.

**Ms DAVIES:** You know how to make someone feel at home.

**The CHAIR:** We think it is really great—while these are public hearings, they are in the middle of the day and the middle of the week—and it is really wonderful that people can actually access this information and hear this conversation from their desktops or from their homes. It is proving to be becoming quite popular amongst people outside this room. If you would like to open with some opening comments, then we can start the conversation with the Committee members.

**Ms SWIFT:** Thank you. I will start. I am Jo Swift, the CEO of Kids Under Cover. Thank you for the opportunity to talk here today. For those of you who are not familiar with Kids Under Cover, we are a Victorian-based not-for-profit organisation, and our focus is wholly on early intervention and prevention of youth homelessness. We do that with the provision of what we call studio accommodation. It is essentially a one- or two-bedroom apartment with a bathroom that gets built in the rear yard of a family or a carer's home. We know that for young people who are at risk of homelessness the triggers that cause that are generally overcrowding and conflict. The additional space that the studio provides alleviates that and keeps the young person at home so that the caseworker can work with the family in a holistic approach.

When a young person is settled into a studio we then offer them and the other young people within the home an education scholarship, and that is for basic needs. It is not a merit-based scholarship, it is for basic needs: Myki card, shoes—whatever it might be that you need that not having could inhibit you from actually getting to school and succeeding while you are there. That is all privately funded through philanthropy. In Victoria at the moment we have 581 studios, and on any given night we would be housing approximately 850 young people, which is a phenomenal number. The impact of that had we not intervened prior to homelessness occurring would have a devastating effect on our housing and homelessness numbers across the state. The young people we support are aged 12 to 25.

In the last financial year we built 101 studios across Victoria. This year that will increase to 120, but unfortunately we will receive applications for in excess of 250. The inability to meet the gap between that is just funding. That is all it is. We have set up a supply chain of builders and providers that can allow us to scale up as large as we need to or can do, but it does come down to the funding issue.

Last year we provided 241 scholarships. This year we will be providing over 500, so we are seeing really significant increases in the basic needs of young people in Victoria. Just some stats on the studios that we did build last year: 61 per cent of those were one bedroom with bathroom, and 39 per cent were two bedroom with bathroom. The studios are fully demountable and relocatable, so when they are no longer needed in the place that they are currently in we can pack them down and move them to another family in need. Thirty-three per cent of the studios last year were relocated, which is excellent recycling and reuse.

Most importantly, 75 per cent were built in regional and rural Victoria, with—

**Ms LOVELL:** My electorate.

**Ms SWIFT:** Absolutely a hotspot—Wendy, your electorate features very highly in need. We know that. The other challenge for us is five years ago the average studio stay was 4.75 years, and this has now increased to six years. What we are hearing from young people is they have run out of options, so even if they are feeling like they are equipped enough to move on to independent living there is nowhere for them to go. There is no affordable housing if you are a young person. At the age of 18 the chances of you getting a private rental property are zero. We know that.

Another interesting fact is 60 per cent of what we build goes in the rear of Office of Housing properties.

**Mr BARTON:** Can you just say that again, please?

**Ms SWIFT:** Sixty per cent of what we build goes into the rear of Office of Housing properties. Now, this is where it gets really interesting from a government perspective. What we have there is an overcrowded family in an Office of Housing property. We know there is a shortage of stock, especially anything above three bedrooms, so we are finding families of seven, eight, nine, 10 people in a three-bedder. They are overcrowded. The conflict and mental health, all of that, starts to come into play and we start to see the young people not staying home as often and all the usual trigger signs that we see leading towards homelessness. We install a one or two-bedroom studio in the rear yard. It keeps the family and the young person in place and space so they remain connected to the community that they have lived in until this moment—the football club, the school, whatever it might be, they are still within that community. We remove them from the housing waiting list as a result of getting that additional space, or we prevent them from going on the waiting list in the first place. Second to that, we also prevent young people from entering the waiting list, so not only do they get the opportunity to stay at home and work through the issues with their family, but they are not then continuing that systemic disadvantage of looking for their own Office of Housing property.

