

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Wangaratta—Thursday, 12 March 2020

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WITNESS

Ms Michelle Harmer, Diversity Adviser, Hume Region Alliance.

The CHAIR: I will bring the Inquiry back open. This is what we like to call ‘open mic’, because we are trying to be cool—but we are not really. At this stage we hope that people will come and just give a very brief presentation to us, and if there is time, Committee Members can ask one or two questions. But it is a very brief, quick, snappy part of our deliberations and of our session today. So may I call Michelle Harmer. Thank you, Michelle.

I will actually say this once, because I am hoping everybody can hear me. I have said this more than once, but can everyone make sure their mobile phones are on silent. If I could just let you know now, and to everyone here: please clearly state your name before we start. All evidence taken at this hearing is protected by parliamentary privilege, therefore the information you give today is protected by law. However, any comment repeated outside this hearing may not be protected. Your input is being recorded and you will be provided with a proof version of the transcript following the hearing. Transcripts will ultimately be made public and posted on the Committee’s website. Thank you again to everyone who has come today. Michelle, you have got the stage.

Ms HARMER: I have got the stage. I do not feel like I have got the stage; I feel like I have got the floor, though, before the high bench. Thank you everyone for reaching out and coming up to the regional area. It is really important that we have access to our elected representatives, and it is fantastic to have you here.

My name is Michelle Harmer and I am the Diversity Adviser for the Hume region. I need to let you know that my job is 25 per cent funded through the HACC PYP program of the State and 75 per cent of my position is funded through the Commonwealth Home Support Program. My role basically is—I feel like I am an interpreter. I work with around 42 aged-care providers that are funded through the Commonwealth and the State across 12 municipalities, so that is the Hume region. It is a huge component and area. Part of that is around capacity building for those aged-care services to be able to work with communities of diversity, and those communities of diversity have been recognised, I think, very well through the State Government and through the Federal Government.

I will just touch base on who they are. I work really closely with the Aboriginal community, the culturally and linguistically diverse community, the LGBTI community, the at risk of homeless community, people who are socially and financially disadvantaged, rural and remote, care leavers, veterans, forced removal of children from their mothers and people with mental health and dementia as a core business. So part of that role is working with the communities to capacity build the communities in accessing age services in a way that is culturally relevant and safe and responsive to them.

The other part in working with the providers is to devise, I guess, action plans or diversity plans to look at how they are going to respond to the needs of the community. So just in terms of some of the responses from the key speakers that you have had today, for over 55 years of age in the Hume region we have got 79 809 people, and that was as of the 2016 census. The reason why I raise that is because we are close to 270 000 now in the Hume region. So we have got a third of people over the age of 55.

I would just also like to say I am really aware of the lack of perhaps public input into today, and that is probably the timing of the consultation being during the day and people working.

I predominantly work with agencies that work with people over the age of 65, and some of them work with people under the age of 65 but are not part of the NDIS. So there is still a whole range of parallel systems that are still currently working in place to do that.

Some of the things that I would just like to raise with you in response to that stuff is that we have talked about different funding models or different models of housing. One of the things that Darran raised this morning in his report on housing and homelessness is that there is not a lot of housing stock for older single people or even younger single people. So having single people or single-placed housing is really difficult. We want any models to reflect what I call ‘place-based’ models, because each different shire that I work across is so different—it is really quite interesting how different each shire is.

One of the things I have heard today, especially around older people and homelessness and the groups that I just mentioned, is they are usually people that have systemic barriers and discrimination and racism and homophobia as ways of keeping people away from services. It concerns me, then, that in order to have good outcome-based funding we really need the space to be able to develop good relationships with people, and they take time. So we need to think about how we develop that.

The other thing that I wanted to raise clearly for you, and I think Lenny brought this up around the bushfires, is I know a number of people in the aged-care space who have been survivors of family violence—and that could be financial family violence or it could be physical or emotional family violence, but financial family violence is quite prevalent in country Victoria—and there is no real emergency accommodation, so they end up in hospital. The chronic care part of our system is not designed for that, but it is the only safe place where they can go and have someone look after them and care for them while they have some space to be able to work out what it is that they want to do.