We have so much data on what Kids Under Cover does and the successes that we have as a result of that, and some of those are really about optimism. The young person might start the journey with Kids Under Cover feeling like everything is doom and gloom—‘I’m gonna have to leave home, I can’t stay here’—so the optimism level, through our research we have determined that last year it went from 43 per cent to 89 per cent. The decline in young people being away from the property for a lot or a fair amount of the time reduced from 35 per cent to 6 per cent. The decline in incidents of frequent or occasional risk-taking behaviours was from 31 per cent to 4 per cent. Evidence of a young person being usually or always happy increased from 18 per cent to 94 per cent and, finally, young people doing quite or very well educationally increased from 44 per cent to 89 per cent.

Now, with all of that wonderful data and my espousing about what we do, part of the challenge of what we do is with so much work done with the Office of Housing and at the rear of their properties, we still only obtain 35 per cent of our total funding from Government. The rest we raise independently, and that is through philanthropy—Sarah Davies is here as the CEO of Philanthropy Australia—and our own fundraising endeavours, which can be challenging. Victoria is going through an incredibly difficult time at the moment with the bushfires, and it is right that we should all direct our attention towards that need. What we will start to see will be the cumulative impact of the mum and dad donors, that may have given historically to Kids Under Cover, now giving to a bushfire relief. While it has not quite happened yet, has not come into play yet, we are projecting that that will be significant. So in fact while we might have projected originally to build 120 studios, that may decrease if we cannot continue to raise the revenue that we do through our private funding.

Sarah, this is probably a good segue for you to step in about philanthropy?

**Ms DAVIES:** Thank you for inviting us to be part of this. We have, sort of, two hats: one is the Kids Under Cover relationship, but also I think there was a sense that maybe you would like to ask some questions around how philanthropy engages in supporting the social services system, both in terms of service provision but perhaps also in terms of system change, so I am really happy to do that. It is a bit different though from the Kids

Under Cover conversation. Maybe we might hear from Brittnie, and then if you have got any questions for me on that broader stuff I am happy to chat about that.

**Ms STOCK-LOPEZ:** Hi, I am Brittnie and I am a previous Kids Under Cover studio and scholarship recipient. Thank you for having me here today to share some of my story. From an early age I was a primary carer for my younger brother Jesse. Jesse has cerebral palsy and developmental delay. His care needs are very high, involving 24-hour care. As a result of my brother's disability and the increased needs this entails, our mother struggled with substance abuse, and this was also complicated by her acquired brain injury she sustained as a child. Unfortunately, due to my mother's substance abuse and toxic behaviour, things eventually came to a crisis point and my brother and I were removed from my mother's care by the department of human services. Jesse and I were placed in the care of our grandmother Ruth and my Aunty Sarah in a small two-bedroom house in Melton. While this gave Jesse and me the family stability and care that we needed, there unfortunately was not enough space for us all to live sustainably. We all hoped that things would improve eventually. Living with my aunty and grandmother was a difficult time, and there was significant overcrowding and increased family tension due to Jesse's high needs. Jesse and I shared a room with my grandmother. This, as you can imagine, was not ideal for a teenage girl and boy.

Thankfully, my family were recipients of a Kids Under Cover studio when I was 14 years old. This was the gift our family had been praying for. This not only gave us the space but it gave us the ability to take a step back and breathe. The studio meant that when things became heated inside the family unit, there was a sanctuary that I could retreat to—my space, for just me.

Finances were difficult at the time, with my aunty being the only person bringing in income for the family. We had been living off credit cards, and I remember having to go to the Foodbank some weeks because there was not enough money for food. Shortly after the studio had been installed, we received an application from Kids Under Cover for a scholarship. The scholarship was for the final years of my high school, for my VCE. As money was very short, this meant that I would be able to obtain all of the materials I needed and my family could not afford. The scholarship gave me hope that I was going to be something. If I did not receive the scholarships, I likely would have dropped out after year 11, potentially earlier. It is because of Kids Under Cover that I finished high school, obtained my VCE and continued my studies at university to complete my diploma of nursing. I am now working as an enrolled nurse in the aged-care sector with residents with advanced dementia. I love my job, and making a difference in their life at the end of the day puts a smile on my face.

I cannot even begin to imagine what would have happened if Kids Under Cover did not come along. The future was bleak for me because I did not know what I was going to do. If we had not been given a studio, I would have taken off. I did not have anywhere to go, but all of us living in that tiny house was not working. I would have left home. Being anywhere but there would have been better. I felt I had no other choice at times but to just pack my bag and go. It did not matter to me at the time where—anywhere to escape the chaos that was my home before Kids Under Cover. I am very thankful for the assistance I received from Kids Under Cover. The studio and scholarships changed my life completely. I want people to understand that when you keep a young person off the street and with their family what an incredible difference it is going to make in their life. Thank you.

**The CHAIR:** God, Brittnie! Thank you.

**Mr BARTON:** You are going to make me cry, Brittnie. Don't make me cry.

**The CHAIR:** Thank you so much for sharing that amazing story.

**Mr BARTON:** Good for you.

**Dr KIEU:** What happened to your brother?

**Ms STOCK-LOPEZ:** He is living in assisted accommodation in Bacchus Marsh, not far from where we live at the moment, so it is like he has left the nest also and living by himself as well, so it is great. And I guess I am just a prime example of the early intervention and the outcome that it can have at the end. If there was no early intervention for me and my family, the outcomes could have been potentially catastrophic.

**The CHAIR:** And when I think also of how that has just exponentially—that you are now working in assisting so many other people in our community, it is—

**Ms STOCK-LOPEZ:** It is like a butterfly effect: good karma just produces good karma.

**The CHAIR:** Yes. That would be the scientific nurse coming out in you.

**Dr KIEU:** Like the chaos theory.

**The CHAIR:** That's right! So, Sarah, this is why you do it.

**Ms DAVIES:** Absolutely—no doubt about that, and I hugely respect Brittne and her colleagues. It is that simple. I think from a philanthropic perspective what I suspect your presentations are showing you is the range of ways social change can be achieved. Philanthropy is very active at pursuing that at every level, so at supporting organisations like Kids Under Cover to fund scholarships and studios, which is about responding to an immediate opportunity to intervene to prevent something happening, and then similarly funding services where there is a deficit and we are going in to help recover or recuperate. But also Philanthropy is very interested in trying to identify the systems solutions and opportunities. I know you have got Catherine Brown, I think later this afternoon, and I think the work that the Lord Mayor's Charitable Foundation is doing in this space is among the best in the country—around that, around thinking about what are the new models, what are the new approaches and what are the new solutions to the problem.

So what is I think unusual about homelessness compared to many other of our challenges is that we actually know what the solution is. We do not need more kind of investigation or options or design of new problem-solving solutions. Prevention is critical and will always be needed, but we actually need to catch up in terms of affordable housing and stock and we need wraparound services. So we know what the solution is. So how can we source more working capital and more sustainable ways of providing that infrastructure and service.

Philanthropy is very active in this space, all the way along that continuum, from meeting direct needs and providing restitution or resolution through to trying to invest in and use the kind of social venture capital characteristics to design new ways of doing this, and also operating at an advocacy and systemic level, so things like the Home Stretch campaign. The evidence around keeping young people in out-of-home care until ideally 23, at least 21, is it doubles the likelihood of a successful outcome rather than taking them out at 18. So philanthropy's support of those sorts of policies—the evidence base around those policies and then the advocacy around those policy changes is essential. There is a really important dance and connection between the community, the service providers, the solution designers and all of the various agents creating this, and then philanthropy is one of the sources of working capital, particularly in a social risk capital sense, to actually test and trial and support the development of those solutions.

**The CHAIR:** Thank you, Sarah. I think that is really interesting. We had a big round table with Robert Pradolin and Housing All Australians earlier, looking at the pro bono work and the philanthropy work of some of those big companies. Just quickly to you first, Sarah: what levers do you think government can provide to further engage with the philanthropic sector? Or is there something that you would recommend that we can do that would make the philanthropy that is offered more effective?

**Ms DAVIES:** Look, I think there are probably three buckets of things. First is the engagement around the policy environment. So if you think about the policy as the rules of the game, if the rules of the game in some way are skewed, intentionally or otherwise, or not contemporary to how the solutions work, then they are going to hamper. So absolutely engaging with philanthropy and with the service providers in the policy sense much more actively and much more openly—I think there is a huge opportunity for that.