There are also models around this region for work. So, for example, you heard some people from Wodonga; that is 75 kilometres away. You have got people coming up from Albury—that is probably 85; Mansfield, 106; Yarrawonga, 125; and Shepparton about 150 or so from here. If you have got workers that are coming in from all of those distances, you will find that the current funding models do not take into account the time and the distance. I have said this to my colleagues both federal and state and they say, ‘Yes, but it takes you an hour and a half to get from Preston to the other side of Melbourne sometimes’, but it is not the same. It is the distance that is travelled. I cannot sit in my car and respond to phone calls or do work on my computer, for example. So I just want to raise that.

The other thing that I also wanted to talk to you about is some of the communities that I work with is that, say with the Aboriginal community, we have been really keen to have members of the Aboriginal community here today. I am hoping to be able to address that through the website. There have been a number of Aboriginal community members that I have spoken to. I belong to the Gadhaba local Aboriginal network, which is based out in Mansfield. That is on Taungurung country. One of the things that is really difficult is that the two major Aboriginal health services are at Rumbalara, which is in Shepparton, and the other one is up at Mungabareena, which is in Albury and the Albury Wodonga Aboriginal Health Service, AWAHS. They are all fantastic services, but once again it is the distance and the travel.

What we have got to look at a lot in country Victoria, and I think we kind of do this quite well, is being savvy about how we work with generic agencies and mainstream agencies to have the capacity, the confidence and the competence to be able to work with a whole nuanced range of people and to be able to support them in a way that they feel safe and secure.

Just some other comments: we are looking at business being reduced here. I am just thinking of what the shire said this morning. I think it was Jaime. She was talking about business confidence and the impact of the bushfires on business. So we are down 30 per cent. The other thing that we need to consider is that we have got quite a casualised workforce here. People do not have the penalty rates and things like that that they have had obviously in the past. So I think that there is going to be more homelessness roll out as some of those economic disparities come through at the moment. And I know that that is going to happen across Victoria, but I think it is going to raise some of the issues in country Victoria as well.

The things that I find the most pressing when I am working with providers and matching them up to understand what those community needs are and matching the community needs up with what the providers should be doing is that kind of intersectionality. So we have got things like dementia and mental health, at risk of homelessness and financial crisis, and I think everyone has mentioned that today.

I really just want to really touch base too around those wraparound services. People talk about older people—‘We’ll just give them a house and they’ll be able to live very well on their own’. Can I say the majority of those 79 000 people do live very well on their own. We have got 26 429 people living in the Hume region as a lone household. So we have got some quite large numbers there. But they need those services to be able to support them. It is really key. The best model that I can think of is through the Housing for the Aged Action Group. That is a peak body in Melbourne, and they have got a program called Assistance with Care and Housing, which is a wraparound model, which might be a useful tool to have a look at.

The CHAIR: Yes, great. We will have a look.

Ms HARMER: I think like in the town where I live—it is a beautiful area, like Corryong, like all the valleys here; very big tourist areas—a lot of older people are retiring to those areas. Say, in Mansfield we have got a ratepayer population of 8000. We only have 4000 people living in town. The other 4000 are the tourists. Then they want to come and absolutely want to retire in the area, but there are not the services there to be able to support older people, and there are a lot more B & Bs and accommodation places, which are sort of driving out some of that permanent housing.

The CHAIR: The affordable stuff, yes.

Ms HARMER: Yes. I am just thinking around the Aboriginal community: we have got 4500 Aboriginal people that have identified through the census—

The CHAIR: I am going to give you 1 minute.

Ms HARMER: Yes, good. I am also on the board of NEMA, which is the North East Multicultural Association, which you are going to speak to soon. We have a very large group of established, settling and new arrival communities, and the barriers are there for people not to access services, because they do not feel that the response is going to be there. So I am going to let that go.

The CHAIR: Thank you, Michelle.

Ms HARMER: I am happy to email things in or take questions.

The CHAIR: Yes, thank you. We look forward to following up with some questions. I think the capacity of the workforce to act in that diverse range is a very good point to make in regional areas. Thanks, Michelle.

Ms HARMER: All right, thank you.

Witness withdrew.

WITNESSES

Ms Sue Ingleton, President, and

Ms Leah Mootoosamy, Outreach Worker, North East Multicultural Association.