The second bucket of things then I think is around: how do we get more working capital? So it is not about who funds this and more money from the same sources; it is how do we actually identify resource engines that generate multiple solutions, one of which is dealing with the housing affordability crisis and appropriate supported services in housing. For example, what are the kinds of regulatory incentives or even regulatory holidays that government could work with both industry and philanthropy on in terms of build to rent and those sorts of hybrid design solutions that clear the barriers that might stop that happening and allow some innovation and some testing around that. So I think that second set of issues, or opportunities, if you like, is around what

are the hybrid models we can co-design and then how can government enable an operating environment that removes some of the regulatory barriers or provides incentives, for example, for people to be first movers in that space.

Then I think the third area is the same as we have always had: you know, the questions of what should government pay for versus what should philanthropy pay for? It is a perennial question, it goes round and round, and I just think it is still worth sitting in that uncomfortable space and working that through. And actually philanthropy is pippy in terms of the amount that is at work in the charity sector compared to all the other sources. So there is a view that actually if we really want to leverage that contribution, we have to actually exploit the characteristics behind it, not the dollar, and the characteristics are around social risk capital. It can do things that no other dollar can do; it can create partnerships that no other dollar can incentivise. So it is making sure that we line up the sources of working capital to really exploit how they work.

If you think of all of the dollars that are currently out there in the charitable sector and think of it as a dollar—this is very general, so \$1. Fifty cents in that dollar actually comes from the charities themselves, so it is self-generated through whatever activity—fee for service, social enterprise, membership fees, whatever. Forty-two cents in the dollar comes from government, mostly for the delivery of outsourced government services. So that leaves 8 cents in the dollar that charities fundraise. Of that 8 cents, 1 cent comes from philanthropy. So when we think of it like that, 1 cent in the charitable dollar that is at work out there is from philanthropy. If we use that cent in the same way that we can use the government dollar, we are really wasting its features and its power, which is much more about what it can do and where it can go and how it can take some of that social risk. So the best partnership really I think between philanthropy and government is how do we design that deliberately and create that pathway through then to policy and systemic change, with philanthropy working the best way in the mix and not funding really the things that government should be funding.

**The CHAIR:** Yes, and government being risk averse—

**Ms DAVIES:** Yes, quite appropriately.

**The CHAIR:** That is where the philanthropy might be able to—

**Ms DAVIES:** That is right. Now, that is very general. For some charities it is 100 per cent fundraising, so that is just a really aggregate kind of image.

**Dr KIEU:** Thank you for sharing your story. It was very moving.

**Ms DAVIES:** Thank you.

**Dr KIEU:** Coming back to the philanthropy, from your experience what is the level of interest and participation from the corporate sector, and secondly, how are you competing with all the causes? For example, the bushfires are very recent and maybe one-off; it may be some years before it happens again. But ongoing: for example, the Royal Children's Hospital have very big fundraising continuously and one big one every year—Easter—and so on. From your experience how are you competing?

**Ms DAVIES:** Let us tackle that one first. One of the challenges is we need all of it. So actually the answer I think is to grow giving, not to limit what it can support. The general Australian population is very generous, particularly in times of disaster and crisis, but we still have at the high net wealth end lower participation in giving than other parts of the world. So—

**Dr KIEU:** Compared to the US, for example.

**Ms DAVIES:** Well, and compared to Europe too. So there are opportunities I think to absolutely grow participation in giving, and I think it is really important from a philanthropic perspective for the philanthropist to be connected to their passion. I do not believe we should be telling people in terms of philanthropy where they should be putting their money, because the source of that philanthropy is actually their passion, so their intellectual understanding, their emotional commitment, their lived experience, and if you disconnect that, then you lose the flame that drives philanthropy. What we need to do, though, is put opportunities for tools and practices and relationships and frameworks so that the money is best deployed. So in terms of that competition

element, a rising tide lifts all boats. I think it is good. And quality providers that understand what they are doing—they have a really clear value proposition, they understand the evidence base, they have a good theory of change or program logic, they measure, they are transparent, they are accountable—will continue to attract good support. So I actually think that that is healthy.