Ms INGLETON: I am Sue Ingleton. I am the president of the North East Multicultural Association. This is Leah. Leah is an outreach worker within the organisation. We represent the five LGAs of Wangaratta, Benalla, Alpine, Indigo and Mansfield. We represent the voice of multiculturalism in these areas. Most people will say there is no multiculturalism in these five LGAs, but we have 73 registered languages spoken in this area. I was at a dinner in Mansfield the night before last with 14 different families represented and there were 13 different languages spoken. So that is multiculturalism at its best—or worst.

So the housing situation rather falls into two distinct areas. One is for skilled workers. They come here, they are expecting to have a job—and they often do have a job—but the housing is not available. I spoke to a lady just a few minutes ago and I said, ‘What did you think when you first got here?’. She said, ‘The houses are terrible’. She has been living for six years in a very small flat in one of the outer areas. Her husband got a job, yes, but there was no housing available. They have now decided to build their own house, but they had to live in this very tiny flat for six years in order to get some equity to be able to do that.

We spoke to another lady recently who said when she arrived here—she and her husband are both postgraduates, they have got good jobs—they had to arrive by plane and all they could bring were two suitcases. When they rented a flat, that is all they had—what was in their suitcases. They did not have any warm clothing, because everybody said that Australia is summery. The beach is a long way from Mansfield or from Bright. They were not prepared. But the housing also was not really suitable. They obviously got a very cheap house with windows that do not close properly, doors that do not close properly, so the housing is inadequate for inexperienced people.

The other part is the unskilled workers. There is a house that I know of within a stone’s throw of this building where the unskilled workers live. They live in chicken coops and they pay about \$250 a week rent because that is what we accept as being payment for rent, and they pay it to the person who employs them to pick fruit. They are living on about \$50 a week because that is what they earn and then the person charges them for rent and for driving them to their place of employment. None of them have cars, there is no public transport, so they have to be driven to the farms. So what they are left with is minimal money and they cannot actually save any money to get anywhere else.

Ms LOVELL: We passed a new Bill last year around contracted labour that prevents that, so it is illegal. If you know of it, it should be reported.

Ms INGLETON: It is illegal but it is taking a bit of time to get through. People do not report it—obviously because they say, ‘Oh, this is what we’ve always done’.

Ms LOVELL: Just ring Fair Work.

Ms INGLETON: So yes, while we are trying to stop it, it does still happen, unfortunately. I do thank you for that Bill. The other Bill that is very much appreciated around here is the anti-slavery Bill, because that too has helped our situation, but it takes a while to filter down to the community that actually what they are doing is illegal and then of course for them to face the consequences.

The CHAIR: To change.

Ms INGLETON: Yes. One of our problems is transport. People arriving here often do not drive. If they do drive, they have only six months now to change their licences to a Victorian licence. That requires them to pay for the test, to pay for a hazards test, to pay for a licence, so it just eats into what money they are earning. And of course often the houses that are available are a long way from the employment, and with no transport, that is difficult. So affordable housing closer to places of employment, farms, would be great.

Ms MOOTOOSAMY: And of course they do not have access to finances from Centrelink or anything like that. They have to have their PR for about two years before they have access to those finances. So there are multiple barriers that are put up, and that is where we kind of have to make magic happen.

The CHAIR: Yes, that is right. 'We've got nothing, but here's something.' Yes.

Ms MOOTOOSAMY: Yes, so homelessness has been a huge issue that me and Sue have identified with a lot of our clients specifically living in isolated communities. So we have had to do a lot of outreach work to clients that a lot of the time do not even speak English, so we are using Google Translate and trying to connect the dots and get them the supports that they need, but often it might take anywhere between six and 12 months to get something happening, to get the ball moving.

Ms INGLETON: Last year we were told that there were 30 elderly Chinese women living in Benalla who do not ever leave their house. They come out to Australia to care for their grandchildren while their children go to work and they are basically housebound because there are no supports for them to live within the society. So we are providing as much support as we can. But that is another housing issue, because if any of you have lived with your mother, you know that it does cause tension.

The CHAIR: Or your daughter.

Ms INGLETON: Or your daughter, yes. So that is another housing issue. It is meeting the needs of the community that is so difficult.

The CHAIR: Thank you, Sue and Leah. I really appreciate you coming in. We are really encouraged to hear some of those stories. As you know, we have got a website where people can make submissions online. If any of your clients or yourselves would like to tell more of a story or talk about what accommodation looks like or what you would like it to look like, we would really encourage you.