The bushfires thing is really interesting. I am not so sure that we can predict that outcome.

**The CHAIR:** You could build some of these studios and they give them back to you when they are finished.

**Ms DAVIES:** The Fundraising Institute has just done some polling research around the bushfires. In the past what we have actually seen from the bushfires on average is that the giving has been instead of, not as well as. Now, it might have changed the causes that people give to, but in a quantum sense it has actually added. And in the polling that was done in this research something like 35 per cent of the people asked said that actually they would probably give more than had they not given to the bushfires. So again the message is: actually this could be as well as, not instead of. Again, the causes might be different.

I think what that demonstrates is giving is a really positive pro-social behaviour, and if we can create an environment where it is acknowledged and celebrated and further incentivised, we will get more of it. So I do not see competition as a problem; I see a rising tide lifting all boats. And if we can grow giving and the service providers continue to work well—be clear, transparent, accountable—then I think everybody wins out of that. The first question you had though was—

**Dr KIEU:** The level of interest and participation of big corporations.

**Ms DAVIES:** I think in the last five to 10 years we have seen a real shift in how corporates think about and practise community investment and giving, and I think it is really exciting. It is channelled in multiple ways. So there is pure corporate philanthropy, where there is a foundation structure of some sort where they have workplace giving programs. That is kind of the straight giving. What we find is where that works really well is when that is integrated into the strategy and culture of the organisation, and there are fabulous examples of many corporates working that way intelligently, thoughtfully and significantly in terms of dollars.

There is also the way the corporate works in terms of its understanding of how it connects with its community—so customers, suppliers, employees—and we are seeing again really extraordinary work in genuinely integrating its community behaviour in the way it purchases for its services, for example, or the way it supports employees in their local community about building that social capital piece.

We have a lot of opportunity to grow workplace giving. We find that the corporate giving is predominantly weighted to the big end of town rather than the small to medium enterprises, so there is a lot of upside there. Good2Give, which is a sort of national, corporate giving-support organisation, is doing some really interesting work at the moment about how you build giving circles within corporates to grow employee giving. So actually I think we have got a fantastic baseline and an opportunity to grow. I am really impressed with a number of our corporate members who are doing really smart, extraordinary work.

**Mr BARTON:** Just prior to Christmas we went down to Bairnsdale—and I have got a family member down in Bairnsdale—for the homelessness Inquiry. We had a conversation with her, and it was exactly this conversation about putting something in the backyard. She could probably fit three of those in her backyard. I am not going to out her, but she certainly would be looking at doing something like this. It fits right in her space. Just the mechanics of it all: how much is one of those?

**Ms SWIFT:** A studio is \$60 000, \$70 000. It is site specific, so there are different challenges: bushfire management overlays, all sorts of—

**Mr BARTON:** Right. So are they on the back of a truck and you just crane them in, or are they from IKEA, with an Allen key to put them together.

**Ms SWIFT:** Slightly better than IKEA, and we never end up with parts left over. That is important. But they are flat-packed to site and constructed by a professional building crew.

**Mr BARTON:** And knock it up in a day?

**Ms SWIFT:** It takes a few days to come together, but yes. Within a working week we can be handing over the key—from the date that it is delivered to a complete clean-up of site, finished product, ‘Here you are’.

**Ms DAVIES:** There is something though that I think it is important to understand about Kids Under Cover, which is why—and I do not work for it, so I can say this—I think that it is such a brilliant program in that Kids Under Cover does what it does really well and knows where it needs to partner well with others to do what they do really well. So in terms of the core business, Kids Under Cover works in partnership with the community service organisations, and they are the ones that have the primary responsibility for the relationship with the family. So at Kids Under Cover we are not social workers, we are not the psychs, we are not the youth workers. We provide an asset that supports the family. So in terms of the core business, all of the studios come through actually the service providers identifying their clients and their families who would benefit from this.

So if your sister was in the foster care system, for example, absolutely this would be part of her options in how she worked it. The other side of it like many non-profits though is the need to generate more income to support the core business, because as you have heard there is so much demand out there that we cannot touch. We have set up a social enterprise. The goal of the social enterprise is to generate a significant profit margin that goes straight back into the charity, and the social enterprise, which is called Nestd, is selling small homes. So we are taking everything we have learned from the last 30 years of working in preventing youth homelessness and applying those competencies and capabilities and principles into a standard commercial opportunity for people to put tiny homes in the backs of their properties for relatives or friends or on blocks of land or even in multiple communities, for which we charge commercial rates, plus the margin, and the margin goes back into supporting the cause.

So there are a couple of ways to get a studio in your backyard. One is through, if you like, the professional managed support system around vulnerable families and young people, and one is to buy one.

**Mr BARTON:** Just in terms of places to place it, sometimes it is good to stay with the family. You just whack it in their backyard if there is a backyard available. Sometimes that is not going to be suitable. What about finding other sites which are unrelated to the family—how does that go?

**Ms SWIFT:** Glad you asked.

**Mr BARTON:** That is what I am here for.

**Ms SWIFT:** It just so happens we are in the process of breaking ground at the moment at a site in Preston, and it will be the provision of six studios on location. It is in partnership with Anglicare Victoria, and there will be a live-in mentor and a full-time caseworker for those young people. The focus of that is about the Home Stretch campaign, and this is part of the trial of extending care to the age of 21. That is why we have called it Village 21. So the kids that are currently in care that either cannot remain there or do not want to remain there—and there are many very valid reasons why you might not want to remain in your resi unit—will come into the village.

**The CHAIR:** If we do Home Stretch, extending them in resi units past 18 is problematic as well.

**Ms SWIFT:** Exactly right, so we are just providing quite a different option. They are beautifully architecturally designed studios that are going there, landscaped. It is something to behold. It is going to be quite a beautiful project. I am really pleased to say that on this occasion the government has supported this funding-wise to 100 per cent. As I said, we are in the process of breaking ground at the moment, and that will be one of two sites. We are looking at another one in Frankston at the moment. So to your point: there is a gap in the market. And I applaud my board. I have been with the organisation for 17 years, and one of the strengths I see with my board as a leadership group is their ability to think outside the square, not be afraid to innovate, push the envelope and identify gaps in the market but still work within our existing skill set. How can we do what we already do but do more of it or better? That is the ethos we take, and that is where Nestd came from, and Village 21.



We have also set up another innovation as well. We are calling it the Short Stay Studio program. We are trialling four studios in regional areas where there is no crisis accommodation, so where we have young people at the moment—for example, that might be in Castlemaine—they will actually be taken to Bendigo if they find themselves in need of accommodation, which is incredibly inappropriate for a young person to be left isolated in a motel, far away from all other connections to school.

**Mr BARTON:** What could possibly go wrong?

**Ms SWIFT:** What could possibly go wrong? And in some cases, I mean, there has been a joke I have heard: leave them with a bag of McDonald's and tell them you will see them in the morning after you start work. I think that we can do better. We can do much better, and I think as in this case when the Victorian Government is the parent of so many of these young people it is incumbent on us to be thinking differently about how we can change the outcomes for these young people, because the statistics tell us that so many homeless adults had their first experience as a young person. If we do not get serious about investing in early intervention and prevention, we are going to continue to have inquiries and discussions and roundtables, and we will not get anywhere.

**Dr RATNAM:** Thanks so much for your presentations this afternoon and all the work you are doing. My first question is to Brittanie, actually. If you or we had a magic wand and could actually invest or change something significantly to improve the experiences of people who are experiencing homelessness or are at risk of it, what do you think we should do?

**Ms STOCK-LOPEZ:** That, all of that.

**The CHAIR:** What she said.

**Ms STOCK-LOPEZ:** Yes.

**Ms SWIFT:** I didn't say anything.

**Ms STOCK-LOPEZ:** Honestly, my experience has been great because of their intervention. So I guess just more. I do not know how to put it. I do not have the fancy way to put it like Jo, but they need more money in that foundation so they can help more people like me. When I am listening to what they are saying, it is preventing me from ending up in the public housing waiting list. I am able to afford my own private rental, so I am not building up those waitlists. So it is more than just 'We'll give her a scholarship and she'll be alright'; it is making me a pretty good upstanding member of society. I do not know what else to say.