Ms INGLETON: Thank you very much. Thank you for having us.

Witnesses withdrew.

WITNESS

Ms Cassandra Pollock

The CHAIR: Thank you so much for coming.

Ms POLLOCK: That is okay. I would just like to make a statement that might anticipate some problems that may occur with women in coming years based on experiences I have had in past years. So, 15 years ago I left an abusive relationship that involved coercive control and financial abuse. It took me quite a bit of effort to save up the money to get the airfare to leave the state that I needed to and to make my way to Victoria and set up a new life for myself. So that is going back quite a while now. I have got a very good life now, so I am quite pleased with that.

I know this is a State Government inquiry, but there is policy development happening on a Federal level that I am very concerned about, and that is the cashless debit card that has been given to women in the trial areas. I have read numerous works journalists have been writing in covering that issue. I know they are looking at setting up an exit application for people that would like to exit the cashless debit card, but that involves opening the books on your life, and I know from my own point of view the abuse that I was going through was very private and very secret. The idea of facing a committee of people in the community to have to open the books on exactly what would have been going on for me would have been a very traumatic situation for me and possibly would have put me at additional risk as well. So I was wanting to ask that leaders like yourself in the State Government might consider in a couple of years, if we have a nationwide rollout of this card, how it may impede women from leaving difficult situations and also impoverish women when they do leave.

I know from my own situation that my cash was being taken from my bag and my purse by the partner I had at the time, and the small amount of cash you get on a cashless debit card would have left me with absolutely nothing to live on. So I am really frightened for the women in these trial sites who are facing coercive and financial abuse and I am wondering if the State Government can look at supporting women in the future via possibly advocacy services and support with the mechanisms to be removed from the card if it would actually mean that a woman could get out of a dangerous situation.

So I just wanted to reflect on the past while I am thinking about women in situations that are quite frightening and also with the situation with applying for rentals. I have lived in four different rental properties in the last 15 years and three of those rental properties were private arrangements not utilising a real estate agency. I am not sure those kinds of situations can be set up easily under the mechanism with this particular technology. So I just wanted to put that out there. One of the things I have been reading about is that if we can prevent homelessness, it is better than trying to put bandaids on the situation afterwards. So if we can see what is happening in the intention to roll this card out, we can maybe anticipate how we could support women in the future to make sure that they have the mechanisms to leave and the support that they might need.

Ms LOVELL: Cassandra, sorry, I am just struggling to understand. I can understand that the cashless debit card limits you on where you can spend your money, but you said your money was being stolen—that when you had cash it was being stolen. You would have still had your debit card, but if the debit card was converted to cash, would it not have all just been stolen?

Ms POLLOCK: Well, yes—I had a small amount of cash left over after my partner was taking the money that I did have, but there is only a tiny amount of money in cash allocated to somebody on the cashless debit card. I think it is 20 per cent, which is a very small amount. In effect I think in some households that would mean that the person with the cash is the person being financially abusive.

Ms LOVELL: Yes, so the debit card is fine, but if it was all just cash on it rather than allocated—

Ms POLLOCK: Well that is probably a different scenario. I have not read about that scenario, I am just—

Ms LOVELL: No, I am just struggling to understand, because you are saying that you do not want the card, you want it in cash. But the cash was being stolen out of your wallet, so if the card had been in cash, that money would have gone and you would not have had anything. At least you were left with the debit card.

Ms POLLOCK: Yes, I can see what you are saying, but there are also other things that you do with cash. For instance, I was able to have garage sales and raise money to put aside money to buy airfares. That means having a float, and even just having a float so you can sell things means that you need to have access to \$100 in cash.

The CHAIR: And you were squirrelling away cash.

Ms POLLOCK: Yes, squirrelling away money. It is just something that I am concerned about, the unintended consequences. I do not think it is an intended consequence of the card, but I think for a lot of women coercive control is something that can be very private, and the exit mechanism for getting yourself off the card involves opening up quite a bit of your private life to a committee of people that might be living in the town where you are living. It puts you in a pretty particular situation.

The CHAIR: Thank you, Cassandra. I think it is a good point and it is one of those unintended things that we should all be very conscious of. We will certainly take that on board. Thank you.

Ms POLLOCK: Thank you.