**Dr RATNAM:** Yes, that is great. No, that is fantastic. I think we were all riveted by that statistic of the 60 per cent of Office of Housing dwellings as well, so it is an interesting interaction that is occurring between what organisations like you are providing and the state provision of housing and also what it does to the waiting list if people are not counted on that waiting list. We are hearing a lot about demand for smaller dwellings, which I am sure is increasing as well, but it is interesting to know what might be suppressing the actual quantum of larger dwellings that actually are needed—or multisite dwellings. That is a good thing for us to keep in mind as we think about that housing waiting list that is growing as well.

I was interested to know how that partnership and interaction is working. One, are there any other organisations doing similar work? Because it would be interesting to know how much the Office of Housing has to work with or becomes dependent on other organisations because it just does not have the budget or resources to be able to provide the housing it needs to. So how does that kind of partnership work? And I guess we are interested in solutions and how they can be improved as well. Is it wholly dependent now on organisations that help supplement what it does, or what has been your experience of that?

**Ms SWIFT:** I think you are right with your last statement. It now is dependent on organisations like Kids Under Cover filling significantly growing gaps in the provision of any form of housing really. It is a challenging space. I think for Kids Under Cover, we have always prided ourselves on being a genuine partnership model. So we are not coming to government and saying, 'You need to fund us 100 per cent'. We have always come and said, 'Okay, we want a co-investment scenario where you work with us to genuinely meet the number of applications that we are currently getting in', and we are a long way from that right now,

but we bring to the party corporate philanthropy, volunteering opportunities and many other things that government just are unable to attract as a result of that, so the add value that we can bring as an organisation is phenomenal really.

**The CHAIR:** Right, sorry. I just got the number. Thank you. In a perfect world, you would actually, if you had 250 studios next year, you could—

**Ms SWIFT:** We could fill them straightaway. We have a waiting list for 1 July, and listening to Brittnie, what I find incredibly difficult is: for a young person to have their life situation completely turned around so that they become complete functioning members of society and amazing people—Brittnie, incredible.

**The CHAIR:** Yes, that's right.

**Ms SWIFT:** It should not come down to luck, and it should not come down to 'Well, you got your application in first and there were another 119 before you when we only have funding for 120. So while you are living in a chaotic, crisis-filled environment, can you just wait another seven months while the next round of funding comes through?'

**The CHAIR:** This is such a wonderful program. Thank you. And Brittnie, thank you for sharing your story. I think it has impassioned us to ensure that good things come out of this. Jo, congratulations on—

**Ms SWIFT:** Thank you, Fiona.

**The CHAIR:** It is a really good submission as well.

**Ms SWIFT:** Thank you.

**The CHAIR:** As you know, on Wednesday we are debating extending the age of out-of-home care in the upper house, so—

**Ms SWIFT:** I look forward to hearing all that.

**The CHAIR:** We will see how that goes. But I do not think there is anyone that does not agree with that, so with all of the work that you guys have been doing on Home Stretch over the years—and I know Wendy was part of that when she was housing Minister—hopefully we will see that all come to fruition in the very near future. Thank you so much. You will receive a transcript in the next couple of days, so please have a look at it, show it off, but send us any corrections as well.

**Ms LOVELL:** Frame it.

**The CHAIR:** Frame it if you like.

**Ms SWIFT:** Thank you, Fiona. We really appreciate it.

**Ms LOVELL:** If we go to Bendigo for a hearing, we can take you and show you where they are made.

**Ms SWIFT:** Yes, certainly.

**The CHAIR:** That would be wonderful. I am actually personally looking for something, so I will be sending my partner the website for Nestd.

**Ms SWIFT:** Check out Nestd. It is a local product out of Bendigo, so they employ local people. It is an amazing story in and of itself.

**The CHAIR:** Great.

**Ms LOVELL:** Yes, it is fantastic. It is the old Stramit roofing.

**The CHAIR:** Right. Well, we will have to make a point of that.

**Ms SWIFT:** Great. Thanks very much. Nice to meet you.

**Witnesses withdrew.**