The CHAIR: Thanks so much for sharing, Cassandra.

Witness withdrew.

WITNESS

Ms Kirsten Seaver

The CHAIR: Would anyone else like to come and dance with us?

Ms SEAVER: That is a nice way of putting it. Good afternoon. My name is Kirsten. I am one of those over-55-year-old women who no longer has any real estate, is looking for places to rent. Having just been on Newstart for the last six months, I managed to get a job in Wangaratta, which I am very happy with, except to find a job that had enough hours to be able to afford the rent here has been a struggle. So right now I am living in a caravan park cabin with no hot water and you have to use the bathrooms, so you are walking through. I am looking at winter going, 'Okay, how's this going to work?'

So I am just wondering—I know there are a lot of women in my situation, where due to previous marriage break-ups we get the rough end of the financial stick and the real estate stick. As an empty-nester, all my kids are scattered. They are all happy and healthy and have done their thing, but I am by myself and the appropriate-sized accommodation is not there. It is just not there. All I want is a studio apartment that does not take more than 50 per cent of my take-home pay so that I can afford—

The CHAIR: Yes, and that is easy to heat, and—

Ms SEAVER: Well just something normal, not flashy, just something clean and safe. I am struggling to find that in Wangaratta. So what do I do? Do I go and move to a town way out where there is no work? Put myself back on Newstart? Because I had a great time on Newstart—I was house-sitting and farm-sitting, that was the only way that I could afford to eat and to keep my escape vehicle alive. But then there was the bushfire crisis—I was camping out of the car and evacuated four times. I thought, 'I've met so many other women just like this'. So you are sort of between a rock and a hard place, the working poor, because of the accommodation, the lack of appropriate accommodation. So what do you do?

The CHAIR: We build it.

Ms SEAVER: Build it when?

Mr BARTON: Sorry, are you working full time now?

Ms SEAVER: No, 25 hours a week is all I can get.

Mr BARTON: That there is the problem, yes.

Ms SEAVER: Yes, and it is like a third of what I used to get 10 years ago.

Ms LOVELL: Yes, underemployment is a huge problem.

Ms SEAVER: I am 59. I turn 60 this year. I am happy to work longer hours. Happy to do it.

The CHAIR: If you can get them.

Ms SEAVER: If I can get them. So put aside bushfires, put aside coronaviruses—put aside all that sort of stuff. My rent is still going to be there. I have to pay a special rate of electricity because I have to pay a \$20 reading charge every two weeks. I only use \$5 worth of electricity but it costs me at least \$10 or more per week, so my electricity bill is \$15 a week and I am only using this tiny amount of electricity. I am over a barrel with the caravan park owner. It is smaller than a shipping container and it is not insulated at all. There is no heating, there is no aircon.

Mr BARTON: Kirsten, would you mind telling us how much you are paying in rent there?

Ms SEAVER: One hundred and eighty dollars a week. And all I have access to is water—that is because he cannot find a way to charge me for that—and the toilet block is about from here to the other side of the street. Now I do not want to be walking past all the random people in the middle of winter because I have to go to the

loo. So where do I go? No assets, superannuation was never paid by former employers. There are a lot of women like me, and I just wanted to make that point.

Mr BARTON: We are hearing you.

The CHAIR: Kirsten, thank you so much for making that point. You have really told that story.

Ms SEAVER: Tap into some of the Facebook pages. There are so many more of us.

The CHAIR: Yes, and I think on behalf of all the women in that situation—

Ms SEAVER: Well, I am speaking on their behalf and I am kind of a bit raw about it because—

The CHAIR: I totally understand.

Ms SEAVER: You know, you end up with 10 cents left in your bank account and there is no help. Everyone else is worse off than me, though, you know? At least I have got a job for now.

The CHAIR: Yes, well, hopefully we can improve that. Thanks, Kirsten.

Mr BARTON: Thanks for coming in.

The CHAIR: Thank you, everyone. This has been a really amazing day in Wangaratta. We have really appreciated the time and energy that people have put in. Again, we are always open if people want to tell further stories or spread the word via our website. We are really keen to hear people's stories, and that helps formulate the recommendations and hopefully helps put pressure on governments to prioritise infrastructure and housing as a really basic, basic right and need for all Australians and all Victorians. Thank you again. I think we can call the Committee hearing to a close.

Committee adjourned.